

Waterloo Christian Fellowship
Annual Report for the Year Ended 31/05/2025
Charity Number: 1207719
Registered Address: 17 Waterloo Street, Weston-super-Mare, BS231LF

1. Objectives and Activities

Waterloo Christian Fellowship exists to advance the Christian faith in accordance with the teachings of the Bible, through worship, discipleship, fellowship, and outreach.

We are a Christ-centered fellowship aiming to love God and serve each other and people in our local area.

Our objectives include:

- Providing regular opportunities for public to hear the good news and also in what the Bible teaches. (Matthew 28)
- Christian growth through The Apostles teaching (Bible teaching) Breaking of bread (communion) fellowship (community / discipleship) and prayer. (Acts 2:42)
- Serving the community through acts of kindness and outreach. (Proverbs 14:31)
- Supporting Christian mission locally and abroad. (3 John)

Christians in fellowship: (Church members)

- We have 35 in fellowship with about 10 regular people who attended the second service What the Bible teaches and also about 5-7 children attend the Sunday school.

2. Summary of Activities in the Reporting Period

During the past year, with God's help and the support of faithful Christians, we engaged in the following activities:

Worship & Fellowship

- Held weekly Sunday worship service (Breaking of Bread) and after a service on what the Bible teaches
- Sunday school
- Continued our midweek Bible study and prayer group, providing discipleship and support.
- Fortnightly Friday night Bible study on the end times
- Fortnightly Tuesday coffee morning for outreach
- Weekly Sunday Gospel cafe outreach.
- First Saturday of the month for young adults bible study and fellowship ending with a meal.

Community Engagement

- Offered pastoral support and prayer to members and visitors in times of need.
- Carried out local outreach, including
- Christmas carol service,
- Fortnightly Wednesday afternoon Ukraine hub for there community
- Marriage course on what the Bible teaches on biblical marriage set in a comfortable relaxed atmosphere with a two course meal.
- Provided hospitality and friendship through shared meals, home visits.
- Carnival outreach
- Helping the homeless
- Christmas Carol singing

Mission Support

- Supported missions financially and through prayer.
- Participated in local church wider Christian networks where possible.

3. Achievements and Impact

We praise God for His faithfulness and for the steady growth in fellowship and spiritual maturity.

Key highlights include:

- Consistent attendance of around 35–40 people on Sundays.
- A deepened sense of community and care, especially through midweek groups.
- Testimonies of encouragement, healing, and spiritual growth

- Christians getting Baptised
- Increased outreach engagement in Open air preaching.
- Missionary reports

4. Financial Review

Income for the year: £26,876.00

Expenditure: £18,181.00

Main sources of income: Regular giving, occasional donations.

Funds have been used for building upkeep , ministry costs, outreach, and mission giving. The fellowship operates with stewardship and accountability, and any surplus is reinvested into ministry needs and future mission efforts.

5. Overseeing the fellowship

Waterloo Christian Fellowship is overseen by Tim McShane and Alistaire Tudor who are Elders who meet to pray, plan, and manage the direction of the fellowship with God in the centre. Also we have two Deacons Gary Cusions Mark Parker who help in running the fellowship Leadership is carried out on a voluntary biblical basis, guided by prayer, Scripture, and all according to Gods will with no compromises on the Word of God.

6. Plans for the Year Ahead

In 2025-26, we prayerfully aim to:

- Continue faithful Sunday services and Bible study gatherings.
- Continue in proclaim Gods word
- Marriage course on what the Bible teaches on biblical marriage set in a comfortable relaxed atmosphere with a two course meal which we trailed earlier in the year.
- Strengthen our community presence through acts of service and local kindness.
- Encourage spiritual growth through deeper discipleship, leadership development.

7. Public Benefit Statement

All our activities are carried out for the public benefit, providing spiritual support, community care, and moral teaching in alignment with our Christian values.

We are open to all, regardless of background or belief.

Report of the Trustees and
Unaudited Financial Statements
for the Year Ended 31 May 2025
for
Waterloo Christian Fellowship

**The Local Accountant
19 Boulevard
Weston-super-Mare
North Somerset
BS23 1NR**

Waterloo Christian Fellowship

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for the Year Ended 31 May 2025

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Waterloo Christian Fellowship
Report of the Trustees
for the Year Ended 31 May 2025

The trustees present their report and financial statements of the charity for the year ended 31 May 2025. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

OBJECTIVES AND ACTIVITIES

Objectives and aims

The provision of advancing the Christian faith.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The charity provides services to the North Somerset area

FINANCIAL REVIEW

Principal funding sources

Most of the charity's income is derived from donations.

Reserves Policy

The charity holds free reserves of £18,138.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

The charity is set up by a scheme dated 3rd April 2024.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Public benefit

The trustees confirm that they have had due regard to the Charities Commission's general guidance on public benefit, particularly when reviewing the charity's aims and objectives for the year.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1207719

Principal address

Waterloo Hall
17 Waterloo Street
Weston super Mare
North Somerset
BS23 1LF

Waterloo Christian Fellowship
Report of the Trustees
for the Year Ended 31 May 2025

Trustees

Alistaire Tudor
Lisa Clark
Stell New

Independent Examiner

Kirsty Fowler MAAT ATT
The Local Accountant Ltd
19 Boulevard
Weston super Mare
North Somerset
BS23 1NR

Bankers

Lloyds Bank PLC
2 S Parade
Weston super Mare
BS23 1JL

Approved by order of the board of trustees on and signed on its behalf by:

.....
Alistaire Tudor

**Independent Examiner's Report to the Trustees of
Waterloo Christian Fellowship**

Independent examiner's report to the trustees of Waterloo Christian Fellowship

I report to the charity trustees on my examination of the accounts of Waterloo Christian Fellowship for the year ended 31 May 2025.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the act and in carrying out my examination I have followed all applicable directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by section 130 of Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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

Kirsty Fowler MAAT ATT
The Local Accountant Ltd
19 Boulevard
Weston super Mare
North Somerset
BS23 1NR

Date:

Waterloo Christian Fellowship
Statement of Financial Activities
for the Year Ended 31 May 2025

	Notes	2025 Unrestricted fund £
INCOME AND ENDOWMENTS FROM		
Charitable activities	2	26,876
Total		26,876
EXPENDITURE ON		
Charitable activities		
Charitable activities		18,541
Total		18,541
NET (EXPENDITURE)/INCOME		8,335
RECONCILIATION OF FUNDS		
Total funds brought forward		9,803
TOTAL FUNDS CARRIED FORWARD		<u>18,138</u>

The notes form part of these financial statements

Waterloo Christian Fellowship
Balance Sheet
31 May 2025

	Notes	2025 Unrestricted fund £
FIXED ASSETS		
Equipment		369
CURRENT ASSETS		
Cash at bank and in hand		<u>18,129</u>
		18,498
CREDITORS		
Amounts falling due within one year	4	(360)
NET CURRENT ASSETS		<u>18,138</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		18,138
NET ASSETS		<u><u>18,138</u></u>
Funds		
Unrestricted funds		<u>18,138</u>
TOTAL FUNDS		<u><u>18,138</u></u>

The financial statements were approved by the Board of Trustees and authorised for issue on
and were signed on its behalf by:

.....
Alistaire Tudor - Trustee

Waterloo Christian Fellowship
Notes to the Financial Statements
for the Year Ended 31 May 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 rather than the Accounting and Reporting by Charities: statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The trust constitutes a public benefit entity as defined by FRS 102.

The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £.

The trustees consider that there are no material uncertainties about the Trust's ability to continue as a going concern. With respect to the next year, the most significant areas of uncertainty that affect the carry value of assets held by the Trust are the level of investment return and the performance of investment markets.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to and it is virtually certain they will receive the income and the monetary value can be measured with sufficient reliability.

Income with related expenditure

Where incoming resources have related expenditure the income and related expenditure are reported gross in the SoFA.

Tax reclaims on donations and gifts

Income and tax reclaims are included in the SoFA at the same time as the gift to which they relate.

Grants and donations

Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the income.

Investment Income

This is included in the accounts when receivable.

Investment gains and losses

This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Charitable activities / Grants

The charity meets its objectives by providing grants to other organisations as set out in the trustees report. These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain on the control of the charity.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued a expenditure.

Waterloo Christian Fellowship
Notes to the Financial Statements - continued
for the Year Ended 31 May 2025

1. ACCOUNTING POLICIES - continued

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity.

Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Debtors and creditors receivable / payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

2. CHARITABLE ACTIVITIES

	2024 £
Donations	26,876
	<u>26,876</u>

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 May 2025.

Trustees' Expenses

There were no trustees' expenses paid for the year ended 31 May 2025.

4. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £
Accrued expenses	360
	<u>360</u>

Waterloo Christian Fellowship
Statement of Financial Activities
for the Year Ended 31 May 2025

	31.5.25 Unrestricted fund £
INCOME AND ENDOWMENTS FROM	
Charitable activities	
Donations	26,876
Investment income	
Bank interest	-
Total incoming resources	<u>26,876</u>
EXPENDITURE	
Charitable activities	
Literature	3,482
Youth Group	230
Insurance	1,846
Saturday Night Events	462
Marriage courses	440
Carnival supplies	187
Ministry	2,097
Funeral witness	670
Equipment	818
Telephone	355
TV Licence	175
Motor expenses	110
Accommodation	136
Advertising	164
Computer and software expenses	80
Repairs and maintenance	1,127
Rates	698
Light and heat	3,579
Depreciation	123
Professional fees	<u>1403</u>
	18,181
Supporting costs	
Management	
Independent examiner's fees	360
Total resources expended	<u>18,541</u>
Net expenditure/income	<u><u>8,335</u></u>