

THE FELLOWSHIP TRUST

England & Wales · Charity number 276440

Details

Other names	MERSEYSIDE CHRISTIAN FELLOWSHIP
Status	Registered
Legal form	Trust
Registered	1978-10-11
Register	View on the Charity Commission register

Contact

Address	22 Richmond Park Liverpool L6 5AD
Phone	01512606738
Email	mchristianf@lineone.net

Activities

Objects: THE ADVANCEMENT OF THE CHRISTIAN RELIGION ACCORDING TO EVANGELICAL PRINCIPLES.

Activities: To proclaim and further the Gospel by preaching and teaching of the Christian faith.

Classification

- **How:** Other Charitable Activities
- **What:** General Charitable Purposes, Overseas Aid/famine Relief, Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** WORLDWIDE
- Sri Lanka
- Uganda
- Liverpool City

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£107,024	£93,304	-	-
2024-03-31	£109,587	£121,727	-	-
2023-03-31	£118,350	£121,279	-	-
2022-03-31	£111,240	£118,011	-	-
2021-03-31	£124,887	£115,507	-	-

Trustees

Name	Role	Appointed
JAMES MAXWELL BLUETT-DUNCAN	Chair	
ANDREW HARRISON		
Janice Evelyn Bluett-Duncan		2019-12-18
Samuel Nicholas Howes		2018-09-14

THE FELLOWSHIP TRUST

England & Wales - Charity number 276440

Accounts

Charity Number

276440

MERSEYSIDE CHRISTIAN FELLOWSHIP

Report and Accounts

for the year

31 March 2025

MERSEYSIDE CHRISTIAN FELLOWSHIP

Report and Accounts for the year ended 31 March 2025

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MERSEYSIDE CHRISTIAN FELLOWSHIP

Trust Information for the year ended 31 March 2025

Charity Number	276440
Trustees	J.M. Bluett-Duncan J.E. Bluett-Duncan A. Harrison S.N. Howes N.J. Wild
Address	22 Richmond Park Liverpool L6 5AD
Independent Examiner	S J Sutcliffe FCCA Torevell Dent Limited 1-3 St Ann's Place Pellon Lane Halifax HX1 5RB
Bankers	National Westminster Bank plc 138 Allerton Road Liverpool L18 2JN

MERSEYSIDE CHRISTIAN FELLOWSHIP

Trustees Annual Report for the year ended 31 March 2025

The trustees submit their Annual Report and Accounts for the year ended 31 March 2025, which have been prepared in accordance with the Statement of Recommended Practice 2005, and the Charities Act 2011.

Structure, Governance and Management

Governing document

The Merseyside Christian Fellowship is constituted by a Declaration of Trust dated 20 July 1978.

Trustees

J.M. Bluett-Duncan
J.E. Bluett-Duncan
A. Harrison
S.N. Howes
N.J. Wild

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.

Objectives and Activities

The objectives of the Charity are to proclaim and further the Gospel of God by preaching and teaching of the Christian faith throughout the United Kingdom and elsewhere.

Review of progress and achievements

The trustees have considered the guidance produced by the Charity Commission on the provision of public benefit in their activities for the year ended 31st March 2025.

International Aid

The Trust continues to pay the salaries of all the staff at N'Tara Christian School in Uganda.

MERSEYSIDE CHRISTIAN FELLOWSHIP

**Trustees Annual Report
for the year ended 31 March 2025**

Review of progress and achievements (continued)

South Africa - Firlands Bible College

The Trust continued to support the development of the Firlands Bible college property in South Africa with donations.

Open Doors

Major persecution of Christians in many countries around the world is a seriously growing issue. The charity Open Doors works to support people in the worst situations and annually prepares and publishes a world-watch list of such places. MCF has supported relief work through personal donations.

Future Developments

The Charity plans to continue to develop its activities in accordance with its objectives and aims.

Reserves Policy

The Trustees have reviewed the charity's needs for reserves in line with the guidance issued by the Charity Commission and consider it prudent that unrestricted reserves should be sufficient to avoid the necessity to realise fixed assets and cover possible risk scenarios. At 31 March 2025 the Trustees are confident that future income will enable the Charity to meet its foreseeable needs on the basis of planned activity.

Financial Review

Full details of the financial transactions are contained in the attached accounts. The total incoming resources for the year were £107,024(2024: £109,587) and, after deducting resources expended of £93,304 (2024: £ 121,727), the net income was £13,720(2024 net expenditure: £(12,140)).

The net assets of the Charity at 31 March 2025 were £123,621(2024: £109,901).

The Trustees Report was approved on 30/1/26.....and signed on their behalf by:



JM Bluett-Duncan

Chairman

MERSEYSIDE CHRISTIAN FELLOWSHIP

Statement of Trustees Responsibilities for the year ended 31 March 2025

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards.

The law applicable to charities in England and Wales, the Charity Act 2011 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- Select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

MERSEYSIDE CHRISTIAN FELLOWSHIP

Independent Examiner's Report to the Trustees of Merseyside Christian Fellowship for the year ended 31 March 2025

I report on the accounts of the Trust for the year ended 31 March 2025, which are set out on pages 6 to 10.

Respective Responsibilities of Trustees and Examiner

As the charity's trustees you are responsible for the preparation of the accounts; you consider that the audit requirement of Section 144 of the Charities Act 2011 (the Charities Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commission under Section 145(5)(b) of the Charities Act, whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the general directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the view given by the accounts.


Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

- 1) Which gives me reasonable cause to believe that, in any material respects, the requirements
 - (a) To keep accounting records in accordance with Charities SORP (FRS102)
 - (b) To prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Charities Act

have not been met; or

- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.


.....
S J Sutcliffe FCCA
Torevell Dent Limited
Chartered Certified Accountant
1-3 St Ann's Place
Pellon Lane
Halifax
HX1 5RB

Date 28/1/26.....

MERSEYSIDE CHRISTIAN FELLOWSHIP

Statement of Financial Activities for the year ended 31 March 2025

	Notes	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
Incoming Resources:					
Income & Endowments from:					
Donation & legacies		91,130	15,634	106,764	109,330
Other income		260	-	260	257
Total		91,390	15,634	107,024	109,587
Resources Expended:					
Expenditure on:					
Charitable activities	2	74,989	16,965	91,954	120,287
Other	2	1,350	-	1,350	1,440
Total		76,339	16,965	93,304	121,727
Net Incoming/(Expenditure)		15,051	(1,331)	13,720	(12,140)
Transfer between funds		-	-	-	-
Total funds brought forward		116,637	(6,736)	109,901	122,041
Total funds carried forward		131,688	(8,067)	123,621	109,901

MERSEYSIDE CHRISTIAN FELLOWSHIP

**Balance Sheet
for the year ended 31 March 2025**

	Notes	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
Fixed Assets					
Tangible assets	3	93,107	-	93,107	93,155
Current Assets					
Debtors	4	10,286	258	10,544	10,344
Cash at bank		22,991	-	22,991	10,527
Total current assets		33,277	258	33,535	20,871
Creditors: Amounts falling due within one year	5	(3,021)	-	(3,021)	(4,125)
Net current assets		30,256	258	30,514	16,746
Total Net Assets		123,363	258	123,621	109,901
Funds of the Charity					
Unrestricted funds				131,688	116,637
Restricted funds				(8,067)	(6,736)
Total funds				123,621	109,901

The financial statements were approved by the Trustees on the and signed on their behalf by:-



J.M. Bluett-Duncan
Trustee

MERSEYSIDE CHRISTIAN FELLOWSHIP

Notes to the Accounts for the year ended 31 March 2025

1. Accounting Policies

a) Accounting Convention

The financial statements have been prepared under the historical cost convention, and in accordance with applicable Accounting Standards (FRS102), and the Charities Act 2011.

b) Incoming Resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

c) Resources Expended

Resources expended comprise all expenditure directly relating to the objects of the charity. When necessary, costs are allocated between direct charitable expenditure, fund raising and management and administration on an equitable basis

d) Fixed Assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold Property	- nil
Equipment	- 25% on written down value

No depreciation is charged on Freehold Property as this is maintained to a standard to ensure that its value is at least equal to the value at which it is disclosed in the Financial Statements.

e) Taxation

The charity is exempt from tax on its charitable activities.

f) 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.

MERSEYSIDE CHRISTIAN FELLOWSHIP

Notes to the Accounts for the year ended 31 March 2025

2. Resources Expended

	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
Charitable activities:				
Ministry support and expenses	30,890		30,890	37,113
Charitable gifts	27,871	16,965	44,836	55,040
Premises expenses	4,969		4,969	15,786
Administration costs	9,571		9,571	9,446
Events and activities	1,640		1,640	2,837
Depreciation	48		48	65
	74,989	16,965	91,954	120,287
Governance costs:				
Independent examination	1,350	-	1,350	1,440

3. Tangible Fixed Assets

	Richmond Park £	Extension £	Equipment	Total
Costs				
At 1 April 2024	39,068	53,894	31,612	124,574
Additions	-	-	-	-
At 31 March 2025	39,068	53,894	31,612	124,574
Depreciation				
At 1 April 2024	-	-	31,419	31,419
Charge for the period	-	-	48	48
At 31 March 2025	-	-	31,467	31,467
Net Book Value				
At 31 March 2025	39,068	53,894	145	93,107
At 31 March 2024	39,068	53,894	193	93,155

MERSEYSIDE CHRISTIAN FELLOWSHIP

Notes to the Accounts for the year ended 31 March 2025

4. Debtors and prepayments

	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
Income tax recoverable	10,286	258	10,544	10,344
	<u>10,286</u>	<u>258</u>	<u>10,544</u>	<u>10,344</u>

5. Creditors - due within one year

	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
Accruals	3,021	-	3,021	4,125
	<u>3,021</u>	<u>-</u>	<u>3,021</u>	<u>4,125</u>

6. Transactions with trustees

None of the trustees received a salary or expenses in 2025 or 2024.

THE FELLOWSHIP TRUST

England & Wales - Charity number 276440

Accounts

Charity Number

276440

MERSEYSIDE CHRISTIAN FELLOWSHIP

Report and Accounts

for the year

31 March 2024

MERSEYSIDE CHRISTIAN FELLOWSHIP

Report and Accounts for the year ended 31 March 2024

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Address	22 Richmond Park Liverpool L6 5AD
Independent Examiner	S J Sutcliffe FCCA Torevell Dent Limited 1-3 St Ann's Place Pellon Lane Halifax HX1 5RB
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MERSEYSIDE CHRISTIAN FELLOWSHIP

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Governing document

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Trustees

J.M. Bluett-Duncan
J.E. Bluett-Duncan
A. Harrison
S.N. Howes
N.J. Wild

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.

Objectives and Activities

The objectives of the Charity are to proclaim and further the Gospel of God by preaching and teaching of the Christian faith throughout the United Kingdom and elsewhere.

Review of progress and achievements

The trustees have considered the guidance produced by the Charity Commission on the provision of public benefit in their activities for the year ended 31st March 2024.

International Aid

The Trust continues to pay the salaries of all the staff at N'Tara Christian School in Uganda. We also sent additional funds towards the building work on classrooms.

MERSEYSIDE CHRISTIAN FELLOWSHIP

**Trustees Annual Report
for the year ended 31 March 2024**

Review of progress and achievements (continued)

South Africa - Firlands Bible College

The Trust continued to support the development of the Firlands Bible college property in South Africa with donations.

Open Doors

Major persecution of Christians in many countries around the world is a seriously growing issue. The charity Open Doors works to support people in the worst situations and annually prepares and publishes a world-watch list of such places. MCF has supported relief work through personal donations.

Future Developments

The Charity plans to continue to develop its activities in accordance with its objectives and aims.

Reserves Policy

The Trustees have reviewed the charity's needs for reserves in line with the guidance issued by the Charity Commission and consider it prudent that unrestricted reserves should be sufficient to avoid the necessity to realise fixed assets and cover possible risk scenarios. At 31 March 2024 the Trustees are confident that future income will enable the Charity to meet its foreseeable needs on the basis of planned activity.

Financial Review

Full details of the financial transactions are contained in the attached accounts. The total incoming resources for the year were £109,587 (2023: £118,350) and, after deducting resources expended of £121,727 (2023: £ 121,279), the net expenditure was £12,140 (2023: £2,929).

The net assets of the Charity at 31 March 2024 were £109,901 (2023 : £122,041).

The Trustees Report was approved on^{30/1/25}.....and signed on their behalf by:



.....
JM Bluett-Duncan
Chairman

MERSEYSIDE CHRISTIAN FELLOWSHIP

Statement of Trustees Responsibilities for the year ended 31 March 2024

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards.

The law applicable to charities in England and Wales, the Charity Act 2011 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- Select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

MERSEYSIDE CHRISTIAN FELLOWSHIP

Independent Examiner's Report to the Trustees of Merseyside Christian Fellowship for the year ended 31 March 2024

I report on the accounts of the Trust for the year ended 31 March 2024, which are set out on pages 6 to 10.

Respective Responsibilities of Trustees and Examiner

As the charity's trustees you are responsible for the preparation of the accounts; you consider that the audit requirement of Section 144 of the Charities Act 2011 (the Charities Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commission under Section 145(5)(b) of the Charities Act, whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the general directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

- 1) Which gives me reasonable cause to believe that, in any material respects, the requirements
 - (a) To keep accounting records in accordance with Charities SORP (FRS102)
 - (b) To prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Charities Act

have not been met; or

- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

.....
S J Sutcliffe FCCA
Torevell Dent Limited
Chartered Certified Accountant
1-3 St Ann's Place
Pellon Lane
Halifax
HX1 5RB

Date

MERSEYSIDE CHRISTIAN FELLOWSHIP

Statement of Financial Activities for the year ended 31 March 2024

	Notes	Unrestricted Funds £	Restricted Funds £	2024 Total Funds £	2023 Total Funds £
Incoming Resources:					
Income & Endowments from:					
Donation & Legacies		92,001	17,329	109,330	118,110
Other income		257	-	257	240
Total		92,258	17,329	109,587	118,350
Resources Expended:					
Expenditure on:					
Charitable activities	2	102,423	17,864	120,287	119,929
Other	2	1,440	-	1,440	1,350
Total		103,863	17,864	121,727	121,279
Net Incoming/(Expenditure)		(11,605)	(535)	(12,140)	(2,929)
Transfer between funds		-	-	-	-
Total funds brought forward		128,242	(6,201)	122,041	124,970
Total funds carried forward		116,637	(6,736)	109,901	122,041

MERSEYSIDE CHRISTIAN FELLOWSHIP

**Balance Sheet
for the year ended 31 March 2024**

	Notes	Unrestricted Funds £	Restricted Funds £	2024 Total Funds £	2023 Total Funds £
Fixed Assets					
Tangible assets	3	93,155	-	93,155	93,220
Current Assets					
Debtors	4	9,314	1,030	10,344	11,479
Cash at bank		10,527	-	10,527	20,266
Total current assets		19,841	1,030	20,871	31,745
Creditors: Amounts falling due within one year	5	(4,125)	-	(4,125)	(2,924)
Net current assets		15,716	1,030	16,746	28,821
Total Net Assets		108,871	1,030	109,901	122,041
Funds of the Charity					
Unrestricted funds				116,637	128,242
Restricted funds				(6,736)	(6,201)
Total funds				109,901	122,041

The financial statements were approved by the Trustees on the 30/1/24 and signed on their behalf by:-



**J.M. Bluett-Duncan
Trustee**

MERSEYSIDE CHRISTIAN FELLOWSHIP

Notes to the Accounts for the year ended 31 March 2024

1. Accounting Policies

a) Accounting Convention

The financial statements have been prepared under the historical cost convention, and in accordance with applicable Accounting Standards (FRS102), and the Charities Act 2011.

b) Incoming Resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

c) Resources Expended

Resources expended comprise all expenditure directly relating to the objects of the charity. When necessary, costs are allocated between direct charitable expenditure, fund raising and management and administration on an equitable basis

d) Fixed Assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold Property	- nil
Equipment	- 25% on written down value

No depreciation is charged on Freehold Property as this is maintained to a standard to ensure that its value is at least equal to the value at which it is disclosed in the Financial Statements.

e) Taxation

The charity is exempt from tax on its charitable activities.

f) 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.

MERSEYSIDE CHRISTIAN FELLOWSHIP

Notes to the Accounts for the year ended 31 March 2024

2. Resources Expended

	Unrestricted Funds £	Restricted Funds £	2024 Total Funds £	2023 Total Funds £
Charitable activities:				
Ministry support and expenses	37,113	-	37,113	38,559
Charitable gifts	37,176	17,864	55,040	55,136
Premises expenses	15,786	-	15,786	13,473
Administration costs	9,446	-	9,446	9,967
Events and activities	2,837	-	2,837	2,708
Depreciation	65	-	65	86
	102,423	17,864	120,287	119,929
Governance costs:				
Independent examination	1,440	-	1,440	1,350

3. Tangible Fixed Assets

	Richmond Park £	Extension £	Equipment	Total
Costs				
At 1 April 2023	39,068	53,894	31,612	124,574
Additions	-	-	-	-
At 31 March 2024	39,068	53,894	31,612	124,574
Depreciation				
At 1 April 2023	-	-	31,354	31,354
Charge for the period	-	-	65	65
At 31 March 2024	-	-	31,419	31,419
Net Book Value				
At 31 March 2024	39,068	53,894	193	93,155
At 31 March 2023	39,068	53,894	258	93,220

MERSEYSIDE CHRISTIAN FELLOWSHIP

Notes to the Accounts for the year ended 31 March 2024

4. Debtors and prepayments

	Unrestricted Funds £	Restricted Funds £	2024 Total Funds £	2023 Total Funds £
Income tax recoverable	9,314	1,030	10,344	11,479
	<u>9,314</u>	<u>1,030</u>	<u>10,344</u>	<u>11,479</u>

5. Creditors - due within one year

	Unrestricted Funds £	Restricted Funds £	2024 Total Funds £	2023 Total Funds £
Accruals	4,125	-	4,125	2,924
	<u>4,125</u>	<u>-</u>	<u>4,125</u>	<u>2,624</u>

6. Transactions with trustees

None of the trustees received a salary or expenses in 2024 or 2023.

THE FELLOWSHIP TRUST

England & Wales - Charity number 276440

Accounts

Charity Number

276440

MERSEYSIDE CHRISTIAN FELLOWSHIP

Report and Accounts

for the year

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Trustees

J.M. Bluett-Duncan
J.E. Bluett-Duncan
A. Harrison
S.N. Howes
N.J. Wild

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.

Objectives and Activities

The objectives of the Charity are to proclaim and further the Gospel of God by preaching and teaching of the Christian faith throughout the United Kingdom and elsewhere. We are fostering links with other churches across the city to undertake joint events.

Review of progress and achievements

The trustees have considered the guidance produced by the Charity Commission on the provision of public benefit in their activities for the year ended 31st March 2023.

International Aid

The Trust continues to pay the salaries of all the staff at N'Tara Christian School in Uganda. We also sent additional funds towards the building work on classrooms.

MERSEYSIDE CHRISTIAN FELLOWSHIP

**Trustees Annual Report
for the year ended 31 March 2023**

Review of progress and achievements (continued)

South Africa - Firlands Bible College

The Trust continued to support the development of the Firlands Bible college property in South Africa with donations.

Sri Lanka

We sent donations to Sri Lanka to support an orphanage and struggling families.

Open Doors

Major persecution of Christians in many countries around the world is a seriously growing issue. The charity Open Doors works to support people in the worst situations and annually prepares and publishes a world-watch list of such places. MCF has supported relief work through personal donations.

Future Developments

The Charity plans to continue to develop its activities in accordance with its objectives and aims.

Reserves Policy

The Trustees have reviewed the charity's needs for reserves in line with the guidance issued by the Charity Commission and consider it prudent that unrestricted reserves should be sufficient to avoid the necessity to realise fixed assets and cover possible risk scenarios. At 31 March 2023 the Trustees are confident that future income will enable the Charity to meet its foreseeable needs on the basis of planned activity.

Financial Review

Full details of the financial transactions are contained in the attached accounts. The total incoming resources for the year were £118,350 (2022: £111,240) and, after deducting resources expended of £121,279 (2022: £118,011), the net expenditure was £2,929 (2022: £6,771).

The net assets of the Charity at 31 March 2023 were £122,041 (2022 : £124,970).

The Trustees Report was approved on 24/1/24 and signed on their behalf by:



.....
JM Bluett-Duncan
Chairman

MERSEYSIDE CHRISTIAN FELLOWSHIP

Statement of Trustees Responsibilities for the year ended 31 March 2023

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards.

The law applicable to charities in England and Wales, the Charity Act 2011 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- Select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

MERSEYSIDE CHRISTIAN FELLOWSHIP

Independent Examiner's Report to the Trustees of Merseyside Christian Fellowship for the year ended 31 March 2023

I report on the accounts of the Trust for the year ended 31 March 2023, which are set out on pages 6 to 10.

Respective Responsibilities of Trustees and Examiner

As the charity's trustees you are responsible for the preparation of the accounts; you consider that the audit requirement of Section 144 of the Charities Act 2011 (the Charities Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commission under Section 145(5)(b) of the Charities Act, whether particular matters have come to my attention.


Basis of Independent Examiner's Report

My examination was carried out in accordance with the general directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

- 1) Which gives me reasonable cause to believe that, in any material respects, the requirements
 - (a) To keep accounting records in accordance with Charities SORP (FRS102)
 - (b) To prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Charities Acthave not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



S J Sutcliffe FCCA
Torevell Dent Limited
Chartered Certified Accountant
1-3 St Ann's Place
Pellon Lane
Halifax
HX1 5RB

Date

MERSEYSIDE CHRISTIAN FELLOWSHIP

Statement of Financial Activities for the year ended 31 March 2023

	Notes	Unrestricted Funds £	Restricted Funds £	2023 Total Funds £	2022 Total Funds £
Incoming Resources:					
Income & Endowments from:					
Donation & Legacies		101,147	16,963	118,110	110,990
Other income		240		240	250
Total		101,387	16,963	118,350	111,240
Resources Expended:					
Expenditure on:					
Charitable activities	2	100,762	19,167	119,929	116,661
Other	2	1,350	-	1,350	1,350
Total		102,112	19,167	121,279	118,011
Net Incoming/(Expenditure)		(725)	(2,204)	(2,929)	(6,771)
Transfer between funds		(1,097)	1,097	-	-
Total funds brought forward		130,064	(5,094)	124,970	131,741
Total funds carried forward		128,242	(6,201)	122,041	124,970

MERSEYSIDE CHRISTIAN FELLOWSHIP

**Balance Sheet
for the year ended 31 March 2023**

	Notes	Unrestricted Funds £	Restricted Funds £	2023 Total Funds £	2022 Total Funds £
Fixed Assets					
Tangible assets	3	93,220	-	93,220	93,306
Current Assets					
Debtors	4	11,479	-	11,479	12,640
Cash at bank		20,266	-	20,266	21,648
Total current assets		31,745	-	31,745	34,288
Creditors: Amounts falling due within one year	5	(2,924)	-	(2,924)	(2,624)
Net current assets		28,821	-	28,821	31,664
Total Net Assets		122,041	-	122,041	124,970
Funds of the Charity					
Unrestricted funds				128,242	130,064
Restricted funds				(6,201)	(5,094)
Total funds				122,041	124,970

The financial statements were approved by the Trustees on the 24/1/24 and signed on their behalf by:-



J.M. Bluett-Duncan
Trustee

MERSEYSIDE CHRISTIAN FELLOWSHIP

Notes to the Accounts for the year ended 31 March 2023

1. Accounting Policies

a) Accounting Convention

The financial statements have been prepared under the historical cost convention, and in accordance with applicable Accounting Standards (FRS102), and the Charities Act 2011.

b) Incoming Resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

c) Resources Expended

Resources expended comprise all expenditure directly relating to the objects of the charity. When necessary, costs are allocated between direct charitable expenditure, fund raising and management and administration on an equitable basis

d) Fixed Assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold Property	- nil
Equipment	- 25% on written down value

No depreciation is charged on Freehold Property as this is maintained to a standard to ensure that its value is at least equal to the value at which it is disclosed in the Financial Statements.

e) Taxation

The charity is exempt from tax on its charitable activities.

f) 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.

MERSEYSIDE CHRISTIAN FELLOWSHIP

Notes to the Accounts for the year ended 31 March 2023

2. Resources Expended

	Unrestricted Funds £	Restricted Funds £	2023 Total Funds £	2022 Total Funds £
Charitable activities:				
Ministry support and expenses	38,559	-	38,559	38,001
Charitable gifts	35,969	19,167	55,136	60,334
Premises expenses	13,473	-	13,473	6,165
Administration costs	9,967	-	9,967	10,313
Events and activities	2,708	-	2,708	1,733
Depreciation	86	-	86	115
	100,762	19,167	119,929	116,661
Governance costs:				
Independent examination	1,350	-	1,350	1,350

3. Tangible Fixed Assets

	Richmond Park £	Extension £	Equipment	Total
Costs				
At 1 April 2022	39,068	53,894	31,612	124,574
Additions	-	-	-	-
At 31 March 2023	39,068	53,894	31,612	124,574
Depreciation				
At 1 April 2022	-	-	31,268	31,268
Charge for the period	-	-	86	86
At 31 March 2023	-	-	31,354	31,354
Net Book Value				
At 31 March 2023	39,068	53,894	258	93,220
At 31 March 2022	39,068	53,894	344	93,306

MERSEYSIDE CHRISTIAN FELLOWSHIP

Notes to the Accounts for the year ended 31 March 2023

4. Debtors and prepayments

	Unrestricted Funds £	Restricted Funds £	2023 Total Funds £	2022 Total Funds £
Income tax recoverable	11,479	-	11,479	12,240
Other Debtors	-	-	-	400
	<u>11,479</u>	<u>-</u>	<u>11,479</u>	<u>12,640</u>

5. Creditors - due within one year

	Unrestricted Funds £	Restricted Funds £	2023 Total Funds £	2022 Total Funds £
Accruals	2,924	-	2,924	2,624
	<u>2,924</u>	<u>-</u>	<u>2,924</u>	<u>2,624</u>

6. Transactions with trustees

None of the trustees received a salary or expenses in 2022 or 2023.

THE FELLOWSHIP TRUST

England & Wales - Charity number 276440

Accounts

Charity Number

276440

MERSEYSIDE CHRISTIAN FELLOWSHIP

Report and Accounts

for the year

31 March 2022

MERSEYSIDE CHRISTIAN FELLOWSHIP

Report and Accounts for the year ended 31 March 2022

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MERSEYSIDE CHRISTIAN FELLOWSHIP

Trust Information for the year ended 31 March 2022

Charity Number	276440
Trustees	J.M. Bluett-Duncan J.E. Bluett-Duncan A. Harrison S.N. Howes N.J. Wild
Address	22 Richmond Park Liverpool L6 5AD
Independent Examiner	S J Sutcliffe FCCA Torevell Dent Limited 1-3 St Ann's Place Pellon Lane Halifax HX1 5RB
Bankers	National Westminster Bank plc 138 Allerton Road Liverpool L18 2JN

MERSEYSIDE CHRISTIAN FELLOWSHIP

Trustees Annual Report for the year ended 31 March 2022

The trustees submit their Annual Report and Accounts for the year ended 31 March 2022, which have been prepared in accordance with the Statement of Recommended Practice 2005, and the Charities Act 2011.

Structure, Governance and Management

Governing document

The Merseyside Christian Fellowship is constituted by a Declaration of Trust dated 20 July 1978.

Trustees

J.M. Bluett-Duncan
J.E. Bluett-Duncan
A. Harrison
S.N. Howes
N.J. Wild

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.

Objectives and Activities

The objectives of the Charity are to proclaim and further the Gospel of God by preaching and teaching of the Christian faith throughout the United Kingdom and elsewhere. We are fostering links with other churches across the city to undertake joint events.

Review of progress and achievements

The trustees have considered the guidance produced by the Charity Commission on the provision of public benefit in their activities for the year ended 31st March 2022.

COVID-19 Pandemic

During the COVID-19 pandemic the church, when necessary met in small groups online or in the open air.

International Aid

The Trust continues to pay the salaries of all the staff at N'Tara Christian School in Uganda. We also sent additional funds towards the building work on classrooms.

MERSEYSIDE CHRISTIAN FELLOWSHIP

Trustees Annual Report
for the year ended 31 March 2022

Review of progress and achievements (continued)

South Africa - Firlands Bible College

The Trust continued to support the development of the Firlands Bible college property in South Africa with donations.

Sri Lanka

We sent donations to Sri Lanka to support an orphanage and struggling families.

Open Doors

Major persecution of Christians in many countries around the world is a seriously growing issue. The charity Open Doors works to support people in the worst situations and annually prepares and publishes a world-watch list of such places. MCF has supported relief work through personal donations.

Future Developments

The Charity plans to continue to develop its activities in accordance with its objectives and aims.

Reserves Policy

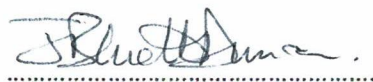
The Trustees have reviewed the charity's needs for reserves in line with the guidance issued by the Charity Commission and consider it prudent that unrestricted reserves should be sufficient to avoid the necessity to realise fixed assets and cover possible risk scenarios. At 31 March 2022 the Trustees are confident that future income will enable the Charity to meet its foreseeable needs on the basis of planned activity.

Financial Review

Full details of the financial transactions are contained in the attached accounts. The total incoming resources for the year were £111,240 (2021: £124,887) and, after deducting resources expended of £118,011 (2021: £ 115,507), the net expenditure was £ 6,771 (2021: net income £9,380).

The net assets of the Charity at 31 March 2022 were £124,970 (2021 : £131,741).

The Trustees Report was approved on 24.01.2023 and signed on their behalf by:



JM Bluett-Duncan

Chairman

MERSEYSIDE CHRISTIAN FELLOWSHIP

Statement of Trustees Responsibilities for the year ended 31 March 2022

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards.

The law applicable to charities in England and Wales, the Charity Act 2011 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- Select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

MERSEYSIDE CHRISTIAN FELLOWSHIP

Independent Examiner's Report to the Trustees of Merseyside Christian Fellowship for the year ended 31 March 2022

I report on the accounts of the Trust for the year ended 31 March 2022, which are set out on pages 6 to 10.

Respective Responsibilities of Trustees and Examiner

As the charity's trustees you are responsible for the preparation of the accounts; you consider that the audit requirement of Section 144 of the Charities Act 2011 (the Charities Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commission under Section 145(5)(b) of the Charities Act, whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the general directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

- 1) Which gives me reasonable cause to believe that, in any material respects, the requirements
 - (a) To keep accounting records in accordance with Charities SORP (FRS102)
 - (b) To prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Charities Acthave not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

.....
S J Sutcliffe FCCA
Torevell Dent Limited
Chartered Certified Accountant
1-3 St Ann's Place
Pellon Lane
Halifax
HX1 5RB

Date 24.01.2023

MERSEYSIDE CHRISTIAN FELLOWSHIP

Statement of Financial Activities for the year ended 31 March 2022

	Notes	Unrestricted Funds £	Restricted Funds £	2022 Total Funds £	2021 Total Funds £
Incoming Resources:					
Income & Endowments from:					
Donation & Legacies		95,903	15,087	110,990	124,647
Other income		250	-	250	240
Total		96,153	15,087	111,240	124,887
Resources Expended:					
Expenditure on:					
Charitable activities	2	99,023	17,638	116,661	114,097
Other	2	1,350	-	1,350	1,410
Total		100,373	17,638	118,011	115,507
Net Incoming/(Expenditure)		(4,220)	(2,551)	(6,771)	9,380
Transfer between funds		445	(445)	-	-
Total funds brought forward		133,839	(2,098)	131,741	122,361
Total funds carried forward		130,064	(5,094)	124,970	131,741

MERSEYSIDE CHRISTIAN FELLOWSHIP

**Balance Sheet
for the year ended 31 March 2022**

	Notes	Unrestricted Funds £	Restricted Funds £	2022 Total Funds £	2021 Total Funds £
Fixed Assets					
Tangible assets	3	93,306	-	93,306	93,421
Current Assets					
Debtors	4	12,640	-	12,640	14,599
Cash at bank		21,648	-	21,648	26,375
Total current assets		34,288	-	34,288	40,974
Creditors: Amounts falling due within one year	5	(2,624)	-	(2,624)	(2,654)
Net current assets		31,664	-	31,664	38,320
Total Net Assets		124,970	-	124,970	131,741
Funds of the Charity					
Unrestricted funds				130,064	133,839
Restricted funds				(5,094)	(2,098)
Total funds				124,970	131,741

The financial statements were approved by the Trustees on the 24.01.2023 and signed on their behalf by:-



J.M. Bluett-Duncan
Trustee

MERSEYSIDE CHRISTIAN FELLOWSHIP

Notes to the Accounts for the year ended 31 March 2022

1. Accounting Policies

a) Accounting Convention

The financial statements have been prepared under the historical cost convention, and in accordance with applicable Accounting Standards (FRS102), and the Charities Act 2011.

b) Incoming Resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

c) Resources Expended

Resources expended comprise all expenditure directly relating to the objects of the charity. When necessary, costs are allocated between direct charitable expenditure, fund raising and management and administration on an equitable basis

d) Fixed Assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold Property	- nil
Equipment	- 25% on written down value

No depreciation is charged on Freehold Property as this is maintained to a standard to ensure that its value is at least equal to the value at which it is disclosed in the Financial Statements.

e) Taxation

The charity is exempt from tax on its charitable activities.

f) 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.

MERSEYSIDE CHRISTIAN FELLOWSHIP

Notes to the Accounts for the year ended 31 March 2022

2. Resources Expended

	Unrestricted Funds £	Restricted Funds £	2022 Total Funds £	2021 Total Funds £
Charitable activities:				
Ministry support and expenses	38,001	-	38,001	37,863
Charitable gifts	42,696	17,638	60,334	59,854
Premises expenses	6,165	-	6,165	4,241
Administration costs	10,313	-	10,313	11,355
Events and activities	1,733	-	1,733	630
Depreciation	115	-	115	154
	99,023	17,638	116,661	114,097
Governance costs:				
Independent examination	1,350	-	1,350	1,410

3. Tangible Fixed Assets

	Richmond Park £	Extension £	Equipment	Total
Costs				
At 1 April 2021	39,068	53,894	31,612	124,574
Additions	-	-	-	-
At 31 March 2022	39,068	53,894	31,612	124,574
Depreciation				
At 1 April 2021	-	-	31,153	31,153
Charge for the period	-	-	115	115
At 31 March 2022	-	-	31,268	31,268
Net Book Value				
At 31 March 2022	39,068	53,894	344	93,306
At 31 March 2021	39,068	53,894	459	93,421

MERSEYSIDE CHRISTIAN FELLOWSHIP

Notes to the Accounts for the year ended 31 March 2022

4. Debtors and prepayments

	Unrestricted Funds £	Restricted Funds £	2022 Total Funds £	2021 Total Funds £
Income tax recoverable	12,240	-	12,240	14,199
Other Debtors	400	-	400	400
	<u>12,640</u>	<u>-</u>	<u>12,640</u>	<u>14,599</u>

5. Creditors - due within one year

	Unrestricted Funds £	Restricted Funds £	2022 Total Funds £	2021 Total Funds £
Accruals	2,624	-	2,624	2,654
	<u>2,624</u>	<u>-</u>	<u>2,624</u>	<u>2,654</u>

6. Transactions with trustees

None of the trustees received a salary or expenses in 2022 or 2021.

THE FELLOWSHIP TRUST

England & Wales - Charity number 276440

Accounts

Charity Number

276440

MERSEYSIDE CHRISTIAN FELLOWSHIP

Report and Accounts

for the year

31 March 2021

MERSEYSIDE CHRISTIAN FELLOWSHIP

Report and Accounts for the year ended 31 March 2021

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MERSEYSIDE CHRISTIAN FELLOWSHIP

Trust Information for the year ended 31 March 2021

Charity Number	276440
Trustees	J.M. Bluett-Duncan J.E. Bluett-Duncan A. Harrison S.N. Howes N.J. Wild
Address	22 Richmond Park Liverpool L6 5AD
Independent Examiner	S J Sutcliffe FCCA Torevell Dent Limited 1-3 St Ann's Place Pellon Lane Halifax HX1 5RB
Bankers	National Westminster Bank plc 138 Allerton Road Liverpool L18 2JN

MERSEYSIDE CHRISTIAN FELLOWSHIP

Trustees Annual Report for the year ended 31 March 2021

The trustees submit their Annual Report and Accounts for the year ended 31 March 2021, which have been prepared in accordance with the Statement of Recommended Practice 2005, and the Charities Act 2011.

Structure, Governance and Management

Governing document

The Merseyside Christian Fellowship is constituted by a Declaration of Trust dated 20 July 1978.

Trustees

J.M. Bluett-Duncan
J.E. Bluett-Duncan
A. Harrison
S.N. Howes
N.J. Wild

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.

Objectives and Activities

The objectives of the Charity are to proclaim and further the Gospel of God by preaching and teaching of the Christian faith throughout the United Kingdom and elsewhere. We are fostering links with other churches across the city to undertake joint events.

Review of progress and achievements

The trustees have considered the guidance produced by the Charity Commission on the provision of public benefit in their activities for the year ended 31st March 2021.

COVID-19 Pandemic

During the COVID-19 pandemic the church has continued to meet in small groups online and, when permitted, in the open air.

International Aid

The Trust continues to pay the salaries of all the staff at N'Tara Christian School in Uganda. This has continued even when the school was forced to close for extended periods due to the pandemic.

Transmission of funding for other international projects was deferred due to pandemic related issues.

MERSEYSIDE CHRISTIAN FELLOWSHIP

Trustees Annual Report for the year ended 31 March 2021

Review of progress and achievements (continued)

South Africa - Firlands Bible College

The Trust continued to support the development of the Firlands Bible college property in South Africa with donations.

Christians Against Poverty (CAP) - Debt Relief Centre

The partnership with CAP has been brought to a close due to the significant changes in the way CAP now needs to function.

Open Doors

Major persecution of Christians in many countries around the world is a seriously growing issue. The charity Open Doors works to support people in the worst situations and annually prepares and publishes a world-watch list of such places. MCF has supported relief work through personal donations.

The Liverpool Parents Interest Group (PIG)

The Parents Interest Group (a voluntary support and information group serving families with children on the autistic spectrum) has continued with well supported monthly meetings. Meetings were moved online once pandemic measures prevented face to face meetings.

Narcotics Anonymous

NA meetings were required to stop as a result of pandemic lockdown measures introduced. At the end of the year meetings had not resumed in the building.

Future Developments

The Charity plans to continue to develop its activities in accordance with its objectives and aims.

Reserves Policy

The Trustees have reviewed the charity's needs for reserves in line with the guidance issued by the Charity Commission and consider it prudent that unrestricted reserves should be sufficient to avoid the necessity to realise fixed assets and cover possible risk scenarios. At 31 March 2021 the Trustees are confident that future income will enable the Charity to meet its foreseeable needs on the basis of planned activity.

Financial Review

Full details of the financial transactions are contained in the attached accounts. The total incoming resources for the year were £124,887 (2020: £133,177) and, after deducting resources expended of £115,507 (2020: £ 129,457), the net income was £9,380 (2020: £3,720).

The net assets of the Charity at 31 March 2021 were £ 131,741 (2020 : £122,361).

The Trustees Report was approved on 16 January 2022 and signed on their behalf by:



JM Bluett-Duncan
Chairman

MERSEYSIDE CHRISTIAN FELLOWSHIP

Statement of Trustees Responsibilities for the year ended 31 March 2021

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards.

The law applicable to charities in England and Wales, the Charity Act 2011 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- Select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

MERSEYSIDE CHRISTIAN FELLOWSHIP

Independent Examiner's Report to the Trustees of Merseyside Christian Fellowship for the year ended 31 March 2021

I report on the accounts of the Trust for the year ended 31 March 2021, which are set out on pages 6 to 10.

Respective Responsibilities of Trustees and Examiner

As the charity's trustees you are responsible for the preparation of the accounts; you consider that the audit requirement of Section 144 of the Charities Act 2011 (the Charities Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commission under Section 145(5)(b) of the Charities Act, whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the general directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

- 1) Which gives me reasonable cause to believe that, in any material respects, the requirements
 - (a) To keep accounting records in accordance with Charities SORP (FRS102)
 - (b) To prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Charities Acthave not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



S J Sutcliffe FCCA
Torevell Dent Limited
Chartered Certified Accountant
1-3 St Ann's Place
Pellon Lane
Halifax
HX1 5RB

Date 16 January 2022

MERSEYSIDE CHRISTIAN FELLOWSHIP

Statement of Financial Activities for the year ended 31 March 2021

	Notes	Unrestricted Funds £	Restricted Funds £	2021 Total Funds £	2020 Total Funds £
Incoming Resources:					
Income & Endowments from:					
Donation & Legacies		103,263	21,384	124,647	132,917
Other income		240	-	240	260
Total		103,503	21,384	124,887	133,177
Resources Expended:					
Expenditure on:					
Charitable activities	2	85,468	28,629	114,097	128,167
Other	2	1,410	-	1,410	1,290
Total		86,878	28,629	115,507	129,457
Net Incoming/(Expenditure)		16,625	(7,245)	9,380	3,720
Transfer between funds		(2,025)	2,025	-	-
Total funds brought forward		119,239	3,122	122,361	118,641
Total funds carried forward		133,839	(2,098)	131,741	122,361

MERSEYSIDE CHRISTIAN FELLOWSHIP

Balance Sheet
for the year ended 31 March 2021

	Notes	Unrestricted Funds £	Restricted Funds £	2021 Total Funds £	2020 Total Funds £
Fixed Assets					
Tangible assets	3	93,421	-	93,421	93,575
Current Assets					
Debtors	4	14,599	-	14,599	15,829
Cash at bank		26,375	-	26,375	14,927
Total current assets		40,974	-	40,974	30,756
Creditors: Amounts falling due within one year	5	(2,654)	-	(2,654)	(1,970)
Net current assets		38,320	-	38,320	28,786
Total Net Assets		131,741	-	131,741	122,361
Funds of the Charity					
Unrestricted funds				133,839	119,239
Restricted funds				(2,098)	3,122
Total funds				131,741	122,361

The financial statements were approved by the Trustees on the 16 January 2022 and signed on their behalf by:-

J.M. Bluett-Duncan
Trustee

MERSEYSIDE CHRISTIAN FELLOWSHIP

Notes to the Accounts for the year ended 31 March 2021

1. Accounting Policies

a) Accounting Convention

The financial statements have been prepared under the historical cost convention, and in accordance with applicable Accounting Standards (FRS102), and the Charities Act 2011.

b) Incoming Resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

c) Resources Expended

Resources expended comprise all expenditure directly relating to the objects of the charity. When necessary, costs are allocated between direct charitable expenditure, fund raising and management and administration on an equitable basis

d) Fixed Assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold Property	- nil
Equipment	- 25% on written down value

No depreciation is charged on Freehold Property as this is maintained to a standard to ensure that its value is at least equal to the value at which it is disclosed in the Financial Statements.

e) Taxation

The charity is exempt from tax on its charitable activities.

f) 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.

MERSEYSIDE CHRISTIAN FELLOWSHIP

Notes to the Accounts for the year ended 31 March 2021

2. Resources Expended

	Unrestricted Funds £	Restricted Funds £	2021 Total Funds £	2020 Total Funds £
Charitable activities:				
Ministry support and expenses	37,863	-	37,863	38,041
Charitable gifts	31,225	28,629	59,854	61,154
Premises expenses	4,241	-	4,241	8,845
Administration costs	11,355	-	11,355	15,707
Events and activities	630	-	630	4,216
Depreciation	154	-	154	204
	85,468	28,629	114,097	128,167
Governance costs:				
Independent examination	1,410	-	1,410	1,290

3. Tangible Fixed Assets

	Richmond Park £	Extension £	Equipment	Total
Costs				
At 1 April 2020	39,068	53,894	31,612	124,574
Additions	-	-	-	-
At 31 March 2021	39,068	53,894	31,612	124,574
Depreciation				
At 1 April 2020	-	-	30,999	30,999
Charge for the period	-	-	154	154
At 31 March 2021	-	-	31,153	30,795
Net Book Value				
At 31 March 2021	39,068	53,894	459	93,421
At 31 March 2020	39,068	53,894	613	93,575

MERSEYSIDE CHRISTIAN FELLOWSHIP

Notes to the Accounts for the year ended 31 March 2021

4. Debtors and prepayments

	Unrestricted Funds £	Restricted Funds £	2021 Total Funds £	2020 Total Funds £
Income tax recoverable	14,199	-	14,199	14,299
Other Debtors	400	-	400	1,530
	<u>14,599</u>	<u>-</u>	<u>14,599</u>	<u>15,829</u>

5. Creditors - due within one year

	Unrestricted Funds £	Restricted Funds £	2021 Total Funds £	2020 Total Funds £
Accruals	2,654	-	2,654	1,970
	<u>2,654</u>	<u>-</u>	<u>2,654</u>	<u>1,970</u>

6. Transactions with trustees

None of the trustees received a salary or expenses in 2020 or 2021.