

SOUTHEND CHRISTIAN FELLOWSHIP

England & Wales · Charity number 290547

Details

Status Registered

Legal form Other

Registered 1984-11-26

Register [View on the Charity Commission register](#)

Contact

Address Southend Christian Fellowship
600 Southchurch Road
Southend-on-Sea
SS1 2PT

Phone 01702347035

Email info@southendchristianfellowship.org.uk

Website www.southendchristianfellowship.org.uk

Activities

Objects: 1. THE ADVANCEMENT OF THE CHRISTIAN FAITH IN ACCORDANCE WITH THE DOCTRINES SET OUT IN THE FOURTH SCHEDULE OF THE DEED AND THE WORSHIP OF GOD IN THE SAID COUNTY AND ELSEWHERE BY ANY MEANS WHATSOEVER INCLUDING THE PREACHING AND PROCLAMATION OF THE CHRISTIAN GOSPEL AND THE TEACHING OF CHRISTIAN DOCTRINE AND PRINCIPLES AND THE PASTORAL CARE OF CHRISTIAN PEOPLE AND THE PRINTING AND DISTRIBUTION OF THE BIBLE AND CHRISTIAN LITERATURE. 2. THE RELIEF OF PERSONS WHO ARE IN CONDITIONS OF NEED HARDSHIP OR DISTRESS WHO ARE AGED OR SICK. 3. THE ADVANCEMENT OF EDUCATION ON THE BASIS OF CHRISTIAN PRINCIPLES AND WITHOUT PREJUDICE TO THE GENERALITY OF THE FOREGOING THE PROVISION OF SUCH EDUCATION IN ANY EDUCATIONAL ESTABLISHMENT AND IF THE TRUSTEES SO DECIDE THE PROVISION OF ONE OR MORE CHARITABLE EDUCATIONAL ESTABLISHMENTS FOR THE GENERAL EDUCATION OF CHILDREN OR ADULTS ON THE BASIS OF SUCH CHRISTIAN PRINCIPLES.

Activities: The daily activities of the charity are closely aligned to its goals and its policies and include:-
Conducting Christian meetings Running community projects including a playgroup and caf+? Organising activities and groups Raising money for overseas missions Working closely with other Christian organisations.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Accommodation/housing, Religious Activities, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** ESSEX AND ELSEWHERE
- Essex
- Southend-on-sea

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£423,898	£517,837	-	-
2023-12-31	£493,814	£495,529	-	-
2022-12-31	£439,075	£515,671	-	-
2021-12-31	£625,199	£502,520	£874,656	19
2020-12-31	£472,979	£419,186	-	-

Trustees

Name	Role	Appointed
Christine Jayne Burgess		2016-11-22
Malcolm Charles Hart		2013-10-25
Matthew John Verrinder		2021-11-17
Nigel Patrick Elliott		2019-07-17
Peter Burgess		
ROBERT PAUL BATES		1988-03-03
Rohan James Saravanamuttu		2023-05-02

Accounts

The Charity Registration Number is :- 290547

Southend Christian Fellowship
Annual Report and Unaudited Financial Statements
31 December 2024

Report and accounts for the year ended 31 December 2024.

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**Report of the Trustees
For the Year Ended 31 December 2024**

The Trustees present their report with the financial statements of the Charity for the year ended 31 December 2024. The Trustees have adopted the provisions of 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).

Structure, Governance and Management

Governing Document

The Charity is controlled by its governing document, a deed of Trust which is dated 5 October 1984 and amended by resolution on the 14 October 1992 and constitutes an unincorporated charity.

The Church is not part of a denomination or network and is entirely self-governing, albeit it seeks to work with other like-minded churches in the local area, the UK and Overseas.

Risk Management

The Trustees have assessed the major risks to which the Charity is exposed and are satisfied that systems are in place to mitigate exposure to the major risks.

Organisational Structure

The Fellowship's activities are overseen by the Leadership Team.

Leadership Team

Clive Baggallay (until December 2024)

Robert Bates

Chrissy Burgess

Peter Burgess

Laura and Sid Thurlow were additionally appointed to the Leadership Team in November 2024.

Chrissy Burgess is the current appointed Team Leader.

The Leadership Team meet frequently to discuss and oversee the affairs of Southend Christian Fellowship. They work with other members of staff and a large number of volunteers to implement the vision, goals and objects of the Trust. The Leadership Team is assisted by an Extended Leadership Team

Trustees

Robert Bates (Chairman)
Chrissy Burgess
Peter Burgess
Nigel Elliott
Malcolm Hart
Graham Stone (resigned Nov 2024)
Matthew Verrinder
Rohan Saravanamuttu

The Trustees meet at least bimonthly to review strategy, performance, operating plans, budgets and building matters and were regularly consulted and informed on matters of importance.

The responsibilities of the Trustees include:

- To advise the Leadership Team on staffing, salaries and employment issues;
- To manage the legal responsibilities of the Charity and ensure full compliance with legislation- including both company and Charity law;
- To advise on and manage Church assets and property.

Management

SCF has a three-fold leadership structure, which has some overlap, under the overall direction of the Leadership Team. Each group- Trustees, Staff and Stream Leaders- has distinct responsibilities in order to take adequate care of each church member and continue on-going outward ministry to benefit the Community.

Overall Vision and Direction

The overall vision and direction for the Church is set by the Leadership Team with reference to the Extended Leadership Team, Trustees and Oversight Group.

Oversight Group

The responsibilities of the Oversight Group are to pray, advise and support the Leadership Team. It is not a decision-making group, but rather hears and discerns the health and direction of the Church offering some accountability to the Leadership Team and for the Church. Currently this group consists of Mark and Anita Churchward (based in Southend), Basil and Kathy D'Souza (based in Mumbai, India).

Leaders and Staff

The responsibilities of Leaders and Staff include:

- To provide pastoral care for Church members
- To teach and train church members in the Christian religion;
- To undertake management activities to the best of their abilities under the direction of the Leadership Team.

Extended Leadership Team

To support the Leadership Team and Stream Leaders to provide the following areas of Ministry:

- Alpha
- Children's Ministry (PowerZone)
- Community Café
- Worldwide Connections (Overseas Missions)
- Prayer
- Sozo (Inner Healing and Deliverance Ministry)
- Teaching and Training
- Women's Ministry
- Worship
- Youth

Professional advisers are as shown on the information page.

OBJECTIVES & AIMS

Objects of the charity as stated in its declaration of Trust:

- The advancement of the Christian faith and the worship of God
- The preaching and proclamation of the Christian Gospel
- The teaching of Christian doctrine and principles
- The pastoral care of Christian people
- The printing and distribution of the Bible and Christian literature
- The relief of persons who are in conditions of need, hardship or distress, or who are aged or sick
- The advancement of education on the basis of Christian principles.
- Working closely with other Christian organisations.

These policies have remained unchanged since the last annual report of the Trustees.

Public Benefit

'Public Benefit' is the legal requirement that all charities must have charitable purposes which benefit the public. The Charities Act 2011 underlines this requirement. The report seeks to highlight the public benefit provided by Southend Christian Fellowship.

The trustees have paid due regard to guidance by the Charity Commission in deciding what activities the charity should undertake. All of the many and varied activities of Southend Christian Fellowship as described in this report are available to, and for the benefit of, the public across the complete age spectrum, including children, teenagers and adults. Therefore, the trustees believe that Southend Christian Fellowship fully complies with the requirements of the Charities Act 2011 with respect to public benefit.

Volunteers

The leadership and trustees recognise that the time, finance and skills given willingly by volunteers enable much of what the Fellowship aims to do to be effectively achieved and are very grateful for this generosity.

Achievement and Performance**Charitable Activities:**

During this financial year, the Church has continued to experience God's provision and growth:

- Southend Christian Fellowship has been engaging with over 500 people on a weekly basis. This number includes over 100 children and young people. Our main meeting is on a Sunday morning commencing at 10:30 am and includes children and youth meetings.
- In September 2024 due to growth and in order to extend the opportunities for the Church to meet together, a new evening service was launched, called Church Unusual. This also offers the opportunity for younger and less experienced leaders to grow and develop their skills and gifts and allows those who can't make the morning service another opportunity to connect and access the Church.
- Church membership crosses all social classes, ethnicity and age groups. There are a large number of roles in which people are providing volunteer support which enables us to function in practical, administrative and spiritual capacities.

The vision of the Church is to be one that actively extends the Kingdom of God by the expression of His love and power.

Teaching and Training

Teaching and discipling of the church members has taken place through Sunday gatherings, special events and small specific groups, for example a successful new initiative this year was the Ministry Tool Box which focused on pastoral tools and methods to help walk people into a greater degree of freedom and deepen their faith.

Pastoral Care

A team of people led by members of the Leadership Team take responsibility for pastoral care throughout the Church. We have looked to develop the processes involved in this in order to ensure that everyone within the Church family has good access to support and that those who are newer to the Organisation are quickly known and feel known, with appropriate opportunities to get involved and to get to know one another. As part of our numerical growth, and particularly us engaging people from a wider socio-economic background and an increasing number of vulnerable adults we felt it necessary to increase our pastoral capacity and therefore increased our leadership and staff and volunteer ministerial capacity, employing a member of the Leadership team with specific responsibility for Pastoral Care. We believe that this will help us to ensure that we have a strong structure for pastoral care and discipleship- particularly for those who are new in their faith.

Ministry Teams

Groups have functioned within specific areas of Ministry throughout the year, providing an opportunity for people to serve and develop their gifts in areas such as pastoral work, worship, prophecy, healing.

Children's Work

Southend Christian Fellowship provides relevant teaching for all ages of children from pre-schoolers to teenagers. This is led by some of our staff team, supported by a large team of volunteers from a wide background of experience across our Church membership. In addition to our Sunday morning teaching activities, a fortnightly club has been created encouraging children in their worship and helping them grow in their relationship with God and with one another; and events are organised regularly during school holidays for primary school aged children and/or their families.

Our team also carry out mid-week activities for younger families whose children are not yet in full time education- this is designed to offer pastoral support and connections and signposting to professionals and other Charities and Groups working in the Community where specialist support would be beneficial. We have a growing reputation for the expertise in this area that we provide across the City particularly amongst families who have children with additional needs.

Youth work

Has continued to grow with more than 20 young people regularly attending not just Sunday morning sessions but activities and events organised during school holiday periods. The highlight for the year for a number of them was a short residential organised by the youth team at a local outdoor activity centre.

Serving the Community**Community Café**

As well as offering a peaceful and calm environment to the community our Café offers a warm space during the cold winter months and pastoral support and signposting to other professionals and community groups to those who request it. Our café has a number of volunteers who enjoy the experience of volunteering in a safe and well monitored environment gaining valuable life and personal skills and building their confidence.

Tots+

A very successful toddler group is provided for mothers and fathers, carers and some child minders who are looking after early years children. This safe space provides a warm welcome, pastoral support and experienced early years practitioners alongside volunteers from the church family who build relationships with young families from the local community.

Bethel Sozo UK (Inner Healing and deliverance)

Sozo is an internationally recognised Inner Healing and deliverance ministry methodology. Our team of practitioners has grown over the year which has expanded our capacity enabling us to carry out more sessions. All practitioners have to undergo extensive training and vetting, and liaise with other SOZO trained Ministers across the region and beyond.

ENGAGEMENT WITH OTHER CHURCHES, MINISTRIES AND EVENTS

Church leaders and members of the congregation have been active in promoting and attending numerous inter-church events, and areas of service to the community which included:

Believers in Recovery

Believers in Recovery is a protestant recovery ministry supporting men & women who have been affected directly or indirectly by all forms of addiction that welcomes people with no faith, little faith & great faith. In October 2024 due to an increase in their numbers they moved from a local premises to make Southend Christian Fellowship their home. This partnership continues to go from strength to strength as

a number of the group attend our meetings on Sundays, and have also begun engaging in a number of the other activities, groups and events that we run as a Fellowship. This has helped us to increase our ability to engage and support a number of vulnerable individuals who may struggle to access support from other professionals.

The Southend Foodbank (Reg Charity no 1163160)

A number of volunteers from the Fellowship serve the foodbank in various roles.

Also, one of the SCF leaders is a trustee of this charity along with representatives from a number of churches across the Borough. The foodbank continues to work in conjunction with the Trussell Trust.

Love Southend

Southend Christian Fellowship continues to support the Cross-Church, interdenominational Organisation; Love Southend. Volunteers have supported a number of different activities across the City of Southend providing volunteers, teaching and equipping and also use of our premises for gatherings.

Southend CAP (Christians Against Poverty).

This is an effective debt advice team who are not only able to help clients escape debt, but also provide assistance on budgeting and building a stable financial future. In addition to some financial support, volunteers provide pastoral support and assistance when debt coaches are seeing clients in the community local to ourselves.

Transforming Essex

Southend Christian Fellowship leaders have met regularly with other church leaders, collaborating in serving Southend, South-East Essex and beyond. Over recent years we have been involved with a new relational group of Churches that together are looking to partner with others to help transform Essex with the love of God. This Charity "Transforming Essex" involves churches from across the county coming together with a common heart to love and serve our county and to help promote Transformational change across the region. As part of this, Love Essex, the gospel outreach arm of the Charity carried out an event in Southend High Street in September 2024. Many volunteers from Southend Christian Fellowship were involved in planning and carrying out this Community event.

Project Southchurch

Southend Christian Fellowship has continued it's support for this local project that seeks to unite local people from across the geographical community of Southchurch where the Plaza Centre, our main premises, is based. In addition to supporting them with office space, they have regularly used our facilities across the year to draw together different community influencers, local Businesses, Charities and residents with the heart to see Southchurch prosper.

Overseas Support

Whilst we do not have personnel working overseas we support a number of churches. Some of these churches are in unstable countries and some are seeing persecution. It is therefore no longer appropriate that we disclose more details at this point in time.

EXTERNAL HIRE OF THE PLAZA CENTRE FACILITIES

The Trustees allow other organisations to hire the facilities providing the activity does not conflict with the ethos of the Fellowship. Other charities receive highly discounted rates.

Particular users include Jada Theatre School a local group particularly looking to support budding dancers and actors/actresses from the local area who wouldn't be able to afford more expensive options; NHS and other health-focussed activities and groups including rehabilitation age-appropriate exercise classes; and a number of other local community groups.

Additionally, and mainly during the evenings, we continue to host a number of musical events, many organised by the local Borough Arts Council whilst others have been hosted by other charities and groups including most notably the Music Man Project. This policy has helped to promote high-quality entertainment for the community and has been extremely well received. Voluntary stewards from the Fellowship are responsible for Health and Safety requirements and provide refreshments for a charge.

Our income increased over the year to £39,538 from £31,079 owing to promotional activities. This figure is short of targeted income and circa 30% below peak years.

Development of the Plaza Centre Facilities

Development of the Plaza Centre facilities continued throughout the year where funds have been available. This work has mostly been carried out by skilled members of the Fellowship donating their time and energy in order to support the vision and objectives of the Charity.

Policies and Procedures

Southend Christian Fellowship has established policies which apply to both staff and those who take part in the community life and/ or visit the church, including a Safeguarding Policy and ensure that all mandatory training is carried out effectively. During the past year existing policies have been reviewed and upgraded and various new policies generated.

FINANCIAL REVIEW

Financial position

Total Net assets for the year was £936,625 versus £1,041,215 for the prior year. The trustees would like to express their thanks to those business, charities, other local churches and individuals for their donations and grants given during the year.

Principal funding sources

The charity relies on voluntary donations from its members for its income. The Charity does not employ professional fund-raising bodies.

GRANTS RECEIVED

During the year, no grants were received.

Investment policy and objectives

The charity has adopted a policy of placing any surplus funds in a low risk, high return investment account with COIF.

Reserves policy

The trustees have developed a reserves policy that they would hold reserves to cover a potential reduction or loss of income.

The trustees believe that it would be prudent to have as a reserve a minimum of £50,000 readily available to cover unforeseen eventualities. (£32,000 is approximately one month's unrestricted income/outgoings). The average current account balance over the year was in excess of £50,000.

Discussions internally within the charity, and externally, lead the trustees to believe that sufficient funds equivalent to the reserve figure identified could be made available, if required, on a timely basis by way of loan finance.

Environmental Matters

Many people in the Church are committed to a sustainable future and to improving the social, economic and environmental well-being of the community. This is an ethos of the fellowship.

We endeavour to base all our actions on sustainability principles to protect our planet and future. We are seeking to minimize CO2 emissions even though we occupy a large building built in the 1930's.

Our services are delivered in a way that minimizes environmental impact and promotes integrity.

Social Responsibility

The Leadership Team seeks to promote a socially responsible culture throughout the fellowship, in particular:-

We offer safe and healthy jobs with fair wages.

We maintain a diverse, participation-based corporate culture that establishes optimum conditions for the sustainable commitment of the employees including paying attention to Health & Safety and reducing conflict in the work-place.

We are committed to working locally to improve the social, economical and environmental wellbeing of our community.

At the end of the year 13 staff were employed by Southend Christian Fellowship, many of whom worked part-time.

Southend Christian Fellowship also contributes to a staff pension scheme.

Future Plans:

Southend Christian Fellowship has a vision to reach out and touch the local community and beyond with the love of Jesus. We continue to review where we invest our resources; not just financial but time and energy also.

This year we have spent time looking at creating a 10-year plan to ensure that we are investing in the future of SCF and the Plaza Centre; and creating strategy to increase our reach and influence for the benefit of God's Kingdom and the community around us, and beyond. As a growing congregation we believe that we have the capacity to expand our outreach projects, develop our ministries further and create further training and equipping for those within the Organisation to further benefit those around us.

By careful management of income and budgets the Trustees assist the Leadership Team by ensuring that costs are monitored on a timely basis and that there are sufficient reserves in place to allow for growth and expansion.

Southend Christian Fellowship

The Charity Registration Number is: 290547

Reference and Administrative Details:

Registered Charity number

290547

Principal address

The Plaza Centre
600 Southchurch Road
Southend on Sea
Essex
SS1 2PT

Bankers

Barclays Bank PLC
P.O. Box 299
Birmingham
B1 3PF

Independent Examiner

Carmar Accountancy and Bookkeeping Ltd
801 London Road,
Westcliff on Sea,
Essex, SS0 9SY

Approved by order of the board of Trustees on 9th October 2025 and

signed on its behalf by:

R.P. Bates

Trustee

Southend Christian Fellowship

Report of the Independent Examiner to the Trustees of the charity on the accounts for the year ended 31 December 2024

I report to the Trustees on my examination of the financial statements of the charity on pages 14 to 35 for the year ended 31 December 2024 which have been prepared in accordance with the Charities Act 2011 (the Act) and with the Financial Reporting Standard 102, (effective 1st January 2016) adapted to meet the needs of unincorporated organisations, as modified by FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2019, applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), published by the Charity Commission in England & Wales (CCEW) , and under the historical cost convention and the accounting policies set out on page 21.

Respective responsibilities of the Trustees and the Independent Examiner and the basis of the report

As described on page 20, you, the charity's Trustees, are responsible for the preparation of the financial statements in accordance with the Charities Act 2011 and all other applicable law and with United Kingdom Generally Accepted Accounting Practice, applicable to smaller entities, and for being satisfied that the financial statements give a true and fair view.

The Trustees consider that the audit requirement of Section 144(1) of the Charities Act 2011 (the Act) does not apply, and that there is no requirement in the Governing Document for the conducting of an audit. As a consequence, the Trustees have elected that the financial statements be subject to independent examination.

Having satisfied myself that the financial statements are not required to be audited under any legal provision, or otherwise, and are eligible for independent examination, it is my responsibility to:-

- a) examine the financial statements of the charity under Section 145 of the Act;
- b) follow the applicable procedures in the Directions given by the Charity Commission under section 145(5)(b) of the act.

Basis of Independent Examiner's Statement and scope of work undertaken

Since the charity's gross income exceeded £250,000, the charity's examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am an authorised member of Association of Accounting Technicians, which is one of the listed bodies.

I report in respect of my examination of the charity's financial statements carried out under s 145 of the Act. In carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act setting out the duties of an independent examiner in relation to the conducting of an independent examination. An independent examination includes a review of the accounting records kept by the charity and of the accounting systems employed by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from you, as Trustees, concerning such matters. The purpose of the examination is to establish as far as possible that there have been no breaches of charity legislation and that, on a test basis of evidence relevant to the amounts and disclosures made, the financial statements comply with the SORP.

The procedures undertaken do not provide all the evidence that would be required in an audit, and information supplied by the Trustees in the course of the examination is not subjected to audit tests or enquiries and does not cover all the matters that an auditor would consider in arriving at an opinion. The

planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide

Consequently, I do not express an audit opinion on the view given by the financial statements, and in particular, I express no opinion as to whether the financial statements give a true and fair view of the affairs of the charity, and my report is limited to the matters set out in the statement below.

I planned and performed my examination so as to satisfy myself that the objectives of the independent examination are achieved and before finalising the report I obtained written assurances from the Trustees of all material matters.

Independent Examiner's Statement, Report and Opinion

Subject to the limitations upon the scope of my work as detailed above, I have completed my examination; and can confirm that:-

Southend Christian Fellowship

This is a report in respect of an examination carried out under 145 of the Act and in accordance with Directions given by the Charity Commission under section 145(5)(b) of the Act which may be applicable;

and that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:-

accounting records were not kept in respect of the charity as required by with Section 130 of The Charities Act 2011;

the financial statements do not accord with those records; or

the financial statements 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;

have not been prepared in accordance with the methods and principles set out in the FRS 102 SORP

(Statement of Recommended Practice for Accounting and Reporting by Charities) 2019, applicable to all accounting periods beginning on or after 1st January 2019), (The SORP).

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 financial statements to be reached.

Signed:-

J Tween - Independent Examiner

Association of Accounting Technicians

Carmar Accountancy & Bookkeeping Limited 801 London Road

Westcliff-on-Sea

Essex

SS0 9SY

This report was signed on 9.10.25

Southend Christian Fellowship - Statement of Financial Activities for the year ended 31 December 2024

Statement of Financial Activities for the year ended 31 December 2024

	SORP Ref	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
		2024 £	2024 £	2024 £	2023 £
Income & Endowments from:					
Donations & Legacies	A1	296,853	41,557	338,410	415,992
Charitable activities	A3	8,624	14,214	22,838	23,477
Investments	A4	44,605	-	44,605	31,079
Other	A5	18,045	-	18,045	23,266
Total income	A	368,127	55,771	423,898	493,814
Expenditure on:					
Raising funds	B1	18,889	-	18,889	52,812
Charitable activities	B2	420,947	78,001	498,948	442,717
Total expenditure	B	439,836	78,001	517,837	495,529
Net income for the year		(71,709)	(22,230)	(93,939)	(1,715)
Transfers between funds	C	(12,314)	43	(12,271)	(14,707)
Net income after transfers	A-B-C	(84,023)	(22,187)	(106,210)	(16,422)
Net movement in funds		(84,023)	(22,187)	(106,210)	(16,422)
Reconciliation of funds:-					
Total funds brought forward		968,619	72,596	1,041,215	1,057,637
Total funds carried forward		884,596	50,409	935,005	1,041,215

The 'SORP Ref' indicated above is the classification of income set out in the formal SORP documents. As required by paragraph 4.60 of the SORP, the brought forward and carried forward funds above have been agreed to the Balance Sheet.

A separate Statement of Total Recognised Gains and Losses is not required as this statement includes all recognised gains and losses.

Southend Christian Fellowship - Statement of Financial Activities for the year ended 31 December 2024

Southend Christian Fellowship - Analysis of prior year total funds, as required by paragraph 4.2 of the SORP

	SORP Ref	Prior Year Unrestricted Funds 2023 £	Prior Year Restricted Funds 2023 £	Prior Year Total Funds 2023 £
Income & Endowments from:				
Donations & Legacies	A1	279,882	136,310	415,992
Charitable activities	A3	12,101	11,376	23,477
Investments	A4	31,079	-	31,079
Other	A5	23,266	-	23,266
Total income	A	346,128	147,686	493,814
Expenditure on:				
Raising funds	B1	40,801	12,011	52,812
Charitable activities	B2	358,222	84,495	442,717
Other	B3	-	-	-
Tax on surplus on ordinary activities	B3	-	-	-
Other taxation	B3	-	-	-
Total expenditure	B	399,023	96,506	495,529
Net gains on investments	B4	-	-	-
Net income for the year		(52,895)	51,180	(1,715)
Transfers between funds	C	(14,707)	-	(14,707)
Net income after transfers		(67,602)	51,180	(16,422)
Net movement in funds		(67,602)	51,180	(16,422)
Reconciliation of funds:-				
Total funds brought forward		1,036,221	21,416	1,057,637
Total funds carried forward		968,619	72,596	1,041,215

All activities derive from continuing operations

A separate Statement of Total Recognised Gains and Losses is not required as this statement includes all recognised gains and losses.

The notes attached on pages 21 to 35 form an integral part of these accounts.

Southend Christian Fellowship - Statement of Financial Activities for the year ended 31 December 2024

Southend Christian Fellowship - Resources applied in the year ended 31 December 2024 towards fixed assets for Charity use:-

	2024 £	2023 £
Funds generated in the year as detailed in the SOFA	-	-
Resources applied on functional fixed assets	(689)	(10,369)
Other applications of funds	-	-
Net resources available to fund charitable activities	(689)	(10,369)

The resources applied on fixed assets for charity use represents the cost of additions less proceeds of any disposals.

Movements in revenue and capital funds for the year ended 31 December 2024

Revenue accumulated funds

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Last year Total Funds 2023 £
Accumulated funds brought forward	711,407	72,596	784,003	800,425
Recognised gains and losses before transfers	(71,709)	(22,230)	(93,939)	(1,715)
	639,698	50,366	690,064	798,710
(From)/To unrestricted revenue funds	(12,314)	43	(12,271)	(14,707)
Closing revenue funds	627,384	50,409	677,793	784,003

Designated revenue funds included within the unrestricted funds above

	Total Funds 2024 £	Last year Total Funds 2023 £
At 1 January	75,942	80,864
Transfer (to)/from revenue accumulated funds	(12,271)	(4,922)
At 31 December	63,671	75,942

The purposes for which these funds have been designated are described in Note 24 to the accounts.

Revaluation Reserve Fund	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Last year Total Funds 2023 £
At 1 January	257,212	-	257,212	257,212
At 31 December	257,212	-	257,212	257,212

Summary of funds	Unrestricted and Designated funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Last Year Total Funds 2023 £
Revenue accumulated funds	553,713	50,409	614,122	708,061
Revenue designated funds	63,671	-	63,671	75,942
Revaluation reserve fund	257,212	-	257,212	257,212
Total funds	884,596	50,409	935,005	1,041,215

The notes attached on pages 21 to 35 form an integral part of these accounts.

Southend Christian Fellowship
Income and Expenditure Account for the year ended 31 December 2024 as
required by the Companies Act 2006

	2024 £	2023 £
Income		
Income from operations	311,782	396,390
Refunds from HMRC on gift aided donations	49,466	43,079
Investment income and interest		
Income from investments, other than interest receivable	39,538	31,079
Interest receivable	5,067	-
Other operating income	18,045	23,266
Gross income in the year before exceptional items	423,898	493,814
Gross income in the year including exceptional items	423,898	493,814
Expenditure		
Charitable expenditure, excluding depreciation and amortisation	474,536	419,427
Depreciation and amortisation	24,412	23,289
Fundraising costs	18,889	52,812
Interest payable	-	-
Realised losses on disposals of social investments which are programme related	-	-
Total expenditure in the year	517,837	495,528
Net income before tax in the financial year	(93,939)	(1,714)
Tax on surplus on ordinary activities	-	-
Net income after tax in the financial year	(93,939)	(1,714)
Retained surplus for the financial year	(93,939)	(1,714)
All activities derive from continuing operations		

In accordance with the provisions of the Companies Act 2006, the headings and subheadings used in the Income and Expenditure account have been adapted to reflect the special nature of the charity's activities.

The notes attached on pages 21 to 35 form an integral part of these accounts.

Southend Christian Fellowship

Cashflow statement for the year ended 31 December 2024

		2024 £	2023 £
Cash flows from operating activities			
Net cash provided by operating activities as shown below	A	<u>(135,204)</u>	<u>(12,531)</u>
Cash flows from investing activities			
Interest received		5,067	-
Other investment income, including rents from investments		39,539	31,079
Purchase of property, plant and equipment		(689)	(14,394)
Net cash provided by investing activities	B	<u>43,917</u>	<u>16,685</u>
Cash flows from financing activities			
Net cash provided by financing activities	C	<u>-</u>	<u>-</u>
Overall cash provided by all activities	A+B+C	<u>(91,287)</u>	<u>4,154</u>
Cash movements			
Change in cash and cash equivalents from activities in the year ended 31 December 2024		(91,287)	4,154
Cash and cash equivalents at 1 January 2024		157,783	153,629
Change in cash and cash equivalents due to exchange rate movements		-	-
Cash at bank and in hand less overdrafts at 31 December		<u>66,496</u>	<u>157,783</u>

Southend Christian Fellowship

Cashflow statement for the year ended 31 December 2024

Reconciliation of net income to net cash flow from operating activities

Net income as shown in the Statement of Financial Activities	(106,210)	(16,422)
Adjustments for :-		
Depreciation charges	24,412	23,289
Write downs of investments	-	-
Net unrealised losses on investment assets	-	-
Dividends, interest and rents from investments	(44,605)	(31,079)
Increase in debtors	(783)	2,498
Decrease in creditors, excluding loans	(8,018)	9,183
Net cash provided by operating activities	A (135,204)	(12,531)

Analysis of cash and cash equivalents

	2024 £	2023 £
Cash in hand at for the year ended 31 December 2024	66,496	157,783
Notice deposits - (less than 3 months)	-	-
Total cash and cash equivalents	66,496	157,783

Analysis of change in net debt

	At start of year	Cash Flows and	At end of year
Cash	157,783	(91,287)	66,496
Total	157,783	(91,287)	66,496

Southend Christian Fellowship - Balance Sheet as at 31 December 2024

	SORP		2024	2023
	Note	Ref	£	£
Fixed assets		A		
Tangible assets	14	A2	876,816	900,540
Current assets		B		
Debtors	15	B2	3,363	2,580
Cash at bank and in hand		B4	66,496	157,783
Total current assets			<u>69,859</u>	<u>160,363</u>
Creditors: amounts falling due within one year	16	C1	<u>(11,670)</u>	<u>(19,688)</u>
Net current assets			58,189	140,675
The total net assets of the charity			<u>935,005</u>	<u>1,041,215</u>

The total net assets of the charity are funded by the funds of the charity, as follows:-

Restricted funds				
Restricted Revenue Funds	21	D2	50,409	72,596
			50,409	72,596
Unrestricted Funds				
Unrestricted Revenue Funds	21	D3	563,713	635,465
Unrestricted Revaluation Reserve	21	D4	<u>257,212</u>	<u>257,212</u>
			820,925	892,677
Designated Funds				
Designated Revenue Funds	21	D3	63,671	75,942
			<u>63,671</u>	<u>75,942</u>
Total charity funds			<u>935,005</u>	<u>1,041,215</u>

The 'SORP Ref' indicated above is the classification of Balance Sheet items as set out in the formal SORP documents. As required by paragraph 4.60 of the SORP, the brought forward and carried forward funds above have been agreed to the SOFA.

The Trustees acknowledge their responsibilities for complying with the requirements of charity legislation with respect to accounting records and the preparation of accounts.

The charity is subject to Independent Examination under charity legislation, and the report of the Independent Examiner is on page 9.

The Trustees are satisfied that, although the charity is not registered under the Companies Acts, if it were so registered, it would be eligible to prepare accounts in accordance with the provisions in Part 15 of the Companies Act 2006, applicable to companies subject to the small companies regime.

R. Bates

Trustee

Approved by the board of trustees on 9th October 2025

The notes attached on pages 21 to 35 form an integral part of these accounts.

Southend Christian Fellowship

Notes to the Accounts for the year ended 31 December 2024

1 Accounting policies

Policies relating to the production of the accounts.

Basis of preparation and accounting convention

The accounts have been prepared on the accruals basis, under the historical cost convention, and in accordance with the Financial Reporting Standard 102, (effective 1st January 2016) and 'FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2019, applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), published by the Charity Commission in England & Wales (CCEW), and in accordance with all applicable law in the charity's jurisdiction of registration, except that the charity has prepared the financial statements in accordance with the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2019, applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), in preference to the previous SORP, the SORP 2005, which has been withdrawn, notwithstanding the fact that the extant statutory regulations, the Charities (Accounts and Reports) Regulations 2008 refer explicitly to the SORP 2005. This has been done to accord with current best practice.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

Going Concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

Risks and future assumptions

The charity is a public benefit entity.

Policies relating to categories of income and income recognition.

Nature of income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restrictive funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

Income recognition

Income, whether from exchange or non exchange transactions, is recognised in the statement of financial activities (SOFA) on a receivable basis, when a transaction or other event results in an increase in the charity's assets or a reduction in its liabilities and only when the charity has legal entitlement, the income is probable and can be measured reliably.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Southend Christian Fellowship

Notes to the Accounts for the year ended 31 December 2024 **Accounting for deferred income and income received in advance**

Where terms and conditions relating to income have not been met or uncertainty exists as to whether the charity can meet any terms or conditions otherwise within its control, income is not recognised but is deferred as a liability until it is probable that the terms or conditions imposed can be met.

Any grant that is subject to performance-related conditions received in advance of delivering the goods and services required by that condition, or is subject to unmet conditions wholly outside the control of the recipient charity, is accounted for as a liability and shown on the balance sheet as deferred income. Deferred income is released to income in the reporting period in which the performance-related or other conditions that limit recognition are met.

When income from a grant or donation has not been recognised due to the conditions applying to the gift not being wholly within the control of the recipient charity, it is disclosed as a contingent asset if receipt of the grant or donation is probable once those conditions are met.

Where time related conditions are imposed or implied by a funder, then the income is apportioned to the time periods concerned, and where applicable, is accounted for as a liability and shown on the balance sheet as deferred income. When grants are received in advance of the expenditure on the activity funded by them, but there are no specific time related conditions, then the income is not deferred.

Any condition that allows for the recovery by the donor of any unexpended part of a grant does not prevent recognition of the income concerned, but a liability to any repayment is recognised when repayment becomes probable.

Policies relating to expenditure on goods and services provided to the charity.

Recognition of liabilities and expenditure

Expenditure is recognised when a legal or constructive obligation exists as a result of a past event, and when it is more likely than not that a transfer of economic benefits will be required in settlement, and when the amount of the obligation can be measured or reliably estimated.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Tangible fixed assets

Tangible fixed assets are initially measured at their original cost value, or subsequent revaluation, or if donated, as described above. Cost value includes all costs expended in bringing the asset into its intended working condition.

Depreciation has been provided at the following rates in order to write off the assets to their anticipated residual value over their estimated useful lives. Depreciation for the building is 2/3rds and the land is not depreciated.

Freehold land and buildings	2 % on cost
Plant & Equipment	20 % on cost
Fixtures & Fittings	20 % on cost
Computers	20 % on cost
Motor vehicles	25 % on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

Properties whose fair value can be measured reliably are held under the revaluation model and are carried at a revalued amount, being their fair value at the date of valuation less any subsequent accumulated depreciation and subsequent accumulated impairment losses. The fair value of the land and buildings is usually considered to be their market value.

Revaluation gains and losses are recognised in other recognised gains and losses and accumulated in equity, except to the extent that a revaluation gain reverses a revaluation loss previously recognised in net income/(expenditure) or a revaluation loss exceeds the accumulated revaluation gains recognised in equity; such gains and loss are recognised in net income/(expenditure) for the year.

Debtors

Debtors are measured at their recoverable amounts at the balance sheet date.

Southend Christian Fellowship

Notes to the Accounts for the year ended 31 December 2024

Creditors and provisions

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Financial instruments including cash and bank balances

The charity has elected to apply the provisions of Section 11 "Basic Financial Instruments" and Section 12 "Other Financial Instruments Issues" of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Cash held by the charity is included at the amount actually held and counted at the year end.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Foreign currencies

Transactions in foreign currencies are recorded at the rate ruling at the date of the transaction. Monetary assets and liabilities denominated in foreign currencies are translated at the rate of exchange ruling at the balance sheet date. All differences are taken to the profit and loss account. No foreign currency transactions were processed in this year.

Leasing and hire purchase contracts and commitments

Assets held under finance leases and hire purchase contracts, which are those where substantially all the risks and rewards of ownership of the asset have passed to the charity, are capitalised in the balance sheet and depreciated over their useful lives. The corresponding lease or hire purchase obligation is treated in the balance sheet as a liability.

The interest element of the rental obligations is charged to the profit and loss account over the period of the lease and represents a constant proportion of the balance of capital repayments outstanding.

Rentals paid under operating leases are charged to income on a straight line basis over the lease term.

Retirement benefits

The charity operates a defined contribution pension scheme. Contributions are charged to the profit and loss account as they become payable in accordance with the rules of the scheme.

Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received. Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

Southend Christian Fellowship

Notes to the Accounts for the year ended 31 December 2024

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal or as implied by law.

There are no endowment funds.

2 Liability to taxation

The Trustees consider that the charity satisfies the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 for UK corporation tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by chapter 3 part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively on the specific charitable objects of the charity and for no other purpose. Value Added Tax is not recoverable by the charity, and is therefore included in the relevant costs in the Statement of Financial Activities.

3 Winding up or dissolution of the charity

If upon winding up or dissolution of the charity there remain any assets, after the satisfaction of all debts and liabilities, the assets represented by the accumulated fund shall be transferred to some other charitable body or bodies having similar objects to the charity.

4 Significance of financial instruments to the charity's position

There are no significant implications to the charity's position as there are no loans or financial risks.

5 Net surplus before tax in the financial year

	2024 £	2023 £
The net surplus before tax in the financial year is stated after charging:-		
Depreciation of owned fixed assets	24,412	23,289
Trustees' remuneration	107,226	102,500
Pension costs	10,679	9,359

6 Interest payable

	2024 £	2023 £
Bank interest payable	-	-

7 The contribution of volunteers

The charity depends on the support of its volunteers, which is much appreciated. The arrangements with volunteers are difficult to value precisely in monetary terms and have not been recognised in the Statement of Financial Activities. The volunteers and the charity accept and agree that no contract of employment is created by these arrangements.

8 Staff costs and emoluments

Salary costs	2024 £	2023 £
Gross Salaries	232,323	241,810
Employer's National Insurance for all staff	21,043	13,592
Employer's contribution to defined benefit pension schemes	10,679	9,359
Total salaries, wages and related costs	264,045	264,761

Numbers of full time employees or full time equivalents	2024	2023
The average number of total staff employed in the year was	10.2	10.4

The estimated equivalent number of full time staff deployed in different activities in the year was:-

Southend Christian Fellowship

Notes to the Accounts for the year ended 31 December 2024

Young People Ministry Wages	3	3
Ministry	3	3
Café	1	1
Admin	3	3
Cleaning	0.2	0.4
The estimated full time equivalent number of all staff employed as above	10.2	10.4

Please see Note 19 for related parties and note 12 for details of salaries paid to Trustees for operational and administrative duties undertaken on behalf of the charity, not as their role as Trustees.

No employees received emoluments (excluding pension costs) in excess of £50,000 per annum.

9 Defined contribution pension schemes

The charity operates a defined contributions pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The charge to profit and loss in respect of defined contribution schemes was £10,679 (2023 - £9,359).

Any liabilities and assets associated with the scheme are shown under debtors and creditors.

10 Defined benefit pension scheme

The charity operates a defined benefit pension scheme, and the contributions charged in the SOFA in the year are shown above.

Any liabilities and assets associated with the scheme are shown under debtors and creditors.

11 Remuneration and benefits to Trustees and persons connected with them

No trustees or persons connected with them received any remuneration or benefits from the charity, or any related entity.

During the year salaries were paid to trustees for operational and administrative duties undertaken on behalf of the charity, not as their role as trustees. See note 12

12 Remuneration and payments to Trustees and persons connected with them

	2024	2023
	£	£
Remuneration payable to trustees or connected persons		
P. Burgess	53,613	51,250
C. Burgess	53,613	51,250
Total remuneration	107,226	102,500

The payments above relate to salaries paid for operational and administrative duties undertaken on behalf of the Charity, as per the Charity's governing document. The Trustees received no remuneration in their capacity as Trustees.

Southend Christian Fellowship

Notes to the Accounts for the year ended 31 December 2024

	2024	2,023
	£	£
Employer's National Insurance contributions in above remuneration		
P. Burgess	5,118	4,844
C. Burgess	5,118	4,844
	10,236	9,688
	2024	2,023
	£	£
Pension payments relating to trustees or connected persons in above remuneration		
P. Burgess	2,310	2,210
C. Burgess	2,310	2,210
	4,620	4,420

13 Deferred income - Restricted funds

Current Year

	Opening Deferrals	Released from prior years	Received less released in year	Deferred at year end	Deferred at year end
	£	£	£	£	£
Sundry items under £1000	66	-	-	66	66
Total	66	-	-	66	66

	2024	2023
	£	£
These deferrals are included in creditors	66	66

Prior Year

	Opening Deferrals	Released from prior years	Received less released in year	Deferred at year end	Deferred at year end
	£	£	£	£	£
Sundry items under £1000	-	-	-	66	66
Total	-	-	-	66	66

	2024	2023
	£	£
These deferrals are included in creditors	66	-

The deferrals included in creditors relate to advance rental of hall hire for pilates classes (3 weeks in January).

Southend Christian Fellowship

Notes to the Accounts for the year ended 31 December 2024

14 Tangible fixed assets

<i>Current Year</i>	Freehold Land and Buildings	Equipment, Computers & Fixtures & Fittings	Motor Vehicles	Total
	£	£	£	£
Cost				
At 1 January 2024	910,144	230,866	-	1,141,010
Additions	-	689	-	689
At 31 December 2024	910,144	231,555	-	1,141,699
Depreciation				
At 1 January 2024	35,199	205,271	-	240,470
Charge for the year	11,860	12,553	-	24,413
At 31 December 2024	47,059	217,824	-	264,883
Net book value				
At 31 December 2024	863,085	13,731	-	876,816
At 31 December 2023	874,945	25,595	-	900,540

<i>Prior Year</i>	Freehold Land and Buildings	Equipment, Computers & Fixtures & Fittings	Motor Vehicles	Total
	£	£	£	£
Cost				
01 January 2023	900,733	225,883	4,025	1,130,641
Additions	9,411	4,983	-	14,394
Disposals	-	-	(4,025)	(4,025)
01 January 2024	910,144	230,866	-	1,141,010
Depreciation				
01 January 2023	23,466	193,715	4,025	221,206
Charge for the year	11,733	11,556	-	23,289
On disposals	-	-	(4,025)	(4,025)
01 January 2024	35,199	205,271	-	240,470
Net book value				
01 January 2024	874,945	25,595	-	900,540
01 January 2023	877,267	32,168	-	909,435

<i>Freehold land and buildings included above:</i>	2024	2023
	£	£
Historical cost	910,144	910,144
Cumulative depreciation based on historical cost	47,059	35,199

Revaluation of assets

Land and buildings with a carrying amount of £880,000 were revalued at March 2020 by Knight Freeman, independent valuers not connected with the charity, on the basis of market value. The valuation conforms to International Valuation Standards and was based on recent market transactions on arm's length terms for similar properties. At 31 December 2024 had the revalued assets been carried at historic cost less accumulated depreciation and accumulated impairment losses, their carrying amount would have been approximately £566,396 (2023 - £580,494).

The historical base cost of the class of assets revalued is	566,396	580,494
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Southend Christian Fellowship

Notes to the Accounts for the year ended 31 December 2024

15 Debtors

	2024	2023
	£	£
Trade debtors	934	833
Prepayments and accrued income	2,429	1,747
	3,363	2,580

16 Creditors: amounts falling due within one year

	2024	2023
	£	£
Trade creditors	-	5,628
Accruals - Accountancy	1,620	1,800
Deferred Income - Restricted funds	66	66
PAYE, NIC VAT and other taxes	7,277	6,444
Other creditors	2,707	5,750
	11,670	19,688

17 Revaluation reserve

	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
	2024	2024	2024	2023
	£	£	£	£
Current year				
At 1 January 2024	257,212	-	257,212	257,212
Transfers in the year	-	-	-	-
At 31 December 2024	257,212	-	257,212	257,212

All the revaluations in the prior year was unrestricted.

	Prior Year Unrestricted Funds	Prior Year Restricted Funds	Prior Year Total Funds
	2023	2023	2023
	£	£	£
Prior year			
At start of previous year	257,212	-	257,212
At end of previous year	257,212	-	257,212

18 Income and Expenditure account summary

	2024	2023
	£	£
At 1 January 2024	784,004	800,425
Transfers in for the year	(12,271)	(14,707)
At 1 January 2024	771,732	785,718
Surplus after tax for the year	(93,939)	(1,714)
At 31 December 2024	677,794	784,004

19 Related party transactions

	2024	2023
	£	£
During the year the charity entered into the following transactions		
Wife of Trustee (N. Elliott)		
Salary costs	1,836	1,484
Wife of Trustee (M. Verrinder)		
Salary costs	14,112	13,505

Southend Christian Fellowship
Notes to the Accounts for the year ended 31 December 2024

20 Particulars of how particular funds are represented by assets and liabilities

At 31 December 2024	Unrestricted funds £	Designated funds £	Restricted funds £	Total Funds £	Total Funds £
Tangible Fixed Assets	876,816	-	-	876,816	876,816
Current Assets	19,450	-	50,409	69,859	69,859
Current Liabilities	(11,670)	-	-	(11,670)	(11,670)
	884,596	-	50,409	935,005	935,005

At 1 January 2024	Unrestricted funds £	Designated funds £	Restricted funds £	Total Funds £	Total Funds £
Tangible Fixed Assets	900,540	-	-	900,540	900,540
Current Assets	87,767	-	72,596	160,363	160,363
Current Liabilities	(19,688)	-	-	(19,688)	(19,688)
	968,619	-	72,596	1,041,215	1,041,215

21 Change in total funds over the year as shown in Note 20 , analysed by individual funds

	Funds brought forward from 2023 £	Movement in funds in 2024 See Note 22 £	Transfers between funds in 2024 See Note 23 £	Funds carried forward to 2025 £	Funds carried forward to 2025 £
Unrestricted and designated funds:-					
Unrestricted Revenue Funds	635,465	(71,709)	(43)	563,713	563,713
Unrestricted Revaluation Reserve	257,212	-	-	257,212	257,212
Designated Revenue Funds	75,942	-	(12,271)	63,671	63,671
Total unrestricted and designated funds	968,619	(71,709)	(12,314)	884,596	884,596
Restricted funds:-					
Donations	54,894	(24,967)	-	29,927	29,927
Sundry	(3,714)	2,740	-	(974)	(974)
Sundry other funds	21,416	-	-	21,416	21,416
Total restricted funds	72,596	(22,227)	-	50,369	50,369
Total charity funds	1,041,215	(93,936)	(12,314)	934,965	934,965

22 Analysis of movements in funds over the year as shown in Note 21

	Income 2024 £	Expenditure 2024 £	Other Gains & Losses 2024 £	Movement in funds 2024 £	Movement in funds 2024 £
Unrestricted and designated funds:-					
Unrestricted Revenue Funds	368,127	(439,836)	-	(71,709)	(71,709)
Restricted funds:-					
Donations	41,557	(38,817)	-	2,740	2,740
Charitable Activities	14,214	(39,181)	-	(24,967)	(24,967)
	423,898	(517,834)	-	(93,936)	(93,936)

23 Details of transfers between funds

The transfers shown in note 21 above are:-

	2024 £	2023 £
To/(from) Unrestricted Revenue Funds in accordance with the accounting policy 'Accounting for capital grants and fixed asset funds'.	(43)	(9,785)
To/(from) Designated Revenue Funds	(12,271)	(4,922)
To/(from) Restricted Revenue Funds	-	-
Net transfers	(12,314)	(14,707)

Southend Christian Fellowship

Notes to the Accounts for the year ended 31 December 2024

24 The purposes for which the funds

Unrestricted and designated funds:-

Unrestricted Revenue Funds	These funds are held for the meeting the objectives of the charity, and to provide reserves for future activities, and , subject to charity legislation, are free from all restrictions on their use.
Unrestricted Revaluation Reserve	This fund represents the unrestricted surplus arising on the revaluation of the charity's assets.
Designated Fixed Asset Funds	The purpose of these funds is described under the accounting policy 'Accounting for capital grants and fixed asset funds'.

Restricted funds:-

Restricted Fixed Asset Funds	The purpose of these funds is described under the accounting policy 'Accounting for capital grants and fixed asset funds'.
Restricted Revaluation Reserve	This fund represents the restricted surplus arising on the revaluation of the charity's assets.

25 Ultimate controlling party

The charity is under the control of its legal Trustees.

Every Trustee of the charity has unlimited joint and several liability for the debts of the charity.

This analysis is classified by conventional nominal descriptions and not by activity.

26 Donations, Grants and Legacies

	Current year Unrestricted Funds 2024 £	Current year Restricted Funds 2024 £	Current year Total Funds 2024 £	Prior year Total Funds 2023 £
Donations and gifts from individuals				
Small donations individually less than £1000	207,420	41,557	248,977	207,625
Refunds from HMRC on gift aided donations	45,840	3,626	49,466	43,079
Donor prefers not to be named	19,800	--	19,800	32,100
Donor prefers not to be named	13,000	--	13,000	8,000
Donor prefers not to be named	2,150	--	2,150	5,682
Donor prefers not to be named	1,512	--	1,512	1,825
Donor prefers not to be named	1,505	--	1,505	1,000
Donor prefers not to be named	1,000	--	1,000	1,000
Donor prefers not to be named	1,000	--	1,000	1,000
Transfer from designated funds	--	--	--	14,681
Anonymous donation	--	--	--	100,000
Total donations and gifts from individuals	293,227	45,183	338,410	415,992

Further information relating to the Donors can be obtained from the Trustees of the Charity

Donations and gifts from individuals (include HMRC refunds on gift aided donations) - Prior Year analysis	Prior Year Unrestricted Funds 2023 £	Prior Year Restricted Funds 2023 £	Prior Year Total Funds 2023 £
Prior Year	279,682	136,310	415,992

Southend Christian Fellowship

Detailed analysis of income and expenditure for the year ended 31 December 2024 as required by the SORP 2015

Total Donations, Grants and Legacies				
Total Donations, Grants and Legacies	A1	286,853	41,857	338,410
All the donations and gifts in the prior year were unrestricted.				
Prior year		Unrestricted Funds 2023 £	Restricted Funds 2023 £	Prior Year Total Funds 2023 £
Total Donations, Grants and Legacies	A1	279,682	138,310	415,992
27 Income from other, non charitable, trading activities				
		Current year Unrestricted Funds 2024 £	Current year Restricted Funds 2024 £	Current year Total Funds 2024 £
		2024	2024	2024
		£	£	£
Charitable Activities		14,214	-	14,214
Total from other activities	A3	14,214	-	14,214
All the income in the prior year was unrestricted.				
Income from other, non charitable, trading activities - Prior Year analysis				
		Unrestricted Funds	Restricted Funds	Total Funds
Prior Year		12,101	11,376	23,477
28 Investment income				
		Current year Unrestricted Funds 2024 £	Current year Restricted Funds 2024 £	Current year Total Funds 2024 £
		2024	2024	2024
		£	£	£
Property Rental Income		39,536	-	39,536
Bank Interest Receivable		5,067	-	5,067
Total investment income	A4	44,605	-	44,605
29 Other income and gains				
Current year		Current year Unrestricted Funds 2024 £	Current year Restricted Funds 2024 £	Current year Total Funds 2024 £
		2024	2024	2024
		£	£	£
Sundry other income		18,045	-	18,045
Total other income	A5	18,045	-	18,045
30 Expenditure on charitable activities - Direct spending				
Current Year		Current year Unrestricted Funds 2024 £	Current year Restricted Funds 2024 £	Current year Total Funds 2024 £
		2024	2024	2024
		£	£	£
Defined benefit pension costs - charitable activities		10,679	-	10,679
Travel and Subsistence - Charitable Activities		2,122	-	2,122
Ministry Wages		112,957	-	112,957
Young People Ministry Wages Café Wages		57,991	-	57,991
Centre Wages		27,384	-	27,384
Accountancy		65,712	-	65,712
Training		1,620	-	1,620
Internship Program		2,614	-	2,614
Ministry Gift		-	-	-
Total direct spending	B2a	291,850	-	291,850

Southend Christian Fellowship

Detailed analysis of income and expenditure for the year ended 31 December 2024 as required by the SORP 2015

All the expenditure in the prior year was unrestricted.

Prior Year	Prior Year	Prior Year	Prior Year
	Unrestricted	Restricted	Total Funds
	Funds	Funds	Funds
	2023	2023	2023
	£	£	£
Travel and Subsistence - Charitable	2,276	32	2,308
Activities	-	229	229
Ministry Gift	-	-	-
Total direct spending	2,276	261	2,537

31 Expenditure on charitable activities- Grant funding of activities

Current Year	Current year	Current year	Current year	Prior Year
	Unrestricted	Restricted	Total Funds	Total Funds
	Funds	Funds	Funds	Funds
	2024	2024	2024	2023
	£	£	£	£
Grants made to individuals	10,944	68,953	79,897	81,416
Grants made to organisations	600	-	600	600
Total grantmaking costs	11,544	68,953	80,497	82,016

Breakdown of Grants made to organisations

Current Year	Current year	Current year	Current year
	Unrestricted	Restricted	Total Funds
	Funds	Funds	Funds
	2024	2024	2024
	£	£	£
School of Ministries - Odisha	600	-	600
	600	-	600

Breakdown of Grants made to organisations

Prior Year	Prior Year	Prior Year	Prior Year
	Unrestricted	Restricted	Total Funds
	Funds	Funds	Funds
	2023	2023	2023
	£	£	£
Schools of Ministries	600	-	600
	600	-	600

32 Support costs for charitable activities

Current Year	Current year	Current year	Current year	Prior Year
	Unrestricted	Restricted	Total Funds	Total Funds
	Funds	Funds	Funds	Funds
	2024	2024	2024	2023
	£	£	£	£
Employee costs not included in direct costs				
DBS Checks	65	-	65	-
Premises Expenses				
Rates and water charges	1,213	-	1,213	1,059
Light heat and power	12,423	-	12,423	11,746
Premises repairs, renewals and maintenance	14,288	-	14,288	8,952
Premises Costs and insurance	8,604	9,049	17,652	8,205
Administrative overheads				
Telephone, fax and internet	1,356	-	1,356	6,001
Postage, Stationery and printing	2,238	-	2,238	2,156
Software licences and expenses	2,917	-	2,917	1,672
Sundry expenses	5,829	-	5,829	4,612
Equipment, repairs, expenses and maintenance	9,846	-	9,846	7,960
Staff welfare	-	-	-	?
Professional fees paid to advisors other than the auditor or examiner				
Accountancy fees other than examination or audit fees	900	-	900	800
Other legal and professional	38,627	-	38,627	3,551
Financial costs				
Bank charges	2,513	-	2,513	2,465
Depreciation & Amortisation in total	24,412	-	24,412	23,280
Support costs before reallocation	125,231	9,048	134,279	82,575
Total support costs - Current Year	125,231	9,048	134,279	82,575

The basis of allocation of costs between activities is described under accounting policies

Southend Christian Fellowship

Detailed analysis of income and expenditure for the year ended 31 December 2024 as required by the SORP 2015

	Current year Unrestricted Funds	Current year Restricted Funds	Prior Year Total Funds
Prior Year	2024	2024	2023
	£	£	£
Premises Expenses Premises repairs, renewals and maintenance			
Administrative overheads	6,387	2,565	8,952
Support costs before reallocation Total	80,010	2,565	82,575
support costs - Prior Year	80,010	2,565	82,575

The basis of allocation of costs between activities is described under accounting policies

33 Total Charitable expenditure

Current Year		Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
		2024	2024	2024	2023
		£	£	£	£
Total direct spending	B2a	294,850	66,953	363,803	278,125
Total grantmaking costs	B2c	11,544	-	11,544	82,016
Total support costs	B2d	114,653	9,048	123,601	82,575
Total charitable expenditure	B2	420,947	76,001	496,948	442,716
Prior Year					
		2023	2023	2023	
		£	£	£	
Total direct spending Total	B2a	277,612	261	278,125	
grantmaking costs Total	B2c	82,016	-	82,016	
support costs	B2d	80,012	2,565	82,575	
Total charitable expenditure	B2	439,640	2,826	442,716	

34 Expenditure on raising funds and costs of investment management

Current Year		Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
		2024	2024	2024	2023
		£	£	£	£
Cost of fundraising activities Total		18,889	-	18,889	52,812
fundraising costs	B1	18,889	-	18,889	52,812
Prior Year					
		2023	2023	2023	
		£	£	£	
Cost of fundraising activities Total		40,801	12,011	52,812	
fundraising costs	B1	40,801	12,011	52,812	

Southend Christian Fellowship

Activity analysis of Income and expenditure for the for the year ended 31 December 2024

This analysis is classified by activity and not by conventional nominal descriptions. 3

35 Analysis of income by activity

	SOFA ref	2024 £	2023 £
Activity			
Income from other, non charitable, trading activities			
Other activities		22,838	23,477
Summary of Total Income, including the items above			
Other activities	A3	22,838	23,477
Donations & Legacies	A1	338,410	415,992
Investment income	A4	44,605	31,079
Other income	A5	18,045	23,266
Total income as shown in the SOFA	A	423,898	493,814
Categories of income			
Income from exchange transactions		423,898	493,814

36 Analysis of charitable expenditure by activity

Activity

Summary of charitable costs by activity

	Direct costs	Support costs	Grant funding of activities	Total	Total
	2024 £	2024 £	2024 £	2024 £	2023 £
Other charitable activities	384,206	101,578	11,544	497,328	442,718
Total charitable expenditure	384,206	101,578	11,544	497,328	442,718

The basis of allocation of costs between activities is described under accounting policies

The breakdown of this expenditure by type of spending (ie nominal classification) is detailed in note 33

Summary of grant making by activity

	Grants to institutions	Grants to individuals	Support costs	Total	Total
	2024 £	2024 £	2024 £	2024 £	2023 £
Other charitable activities	600	79,897	-	80,497	82,016
	600	79,897	-	80,497	82,016

Fuller details of grants made and related costs, including support costs, are shown in note 31.

Southend Christian Fellowship

Activity analysis of Income and expenditure for the for the year ended 31 December 2024

37 Analysis of non charitable expenditure by activity

Activity

Fundraising activities

	Fundraising activities 2024 £	Fundraising activities 2023 £
Direct fundraising costs	18,889	52,812
Indirect fundraising costs:-	-	-
Total non charitable expenditure	2024 £	2023 £
Total costs of Fundraising activities	18,889	52,812
Total non charitable expenditure	18,889	52,812

Southend Christian Fellowship

Activity analysis of Income and expenditure for the for the year ended 31 December 2024

37 Analysis of non charitable expenditure by activity

Activity

Fundraising activities

	Fundraising activities 2024 £	Fundraising activities 2023 £
Direct fundraising costs	18,889	52,812
Indirect fundraising costs:-	-	-
Total non charitable expenditure	2024	2023
	£	£
Total costs of Fundraising activities	18,889	52,812
Total non charitable expenditure	18,889	52,812

Accounts

The Charity Registration Number is :- 290547

Southend Christian Fellowship
Annual Report and Unaudited Financial Statements
31 December 2023

Southend Christian Fellowship

Report and accounts for the year ended 31 December 2023

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SOUTHEND CHRISTIAN FELLOWSHIP

REPORT OF THE TRUSTEES **FOR THE YEAR ENDED 31 DECEMBER 2023**

The trustees present their report with the financial statements of the charity for the year ended 31 December 2023. The trustees have adopted the provisions of 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).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust which is dated 5 October 1984 and amended by resolution on the 14 October 1992, and constitutes an unincorporated charity.

The Church is not part of a denomination or network and is entirely self-governing, albeit it seeks to work with other like-minded churches in the local area, the UK and Overseas.

Risk management

The trustees' have assessed the major risks to which the charity is exposed and are satisfied that systems are in place to mitigate exposure to the major risks.

Organisational structure

The Fellowship's activities are overseen by the Senior Leadership Team.

Senior Leadership Team

Clive Baggerley
Robert Bates
Chrissy Burgess
Peter Burgess

Chrissy Burgess is the current appointed Team Leader.

The Trustees meet at least bimonthly to review strategy, performance, operating plans, budgets and building matters and were regularly consulted and informed on matters of importance.

Trustees

Robert Bates (Chairman)
Chrissy Burgess
Peter Burgess
Nigel Elliott
Malcolm Hart
Graham Stone
Matthew Verrinder
Rohan Saravanamuttu (appointed 2nd May 2023)

The Senior Leadership Team meet frequently to discuss and oversee the affairs of Southend Christian Fellowship. They work with other members of staff (11 at year end) and a large number of volunteers to implement the vision, goals and objects of the Trust. The Senior Leadership Team is assisted by an Extended Leadership Team, consisting of church members who manage the Ministry areas of the Church, currently:-

Management

Southend Christian Fellowship has a three-fold leadership structure, which has some overlap, under the overall direction of the Senior Leadership Team. Each group – Trustees, Staff and Stream Leaders – has distinct responsibilities in order to take adequate care of each church member and continue on-going outward ministry to benefit the community.

Overall Vision and Direction

The overall vision and direction for the Church is set by the Senior Leadership Team with reference to the Extended Leadership Team, Trustees and Oversight Group.

Oversight Group

The responsibilities of the Oversight Group are to pray and peer. It is not a decision-making group, but rather hears and discerns the health and direction of the Church. It is made up of people representing different groups and experience within the Church. Currently this group consists of Mark and Anita Churchward (based in Southend), Basil and Kathy D'Souza (based in Mumbai, India). Peter and Mariette Stott (based in South-West England) retired on December 30th 2023.

Trustees

The responsibilities of the Trustees include:-

- To advise the Senior Leadership Team on staffing, salaries and employment issues;
- To manage the legal responsibilities of the Charity and ensure full compliance with legislation- including both company and charity law;
- To advise on and manage Church assets and property.

Leaders and Staff

The responsibilities of Leaders and Staff include:-

- To provide on-to-one pastoral care for church members;
- To help teach and train church members in the Christian religion;
- To undertake management activities to the best of their abilities under the direction of the Senior Leadership Team.

Co-ordinators (External Leadership Team):-

To manage, under the guidance of the Senior Leadership Team, the ministry areas of the Church, currently:

- Alpha Course
- Children's ministry
- Community Café
- Men's ministry
- Missions Overseas
- Outreach (evangelism)
- Prayer
- Sozo (Inner Healing and delivery)
- Teaching and Training
- Women's ministry
- Worship
- Youth

Professional Advisers are as shown on the information page. There was one change where Carmar Accountancy and Bookkeeping were appointed to replace DCP Accountants. One local firm of solicitors were consulted on a land purchase.

OBJECTIVES AND ACTIVITIES

Objectives and aims

The principal objectives of Southend Christian Fellowship are that of the advancement of the Christian Faith in the UK and Overseas; the advancement of the public benefit of religious and other education on Christian principles, and the relief of those in need, hardship or distress or who are aged, poor, sick and disabled. These policies remain unchanged since the last annual report of the trustees.

Public benefit

'Public Benefit' is the legal requirement that all charities must have charitable purposes which benefit the public. The Charities Act 2011 underlines this requirement. The report seeks to highlight the public benefit provided by Southend Christian Fellowship.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake. All of the many and varied activities of Southend Christian Fellowship as described in this report are available to, and for the benefit of, the public across the complete age spectrum, including children, teenagers and adults.

Therefore, the trustees believe that Southend Christian Fellowship fully complies with the requirements of the Charities Act 2011 with respect to public benefit.

Volunteers

The leadership and trustees recognise that the time, finance and skills given willingly by volunteers enable much of what the Fellowship aims to do to be effectively achieved and are very grateful for this generosity.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

During this financial year, the church has continued to experience God's provision and growth:

- Southend Christian Fellowship has approximately 240-260 people attending on a Sunday. This number includes between 40 – 60 children and young people. The main meeting is on a Sunday and commences at 10.30am. Meetings including children and youth meetings. Church membership crosses all social classes, ethnicity and age groups.
- There are a large number of roles in which people are providing volunteer support which enables us to function in practical, administrative and spiritual capacities.

The vision of the church is to be one that actively extends the Kingdom of God by the expression of His love and power.

Teaching and Training

Teaching and discipling of the church members has taken place through Sunday morning celebrations, special events and small specific groups.

Pastoral Care

A team of people led by members of the senior leadership team takes responsibility for pastoral care throughout the church. They are assisted by Stream Leaders and other senior members of the Fellowship. This new approach and structure were adopted in 2022 as Covid exposed some limitations in our previous approach.

Ministry Teams

Ministry groups functioned throughout the year, providing an opportunity for people to serve and develop their gifts in areas such as pastoral work, worship, prophecy, healing; together with other groups where people could ask questions about the Christian faith in an informal setting.

Childrens Work

Southend Christian Fellowship provides relevant teaching for all ages of children from pre-schoolers to teenagers. This is provided by a team of volunteers drawn from the church membership. Powerzone has continued to provide teaching activities on Sundays for up to 40 – 50 children each week. A hugely successful holiday club for local children is held during the summer school break and is augmented by various one-off special events.

Youth work

Youth work has blossomed with many new people coming into contact with the Fellowship.

SERVING THE COMMUNITY

Community Café

As well as offering a peaceful and calm environment to the community our Café offers a warm space during the cold winter months and support to those who request it.

Tots+

A very successful 'club-like' environment is provided for mothers and fathers who are looking after early years children.

Children's Holiday Club

During the school summer holiday period a children's holiday club is provided to the community. As in pre-covid times this event has proved to be enormously successful within the community and places are sold-out fairly soon after it is announced. Occasional play afternoon sessions have also been put on in other parts of the year and again have been very successful.

Sozo (Inner Healing and delivery)

The Team offers a safe environment to explore life's emotional hurts, challenges and wounds. Sozo is an internationally recognised methodology, and all practitioners have to undergo extensive training and vetting.

ENGAGEMENT WITH OTHER CHURCHES AND EVENTS

Church leaders and members of the congregation have been active in promoting and attending numerous inter-church events, and areas of service to the community which included:

The Southend Foodbank (Reg Charity no 1163160)

A number of volunteers from the Fellowship serve the foodbank in various roles on a weekly basis. One of the SCF senior leaders is a trustee of this charity along with representatives from a number of churches across the Borough. The foodbank continues to work in conjunction with the Trussell Trust.

Street Pastors

Street Pastors serve the night-time community in Southend. By interacting with the clubbers they are able to identify and assist the vulnerable. They often enable people to get home safely or to seek medical assistance. Street Pastors liaise closely with our local police and Southend's other church/council cooperative schemes.

Love Southend

Southend Christian fellowship are widely involved in the activities of Love Southend providing volunteers for the many and varied programmes.

Southend CAP (Christians Against Poverty).

This is an effective debt advice team who are not only able to help clients escape debt, but also provide assistance on budgeting and building a stable financial future. A number of members volunteer their times and skills in partnership with CAP.

Local Collaboration

Southend Christian Fellowship leaders have met regularly with other church leaders, collaborating in serving Southend, South-East Essex and beyond. Over recent years we have been involved with a new relational group of

Churches that together are looking to partner with others to help transform Essex with the love of God. This grouping "Transforming Essex" involved churches from across the county coming together with a common heart to love and serve our county.

Blaze

Blaze events have continued to prove popular amongst the Youth and are attended by up to 80 young people from churches and youth groups across South-East Essex. They are facilitated by a group of 8 -10 youth workers from local congregations. Activities include games, worship, discussion and prayer ministry.

The Isaiah Project

The Isaiah Project is a compassion-based ministry which aims to assist the marginalised and who feel unable to move their life forward without help. It can offer support in a number of practical ways including housing, budgeting and befriending. Originally Isaiah was part of Southend Christian fellowship before it was considered that it should become a separate charity.

OVERSEAS SUPPORT

Whilst we do not have personnel working overseas we support a number of churches. Some of these churches are in unstable countries and some are seeing persecution. It is therefore no longer appropriate that we disclose more details at this point in time.

EXTERNAL HIRE OF THE PLAZA CENTRE FACILITIES

The Trustees allow other organisations to hire the facilities providing the activity does not conflict with the ethos of the Fellowship. Other charities receive highly discounted rates.

Particular users include Jada Theatre School, NHS running particular health focussed activities including rehabilitation and those offering community group activities such as knitting circles.

Additionally, and mainly during the evenings, our main hall has hosted a number of musical events. These have been organised principally by the local Borough Arts Council whilst others have been hosted by other charities including the Royal British Legion, Scope and the Music Man Project. This policy has helped to promote high-quality entertainment for the community and has been extremely well received. Voluntary stewards from the Fellowship are responsible for Health and Safety requirements and provide refreshments for a charge. Regrettably our income fell during the year from £54,262 to £31,079 mainly as other community groups reduced their usage.

DEVELOPMENT OF THE PLAZA CENTRE FACILITIES

Development of the Plaza Centre facilities continued throughout the year where funds have been available. Some of the work was carried out by skilled members of the Fellowship donating their time.

POLICIES AND PROCEDURES

Southend Christian Fellowship has established policies which apply to both staff and those who take part in the community life and/ or visit the church, including a Safeguarding Policy. During the past year existing policies have been reviewed and upgraded and various new policies generated.

FINANCIAL REVIEW

Financial position

Net current assets for the year was £147,775 versus £148,202 for the prior year. The trustees would like to express their thanks to those business, charities, other local churches and individuals for their donations and grants given during the year.

Principal funding sources

The charity relies on voluntary donations from its members for its income. The Charity does not employ professional fund-raising bodies.

GRANTS RECEIVED

During the year, no grants were received.

Investment policy and objectives

The charity has adopted a policy of placing any surplus funds in a low risk, high return investment account with COIF.

Reserves policy

The trustees have developed a reserves policy that they would hold reserves to cover a potential reduction or loss of income.

The trustees believe that it would be prudent to have as a reserve a minimum of £50,000 readily available to cover unforeseen eventualities. (£27,000 is approximately one month's unrestricted income/outgoings). The average current account balance over the year was in excess of £50,000.

Discussions internally within the charity, and externally, lead the trustees to believe that sufficient funds equivalent to the reserve figure identified could be made available, if required, on a timely basis by way of loan finance.

Environmental Matters

Many people in the Church are committed to a sustainable future and to improving the social, economic and environmental well-being of the community. This is an ethos of the fellowship.

We endeavour to base all our actions on sustainability principles to protect our planet and future. We are seeking to minimize CO2 emissions even though we occupy a large building built in the 1930's.

Our services are delivered in a way that minimizes environmental impact and promotes integrity.

Social Responsibility

The Senior Leadership Team seeks to promote a socially responsible culture throughout the fellowship, in particular:-

- We offer safe and healthy jobs with fair wages.
- We maintain a diverse, participation-based corporate culture that establishes optimum conditions for the sustainable commitment of the employees including paying attention to Health & Safety and reducing conflict in the work-place.
- We are committed to working locally to improve the social, economical and environmental well being of our community.

At the end of the year 11 staff were employed by Southend Christian Fellowship.

Southend Christian Fellowship also contributes to a staff pension scheme.

FUTURE PLANS

Southend Christian Fellowship has a vision to reach out and touch the local community and beyond with the love of Jesus. We continue to review where we invest our resources; not just financial but time and energy also.

One of our biggest passions this year has been to create legacy: *To invest in the future of SCF and the Plaza Centre in order to build firm foundations that the next generation will be able to work and expand from.*

As part of that we have been making plans to renovate the Plaza Centre in order that it is suitable and ready for the next season and generation of Southend Christian Fellowship family and we are therefore looking to continue to invest in building work to make this happen.

By careful management of income and budgets the trustees assist the leadership team by ensuring that costs are monitored on a timely basis and that there are sufficient reserves in place to allow for growth.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number 290547

Principal address

The Plaza Centre
600 Southchurch Road
Southend on Sea
Essex
SS1 2PT

Independent Examiner

Carmar Accountancy and Bookkeeping
801 London Road,
Westcliff on Sea
Essex SS0 9SY

Bankers

Barclays Bank PLC
P.O. Box 299
Birmingham
B1 3PF

Approved by order of the board of trustees on 10th October 2024 and signed on its behalf by:

.....
R P Bates - Trustee

Southend Christian Fellowship

Report of the Independent Examiner to the Trustees of the charity on the accounts for the year ended 31 December 2023

I report to the Trustees on my examination of the financial statements of the charity on pages 10 to 20 for the year ended 31 December 2023 which have been prepared in accordance with the Charities Act 2011 (the Act) and with the Financial Reporting Standard 102, (effective 1st January 2016) adapted to meet the needs of unincorporated organisations, as modified by FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2019, applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), published by the Charity Commission in England & Wales (CCEW) , and under the historical cost convention and the accounting policies set out on page 18.

Respective responsibilities of the Trustees and the Independent Examiner and the basis of the report

As described on page 14, you, the charity's Trustees, are responsible for the preparation of the financial statements in accordance with the Charities Act 2011 and all other applicable law and with United Kingdom Generally Accepted Accounting Practice, applicable to smaller entities, and for being satisfied that the financial statements give a true and fair view.

The Trustees consider that the audit requirement of Section 144(1) of the Charities Act 2011 (the Act) does not apply, and that there is no requirement in the Governing Document for the conducting of an audit. As a consequence, the Trustees have elected that the financial statements be subject to independent examination.

Having satisfied myself that the financial statements are not required to be audited under any legal provision, or otherwise, and are eligible for independent examination, it is my responsibility to:-

- a) examine the financial statements of the charity under Section 145 of the Act;
- b) follow the applicable procedures in the Directions given by the Charity Commission under section 145(5)(b) of the Act.

Basis of Independent Examiner's Statement and scope of work undertaken

Since the charity's gross income exceeded £250,000, the charity's examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am an authorised member of Association of Accounting Technicians, which is one of the listed bodies.

I report in respect of my examination of the charity's financial statements carried out under s145 of the Act. In carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act setting out the duties of an independent examiner in relation to the conducting of an independent examination. An independent examination includes a review of the accounting records kept by the charity and of the accounting systems employed by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from you, as Trustees, concerning such matters. The purpose of the examination is to establish as far as possible that there have been no breaches of charity legislation and that, on a test basis of evidence relevant to the amounts and disclosures made, the financial statements comply with the SORP.

The procedures undertaken do not provide all the evidence that would be required in an audit, and information supplied by the Trustees in the course of the examination is not subjected to audit tests or enquiries and does not cover all the matters that an auditor would consider in arriving at an opinion. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide

Consequently, I do not express an audit opinion on the view given by the financial statements, and in particular, I express no opinion as to whether the financial statements give a true and fair view of the affairs of the charity, and my report is limited to the matters set out in the statement below.

I planned and performed my examination so as to satisfy myself that the objectives of the independent examination are achieved and before finalising the report I obtained written assurances from the Trustees of all material matters.

Independent Examiner's Statement, Report and Opinion

Subject to the limitations upon the scope of my work as detailed above, I have completed my examination: and can confirm that:-

Southend Christian Fellowship

This is a report in respect of an examination carried out under 145 of the Act and in accordance with Directions given by the Charity Commission under section 145(5)(b) of the Act which may be applicable;

and that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:-

accounting records were not kept in respect of the charity as required by with Section 130 of The Charities Act 2011;

the financial statements do not accord with those records; or

the financial statements 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;

have not been prepared in accordance with the methods and principles set out in the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2019, applicable to all accounting periods beginning on or after 1st January 2019), (The SORP).

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 financial statements to be reached.

Signed:-



J Tween - Independent Examiner

Association of Accounting Technicians

Carmar Accountancy & Bookkeeping Limited
801 London Road
Westcliff-on-Sea
Essex
SS0 9SY

This report was signed on 29.10.24

Southend Christian Fellowship - Statement of Financial Activities for the year ended 31 December 2023

Statement of Financial Activities for the year ended 31 December 2023

	SORP Ref	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
		2023 £	2023 £	2023 £	2022 £
Income & Endowments from:					
Donations & Legacies	A1	279,682	136,310	415,992	273,017
Charitable activities	A3	12,101	11,376	23,477	8,170
Investments	A4	31,079	-	31,079	54,262
Other	A5	23,266	-	23,266	103,626
Total income	A	346,128	147,686	493,814	439,075
Expenditure on:					
Raising funds	B1	40,801	12,011	52,812	54,675
Charitable activities	B2	358,222	84,495	442,717	460,996
Total expenditure	B	399,023	96,506	495,529	515,671
Not income for the year		(52,895)	51,180	(1,715)	(76,596)
Transfers between funds	C	(14,707)	-	(14,707)	-
Net income after transfers	A-B-C	(67,602)	51,180	(16,422)	(76,596)
Net movement in funds		(67,602)	51,180	(16,422)	(76,596)
Reconciliation of funds:-					
	E				
Total funds brought forward		1,036,221	21,416	1,057,637	1,134,233
Total funds carried forward		968,619	72,596	1,041,215	1,057,637

The 'SORP Ref' indicated above is the classification of income set out in the formal SORP documents. As required by paragraph 4.60 of the SORP, the brought forward and carried forward funds above have been agreed to the Balance Sheet.

A separate Statement of Total Recognised Gains and Losses is not required as this statement includes all recognised gains and losses.

The notes attached on pages 18 to 20 form an integral part of these accounts.

Southend Christian Fellowship - Statement of Financial Activities for the year ended 31 December 2023

Southend Christian Fellowship - Analysis of prior year total funds, as required by paragraph 4.2 of the SORP

	SORP Ref	Prior Year Unrestricted Funds 2022 £	Prior Year Restricted Funds 2022 £	Prior Year Total Funds 2022 £
Income & Endowments from:				
Donations & Legacies	A1	248,734	24,283	273,017
Charitable activities	A3	5,200	2,970	8,170
Investments	A4	54,262	-	54,262
Other	A5	19,894	83,732	103,626
Total income	A	328,090	110,985	439,075
Expenditure on:				
Raising funds	B1	48,392	6,283	54,675
Charitable activities	B2	334,344	126,652	460,996
Other	B3	-	-	-
Tax on surplus on ordinary activities	B3	-	-	-
Other taxation	B3	-	-	-
Total expenditure	B	382,736	132,935	515,671
Net gains on investments	B4	-	-	-
Net income for the year		(54,646)	(21,950)	(76,596)
Transfers between funds	C	(41,840)	41,840	-
Net income after transfers		(96,486)	19,890	(76,596)
Net movement in funds		(96,486)	19,890	(76,596)
Reconciliation of funds:-	E			
Total funds brought forward		1,132,707	1,526	1,134,233
Total funds carried forward		1,036,221	21,416	1,057,637

All activities derive from continuing operations

A separate Statement of Total Recognised Gains and Losses is not required as this statement includes all recognised gains and losses.'

The notes attached on pages 18 to 20 form an integral part of these accounts.

Southend Christian Fellowship - Statement of Financial Activities for the year ended 31 December 2023

Southend Christian Fellowship - Resources applied in the year ended 31 December 2023 towards fixed assets for Charity use:-

	2023 £	2022 £
Funds generated in the year as detailed in the SOFA	-	-
Resources applied on functional fixed assets	(10,369)	(43,371)
Other applications of funds	-	-
Net resources available to fund charitable activities	(10,369)	(43,371)

The resources applied on fixed assets for charity use represents the cost of additions less proceeds of any disposals.

Movements in revenue and capital funds for the year ended 31 December 2023

Revenue accumulated funds

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	Last year Total Funds 2022 £
Accumulated funds brought forward	779,009	21,416	800,425	877,021
Recognised gains and losses before transfers	(52,895)	51,180	(1,715)	(76,596)
	726,114	72,596	798,710	800,425
(From)/To unrestricted revenue funds	(14,707)	-	(14,707)	-
Closing revenue funds	711,407	72,596	784,003	800,425

Designated revenue funds included within the unrestricted funds above

	Total Funds 2023 £	Last year Total Funds 2022 £
At 1 January	80,864	10,150
Transfer (to)/from revenue accumulated funds	(4,922)	70,714
At 31 December	75,942	80,864

The purposes for which these funds have been designated are described in Note 23 to the accounts.

Revaluation Reserve Fund	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	Last year Total Funds 2022 £
At 1 January	257,212	-	257,212	257,212
At 31 December	257,212	-	257,212	257,212

Summary of funds	Unrestricted and Designated funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	Last Year Total Funds 2022 £
Revenue accumulated funds	635,465	72,596	708,061	719,561
Revenue designated funds	75,942	-	75,942	80,864
Revaluation reserve fund	257,212	-	257,212	257,212
Total funds	968,619	72,596	1,041,215	1,057,637

The notes attached on pages 18 to 20 form an integral part of these accounts.

Southend Christian Fellowship - Statement of Financial Activities for the year ended 31 December 2023

**Southend Christian Fellowship
Income and Expenditure Account for the year ended 31 December 2023 as required by the Companies Act 2006**

	2023 £	2022 £
Income		
Income from operations	396,390	193,902
Refunds from HMRC on gift aided donations	43,079	87,285
Investment income		
Income from investments, other than interest receivable	31,079	54,262
Other operating income	23,266	103,626
Gross income in the year before exceptional items	493,814	439,075
Gross income in the year including exceptional items	493,814	439,075
Expenditure		
Charitable expenditure, excluding depreciation and amortisation	419,427	437,707
Depreciation and amortisation	23,289	23,289
Fundraising costs	52,812	54,675
Realised losses on disposals of social investments which are programme related	-	-
Total expenditure in the year	495,528	515,671
Net income before tax in the financial year	(1,714)	(76,596)
Tax on surplus on ordinary activities	-	-
Net income after tax in the financial year	(1,714)	(76,596)
Retained surplus for the financial year	(1,714)	(76,596)

All activities derive from continuing operations

In accordance with the provisions of the Companies Act 2006, the headings and subheadings used in the Income and Expenditure account have been adapted to reflect the special nature of the charity's activities.

The notes attached on pages 18 to 20 form an integral part of these accounts.

Southend Christian Fellowship - Balance Sheet as at 31 December 2023

		SORP		2023	2022
	Note	Ref		£	£
Fixed assets		A			
Tangible assets	13	A2		900,540	909,435
Current assets		B			
Debtors	14	B2	2,580	5,078	
Cash at bank and in hand		B4	157,783	153,629	
Total current assets			160,363	158,707	
Creditors: amounts falling due within one year	15	C1	(19,688)	(10,505)	
Net current assets				140,675	148,202
The total net assets of the charity				<u>1,041,215</u>	<u>1,057,637</u>

The total net assets of the charity are funded by the funds of the charity, as follows:-

Restricted funds					
Restricted Revenue Funds	20	D2	72,596	21,416	
				72,596	21,416
Unrestricted Funds					
Unrestricted Revenue Funds	20	D3	635,465	698,145	
Unrestricted Revaluation Reserve	20	D4	<u>257,212</u>	<u>257,212</u>	
				892,677	955,357
Designated Funds					
Designated Revenue Funds	20	D3	75,942	80,864	
			<u>75,942</u>	<u>80,864</u>	
Total charity funds			<u>1,041,215</u>	<u>1,057,637</u>	

The 'SORP Ref' indicated above is the classification of Balance Sheet items as set out in the formal SORP documents. As required by paragraph 4.60 of the SORP, the brought forward and carried forward funds above have been agreed to the SOFA.

The Trustees acknowledge their responsibilities for complying with the requirements of charity legislation with respect to accounting records and the preparation of accounts.

The charity is subject to Independent Examination under charity legislation, and the report of the Independent Examiner is on page 9.

The Trustees are satisfied that, although the charity is not registered under the Companies Acts, if it were so registered, it would be eligible to prepare accounts in accordance with the provisions in Part 15 of the Companies Act 2006, applicable to companies subject to the small companies regime.

R. Bates

Trustee

Approved by the board of trustees on

The notes attached on pages 18 to 20 form an integral part of these accounts.

Southend Christian Fellowship

Cashflow statement for the year ended 31 December 2023

		2023 £	2022 £
Cash flows from operating activities			
Net cash provided by operating activities as shown below	A	<u>(12,531)</u>	<u>(83,829)</u>
Cash flows from investing activities			
Other investment income, including rents from investments		31,079	54,262
Purchase of property, plant and equipment		(14,394)	(43,371)
Net cash provided by investing activities	B	<u>16,685</u>	<u>10,891</u>
Cash flows from financing activities			
Net cash provided by financing activities	C	<u>-</u>	<u>-</u>
Overall cash provided by all activities	A+B+C	<u>4,154</u>	<u>(72,938)</u>
Cash movements			
Change in cash and cash equivalents from activities in the year ended 31 December 2023		4,154	(72,938)
Cash and cash equivalents at 1 January 2023		153,629	226,567
Change in cash and cash equivalents due to exchange rate movements		-	-
Cash at bank and in hand less overdrafts at 31 December		<u>157,783</u>	<u>153,629</u>

Southend Christian Fellowship

Cashflow statement for the year ended 31 December 2023

Reconciliation of net income to net cash flow from operating activities

Net income as shown in the Statement of Financial Activities	(16,422)	(76,596)
Adjustments for :-		
Depreciation charges	23,289	23,289
Write downs of investments	-	-
Net unrealised losses on investment assets	-	-
Dividends, interest and rents from investments	(31,079)	(54,262)
Decrease in debtors	2,498	20,774
Increase in creditors, excluding loans	9,183	2,900
Increase in deferred income	-	66
Net cash provided by operating activities	A (12,531)	(83,829)

Analysis of cash and cash equivalents

	2023 £	2022 £
Cash in hand at for the year ended 31 December 2023	157,783	153,629
Notice deposits - (less than 3 months)	-	-
Total cash and cash equivalents	157,783	153,629

Southend Christian Fellowship

Cashflow statement for the year ended 31 December 2023

Analysis of change in net debt

	<i>At start of year</i>	<i>Cash Flows and</i>	<i>At end of year</i>
Cash	153,629	4,154	157,783
Total	<u>153,629</u>	<u>4,154</u>	<u>157,783</u>

Southend Christian Fellowship

Notes to the Accounts for the year ended 31 December 2023

1 Accounting policies

Policies relating to the production of the accounts.

Basis of preparation and accounting convention

The accounts have been prepared on the accruals basis, under the historical cost convention, and in accordance with the Financial Reporting Standard 102, (effective 1st January 2016) and 'FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2019, applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), published by the Charity Commission in England & Wales (CCEW) , and in accordance with all applicable law in the charity's jurisdiction of registration, except that the charity has prepared the financial statements in accordance with the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2019, applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), in preference to the previous SORP, the SORP 2005, which has been withdrawn, notwithstanding the fact that the extant statutory regulations, the Charities (Accounts and Reports) Regulations 2008 refer explicitly to the SORP 2005. This has been done to accord with current best practice.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

Going Concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

Risks and future assumptions

The charity is a public benefit entity.

Policies relating to categories of income and income recognition.

Nature of Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restrictive funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

Southend Christian Fellowship

Notes to the Accounts for the year ended 31 December 2023

Income recognition

Income, whether from exchange or non exchange transactions, is recognised in the statement of financial activities (SOFA) on a receivable basis, when a transaction or other event results in an increase in the charity's assets or a reduction in its liabilities and only when the charity has legal entitlement, the income is probable and can be measured reliably.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Accounting for deferred income and income received in advance

Where terms and conditions relating to income have not been met or uncertainty exists as to whether the charity can meet any terms or conditions otherwise within its control, income is not recognised but is deferred as a liability until it is probable that the terms or conditions imposed can be met.

Any grant that is subject to performance-related conditions received in advance of delivering the goods and services required by that condition, or is subject to unmet conditions wholly outside the control of the recipient charity, is accounted for as a liability and shown on the balance sheet as deferred income. Deferred income is released to income in the reporting period in which the performance-related or other conditions that limit recognition are met.

When income from a grant or donation has not been recognised due to the conditions applying to the gift not being wholly within the control of the recipient charity, it is disclosed as a contingent asset if receipt of the grant or donation is probable once those conditions are met.

Where time related conditions are imposed or implied by a funder, then the income is apportioned to the time periods concerned, and where applicable, is accounted for as a liability and shown on the balance sheet as deferred income.

When grants are received in advance of the expenditure on the activity funded by them, but there are no specific time related conditions, then the income is not deferred.

Any condition that allows for the recovery by the donor of any unexpended part of a grant does not prevent recognition of the income concerned, but a liability to any repayment is recognised when repayment becomes probable.

Policies relating to expenditure on goods and services provided to the charity.

Recognition of liabilities and expenditure

Expenditure is recognised when a legal or constructive obligation exists as a result of a past event, and when it is more likely than not that a transfer of economic benefits will be required in settlement, and when the amount of the obligation can be measured or reliably estimated.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Southend Christian Fellowship

Notes to the Accounts for the year ended 31 December 2023

Tangible fixed assets

Tangible fixed assets are initially measured at their original cost value, or subsequent revaluation, or if donated, as described above. Cost value includes all costs expended in bringing the asset into its intended working condition.

Depreciation has been provided at the following rates in order to write off the assets to their anticipated residual value over their estimated useful lives. Depreciation for the building is 2/3rds and the land is not depreciated.

Freehold land and buildings	2 % on cost
Plant & Equipment	20 % on cost
Fixtures & Fittings	20 % on cost
Computers	20 % on cost
Motor vehicles	25 % on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

Properties whose fair value can be measured reliably are held under the revaluation model and are carried at a revalued amount, being their fair value at the date of valuation less any subsequent accumulated depreciation and subsequent accumulated impairment losses. The fair value of the land and buildings is usually considered to be their market value.

Revaluation gains and losses are recognised in other recognised gains and losses and accumulated in equity, except to the extent that a revaluation gain reverses a revaluation loss previously recognised in net income/(expenditure) or a revaluation loss exceeds the accumulated revaluation gains recognised in equity; such gains and loss are recognised in net income/(expenditure) for the year.

Debtors

Debtors are measured at their recoverable amounts at the balance sheet date.

Creditors and provisions

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are represented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Financial Instruments including cash and bank balances

The charity has elected to apply the provisions of Section 11 "Basic Financial Instruments" and Section 12 "Other Financial Instruments Issues" of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously

Cash held by the charity is included at the amount actually held and counted at the year end.

Southend Christian Fellowship

Notes to the Accounts for the year ended 31 December 2023

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Foreign currencies

Transactions in foreign currencies are recorded at the rate ruling at the date of the transaction. Monetary assets and liabilities denominated in foreign currencies are translated at the rate of exchange ruling at the balance sheet date. All differences are taken to the profit and loss account. No foreign currency transactions were processed in this year.

Leasing and hire purchase contracts and commitments

Assets held under finance leases and hire purchase contracts, which are those where substantially all the risks and rewards of ownership of the asset have passed to the charity, are capitalised in the balance sheet and depreciated over their useful lives. The corresponding lease or hire purchase obligation is treated in the balance sheet as a liability.

The interest element of the rental obligations is charged to the profit and loss account over the period of the lease and represents a constant proportion of the balance of capital repayments outstanding.

Rentals paid under operating leases are charged to income on a straight line basis over the lease term.

Retirement benefits

The charity operates a defined contribution pension scheme. Contributions are charged to the profit and loss account as they become payable in accordance with the rules of the scheme.

Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received. Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal or as implied by law.

There are no endowment funds.

Southend Christian Fellowship

Notes to the Accounts for the year ended 31 December 2023

2 Liability to taxation

The Trustees consider that the charity satisfies the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 for UK corporation tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by chapter 3 part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively on the specific charitable objects of the charity and for no other purpose. Value Added Tax is not recoverable by the charity, and is therefore included in the relevant costs in the Statement of Financial Activities.

3 Winding up or dissolution of the charity

If upon winding up or dissolution of the charity there remain any assets, after the satisfaction of all debts and liabilities, the assets represented by the accumulated fund shall be transferred to some other charitable body or bodies having similar objects to the charity.

4 Significance of financial instruments to the charity's position

There are no significant implications to the charity's position as there are no loans or financial risks.

5 Net surplus before tax in the financial year

	2023 £	2022 £
The net surplus before tax in the financial year is stated after charging:-		
Depreciation of owned fixed assets	23,289	23,289
Trustees' remuneration	102,500	93,426
Pension costs	9,359	10,776

6 The contribution of volunteers

The charity depends on the support of its volunteers, which is much appreciated. The arrangements with volunteers are difficult to value precisely in monetary terms and have not been recognised in the Statement of Financial Activities. The volunteers and the charity accept and agree that no contract of employment is created by these arrangements.

7 Staff costs and emoluments

Salary costs	2023 £	2022 £
Gross Salaries	241,810	255,263
Employer's National Insurance for all staff	13,592	18,681
Employer's contribution to defined benefit pension schemes	9,359	10,776
Total salaries, wages and related costs	264,761	284,720

Numbers of full time employees or full time equivalents	2023	2022
The average number of total staff employed in the year was	13	16
Two employees left during the year so the number of Employees at the year end was 11.		

The estimated equivalent number of full time staff deployed in different activities in the year was:-

Young People	3	-
Playgroup	-	5
Ministry	3	6
Café	2	2
Admin	3	1
Cleaning	2	2
The estimated full time equivalent number of all staff employed as above	13	16

Please see Note 17 for related parties and note 10 for details of salaries paid to Trustees for operational and administrative duties undertaken on behalf of the charity, not as their role as Trustees.

No employees received emoluments (excluding pension costs) in excess of £60,000 per annum.

Southend Christian Fellowship

Notes to the Accounts for the year ended 31 December 2023

8 Defined contribution pension schemes

The charity operates a defined contributions pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The charge to profit and loss in respect of defined contribution schemes was £9,359 (2022 - £10,776).

Any liabilities and assets associated with the scheme are shown under debtors and creditors.

9 Defined benefit pension scheme

The charity operates a defined benefit pension scheme, and the contributions charged in the SOFA in the year are shown above.

Any liabilities and assets associated with the scheme are shown under debtors and creditors.

10 Remuneration and benefits to Trustees and persons connected with them

No trustees or persons connected with them received any remuneration or benefits from the charity, or any related entity.

During the year salaries were paid to trustees for operational and administrative duties undertaken on behalf of the charity, not as their role as trustees. See note 11

11 Remuneration and payments to Trustees and persons connected with them

	2023	2022
	£	£
Remuneration payable to trustees or connected persons		
P. Burgess	51,250	46,713
C. Burgess	51,250	46,713
Total remuneration	102,500	93,426

The payments above relate to salaries paid for operational and administrative duties undertaken on behalf of the Charity, as per the Charity's governing document. The Trustees received no remuneration in their capacity as Trustees.

	2023
	£
Employer's National Insurance contributions in above remuneration	
P. Burgess	4,844
C. Burgess	4,844
	9,688
	2023
	£
Pension payments relating to trustees or connected persons in above remuneration	
P. Burgess	2,210
C. Burgess	2,210
	4,420

Southend Christian Fellowship

Notes to the Accounts for the year ended 31 December 2023

12 Deferred income - Restricted funds

<i>Current Year</i>	Opening Deferrals	Released from prior years	Received less released in year	Deferred at year end	Deferred at year end
	£	£	£	£	£
Sundry items under £1000	66	-	-	66	66
Total	66	-	-	66	66
			2023	2022	
			£	£	
These deferrals are included in creditors			66	66	
<i>Prior Year</i>	Opening Deferrals	Released from prior years	Received less released in year	Deferred at year end	Deferred at year end
	£	£	£	£	£
Sundry items under £1000	-	-	-	66	66
Total	-	-	-	66	66
			2022	2021	
			£	£	
These deferrals are included in creditors			66	-	

The deferrals included in creditors relate to advance rental of hall hire for pilates classes (3 weeks in January).

13 Tangible fixed assets

<i>Current Year</i>	Freehold Land and Buildings	Equipment, Computers & Fixtures & Fittings	Motor Vehicles	Total
	£	£	£	£
Cost				
At 1 January 2023	900,733	225,883	4,025	1,130,641
Additions	9,411	4,983	-	14,394
Disposals	-	-	(4,025)	(4,025)
At 31 December 2023	910,144	230,866	-	1,141,010
Depreciation				
At 1 January 2023	23,466	193,715	4,025	221,206
Charge for the year	11,733	11,556	-	23,289
On disposals	-	-	(4,025)	(4,025)
At 31 December 2023	35,199	205,271	-	240,470
Net book value				
At 31 December 2023	874,945	25,595	-	900,540
At 31 December 2022	877,267	32,168	-	909,435

Southend Christian Fellowship

Notes to the Accounts for the year ended 31 December 2023

<i>Prior Year</i>	Freehold Land and Buildings	Equipment, Computers & Fixtures & Fittings	Motor Vehicles	Total
	£	£	£	£
Cost				
01 January 2022	880,000	203,245	4,025	1,087,270
Additions	20,733	22,638	-	43,371
31 December 2022	900,733	225,883	4,025	1,130,641
Depreciation				
01 January 2022	11,733	182,159	4,025	197,917
Charge for the year	11,733	11,556	-	23,289
31 December 2022	23,466	193,715	4,025	221,206
Net book value				
31 December 2022	877,267	32,168	-	909,435
31 December 2021	868,267	21,086	-	889,353

Freehold land and buildings included above:	2023	2022
	£	£
Historical cost	910,144	900,733
Cumulative depreciation based on historical cost	35,199	23,466

Revaluation of assets

Land and buildings with a carrying amount of £880,000 were revalued at March 2020 by Knight Freeman, independent valuers not connected with the charity, on the basis of market value. The valuation conforms to International Valuation Standards and was based on recent market transactions on arm's length terms for similar properties. At 31 December 2023 had the revalued assets been carried at historic cost less accumulated depreciation and accumulated impairment losses, their carrying amount would have been approximately £580,494 (2022 - £594,592).

The historical base cost of the class of assets revalued is	<u>580,494</u>	<u>594,592</u>
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Southend Christian Fellowship

Notes to the Accounts for the year ended 31 December 2023

14 Debtors

	2023	2022
	£	£
Trade debtors	833	-
Prepayments and accrued income	1,747	3,148
Other debtors	-	1,930
	2,580	5,078

15 Creditors: amounts falling due within one year

	2023	2022
	£	£
Trade creditors	5,628	230
Accruals	1,800	3,480
Deferred Income - Restricted funds	66	66
PAYE, NIC VAT and other taxes	6,444	3,760
Other creditors	5,750	2,969
	19,688	10,505

16 Revaluation reserve

	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
	2023	2023	2023	2022
	£	£	£	£
Current year				
At 1 January 2023	257,212	-	257,212	257,212
At 31 December 2023	257,212	-	257,212	257,212

All the revaluations in the prior year was unrestricted.

	Prior Year Unrestricted Funds	Prior Year Restricted Funds	Prior Year Total Funds
	2022	2022	2022
	£	£	£
Prior year			
At start of previous year	257,212	-	257,212
At end of previous year	257,212	-	257,212

17 Income and Expenditure account summary

	2023	2022
	£	£
At 1 January 2023	800,425	877,021
Transfers in for the year	(14,707)	-
At 1 January 2023	785,718	877,021
Surplus after tax for the year	(1,714)	(76,596)
At 31 December 2023	784,004	800,425

18 Related party transactions

	2023	2022
	£	£
During the year the charity entered into the following transactions		
Wife of Trustee (N. Elliott)		
Salary costs	1,484	1,245
Wife of Trustee (M. Verrinder)		
Salary costs	13,505	10,181

Southend Christian Fellowship

Notes to the Accounts for the year ended 31 December 2023

19 Particulars of how particular funds are represented by assets and liabilities

At 31 December 2023	Unrestricted funds £	Designated funds £	Restricted funds £	Total Funds £	Total Funds £
Tangible Fixed Assets	900,540	-	-	900,540	900,540
Current Assets	87,767	-	72,596	160,363	160,363
Current Liabilities	(19,688)	-	-	(19,688)	(19,688)
	968,619	-	72,596	1,041,215	1,041,215
At 1 January 2023	Unrestricted funds £	Designated funds £	Restricted funds £	Total Funds £	Total Funds £
Tangible Fixed Assets	909,435	-	-	909,435	909,435
Current Assets	56,427	80,864	21,416	158,707	158,707
Current Liabilities	(10,505)	-	-	(10,505)	(10,505)
	955,357	80,864	21,416	1,057,637	1,057,637

20 Change in total funds over the year as shown in Note 19, analysed by individual funds

	Funds brought forward from 2022 £	Movement in funds in 2023 See Note 21 £	Transfers between funds in 2023 See Note 22 £	Funds carried forward to 2024 £	Funds carried forward to 2024 £
Unrestricted and designated funds:-					
Unrestricted Revenue Funds	698,145	(52,895)	(9,785)	635,465	635,465
Unrestricted Revaluation Reserve	257,212	-	-	257,212	257,212
Designated Revenue Funds	80,864	-	(4,922)	75,942	75,942
Total unrestricted and designated funds	1,036,221	(52,895)	(14,707)	968,619	968,619
Restricted funds:-					
Donations	-	54,894	-	54,894	54,894
Sundry	-	(3,714)	-	(3,714)	(3,714)
Sundry other funds	21,416	-	-	21,416	21,416
Total restricted funds	21,416	51,180	-	72,596	72,596
Total charity funds	1,057,637	(1,715)	(14,707)	1,041,215	1,041,215

21 Analysis of movements in funds over the year as shown in Note 20

	Income 2023 £	Expenditure 2023 £	Other Gains & Losses 2023 £	Movement in funds 2023 £	Movement in funds 2023 £
Unrestricted and designated funds:-					
Unrestricted Revenue Funds	346,128	(399,023)	-	(52,895)	(52,895)
Restricted funds:-					
Donations	136,310	(81,416)	-	54,894	54,894
Charitable Activities	11,376	(15,090)	-	(3,714)	(3,714)
	493,814	(495,529)	-	(1,715)	(1,715)

Southend Christian Fellowship

Notes to the Accounts for the year ended 31 December 2023

22 Details of transfers between funds

The transfers shown in note 20 above are:-

	2023	2022
	£	£
To/(from) Unrestricted Revenue Funds in accordance with the accounting policy 'Accounting for capital grants and fixed asset funds'.	(9,785)	(9,785)
To/(from) Designated Revenue Funds	(4,922)	(4,922)
Net transfers	(14,707)	(14,707)

23 The purposes for which the funds

Unrestricted and designated funds:-

Unrestricted Revenue Funds	These funds are held for the meeting the objectives of the charity, and to provide reserves for future activities, and , subject to charity legislation, are free from all restrictions on their use.
Unrestricted Revaluation Reserve	This fund represents the unrestricted surplus arising on the revaluation of the charity's assets.
Designated Fixed Asset Funds	The purpose of these funds is described under the accounting policy 'Accounting for capital grants and fixed asset funds'.

Restricted funds:-

Restricted Fixed Asset Funds	The purpose of these funds is described under the accounting policy 'Accounting for capital grants and fixed asset funds'.
Restricted Revaluation Reserve	This fund represents the restricted surplus arising on the revaluation of the charity's assets.

24 Ultimate controlling party

The charity is under the control of its legal Trustees.

Every Trustee of the charity has unlimited joint and several liability for the debts of the charity.

Southend Christian Fellowship

Detailed analysis of Income and expenditure for the year ended 31 December 2023 as required by the SORP 2015

This analysis is classified by conventional nominal descriptions and not by activity.

25 Donations, Grants and Legacies

	Current year Unrestricted Funds 2023 £	Current year Restricted Funds 2023 £	Current year Total Funds 2023 £	Prior Year Total Funds 2022 £
Donations and gifts from individuals				
Small donations individually less than £1000	185,996	21,629	207,625	185,732
Refunds from HMRC on gift aided donations	43,079	-	43,079	87,285
Donor prefers not to be named	32,100	-	32,100	-
Donor prefers not to be named	8,000	-	8,000	-
Donor prefers not to be named	5,682	-	5,682	-
Donor prefers not to be named	1,825	-	1,825	-
Donor prefers not to be named	1,000	-	1,000	-
Donor prefers not to be named	1,000	-	1,000	-
Donor prefers not to be named	1,000	-	1,000	-
Transfer from designated funds	-	14,681	14,681	-
Anonymous donation	-	100,000	100,000	-
Total donations and gifts from individuals	279,682	136,310	415,992	273,017
Further information relating to the Donors can be obtained from the Trustees of the Charity				
Donations and gifts from individuals (Include HMRC refunds on gift aided donations) - Prior Year analysis				
	Prior Year Unrestricted Funds 2022 £	Prior Year Restricted Funds 2022 £	Prior Year Total Funds 2022 £	
Prior year	248,734	24,283	273,017	

Southend Christian Fellowship

Detailed analysis of Income and expenditure for the year ended 31 December 2023 as required by the SORP 2015

Total Donations, Grants and Legacies

Total Donations, Grants and Legacies	A1	279,682	136,310	415,992	273,017
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All the donations and gifts in the prior year were unrestricted.

Prior year

		Unrestricted Funds 2022 £	Restricted Funds 2022 £	Prior Year Total Funds 2022 £
Total Donations, Grants and Legacies	A1	248,734	24,283	273,017

26 Income from other, non charitable, trading activities

		Current year Unrestricted Funds 2023 £	Current year Restricted Funds 2023 £	Current year Total Funds 2023 £	Prior Year Total Funds 2022 £
Charitable Activities		12,101	11,376	23,477	8,170
Total from other activities	A3	12,101	11,376	23,477	8,170

All the income in the prior year was unrestricted.

Income from other, non charitable, trading activities - Prior Year analysis

		Unrestricted Funds	Restricted Funds	Total Funds
Prior Year		5,200	2,970	8,170

27 Investment income

		Current year Unrestricted Funds 2023 £	Current year Restricted Funds 2023 £	Current year Total Funds 2023 £	Prior Year Total Funds 2022 £
Property Rental Income		31,079	-	31,079	54,262
Total Investment income	A4	31,079	-	31,079	54,262

28 Other income and gains

		Current year Unrestricted Funds 2023 £	Current year Restricted Funds 2023 £	Current year Total Funds 2023 £	Prior Year Total Funds 2022 £
Sundry other income		23,266	-	23,266	103,626
Total other income	A5	23,266	-	23,266	103,626

All the income in the prior year was unrestricted.

Other income and gains - Prior year analysis

		Prior Year Unrestricted Funds 2022 £	Prior Year Restricted Funds 2022 £	Prior Year Total Funds 2022 £
Sundry other income		19,894	83,732	103,626
Total other income	A5	19,894	83,732	103,626

Southend Christian Fellowship

Detailed analysis of Income and expenditure for the year ended 31 December 2023 as required by the SORP 2015

29 Expenditure on charitable activities - Direct spending

<i>Current Year</i>	Current year Unrestricted Funds 2023 £	Current year Restricted Funds 2023 £	Current year Total Funds 2023 £	Prior Year Total Funds 2022 £
Defined benefit pension costs - charitable activities	9,359	-	9,359	7,503
Travel and Subsistence - Charitable Activities	2,276	32	2,307	1,429
Ministry Wages	105,685	-	105,685	105,582
Young People Wages	41,096	-	41,096	79,054
Café Wages	17,939	-	17,939	27,566
Centre Wages	90,682	-	90,682	70,168
Accountancy	1,620	-	1,620	3,360
Training	2,846	253	3,099	-
Internship Program	6,109	-	6,109	-
Ministry Gift	-	229	229	-
Total direct spending B2a	277,612	514	278,125	294,662

All the expenditure in the prior year was unrestricted.

<i>Prior Year</i>	Prior Year Unrestricted Funds 2022 £	Prior Year Restricted Funds 2022 £	Prior Year Total Funds 2022 £
Ministry Wages	-	105,582	105,582
Young People Wages	57,984	21,070	79,054
Total direct spending B2a	168,010	126,652	294,662

30 Expenditure on charitable activities- Grant funding of activities

<i>Current Year</i>	Current year Unrestricted Funds 2023 £	Current year Restricted Funds 2023 £	Current year Total Funds 2023 £	Prior Year Total Funds 2022 £
Grants made to individuals	-	81,416	81,416	10,584
Grants made to organisations	600	-	600	31,601
Total grantmaking costs B2c	600	81,416	82,016	42,185

Breakdown of Grants made to organisations

<i>Current Year</i>	Current year Unrestricted Funds 2023 £	Current year Restricted Funds 2023 £	Current year Total Funds 2023 £
School of Ministries - Odisha	600	-	600
	600	-	600

Breakdown of Grants made to organisations

<i>Prior Year</i>	Prior Year Unrestricted Funds 2022 £	Prior Year Restricted Funds 2022 £	Prior Year Total Funds 2022 £
Overseas	212	-	212
Love Southend	600	-	600
LT Honorary	1,000	-	1,000
Jeeven Asha Day Care	5,800	-	5,800
Gospel Grenades Honorary	11,931	-	11,931
School of Ministry - Massaka	600	-	600
Express Soccer Ministries	193	-	193
Odisha	600	-	600
Open Plaza	1,284	-	1,284
Vineyard Promise Offering	1,159	-	1,159
Harvest Network	8,222	-	8,222
	31,601	-	31,601

Southend Christian Fellowship

Detailed analysis of income and expenditure for the year ended 31 December 2023 as required by the SORP 2015

31 Support costs for charitable activities

<i>Current Year</i>	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
	2023 £	2023 £	2023 £	2022 £
<i>Premises Expenses</i>				
Rates and water charges	1,059	-	1,059	-
Light heat and power	11,746	-	11,746	-
Premises repairs, renewals and maintenance	6,387	2,565	8,952	1,008
Premises Costs and insurance	8,205	-	8,205	40,834
Building	-	-	-	36,079
<i>Administrative overheads</i>				
Telephone, fax and internet	6,001	-	6,001	6,974
Postage, Stationery and printing	2,156	-	2,156	2,223
Subscriptions to periodicals	-	-	-	6,469
Software licences and expenses	1,672	-	1,672	-
Sundry expenses	4,612	-	4,612	4,550
Equipment, repairs, expenses and maintenance	7,960	-	7,960	-
Other charitable expenditure	-	-	-	1,025
Staff welfare	7	-	7	-
<i>Professional fees paid to advisors other than the auditor or examiner</i>				
Accountancy fees other than examination or audit fees	900	-	900	-
Other legal and professional	3,551	-	3,551	-
<i>Financial costs</i>				
Bank charges	2,465	-	2,465	1,698
Depreciation & Amortisation in total for	23,289	-	23,289	23,289
Support costs before reallocation	80,010	2,565	82,575	124,149
Total support costs - Current Year	80,010	2,565	82,575	124,149
The basis of allocation of costs between activities is described under accounting policies				-
All the expenditure in the prior year was unrestricted.				-
<i>Administrative overheads</i>				

The basis of allocation of costs between activities is described under accounting policies

Southend Christian Fellowship

Detailed analysis of income and expenditure for the year ended 31 December 2023 as required by the SORP 2015

32 Total Charitable expenditure

Current Year		Current year Unrestricted Funds 2023 £	Current year Restricted Funds 2023 £	Current year Total Funds 2023 £	Prior Year Total Funds 2022 £
Total direct spending	B2a	277,612	514	278,125	294,662
Total grantmaking costs	B2c	600	81,416	82,016	42,185
Total support costs	B2d	80,010	2,565	82,575	124,149
Total charitable expenditure	B2	358,222	84,495	442,716	460,996

Prior Year		Prior Year Unrestricted Funds 2022 £	Prior Year Restricted Funds 2022 £	Prior Year Total Funds 2022 £	
Total direct spending	B2a	168,010	126,652	294,662	
Total grantmaking costs	B2c	42,185	-	42,185	
Total support costs	B2d	124,149	-	124,149	
Total charitable expenditure	B2	334,344	126,652	460,996	

33 Expenditure on raising funds and costs of investment management

Current Year		Current year Unrestricted Funds 2023 £	Current year Restricted Funds 2023 £	Current year Total Funds 2023 £	Prior Year Total Funds 2022 £
Cost of fundraising activities		40,801	12,011	52,812	54,675
Total fundraising costs	B1	40,801	12,011	52,812	54,675

Prior Year		Prior Year Unrestricted Funds 2022 £	Prior Year Restricted Funds 2022 £	Prior Year Total Funds 2022 £	
Cost of fundraising activities		48,392	6,283	54,675	
Total fundraising costs	B1	48,392	6,283	54,675	

Southend Christian Fellowship

Activity analysis of Income and expenditure for the for the year ended 31 December 2023

This analysis is classssified by activity and not by conventional nominal descriptions.

34 Analysis of income by activity

	SOFA ref	2023 £	2022 £
Activity			
Income from other, non charitable, trading activities			
Other activities		23,477	8,170
Summary of Total Income, including the items above			
Other activities	A3	23,477	8,170
Donations & Legacies	A1	415,992	273,017
Investment income	A4	31,079	54,262
Other income	A5	23,266	103,626
Total income as shown in the SOFA	A	493,814	439,075
Categories of income			
Income from exchange transactions		493,814	439,075

35 Analysis of charitable expenditure by activity

Activity

Summary of charitable costs by activity

	Direct costs	Support costs	Grant funding of activities	Total	Total
	2023 £	2023 £	2023 £	2023 £	2022 £
Other charitable activities	278,125	82,577	82,016	442,718	460,996
Total charitable expenditure	278,125	82,577	82,016	442,718	460,996

The basis of allocation of costs between activities is described under accounting policies

The breakdown of this expenditure by type of spending (ie nominal classification) is detailed in note 32

Southend Christian Fellowship

Activity analysis of Income and expenditure for the for the year ended 31 December 2023

Summary of grant making by activity

	Grants to institutions	Grants to individuals	Support costs	Total	Total
	2023 £	2023 £	2023 £	2023 £	2022 £
Other charitable activities	600	81,416	-	82,016	42,185
	<u>600</u>	<u>81,416</u>	<u>-</u>	<u>82,016</u>	<u>42,185</u>

Fuller details of grants made and related costs, including support costs, are shown in note 30.

36 Analysis of non charitable expenditure by activity

Activity

<i>Fundraising activities</i>	Fundraising activities 2023 £	Fundraising activities 2022 £
Direct fundraising costs	52,812	54,675
Indirect fundraising costs:-	-	-

Southend Christian Fellowship

Activity analysis of Income and expenditure for the for the year ended 31 December 2023

<i>Total non charitable expenditure</i>	2023	2022
	£	£
Total costs of Fundraising activities	52,812	54,675
Total non charitable expenditure	<u>52,812</u>	<u>54,675</u>

The breakdown of this expenditure by type of spending (ie by nominal classification and by fund) is detailed in note 0

Accounts

Charity registration number 290547

SOUTHEND CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

SOUTHEND CHRISTIAN FELLOWSHIP

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

M Verrinder
N Elliott
C Burgess
M Hart
R Bates
P Burgess
G Stone

Charity number

290547

Principal address

The Plaza Centre
600 Southchurch Road
Southend on Sea
Essex
SS1 2PT

Independent examiner

L Keith FCA
457 Southchurch Road
Southend on Sea
Essex
SS1 2PH

SOUTHEND CHRISTIAN FELLOWSHIP

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SOUTHEND CHRISTIAN FELLOWSHIP

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2022

The trustees present their annual report and financial statements for the year ended 31 December 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements 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 (FRS 102)" (effective 1 January 2019).

Objectives and activities

The principle objectives of Southend Christian Fellowship are that of the advancement of the Christian Faith in the UK and overseas, the advancement of the public benefit of religious and other education on Christian principles, and the relief of those in need, hardship or distress or who are aged, poor, sick and disabled. These policies remain unchanged since the last annual report of the trustees.

The Church is not part of a denomination or network and is entirely self-governing, albeit it seeks to work with other like minded churches in the local area, the UK and Overseas.

Public Benefit

'Public Benefit' is the legal requirement that all charities must have charitable purposes which benefit the public. The Charities Act 2011 underlines this requirement. The report seeks to highlight the public benefit provided by Southend Christian Fellowship.

The Trustees are aware of their duty under s.17 of the Charities Act 2011 to have due regards to the Public Benefit Guidance published by the Charity Commission. All of the many and varied activities of Southend Christian Fellowship as described in this report are available to, and for the benefit of, the public across the complete age spectrum, including children, teenagers and adults.

Therefore, the trustees believe that Southend Christian Fellowship fully complies with the requirements of the Charities Act 2011 with respect to public benefit.

Volunteers

The leadership and trustees recognise that the time, finance and skills given willingly by volunteers enable much of what the Fellowship aims to do to be effectively achieved and are very grateful for this generosity.

SOUTHEND CHRISTIAN FELLOWSHIP

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

Achievements and performance

During this financial year, the church has continued to experience God's provision and growth and growth continued despite covid:

- Southend Christian Fellowship has approximately 190-200 people attending on a Sunday. This number includes between 40 – 60 children and young people. The main meeting is on a Sunday and commences at 10.30am. Meetings including children and youth meetings. Church membership crosses all social classes, ethnicity and age groups.
- There are a large number of roles in which people are providing volunteer support which enables us to function in practical, administrative and spiritual capacities.

The vision of the church is to be one that actively extends the Kingdom of God by the expression of His love and power.

Teaching and Training

Teaching and discipling of the church members has taken place through Sunday morning celebrations, special events and small specific groups.

Pastoral Care

A team of people led by members of the senior leadership team takes responsibility for pastoral care throughout the church. They are assisted by Stream Leaders and other senior members of the Fellowship. This new approach and structure were adopted in 2022 as Covid exposed some limitations in our previous approach.

Ministry Teams

Ministry groups functioned throughout the year, providing an opportunity for people to serve and develop their gifts in areas such as pastoral work, worship, prophecy, healing; together with other groups where people could ask questions about the Christian faith in an informal setting.

Childrens Work

Southend Christian Fellowship provides relevant teaching for all ages of children from pre-schoolers to teenagers. This is provided by a team of volunteers drawn from the church membership. Powerzone has continued to provide teaching activities on Sundays for up to 40 – 50 children each week. A hugely successful holiday club for local children is held during the summer school break and is augmented by various one-off special events.

Youth work

Youth work has blossomed with many new people coming into contact with the Fellowship.

SERVING THE COMMUNITY

Community Café

As well as offering a peaceful and calm environment to the community our Café offers a warm space during the cold winter months and support to those who request it.

Tots+

A very successful 'club-like' environment is provided for mothers and fathers who are looking after early years children.

Children's Holiday Club

During the school summer holiday period a children's holiday club is provided to the community. As in pre-covid times this event has proved to be enormously successful within the community and places are sold-out fairly soon after it is announced. Occasional play afternoon sessions have also been put on in other parts of the year and again have been very successful.

SOUTHEND CHRISTIAN FELLOWSHIP

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

Daisy-Chain Playgroup

The decision to close our playgroup was made in February 2022 with a closure date set for July 2022 to give all participants as much notice as possible. It had struggled after recommencing post Covid. In particular, it was difficult to attract and retain quality staff. Council funding or lack of it has also been an issue for parents. A high number of SEN children also participated necessitating higher staffing ratios.

Sozo (Inner Healing and delivery)

The Team offers a safe environment to explore life's emotional hurts, challenges and wounds. Sozo is an internationally recognised methodology, and all practitioners have to undergo extensive training and vetting.

The Isaiah Project

The Isaiah Project is a compassion-based ministry which aims to assist the marginalised and who feel unable to move their life forward without help. It can offer support in a number of practical ways including housing, budgeting and befriending. The Project trustees and most of the senior management and befrienders are members of Southend Christian Fellowship. They are supported by a large number of volunteers from the local community and operate 5 charity shops. Originally Isaiah was part of Southend Christian fellowship before it was considered that it should become a separate charity.

ENGAGEMENT WITH OTHER CHURCHES AND EVENTS

Church leaders and members of the congregation have been active in promoting and attending numerous inter-church events, and areas of service to the community which included:

The Southend Foodbank (Reg Charity no 1163160)

A number of volunteers from the Fellowship serve the foodbank in various roles on a weekly basis. One of the SCF senior leaders is a trustee of this charity along with representatives from a number of churches across the Borough. The foodbank continues to work in conjunction with the Trussell Trust.

Street Pastors

Street Pastors serve the night-time community in Southend. By interacting with the clubbers they are able to identify and assist the vulnerable. They often enable people to get home safely or to seek medical assistance. Street Pastors liaise closely with our local police and Southend's other church/council cooperative schemes.

Love Southend

Southend Christian fellowship are widely involved in the activities of Love Southend providing volunteers for the many and varied programmes.

Southend CAP (Christians Against Poverty).

This is an effective debt advice team who are not only able to help clients escape debt, but also provide assistance on budgeting and building a stable financial future. A number of members volunteer their times and skills in partnership with CAP.

Local Collaboration

Southend Christian Fellowship leaders have met regularly with other church leaders, collaborating in serving Southend, South-East Essex and beyond. Over recent years we have been involved with a new relational group of Churches that together are looking to partner with others to help transform Essex with the love of God. This grouping "Transforming Essex" involved churches from across the county coming together with a common heart to love and serve our county.

Blaze

Blaze events have continued to prove popular amongst the Youth and are attended by up to 80 young people from churches and youth groups across South-East Essex. They are facilitated by a group of 8 -10 youth workers from local congregations. Activities include games, worship, discussion and prayer ministry.

SOUTHEND CHRISTIAN FELLOWSHIP

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

OVERSEAS SUPPORT

Whilst we do not have personnel working overseas we support a number of churches. Some of these churches are in unstable countries and some are seeing persecution. It is therefore no longer appropriate that we disclose more details at this point in time.

EXTERNAL HIRE OF THE PLAZA CENTRE FACILITIES

The Trustees allow other organisations to hire the facilities providing the activity does not conflict with the ethos of the Fellowship. Other charities receive highly discounted rates.

Particular users include Jada Theatre School, NHS running particular health focused activities including rehabilitation and those offering community group activities such as knitting circles.

Additionally, and mainly during the evenings, our main hall has hosted a number of musical events. These have been organised principally by the local Borough Arts Council whilst others have been hosted by other charities including the Royal British Legion, Scope and the Music Man Project. This policy has helped to promote high-quality entertainment for the community and has been extremely well received. Voluntary stewards from the Fellowship are responsible for Health and Safety requirements and provide refreshments for a charge. Our income recovered somewhat during the year to increase by 68% to £52,297.50.

DEVELOPMENT OF THE PLAZA CENTRE FACILITIES

Development of the Plaza Centre facilities continued throughout the year where funds have been available. Some of the work was carried out by skilled members of the Fellowship donating their time.

Garden Purchase

We had noticed that a small parcel of land behind our garages was uncared for. We approached the owner and after many months of negotiations was able to purchase the land outright. Members of the Fellowship converted the wilderness to a high quality green space which is now being used by various functions in the church and local community.

Financial review

Financial position

The unrestricted funds showed a surplus for the year of £122,817 (£153,165 – 2021) after transfers. The trustees would like to express their thanks to those business, charities, other local churches and individuals for their donations and grants given during the year.

Principal funding sources

The charity relies on voluntary donations from its members for its income. The Charity does not employ professional fund-raising bodies.

GRANTS RECEIVED

During the year we were pleased to receive the following grants:-

1 to 1	-	£4,668.00
EYPP	-	£3,345.26

Reserves policy

The trustees have developed a reserves policy that they would hold reserves to cover a potential reduction or loss of income.

The trustees believe that it would be prudent to have as a reserve a minimum of £50,000 readily available to cover unforeseen eventualities. (£27,000 is approximately one month's unrestricted income/outgoings). The average current account balance over the year was in excess of £50,000.

Discussions internally within the charity, and externally, lead the trustees to believe that sufficient funds equivalent to the reserve figure identified could be made available, if required, on a timely basis by way of loan finance

SOUTHEND CHRISTIAN FELLOWSHIP

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

Investment policy and objectives

The charity has adopted a policy of placing any surplus funds in a low risk, high return investment account with COIF. The nature of this account is a highly liquid investment and has therefore been shown with cash and cash equivalents in the financial statements.

Risk Management:

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Environmental Matters

Many people in the Church are committed to a sustainable future and to improving the social, economic and environmental well-being of the community. This is an ethos of the fellowship.

We endeavour to base all our actions on sustainability principles to protect our planet and future. We are seeking to minimize CO2 emissions even though we occupy a large building built in the 1930's.

Our services are delivered in a way that minimizes environmental impact and promotes integrity.

Social Responsibility

The Senior Leadership Team seeks to promote a socially responsible culture throughout the fellowship, in particular:-

- We offer safe and healthy jobs with fair wages.
- We maintain a diverse, participation-based corporate culture that establishes optimum conditions for the sustainable commitment of the employees including paying attention to Health & Safety and reducing conflict in the work-place.
- We are committed to working locally to improve the social, economical and environmental well being of our community.

Plans for future periods

Southend Christian Fellowship has a vision to reach out and touch the local community and beyond with the love of Jesus. We continue to review where we invest our resources; not just financial but time and energy also.

One of our biggest passions this year has been to create legacy: To invest in the future of SCF and the Plaza Centre in order to build firm foundations that the next generation will be able to work and expand from.

As part of that we have been making plans to renovate the Plaza Centre in order that it is suitable and ready for the next season and generation of Southend Christian Fellowship family and we are therefore looking to continue to invest in building work to make this happen.

By careful management of income and budgets the trustees assist the leadership team by ensuring that costs are monitored on a timely basis and that there are sufficient reserves in place to allow for growth.

Structure, governance and management

The charity is controlled by its governing document, a deed of trust which is dated 5 October 1984 and amended by resolution on 14 October 1992, and constitutes an unincorporated charity.

The trustees who served during the year and up to the date of signature of the financial statements were:

M Verrinder
N Elliott
C Burgess
M Hart
R Bates
P Burgess
G Stone

SOUTHEND CHRISTIAN FELLOWSHIP

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

The Trust Deed describes the criteria and appointment mechanism for new Trustees in detail, in summary they need to be members of the Fellowship in good standing and with skills that the Leadership Team deem to be of benefit to the Trust. A new Trustee appointment involves an extensive assessment period which may last many months and requires the consent of both all members of the Leadership Team and all current Trustees.

The Fellowship's activities are overseen by the Senior Leadership Team.

Senior Leadership Team

Clive Baggerley

Robert Bates

Chrissy Burgess - Team leader

Peter Burgess

Lindsey Nelson (stepped down 04/01/2023)

The Trustees meet at least bimonthly to review strategy, performance, operating plans, budgets and building matters and are regularly consulted and informed on matters of importance.

The senior Leadership Team meet frequently to discuss and oversee the affairs of Southend Christian Fellowship. They work with other members of staff and a large number of volunteers to implement the vision, goals and objects of the Trust. The Senior Leadership Team is assisted by an Extended Leadership Team, consisting of church members who manage the Ministry areas of the Church, currently:

Management

Southend Christian Fellowship has a three-fold leadership structure, which has some overlap, under the overall direction of the senior leadership team. Each group - Trustees, staff and leaders and Ministry Co-ordinators - have distinct responsibilities in order to take adequate care of each church member and continue on-going outward ministry to benefit the community.

Overall Vision and Direction

The overall vision and direction of the Church is set by the Senior Leadership Team with reference to the Extended Leadership Team, Trustees and Oversight Group.

Oversight Group

The responsibilities of the Oversight Group are to pray and peer. It is not a decision-making group, but rather hears and discerns the health and direction of the Church. It is made up of people representing different groups and experience within the Church. Currently this group consists of Mark and Anita Churchward (based in Southend), Basil and Kathy 'Souza (based on Mumbai, India) and Peter and Mariette Stott (based in South-West England)..

Oversight Group

The responsibilities of the Oversight Group are to pray and peer. It is not a decision-making group, but rather hears and discerns the health and direction of the Church. It is made up of people representing different groups and experience within the Church. Currently this group consists of Mark and Anita Churchward (based in Southend), Basil and Kathy 'Souza (based on Mumbai, India) and Peter and Mariette Stott (based in South-West England).

Trustees

The responsibilities of the Trustees include;

- To advise the Senior leadership Team on staffing, salaries and employment issues;
- To manage the legal responsibilities of the Charity and ensure full compliance with legislation
- To advise on and manage Church assets and property.

SOUTHEND CHRISTIAN FELLOWSHIP

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

Leaders and staff

The responsibilities of Leaders and Staff include:

- To provide one to one pastoral care for church members;
- To help teach and train church members in the Christian religion
- To undertake management activities to the best of their abilities under the direction of the Senior Leadership Team.

Co-Ordinators (external Leadership Team):

To manage, under the guidance of the Senior Leadership Team, the ministry areas of the Church, currently;

- Alpha Course
- Children's ministry
- Community Cafe
- Men's ministry
- Missions Overseas
- Outreach (evangelism)
- Prayer
- Sozo (Inner healing and delivery)
- Teaching and Training
- Worship
- Youth

ADMINISTRATIVE DEVELOPMENTS

Covid continued to have an effect on the Church's activities, Right from the start of the year we attempted to meet primarily in person whilst maintaining an online presence for those unable to meet in person.

POLICIES AND PROCEDURES:

Southend Christian Fellowship has established policies which apply to both staff and those who take part in the community life and/ or visit the church, including a Safeguarding Policy. During the past year existing policies have been reviewed and upgraded and various new policies generated.

Professional Advisers

These are as shown on the information page. There was one change in the year where DCP Accountants were appointed to replace Francis James & Partners LLP. One local firm of solicitors were consulted on a land purchase

The trustees' report was approved by the Board of Trustees.

R.P. Bates

.....
R Bates

Trustee

Date: *30th October 2023*

SOUTHEND CHRISTIAN FELLOWSHIP

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF SOUTHEND CHRISTIAN FELLOWSHIP

I report to the trustees on my examination of the financial statements of Southend Christian Fellowship (the charity) for the year ended 31 December 2022.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no 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 charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements 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 financial statements to be reached.



L Keith FCA

457 Southchurch Road
Southend on Sea
Essex
SS1 2PH

Dated: 31/10/23

SOUTHEND CHRISTIAN FELLOWSHIP

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2022

	Notes	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
<u>Income and endowments from:</u>							
Donations and legacies	3	248,734	24,283	273,017	386,662	42,881	429,543
Charitable activities	4	5,200	2,970	8,170	8,267	-	8,267
Investments	5	54,262	-	54,262	31,161	-	31,161
Other income	6	19,894	83,732	103,626	35,431	120,797	156,228
Total income		328,090	110,985	439,075	461,521	163,678	625,199
<u>Expenditure on:</u>							
Raising funds	7	48,392	6,283	54,675	85,159	3,359	88,518
Charitable activities	8	334,344	126,652	460,996	222,166	189,471	411,637
Total expenditure		382,736	132,935	515,671	307,325	192,830	500,155
Net (outgoing)/incoming resources before transfers		(54,646)	(21,950)	(76,596)	154,196	(29,152)	125,044
Gross transfers between funds		(41,840)	41,840	-	-	-	-
Net (expenditure)/income for the year/ Net movement in funds		(96,486)	19,890	(76,596)	154,196	(29,152)	125,044
Fund balances at 1 January 2022		1,132,707	1,526	1,134,233	978,511	30,678	1,009,189
Fund balances at 31 December 2022		1,036,221	21,416	1,057,637	1,132,707	1,526	1,134,233

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

SOUTHEND CHRISTIAN FELLOWSHIP

BALANCE SHEET

AS AT 31 DECEMBER 2022

		2022		2021 as restated	
	Notes	£	£	£	£
Fixed assets					
Tangible assets	12		909,435		889,353
Current assets					
Debtors	13	5,078		25,852	
Cash at bank and in hand		153,629		226,567	
		<u>158,707</u>		<u>252,419</u>	
Creditors: amounts falling due within one year	14	<u>(10,505)</u>		<u>(7,539)</u>	
Net current assets			148,202		244,880
Total assets less current liabilities			<u>1,057,637</u>		<u>1,134,233</u>
Income funds					
Restricted funds	17		21,416		1,526
<u>Unrestricted funds</u>					
Designated funds	18	80,864		10,150	
General unrestricted funds		698,145		865,345	
Revaluation reserve		<u>257,212</u>		<u>257,212</u>	
			<u>1,036,221</u>		<u>1,132,707</u>
			<u>1,057,637</u>		<u>1,134,233</u>

The financial statements were approved by the Trustees on 30th October 2023

R.P. Bates

R. Bates
Trustee

SOUTHEND CHRISTIAN FELLOWSHIP

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 DECEMBER 2022

	Notes	2022 £	£	2021 £	£
Cash flows from operating activities					
Cash (absorbed by)/generated from operations	21		(83,829)		107,640
Investing activities					
Purchase of tangible fixed assets		(43,371)		-	
Investment income received		54,262		31,161	
Net cash generated from investing activities			10,891		31,161
Net cash used in financing activities			-		-
Net (decrease)/increase in cash and cash equivalents			(72,938)		138,801
Cash and cash equivalents at beginning of year			226,567		87,766
Cash and cash equivalents at end of year			153,629		226,567

SOUTHEND CHRISTIAN FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

1 Accounting policies

Charity information

Southend Christian Fellowship is a an unincorporated charity.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements 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 Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

SOUTHEND CHRISTIAN FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	2% on cost
Plant and equipment	20% on cost
Fixtures and fittings	20% on cost
Computers	20% on cost
Motor vehicles	25% on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

Properties whose fair value can be measured reliably are held under the revaluation model and are carried at a revalued amount, being their fair value at the date of valuation less any subsequent accumulated depreciation and subsequent accumulated impairment losses. The fair value of the land and buildings is usually considered to be their market value.

Revaluation gains and losses are recognised in other recognised gains and losses and accumulated in equity, except to the extent that a revaluation gain reverses a revaluation loss previously recognised in net income/(expenditure) or a revaluation loss exceeds the accumulated revaluation gains recognised in equity; such gains and loss are recognised in net income/(expenditure) for the year.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

SOUTHEND CHRISTIAN FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

1 Accounting policies

(Continued)

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

SOUTHEND CHRISTIAN FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2022 £	2022 £	2022 £	2021 £	2021 £	2021 £
Donations and gifts	248,734	24,283	273,017	386,662	42,881	429,543

4 Charitable activities

	2022 £	2021 £
Charitable activities	8,170	8,267
Analysis by fund		
Unrestricted funds	5,200	8,267
Restricted funds	2,970	-
	8,170	8,267

5 Investments

	Unrestricted funds	Unrestricted funds
	2022 £	2021 £
Rental income	52,298	31,154
Interest receivable	1,964	7
	54,262	31,161

SOUTHEND CHRISTIAN FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

6 Other income

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2022	2022	2022	2021	2021	2021
	£	£	£	£	£	£
Other income	764	20,153	20,917	24,636	38,815	63,451
Café income	19,130	-	19,130	10,795	-	10,795
Playgroup income	-	63,579	63,579	-	81,982	81,982
	<u>19,894</u>	<u>83,732</u>	<u>103,626</u>	<u>35,431</u>	<u>120,797</u>	<u>156,228</u>

7 Raising funds

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2022	2022	2022	2021	2021	2021
	£	£	£	£	£	£
Raising funds						
Ministry expenses	16,498	6,283	22,781	27,824	125	27,949
Playgroup expenditure	-	-	-	-	3,234	3,234
Church activities	24,747	-	24,747	33,755	-	33,755
Advertising	7,147	-	7,147	4,723	-	4,723
	<u>48,392</u>	<u>6,283</u>	<u>54,675</u>	<u>66,302</u>	<u>3,359</u>	<u>69,661</u>
<u>Trading costs</u>						
Depreciation and impairment	-	-	-	18,857	-	18,857
	<u>48,392</u>	<u>6,283</u>	<u>54,675</u>	<u>85,159</u>	<u>3,359</u>	<u>88,518</u>

SOUTHEND CHRISTIAN FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

8 Charitable activities

	2022 £	2021 £
Depreciation and impairment	23,289	-
Ministry wages	105,582	74,918
Playgroup wages	79,054	92,897
Café wages	27,566	23,981
Centre Wages	70,168	37,627
Pension contributions	7,503	10,162
Overseas travel	1,429	929
Accountancy	3,360	4,080
Building	36,079	46,813
Premises cost and insurance	40,834	30,191
Subscriptions	6,469	2,324
Telephone	6,974	7,609
Printing, postage and stationary	2,223	2,511
Repairs and maintenance	1,008	2,842
Sundries	4,550	24,121
Bank charges	1,698	1,492
Other charitable expenditure	1,025	925
	<u>418,811</u>	<u>363,422</u>
Grant funding of activities (see note 9)	42,185	48,215
	<u>460,996</u>	<u>411,637</u>
Analysis by fund		
Unrestricted funds	334,344	222,166
Restricted funds	126,652	189,471
	<u>460,996</u>	<u>411,637</u>

SOUTHEND CHRISTIAN FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) **FOR THE YEAR ENDED 31 DECEMBER 2022**

9 Grants payable

	2022 £	2021 £
Grants to institutions:		
Overseas	212	24,240
Love Southend	600	-
Odisha	600	837
LT Honorarium	1,000	-
Jeeven Asha Day Care	5,800	21,525
Open Plaza	1,284	-
Vineyard Promise Offering	1,159	-
Harvest Network	8,222	-
Gospel Grenades Honorarium	11,931	-
School of Ministry - Massaka	600	600
Express Soccer Ministries	193	-
Other	-	1,013
	<u>31,601</u>	<u>48,215</u>
Grants to individuals	10,584	-
	<u>42,185</u>	<u>48,215</u>

10 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

During the year salaries were paid to trustees for operational and administrative duties undertaken on behalf of the charity, not as their role as trustees, as follows:

	2022	2021
P Burgess	£46,713	£35,799
C Burgess	£46,713	£35,799

The following trustees received expenses for their employed or voluntary roles, other than that of trustee, within the charity:

P. Burgess - £597.62 in travel expenses.

C. Burgess - £776.40 in travel expenses.

G. Stone - £260.22 expenses incurred on behalf of the charity and reimbursed.

M. Hart - £85.20 in travel expenses and £674.10 in expenses incurred on behalf of the charity and reimbursed.

SOUTHEND CHRISTIAN FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

11 Employees

The average monthly number of employees during the year was:

	2022	2021
	Number	Number
Playgroup	5	9
Ministry	6	5
Cafe	2	2
Admin	1	2
Cleaning	2	1
Total	<u>16</u>	<u>19</u>

Employment costs	2022	2021
	£	£
Wages and salaries	255,263	229,423
Social security costs	18,681	-
Other pension costs	10,776	10,162
	<u>284,720</u>	<u>239,585</u>

There were no employees whose annual remuneration was more than £60,000.

SOUTHEND CHRISTIAN FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) **FOR THE YEAR ENDED 31 DECEMBER 2022**

12 Tangible fixed assets

	Freehold land and buildings £	Plant and equipment £	Fixtures and fittings £	Computers £	Motor vehicles £	Total £
Cost or valuation						
At 1 January 2022	880,000	84,597	83,210	35,438	4,025	1,087,270
Additions	20,733	18,955	3,683	-	-	43,371
At 31 December 2022	900,733	103,552	86,893	35,438	4,025	1,130,641
Depreciation and impairment						
At 1 January 2022	11,733	84,597	62,124	35,438	4,025	197,917
Depreciation charged in the year	11,733	3,791	7,765	-	-	23,289
At 31 December 2022	23,466	88,388	69,889	35,438	4,025	221,206
Carrying amount						
At 31 December 2022	877,267	15,164	17,004	-	-	909,435
At 31 December 2021	868,267	-	21,086	-	-	889,353

SOUTHEND CHRISTIAN FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

12 Tangible fixed assets

(Continued)

Land and buildings with a carrying amount of £880,000 were revalued at March 2020 by Knight Freeman, independent valuers not connected with the charity, on the basis of market value. The valuation conforms to International Valuation Standards and was based on recent market transactions on arm's length terms for similar properties.

At 31 December 2022, had the revalued assets been carried at historic cost less accumulated depreciation and accumulated impairment losses, their carrying amount would have been approximately £594,592 (2021 - £608,690).

13 Debtors

	2022	2021
	£	£
Amounts falling due within one year:		
Other debtors	1,930	25,852
Prepayments and accrued income	3,148	-
	<u>5,078</u>	<u>25,852</u>

14 Creditors: amounts falling due within one year

	Notes	2022	2021
		£	£
Other taxation and social security		3,760	-
Deferred income	15	66	-
Trade creditors		230	-
Other creditors		2,969	4,179
Accruals and deferred income		3,480	3,360
		<u>10,505</u>	<u>7,539</u>

15 Deferred income

	2022	2021
	£	£
Other deferred income	<u>66</u>	<u>-</u>

Deferred income is included in the financial statements as follows:

	2022	2021
	£	£
Deferred income is included within:		
Current liabilities	<u>66</u>	<u>-</u>

Movements in the year:

SOUTHEND CHRISTIAN FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) **FOR THE YEAR ENDED 31 DECEMBER 2022**

15	Deferred Income		(Continued)
	Deferred income at 1 January 2022	-	-
	Resources deferred in the year	66	-
		<u>66</u>	<u>-</u>
	Deferred income at 31 December 2022	<u>66</u>	<u>-</u>

16 Retirement benefit schemes

Defined contribution schemes

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The charge to profit or loss in respect of defined contribution schemes was £10,776 (2021 - £10,162).

SOUTHEND CHRISTIAN FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

17 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds			Movement in funds			Transfers	Balance at 31 December 2022
	Balance at 1 January 2021	Incoming resources	Resources expended	Balance at 1 January 2022	Incoming resources	Resources expended		
	£	£	£	£	£	£	£	£
Building fund	7,487	17,911	(23,703)	1,695	15,780	(9,235)	-	8,240
Family fund	5,268	6,998	(8,313)	3,953	4,480	(3,568)	-	4,865
Growth fund	22,963	56,787	(62,646)	17,104	27,146	(35,939)	-	8,311
Playgroup	(5,040)	81,982	(98,168)	(21,226)	63,579	(84,193)	41,840	-
	<u>30,678</u>	<u>163,678</u>	<u>(192,830)</u>	<u>1,526</u>	<u>110,985</u>	<u>(132,935)</u>	<u>41,840</u>	<u>21,416</u>

The building fund is held for the development of the Plaza Centre premises and facilities.

Family fund is for the development of SCF's corporate life, including the relief of hardship for those both within and outside the church 'family'.

The playgroup is run from the Plaza Centre for the benefit of the local community in Southend.

The growth fund is for the support of Christian ministries and the spreading of the Gospel of the Christ in Southend, in Essex, and beyond.

SOUTHEND CHRISTIAN FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

18 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Balance at 1 January 2022	Movement in funds		Balance at 31 December 2022
	£	Incoming resources £	Resources expended £	£
Audio Visual	2,261	-	(2,261)	-
Sozo	274	200	-	474
Pastoral Loan	1,580	-	-	1,580
Projects K600 club refurbishment	2,475	-	(2,475)	-
Oversight DBS	3,560	3,600	(3,600)	3,560
First Floor Ventilation	-	25,250	-	25,250
Reserve Fund	-	50,000	-	50,000
	<u>10,150</u>	<u>79,050</u>	<u>(8,336)</u>	<u>80,864</u>

19 Analysis of net assets between funds

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
Fund balances at 31 December 2022 are represented by:						
Tangible assets	909,435	-	909,435	889,353	-	889,353
Current assets/(liabilities)	126,786	21,416	148,202	243,354	1,526	244,880
	<u>1,036,221</u>	<u>21,416</u>	<u>1,057,637</u>	<u>1,132,707</u>	<u>1,526</u>	<u>1,134,233</u>

20 Related party transactions

Transactions with related parties

During the year the charity entered into the following transactions with related parties:

Salary costs were paid to the wife of a Trustee (N. Elliott) totaling £1,245.36 during the year.

Salary costs were paid to the wife of a Trustee (M. Verrinder) totaling £10,180.62 during the year.

SOUTHEND CHRISTIAN FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

21	Cash generated from operations	2022 £	2021 £
	(Deficit)/surplus for the year	(76,596)	125,044
	Adjustments for:		
	Investment income recognised in statement of financial activities	(54,262)	(31,161)
	Depreciation and impairment of tangible fixed assets	23,289	18,857
	Movements in working capital:		
	Decrease/(increase) in debtors	20,774	(5,338)
	Increase in creditors	2,900	238
	Increase in deferred income	66	-
	Cash (absorbed by)/generated from operations	(83,829)	107,640

22 Analysis of changes in net funds
The charity had no debt during the year.

23 Prior period adjustment

Changes to the balance sheet

	At 31 December 2021		
	As previously reported	Adjustment	As restated
	£	£	£
Fixed assets			
Tangible assets	629,776	259,577	889,353
Capital funds			
Income funds			
Restricted funds	1,526	-	1,526
Unrestricted funds	873,130	259,577	1,132,707
Total equity	874,656	259,577	1,134,233

Changes to the profit and loss account

	Period ended 31 December 2021		
	As previously reported	Adjustment	As restated
	£	£	£
Raising funds	90,883	(2,365)	88,518
Net movement in funds	122,679	2,365	125,044

The prior period adjustment relates to the revaluation of the freehold property in 2020 to £880,000. This created a revaluation reserve of £257,212 and a reduction in depreciation of £2,365.

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Accounts

SOUTHEND CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

SOUTHEND CHRISTIAN FELLOWSHIP

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

P Burgess
C Burgess
R Bates - Chair
N Elliott
M Hart - Secretary
G Stone - Treasurer
M Verrinder

Charity number

290547

Principal address

The Plaza Centre
600 Southchurch Road
Southend-on-Sea
Essex
England
SS1 2PT

Independent examiner

Francis James & Partners LLP
1386 London Road
Leigh on Sea
Essex
England
SS9 2UJ

SOUTHEND CHRISTIAN FELLOWSHIP

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Statement of cash flows	14
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SOUTHEND CHRISTIAN FELLOWSHIP

REPORT

FOR THE YEAR ENDED 31 DECEMBER 2021

The trustees present their report with the financial statements of the charity for the year ended 31 December 2020.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Southend Christian Fellowship 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 (FRS 102)" (effective 1 January 2019).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust which is dated 5 October 1984 and amended by resolution on the 14 October 1992, and constitutes an unincorporated charity.

The Church is not part of a denomination or network and is entirely self-governing, albeit it seeks to work with other like minded churches in the local area, the UK and Overseas.

Risk management

The trustees' have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Organisational Structure

The Fellowship's activities are overseen by the Senior Leadership Team.

Senior Leadership Team

Clive Baggerley (as of 01/03/2021)

Robert Bates

Chrissy Burgess

Peter Burgess

Nicola Goddard (stepped down 30/09/2021)

Lindsey Nelson

Chrissy Burgess is the current appointed Team Leader.

The Trustees meet at least bimonthly to review strategy, performance, operating plans, budgets and building matters and were regularly consulted and informed on matters of importance.

Trustees

Robert Bates (Chairman)

Ruth Aina (stepped down 15/10/2021)

Chrissy Burgess

Peter Burgess

Nigel Elliott

Malcolm Hart

Graham Stone

Matthew Verrinder (as of 17/11/2021)

The Senior Leadership Team meet frequently to discuss and oversee the affairs of Southend Christian Fellowship. They work with other members of staff (19) and a large number of volunteers to implement the vision, goals and objects of the Trust. The Senior Leadership Team is assisted by an Extended Leadership Team, consisting of church members who manage the Ministry areas of the Church, currently:-

Management

Southend Christian Fellowship has a three-fold leadership structure, which has some overlap, under the overall direction of the Senior Leadership Team. Each group – Trustees, Staff and Leaders and Ministry Co-ordinators – has distinct responsibilities in order to take adequate care of each church member and continue on-going outward ministry to benefit the community.

SOUTHEND CHRISTIAN FELLOWSHIP

Overall Vision and Direction

The overall vision and direction for the Church is set by the Senior Leadership Team with reference to the Extended Leadership Team, Trustees and Oversight Group.

Oversight Group

The responsibilities of the Oversight Group are to pray and peer. It is not a decision-making group, but rather hears and discerns the health and direction of the Church. It is made up of people representing different groups and experience within the Church. Currently this group consists of Mark and Anita Churchward (based in Southend), Basil and Kathy D'Souza (based in Mumbai, India) and Peter and Mariette Stott (based in South-West England).

Trustees

The responsibilities of the Trustees include:-

- To advise the Senior Leadership Team on staffing, salaries and employment issues;
- To manage the legal responsibilities of the Charity and ensure full compliance with legislation- including both company and charity law;
- To advise on and manage Church assets and property.

Leaders and Staff

The responsibilities of Leaders and Staff include:-

- To provide on-to-one pastoral care for church members;
- To help teach and train church members in the Christian religion;
- To undertake management activities to the best of their abilities under the direction of the Senior Leadership Team.

Co-ordinators:-

To manage, under the guidance of the Senior Leadership Team, the ministry areas of the Church, currently:

- Alpha Course
- Children's ministry
- Community Café
- Men's ministry
- Missions Overseas
- Outreach (evangelism)
- Prayer
- Sozo (Inner Healing and delivery)
- Teaching and Training
- Women's ministry
- Worship
- Youth

Professional Advisers are as shown on the information page. There were no changes in the year. One local firm of solicitors were consulted on a potential land purchase.

SOUTHEND CHRISTIAN FELLOWSHIP

OBJECTIVES AND ACTIVITIES

Objectives and aims

The principal objectives of Southend Christian Fellowship are that of the advancement of the Christian Faith in the UK and Overseas; the advancement of the public benefit of religious and other education on Christian principles, and the relief of those in need, hardship or distress or who are aged, poor, sick and disabled. These policies remain unchanged since the last annual report of the trustees.

Public benefit

'Public Benefit' is the legal requirement that all charities must have charitable purposes which benefit the public. The Charities Act 2011 underlines this requirement. The report seeks to highlight the public benefit provided by Southend Christian Fellowship.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake. All of the many and varied activities of Southend Christian Fellowship as described in this report are available to, and for the benefit of, the public across the complete age spectrum, including children, teenagers and adults.

Therefore, the trustees believe that Southend Christian Fellowship fully complies with the requirements of the Charities Act 2011 with respect to public benefit.

Volunteers

The leadership and trustees recognise that the time, finance and skills given willingly by volunteers enable much of what the Fellowship aims to do to be effectively achieved and are very grateful for this generosity.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the should undertake.

ADMINISTRATIVE DEVELOPMENTS

Covid continued to have an effect on the Church's activities, although right from the start of the year we attempted to meet primarily in person whilst maintaining an online presence for those unable to meet in person.

SOUTHEND CHRISTIAN FELLOWSHIP

REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

ACHIEVEMENT AND PERFORMANCE

Charitable activities

During this financial year, the church has continued to experience God's provision and growth and growth continued despite covid:

- Southend Christian Fellowship has approximately 190 people attending on a Sunday. This number includes between 40 – 60 children and young people. The main meetings is on a Sunday and commences at 10.30am. Meetings including children and youth meetings. Church membership crosses all social classes, ethnicity and age groups.
- There are a large number of roles in which people are providing volunteer support which enables us to function in practical, administrative and spiritual capacities.

The vision of the church is to be one that actively extends the Kingdom of God by the expression of His love and power

Teaching and Training

Teaching and discipling of the church members has taken place through Sunday morning celebrations, special events and small specific groups.

Hardship Fund

A special fund was raised early in the year to help provide targeted support to those in need within the fellowship. The remit was extended over the course of the year towards the local community as well.

Internships

A new 4 day a week programme commenced in September, open to all, to provide training for individuals to develop life Christian ministry skills. It is led and mentored by a member of the Senior Leadership Team. Two members of the fellowship took the opportunity to enrol.

Pastoral Care

A team of people led by two members of the senior leadership team takes responsibility for pastoral care throughout the church. A new approach and structure will be adopted in 2022 as Covid exposed some limitations in this approach.

Ministry Teams

A number of ministry groups continued throughout the year, providing an opportunity for people to serve and develop their gifts in areas such as pastoral work, worship, prophecy, healing; together with other groups where people could ask questions about the Christian faith in an informal setting.

Childrens Work

Southend Christian Fellowship provides relevant teaching for all ages of children from pre-schoolers to teenagers. This is provided by a team of volunteers drawn from the church membership. Powerzone has continued to provide teaching activities on Sundays for up to 30 children each week. Our hugely successful holiday club for local children resumed after missing the previous summer due to Covid.

Youth work

Youth work resumed during the year once Covid restrictions relaxed and has blossomed with many new people coming into contact with the Fellowship.

SOUTHEND CHRISTIAN FELLOWSHIP

REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

SERVING THE COMMUNITY

Our community activities, Community Café and Tots+ resumed in April and has flourished towards the end of the year after a slow start.

Daisy-Chain Playgroup

The playgroup struggled after recommencing post Covid. In particular, it has been difficult to attract and retain quality staff. Council funding or lack of it has also been an issue for parents. A high number of SEN children have continued to participate. Our Early Years Team continues to support the playgroup team with advice, updates and training.

Sozo (Inner Healing and delivery)

The Team offer a safe environment to explore life's emotional hurts, challenges and wounds.. Sozo is an internationally recognised methodology and all practitioners have to undergo extensive training and vetting.

The Isaiah Project

The Isaiah Project is a compassion based ministry which aims to assist the marginalised and who feel unable to move their life forward without help. It can offer support in a number of practical ways including housing, budgeting and befriending. The Project trustees and most of the senior management and befrienders are members of Southend Christian Fellowship. They are supported by a large number of volunteers from the local community and operate 5 charity shops. Originally Isaiah was part of Southend Christian fellowship before it was considered that it should become a separate charity.

SOUTHEND CHRISTIAN FELLOWSHIP

REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

ENGAGEMENT WITH OTHER CHURCHES AND EVENTS

Church leaders and members of the congregation have been active in promoting and attending numerous inter-church events, and areas of service to the community which included:

Ferndale Baptist Church

We have continued to support the work of Ferndale Baptist church throughout the year.

The Southend Foodbank (Reg Charity no 1163160)

A number of volunteers from the Fellowship serve the foodbank in various roles on a weekly basis. One of the SCF senior leaders is a trustee of this charity along with representatives from a number of churches across the Borough. The foodbank continues to work in conjunction with the Trussell Trust.

Street Pastors

Street Pastors serve the night-time community in Southend. By interacting with the clubbers they are able to identify and assist the vulnerable. They often enable people to get home safely or to seek medical assistance. Street Pastors liaise closely with our local police and Southend's other church/council cooperative schemes.

Healing Rooms/Plaza Healing Centre

For many years the Fellowship worked with other local churches to provide opportunity for confidential healing prayer for any member of the community irrespective of their faith background. In 2018 this ministry came to a close, but Southend Christian Fellowship still continues to offer hope and ministry to the sick through Plaza Healing Centre. Anyone is able to attend and receive prayer for healing within an atmosphere of worship. This attracts people not just from the church, but also from the wider community. We continue to see God's grace poured out on people to heal and restore. Whenever possible this activity transferred to Zoom during the pandemic.

Love Southend

Southend Christian fellowship are widely involved in the activities of Love Southend providing volunteers for the many and varied programmes.

Southend CAP (Christians Against Poverty).

This is an effective debt advice team who are not only able to help clients escape debt, but also provide assistance on budgeting and building a stable financial future. A number of members volunteer their times and skills in partnership with CAP.

Local Collaboration

Southend Christian Fellowship leaders have met regularly with other church leaders, collaborating in serving Southend, South East Essex and beyond. Over recent years we have been involved with a new relational group of Churches that together are looking to partner with others to help transform Essex with the love of God. This grouping "Transforming Essex" involved churches from across the county coming together with a common heart to love and serve our county.

Blaze

Blaze events have continued to prove popular amongst the Youth and are attended by up to 80 young people from churches and youth groups across South East Essex. They are facilitated by a group of 8 -10 youth workers from local congregations. Activities include games, worship, discussions and prayer ministry.

SOUTHEND CHRISTIAN FELLOWSHIP

REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

OVERSEAS SUPPORT

Whilst we do not have personnel working overseas we support a number of churches. Some of these churches are in unstable countries and some are seeing persecution. It is therefore no longer appropriate that we disclose more details at this point in time other than to state that on a year on year basis that our funding increased by nearly 50% to £48,215.

EXTERNAL HIRE OF THE PLAZA CENTRE FACILITIES

The Trustees allow other organisations to hire the facilities providing the activity does not conflict with the ethos of the Fellowship. These include events, mainly musical, presented by the local Borough Arts Council. This policy has helped to promote high-quality entertainment for the community and has been extremely well received. Voluntary stewards from the Fellowship are responsible for Health and Safety requirements and provide refreshments for a charge. Our income recovered somewhat post Covid to £31,154.

DEVELOPMENT OF THE PLAZA CENTRE FACILITIES

Development of the Plaza Centre facilities continued throughout the year where funds have been available. Some of the work was carried out by skilled members of the Fellowship donating their time.

POLICIES AND PROCEDURES

Southend Christian Fellowship has established policies which apply to both staff and those who take part in the community life and/ or visit the church, including a Safeguarding Policy. During the past year existing policies have been reviewed and upgraded and various new policies generated.

Financial review

Financial position

The unrestricted funds showed a surplus for the year of £153,165 after transfers, as a result of a large one-off donation. The trustees would like to express their thanks to those business, charities, other local churches and individuals for their donations and grants given during the year.

Principal funding sources

The charity relies on voluntary donations from its members for its income. The Charity does not employ professional fund raising bodies.

GRANTS RECEIVED

During the year we were delighted to receive the following Grants:-

Essex Community Foundation	-	£5,000
Essex Youth Trust	-	£2,475
Groundworks UK	-	£1,000

Investment policy and objectives

The charity has adopted a policy of placing any surplus funds in a low risk, high return investment account with COIF.

SOUTHEND CHRISTIAN FELLOWSHIP

REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

Reserves policy

The trustees have developed a reserves policy that they would hold reserves to cover a potential reduction or loss of income.

The trustees believe that it would be prudent to have as a reserve a minimum of £30,000 readily available to cover unforeseen eventualities. (£30,000 is approximately one month's unrestricted income/outgoings). The average current account balance over the year was in excess of £50,000.

Discussions internally within the charity, and externally, lead the trustees to believe that sufficient funds equivalent to the reserve figure identified could be made available, if required, on a timely basis by way of loan finance.

Environmental Matters

Many people in the Church are committed to a sustainable future and to improving the social, economic and environmental well-being of the community. This is an ethos of the fellowship.

We endeavour to base all our actions on sustainability principles to protect our planet and future. We are seeking to minimize CO2 emissions even though we occupy a large building built in the 1930's.

Our services are delivered in a way that minimizes environmental impact and promotes integrity.

Social Responsibility

The Senior Leadership Team seeks to promote a socially responsible culture throughout the fellowship, in particular:-

- We offer safe and healthy jobs with fair wages.
- We maintain a diverse, participation-based corporate culture that establishes optimum conditions for the sustainable commitment of the employees including paying attention to Health & Safety and reducing conflict in the work-place.
- We are committed to working locally to improve the social, economical and environmental well being of our community.

At the end of the year 19 staff were employed by Southend Christian Fellowship.

Southend Christian Fellowship also contributes to a staff pension scheme.

SOUTHEND CHRISTIAN FELLOWSHIP

REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

FUTURE PLANS

Southend Christian Fellowship has a vision to reach out and touch the local community and beyond with the love of Jesus. We continue to review where we invest our resources; not just financial but time and energy also.

One of our biggest passions this year has been to create legacy: To invest in the future of SCF and the Plaza Centre in order to build firm foundations that the next generation will be able to work and expand from.

As part of that we have been making plans to renovate the Plaza Centre in order that it is suitable and ready for the next season and generation of Southend Christian Fellowship family and we are therefore looking to continue to invest in building work to make this happen.

By careful management of income and budgets the trustees assist the leadership team by ensuring that costs are monitored on a timely basis and that there are sufficient reserves in place to allow for growth.

Daisy Chain closure: regrettably the future of our playgroup is under review. The loss for this year was over £20,000 and current projections are for a loss in excess of £40,000. However, the bigger issue is on-availability of appropriate council funding and our inability to attract staff.

Land purchase: We have noticed that a small parcel of land behind our garages is uncared for. We have approached the owner and negotiations to either rent or purchase are ongoing. Our intention, if successful would be to convert it to a high quality green space to be used by various functions in the church and local community.

The report was approved by the Board of Trustees.

R. P. Bates

.....
R Bates - Chair

Trustee

Dated: *27/10/2022*

SOUTHEND CHRISTIAN FELLOWSHIP
INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF SOUTHEND CHRISTIAN FELLOWSHIP

I report to the trustees on my examination of the financial statements of the Southend Christian Fellowship for the year ended 31 December 2021.

Responsibilities and basis of report

As the trustees of the you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the Fellowship's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the Fellowship's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of BA (Hons) FCCA ACA, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no 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 as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements 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 financial statements to be reached.



Francis James & Partners LLP

1386 London Road
Leigh on Sea
Essex
SS9 2UJ
England

Dated: 27 October 2022

SOUTHEND CHRISTIAN FELLOWSHIP

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2021

	Notes	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Designated funds 2020 £	Restricted funds 2020 £	Total 2020 £
<u>Income and endowments from:</u>								
Donations and legacies	3	386,662	42,881	429,543	260,572	-	45,403	305,975
Investments	4	31,161	-	31,161	15,744	-	-	15,744
Other income	5	43,698	120,797	164,495	(1,790)	-	153,050	151,260
Total income		<u>461,521</u>	<u>163,678</u>	<u>625,199</u>	<u>274,526</u>	<u>-</u>	<u>198,453</u>	<u>472,979</u>
<u>Expenditure on:</u>								
Raising funds	6	<u>87,524</u>	<u>3,359</u>	<u>90,883</u>	<u>53,819</u>	<u>-</u>	<u>15,683</u>	<u>69,502</u>
Charitable activities		<u>222,166</u>	<u>189,471</u>	<u>411,637</u>	<u>190,735</u>	<u>-</u>	<u>158,950</u>	<u>349,685</u>
Total expenditure		<u>309,690</u>	<u>192,830</u>	<u>502,520</u>	<u>244,554</u>	<u>-</u>	<u>174,633</u>	<u>419,187</u>
Net income/(expenditure) for the year/ Net movement in funds		<u>151,831</u>	<u>(29,152)</u>	<u>122,679</u>	<u>29,972</u>	<u>-</u>	<u>23,820</u>	<u>53,792</u>
Prior year adjustment	18	-	-	-	(12,005)	-	12,005	-
Net movement in funds		<u>151831</u>	<u>29152</u>	<u>122679</u>	<u>48344</u>	<u>6367</u>	<u>11815</u>	<u>53792</u>
Fund balances at 1 January 2021		<u>721,299</u>	<u>30,678</u>	<u>751,977</u>	<u>655,852</u>	<u>23,470</u>	<u>18,863</u>	<u>698,185</u>
Fund balances at 31 December 2021		<u><u>884204</u></u>	<u><u>1526</u></u>	<u><u>874656</u></u>	<u><u>704196</u></u>	<u><u>17103</u></u>	<u><u>30678</u></u>	<u><u>751977</u></u>

The statement of financial activities includes all gains and losses recognised in the year.

SOUTHEND CHRISTIAN FELLOWSHIP

**STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)
INCLUDING INCOME AND EXPENDITURE ACCOUNT**

FOR THE YEAR ENDED 31 DECEMBER 2021

All income and expenditure derive from continuing activities.

SOUTHEND CHRISTIAN FELLOWSHIP

BALANCE SHEET AS AT 31 DECEMBER 2021

	Notes	2021 £	£	2020 £	£
Fixed assets					
Tangible assets	14		629,776		650,998
Current assets					
Debtors	15	25,852		20,514	
Cash at bank and in hand		226,567		87,766	
		<u>252,419</u>		<u>108,280</u>	
Creditors: amounts falling due within one year	16	<u>(7,539)</u>		<u>(7,301)</u>	
Net current assets			244,880		100,979
Total assets less current liabilities			<u>874,656</u>		<u>751,977</u>
Income funds					
Restricted funds			13,531		26,914
Endowment funds - designated			-		17,103
Unrestricted funds			861,125		707,960
			<u>874,656</u>		<u>751,977</u>

The financial statements were approved by the Trustees on 26th October 2022

R. P. Bates

R Bates - Chair
Trustee

SOUTHEND CHRISTIAN FELLOWSHIP

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 DECEMBER 2021

	Notes	2021 £	£	2020 £	£
Cash flows from operating activities					
Cash generated from operations	19		107,640		57,879
Investing activities					
Purchase of tangible fixed assets		-		(35,144)	
Investment income received		31,161		15,744	
		<u>31,161</u>		<u>15,744</u>	
Net cash generated from/(used in) investing activities			31,161		(19,400)
Net cash used in financing activities			-		-
			<u>138,801</u>		<u>38,479</u>
Net increase in cash and cash equivalents			138,801		38,479
Cash and cash equivalents at beginning of year			87,766		49,287
			<u>226,567</u>		<u>87,766</u>
Cash and cash equivalents at end of year			<u>226,567</u>		<u>87,766</u>

SOUTHEND CHRISTIAN FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

1 Accounting policies

Charity information

Southend Christian Fellowship is a charity.

1.1 Accounting convention

The financial statements have been prepared in accordance with the 's [governing document], the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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). The is a Public Benefit Entity as defined by FRS 102.

The Fellowship has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements 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 Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the Charity

Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the .

1.4 Income

Income is recognised when the is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

SOUTHEND CHRISTIAN FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	2% on cost
Plant and equipment	20% on cost
Fixtures and fittings	20% on cost
Computers	20% on cost
Motor vehicles	25% on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

In the year the property was revalued and was found to have a market value of £880,000.

1.7 Impairment of fixed assets

At each reporting end date, the reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The Charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the 's balance sheet when the becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

SOUTHEND CHRISTIAN FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

1 Accounting policies

(Continued)

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are recognised when the Charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the Charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the Charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2021	2021	2021	2020	2020	2020
	£	£	£	£	£	£
Donations and gifts	386,662	42,881	429,543	260,572	45,403	305,975

SOUTHEND CHRISTIAN FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

4 Investments

	Unrestricted funds	Unrestricted funds
	2021	2020
	£	£
Rents received	31,154	15,700
Interest receivable	7	44
	<u>31,161</u>	<u>15,744</u>

5 Other income

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2021	2021	2021	2020	2020	2020
	£	£	£	£	£	£
Other income	24,636	38,815	63,451	(9,980)	53,220	43,240
Playgroup income	-	81,982	81,982	-	99,830	99,830
Charitable activities	8,267	-	8,267	2,103	-	2,103
Cafe income	10,795	-	10,795	6,087	-	6,087
	<u>43,698</u>	<u>120,797</u>	<u>164,495</u>	<u>(1,790)</u>	<u>153,050</u>	<u>151,260</u>

6 Raising funds

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2021	2021	2021	2020	2020	2020
	£	£	£	£	£	£
Ministry expenses	27,824	125	27,949	15,096	-	15,096
Playgroup expenditure	-	3,234	3,234	-	6,602	6,602
Church activities	33,755	-	33,755	14,603	9,081	23,684
Cafe expenditure	4,723	-	4,723	2,898	-	2,898
	<u>66,302</u>	<u>3,359</u>	<u>69,661</u>	<u>32,597</u>	<u>15,683</u>	<u>48,280</u>
<u>Trading costs</u>						
Depreciation and impairment	21,222	-	21,222	21,222	-	21,222
	<u>87,524</u>	<u>3,359</u>	<u>90,883</u>	<u>53,819</u>	<u>15,683</u>	<u>69,502</u>

SOUTHEND CHRISTIAN FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

7 Charitable activities

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2021	2021	2021	2020	2020	2020
	£	£	£	£	£	£
Ministry wages	74,918	-	74,918	61,517	27,916	89,433
Playgroup wages	-	92,897	92,897	-	90,025	90,025
Café wages	23,981	-	23,981	24,478	-	24,478
Centre wages	37,627	-	37,627	20,321	-	20,321
Pension contributions	10,162	-	10,162	9,073	-	9,073
Overseas travel	929	-	929	985	-	985
Donations	-	-	-	1,030	-	1,030
Grants to institutions	-	48,215	48,215	576	33,374	33,950
Accountancy	4,080	-	4,080	6,000	-	6,000
Building	19,768	27,045	46,813	7,474	914	8,388
Premises cost and insurance	30,191	-	30,191	35,475	-	35,475
Subscriptions	2,324	-	2,324	3,662	-	3,662
Telephone	7,609	-	7,609	5,984	-	5,984
Printing, postage and stationary	2,511	-	2,511	1,939	-	1,939
Repairs and maintenance	2,842	-	2,842	10,400	-	10,400
Sundries	2,807	21,314	24,121	(595)	6,721	6,126
Bank charges	1,492	-	1,492	1,327	-	1,327
Payroll costs	925	-	925	1,088	-	1,088
	<u>222,166</u>	<u>189,471</u>	<u>411,637</u>	<u>190,734</u>	<u>158,950</u>	<u>349,684</u>

8 Grants payable

	Charitable Expenditure 2021 £	Charitable Expenditure 2020 £
Grants to institutions:	<u>-</u>	<u>-</u>
Grants to individuals	<u>116,411</u>	<u>71,974</u>
	<u>116,411</u>	<u>71,974</u>

SOUTHEND CHRISTIAN FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

9 GRANT PAYABLE

	2021	2020
	£	£
Other resources expenses	48,215	33,950
Grants payable to institutions:-		
	2021	2020
	£	£
UK	-	577
Overseas	<u>48,215</u>	<u>33,373</u>
	48,215	33,950

10 Trustees

During the year expenses incurred by and reimbursed to trustees were as follows:-

	2021	2020
P Burgess	£Nil	£429
G Stone	£Nil	£Nil
C Burgess	£Nil	£220
Total	£Nil	£649

TRUSTEE REMUNERATION

During the year salaries were paid to trustees for operational and administrative duties undertaken on behalf of the charity are as follows:-

	2021	2020
P Burgess	£35,799	£33,032
C Burgess	£35,799	£33,032

11 Employees

The average monthly number of employees during the year was:

	2021	2020
	Number	Number
Playgroup	9	8
Ministry	5	3
Cafe	2	1
Admin	2	3
Cleaning	1	1
	<u>19</u>	<u>16</u>
Total	<u>19</u>	<u>16</u>

SOUTHEND CHRISTIAN FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

11 Employees

(Continued)

Employment costs	2021 £	2020 £
Wages and salaries	229,423	224,257
Other pension costs	10,162	9,073
	<u>239,585</u>	<u>233,330</u>

There were no employees whose annual remuneration was more than £60,000.

12 MOVEMENT IN FUNDS

	As at 01/01/2021 £	Movement in Funds £	Transfers £	As at 31/12/2021 £
Unrestricted Funds				
General	704,196	158,784	-	862,980
Designated	17,103	(6,953)	-	10,150
	721,299	151,831	-	873,130
Restricted Funds				
Building Fund	7,487	(5,792)		1,695
Family Fund	5,268	(1,315)		3,953
Growth Fund	22,963	(5,859)	-	17,104
Playgroup	(5,040)	(16,186)	-	(21,226)
	30,678	(29,152)	-	1,526
Total	751,977	122,679	-	874,656

	Incoming Resources £	Resources Expended £	Movement in Funds £
Unrestricted Funds			
General	425,547	(266,763)	158,784
Designated	35,974	(42,927)	(6,953)
	461,521	(309,690)	151,831
Restricted Funds			
Building Fund	17,911	(23,703)	(5,792)
Family Fund	6,998	(8,313)	(1,315)
Growth Fund	56,787	(62,646)	(5,859)
Playgroup	81,982	(98,168)	(16,186)
	163,678	(192,830)	(29,152)
Total	625,199	(502,520)	122,679

SOUTHEND CHRISTIAN FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) **FOR THE YEAR ENDED 31 DECEMBER 2021**

13 MAIN FUNDS

Included in general funds are £ 10,150 of designated funds as at 31 December 2021.

Unrestricted savings is a designated fund for the purposes of financing building work, ministry activity and administrative support.

Overseas missions funds represent income received and spent on mission work in various countries overseas.

Building fund for the development of the Plaza Centre premises and facilities.

Family fund for the development of SCF's corporate life, including the relief of hardship for those both within and outside the church 'family'.

Growth fund for the support of Christian ministries and the spreading of the Gospel of the Christ in Southend, in Essex and beyond.

Playgroup and cafe are projects which are run from the Plaza Centre for the benefit of the local community in Southend.

Ministry support is the funding of costs of Churchward partnership services.

Open plaza is funding for open plaza events.

Indian pastoral support - spiritual advisor for the leadership team.

Peter Stott - spiritual advisor for the leadership team.

Fund analysis:

Within General funds are the following designated funds:-

	£
Audio Visual	2,261
Sozo	274
Pastoral loan	1,580
Projects K:600 Club Refurbishment	2,475
Oversight BDS	<u>3,560</u>
Total	10,150

SOUTHEND CHRISTIAN FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

14 Tangible fixed assets	Freehold land and buildings £	Plant and equipment £	Fixtures and fittings £	Computers £	Motor vehicles £	Total £
Cost						
At 1 January 2021	704,876	84,597	83,210	35,438	4,025	912,146
At 31 December 2021	704,876	84,597	83,210	35,438	4,025	912,146
Depreciation and impairment						
At 1 January 2021	82,088	84,597	54,999	35,438	4,025	261,147
Depreciation charged in the year	14,098	-	7,125	-	-	21,223
At 31 December 2021	96,186	84,597	62,124	35,438	4,025	282,370
Carrying amount						
At 31 December 2021	608,690	-	21,086	-	-	629,776
At 31 December 2020	~~622,788~~	~~==~~	~~28,210~~	~~==~~	~~==~~	~~650,998~~
	~~==~~	~~==~~	~~==~~	~~==~~	~~==~~	

SOUTHEND CHRISTIAN FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

15 Debtors	2021	2020
	£	£
Amounts falling due within one year:		
Other debtors	25,852	20,514
	<u> </u>	<u> </u>
16 Creditors: amounts falling due within one year	2021	2020
	£	£
Other creditors	7,539	7,301
	<u> </u>	<u> </u>
17 Retirement benefit schemes		
Defined contribution schemes		
The operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the in an independently administered fund.		
The charge to profit or loss in respect of defined contribution schemes was £10,162 (2020 - £9,073).		
18 Related party transactions		
There were no disclosable related party transactions during the year (2020 - none).		
19 Cash generated from operations	2021	2020
	£	£
Surplus for the year	122,679	53,793
Adjustments for:		
Investment income recognised in statement of financial activities	(31,161)	(15,744)
Depreciation and impairment of tangible fixed assets	21,222	21,222
Movements in working capital:		
(Increase) in debtors	(5,338)	(2,996)
Increase in creditors	238	1,604
	<u> </u>	<u> </u>
Cash generated from operations	107,640	57,879
	<u> </u>	<u> </u>
20 Prior period adjustment		

SOUTHEND CHRISTIAN FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

20 Prior period adjustment

(Continued)

Changes to the balance sheet

	At 31 December 2020		
	As previously reported	Adjustment	As restated
	£	£	£
Capital funds			
Income funds			
Restricted funds	38,919	(12,005)	26,914
designated	17,103	-	17,103
Unrestricted funds	695,955	12,005	707,960
	<u> </u>	<u> </u>	<u> </u>
Total equity	751,977	-	751,977
	<u> </u>	<u> </u>	<u> </u>

Changes to the profit and loss account

	Period ended 31 December 2020		
	As previously reported	Adjustment	As restated
	£	£	£
Income from:	<u> </u>	<u> </u>	<u> </u>
	<u> </u>	<u> </u>	<u> </u>
Gross transfers between funds	-	(12,005)	(12,005)
	<u> </u>	<u> </u>	<u> </u>
Net movement in funds	53,792	(12,005)	41,787
	<u> </u>	<u> </u>	<u> </u>

Accounts

SOUTHEND CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

SOUTHEND CHRISTIAN FELLOWSHIP

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Peter Burgess

C Burgess

R Bates - Chair

OR Aina

(Appointed 4 September
2020)

NP Elliott

M Hart - Secretary

G Stone - Treasurer

Charity number

290547

Principal address

The Plaza Centre

600 Southchurch Road

Southend-on-Sea

Essex

England

SS1 2PT

Independent examiner

Francis James & Partners LLP

1386 London Road

Leigh on Sea

Essex

England

SS9 2UJ

SOUTHEND CHRISTIAN FELLOWSHIP

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SOUTHEND CHRISTIAN FELLOWSHIP

REPORT

FOR THE YEAR ENDED 31 DECEMBER 2020

The trustees present their report with the financial statements of the charity for the year ended 31 December 2020. The trustees have adopted the provisions of 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).

Covid 19 restricted the operations of the Charity with regard to in-person meetings but we are delighted to say that we were still able to carry on with our charitable objectives. Whilst this report attempts to fairly reflect all activities during the 12 months under review, much is focused on activities post the pandemic striking.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Trust'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 (FRS 102)" (effective 1 January 2019).

Objectives and activities

Objectives and aims

The principal objectives of Southend Christian Fellowship are that of the advancement of the Christian Faith in the UK and Overseas; the advancement of the public benefit of religious and other education on Christian principles, and the relief of those in need, hardship or distress or who are aged, poor, sick and disabled. These policies remain unchanged since the last annual report of the trustees.

Public benefit

'Public Benefit' is the legal requirement that all charities must have charitable purposes which benefit the public. The Charities Act 2011 underlines this requirement. The report seeks to highlight the public benefit provided by Southend Christian Fellowship.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake. All of the many and varied activities of Southend Christian Fellowship as described in this report are available to, and for the benefit of, the public across the complete age spectrum, including children, teenagers and adults.

Therefore, the trustees believe that Southend Christian Fellowship fully complies with the requirements of the Charities Act 2011 with respect to public benefit.

Volunteers

The leadership and trustees recognise that the time, finance and skills given willingly by volunteers enable much of what the Fellowship aims to do to be effectively achieved and are very grateful for this generosity.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the should undertake.

SOUTHEND CHRISTIAN FELLOWSHIP
REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2020

The Fellowship wish to acknowledge the outstanding work undertaken by Christine Burgess (Senior Leadership Team member) who led our response to the Covid 19 pandemic. She rigorously examined and monitored government guidelines that were frequently changing, interpreted their application to the Charity and then led the implementation of those guidelines.

Most meetings and activities of the church for which it was possible were moved initially to being fully on-line and then to a hybrid form. Unfortunately it was not possible for our Community Café, and Tots+ activities to function once Covid had struck.

The Fellowship also wishes to honour and give thanks to the dedicated time, effort, love and many other things that Mark and Anita Churchward have invested in the Fellowship over many years. They will be stepping off of the leadership team in January 2021 but will remain full members of the Fellowship.

SOUTHEND CHRISTIAN FELLOWSHIP
REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2020

Achievements and performance

Charitable activities

During this financial year, the church has continued to experience God's provision and growth:

- Southend Christian Fellowship has approximately 180 people attending on a Sunday. This number includes 40 children. The main meetings is on a Sunday and commences at 10.30am. Meetings (including children and youth meetings successfully transferred to Zoom). Whilst some members found worship by Zoom difficult our numbers were augmented by others including some from overseas.
- There are a large number of roles in which people are providing volunteer support which enables us function in practical, administrative and spiritual capacity.

The vision of the church is to be one that actively extends the Kingdom of God by the expression of His love and power

Teaching and Training

Teaching and discipling of the church members has taken place through Sunday morning celebrations, special events and small specific groups. These activities transferred moved to Zoom during the lockdown period.

Pastoral Care

A team of people led by two members of the leadership team takes responsibility for pastoral care throughout the church. Regrettably, parenting classes available to members and the general public covering children age groups up to 10 years old and teenagers aged 11 to 18 had to be suspended owing into the pandemic.

Ministry Teams

A number of ministry groups continued throughout the year albeit constrained by COVID restrictions, providing an opportunity for people to serve and develop their gifts in areas such as pastoral work, worship, prophecy, healing; together with other groups where people could ask questions about the Christian faith in an informal setting.

Childrens Work

Southend Christian fellowship provides relevant teaching for all ages of children from pre-schoolers to teenagers. This is provided by a team of volunteers drawn from the church membership. Powerzone has continued to provide teaching activities on Sundays for up to 30 children each week. Regrettably our hugely successful holiday club for local children could not be held during the summer holidays owing to Covid.

Youth work

Other than social contact by Zoom and traditional Sunday meetings, external traditional youth team activities had to be suspended owing to Covid.

SOUTHEND CHRISTIAN FELLOWSHIP

REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

SERVING THE COMMUNITY

Our community activities Community Café and Tots+ were flourishing strongly in January, February and early March and then had to be suspended owing to Covid restrictions.

We were able to continue other community activities as described below, albeit limited by Covid restrictions during the pandemic period.

Daisy-Chain Playgroup

The playgroup had another positive year overall, with full sessions and still more families wanting to attend; albeit it had to close for 6 weeks at the start of the lockdown period and some staff-members self-isolated. A high number of SEN children participated. Our Early Years Team continues to support the playgroup team with advice, updates and training.

Sozo (Inner Healing and delivery)

The Team offer a safe environment to explore life's emotional hurts, challenges and wounds. Pre-pandemic interest in Sozo was growing from both the local community and further afield. Sozo is an internationally recognised methodology and all practitioners have to undergo extensive training and vetting.

The Isaiah Project

The Isaiah Project is a compassion based ministry which aims to assist the marginalised and who feel unable to move their life forward without help. It can offer support in a number of practical ways including housing, budgeting and befriending. The Project trustees and most of the senior management and befrienders are members of Southend Christian Fellowship. They are supported by a large number of volunteers from the local community and operate 5 charity shops. Originally Isaiah was part of Southend Christian fellowship before it was considered that it should become a separate charity.

SOUTHEND CHRISTIAN FELLOWSHIP
REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2020

ENGAGEMENT WITH OTHER CHURCHES AND EVENTS

Church leaders and members of the congregation have been active in promoting and attending numerous inter-church events, and areas of service to the community which included:

Ferndale Baptist Church

We have continued to support the work of Ferndale Baptist church throughout the year.

The Southend Foodbank (Reg Charity no 1163160)

A number of volunteers from the Fellowship serve the foodbank in various roles on a weekly basis. One of the SCF senior leaders is a trustee of this charity along with representatives from a number of churches across the Borough. The foodbank continues to work in conjunction with the Trussell Trust.

Street Pastors

Street Pastors serve the night-time community in Southend. By interacting with the clubbers they are able to identify and assist the vulnerable. They often enable people to get home safely or to seek medical assistance. Street Pastors liaise closely with our local police and Southend's other church/council cooperative schemes.

Healing Rooms/Plaza Healing Centre

For many years the Fellowship worked with other local churches to provide opportunity for confidential healing prayer for any member of the community irrespective of their faith background. In 2018 this ministry came to a close, but Southend Christian Fellowship still continues to offer hope and ministry to the sick through Plaza Healing Centre. Anyone is able to attend and receive prayer for healing within an atmosphere of worship. This attracts people not just from the church, but also from the wider community. We continue to see God's grace poured out on people to heal and restore. Whenever possible this activity transferred to Zoom during the pandemic.

Love Southend

Southend Christian fellowship are widely involved in the activities of Love Southend providing volunteers for the many and varied programmes.

Southend CAP (Christians Against Poverty).

This is an effective debt advice team who are not only able to help clients escape debt, but also provide assistance on budgeting and building a stable financial future. A number of members volunteer their times and skills in partnership with CAP.

Local Collaboration

Southend Christian Fellowship leaders have met regularly with other church leaders, collaborating in serving Southend, South East Essex and beyond. Over recent years we have been involved with a new relational group of Churches that together are looking to partner with others to help transform Essex with the love of God. This grouping "Transforming Essex" involved churches from across the county coming together with a common heart to love and serve our county.

Blaze

Blaze events have continued to prove popular amongst the Youth and are attended by up to 80 young people from churches and youth groups across South East Essex. They are facilitated by a group of 8 -10 youth workers from local congregations. Activities include games, worship, discussions and prayer ministry. Regrettably Blaze activities were heavily curtailed by Covid.

SOUTHEND CHRISTIAN FELLOWSHIP

REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

OVERSEAS SUPPORT

Whilst we do not have personnel working overseas we support a number of churches. Some of these churches are in unstable countries and some are seeing persecution. It is therefore no longer appropriate that we disclose more details at this point in time other than to state that on a year on year basis that our funding tripled to £33,951.

EXTERNAL HIRE OF THE PLAZA CENTRE FACILITIES

The Trustees allow other organisations to hire the facilities providing the activity does not conflict with the ethos of the Fellowship. These include events, mainly musical, presented by the local Borough Arts Council. This policy has helped to promote high-quality entertainment for the community and has been extremely well received. Voluntary stewards from the Fellowship are responsible for Health and Safety requirements and provide refreshments for a charge. Covid affected these activities and our income slumped to £15,700.

DEVELOPMENT OF THE PLAZA CENTRE FACILITIES

During the lockdown period were able to bring forward various planned works and so development of the Plaza Centre facilities continued throughout the year where funds have been available. Some of the work was carried out by skilled members of the Fellowship donating their time.

POLICIES AND PROCEDURES

Southend Christian Fellowship has established policies which apply to both staff and those who take part in the community life and/ or visit the church, including a Safeguarding Policy. During the past year existing policies have been reviewed and upgraded and various new policies generated

Financial review

Financial position

The unrestricted funds showed a surplus for the year of £1,857 after transfers. The trustees would like to express their thanks to those business, charities, other local churches and individuals for their donations and grants given during the year.

Principal funding sources

The charity relies on voluntary donations from its members for its income. The Charity does not employ professional fund raising bodies.

GRANTS RECEIVED

During the year we were pleased to receive the following grants:

Rosca Trust - £5,000

Job Retention Scheme - £20,962

Investment policy and objectives

The charity has adopted a policy of placing any surplus funds in a low risk, high return investment account with COIF.

SOUTHEND CHRISTIAN FELLOWSHIP
REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2020

The trustees believe that it would be prudent to have as a reserve a minimum of £30,000 readily available to cover unforeseen eventualities. (£30,000 is approximately one month's unrestricted income/outgoings). Bank balances are reviewed daily and this year the minimum daily balance dropped to £26,000 in March 2020. The average balance over the year was £51,000.

Discussions internally within the charity, and externally, lead the trustees to believe that sufficient funds equivalent to the reserve figure identified could be made available, if required, on a timely basis by way of loan finance.

At the end of the year 16 staff were employed by Southend Christian Fellowship.

Southend Christian Fellowship also contributes to a staff pension scheme.

The trustees have assessed the major risks to which the is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

FUTURE PLANS

Southend Christian Fellowship has a vision to reach out and touch the local community and beyond with the love of Jesus. We continue to review where we invest our resources; not just financial but time and energy also.

One of our biggest passions this year has been to create legacy: To invest in the future of SCF and the Plaza Centre in order to build firm foundations that the next generation will be able to work and expand from.

As part of that we have been making plans to renovate the Plaza Centre in order that it is suitable and ready for the next season and generation of Southend Christian Fellowship family and we are therefore looking to invest in building work to make this happen.

By careful management of income and budgets the trustees assist the leadership team by ensuring that costs are monitored on a timely basis and that there are sufficient reserves in place to allow for growth.

Structure, governance and management

Governing document

The charity is controlled by its governing document, a deed of trust which is dated 5 October 1984 and amended by resolution on the 14 October 1992, and constitutes an unincorporated charity.

SOUTHEND CHRISTIAN FELLOWSHIP

REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

Leadership Team

Robert Bates (as of 28/02/2020)

Chrissy Burgess

Peter Burgess

Mark Churchward

Anita Churchward

Nicola Goddard

Lindsey Nelson

Trustees

R P Bates Chair

O R Aina from 4th September 2020

C J Burgess

P J Burgess

N P Elliott

M C Hart Secretary

G K Stone Treasurer

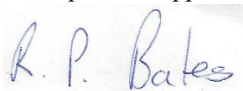
Organisational structure

The Fellowship's activities are overseen by the leadership team (eldership.) The trustees meet at least bimonthly to review strategy, performance, operating plans, budgets and building matters. The leadership team meet frequently to discuss and oversee the affairs of Southend Christian Fellowship. They work with other members of staff and a large number of volunteers to implement the vision, goals and objects of the Trust. The Trustees met monthly during the year and were regularly consulted and informed on matters of importance.

Risk management

The trustees' have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

The report was approved by the Board of Trustees.



R Bates - Chair

Trustee

Dated: 25 October 2021

SOUTHEND CHRISTIAN FELLOWSHIP

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF SOUTHEND CHRISTIAN FELLOWSHIP

I report to the trustees on my examination of the financial statements of Southend Christian Fellowship (the) for the year ended 31 December 2020.

Responsibilities and basis of report

As the trustees of the you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the 's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the 's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of BA (Hons) FCCA ACA, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no 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 as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements 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 financial statements to be reached.



Francis James & Partners LLP

1386 London Road
Leigh on Sea
Essex
SS9 2UJ
England

Dated: 25 October 2021

SOUTHEND CHRISTIAN FELLOWSHIP

STATEMENT OF FINANCIAL ACTIVITIES

INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2020

		Unrestricted funds	Endowment funds designated	Restricted funds	Total	Unrestricted funds	Endowment funds designated	Restricted funds	Total
	Notes	2020 £	2020 £	2020 £	2020 £	2019 £	2019 £	2019 £	2019 £
<u>Income and endowments from:</u>									
Donations and legacies	3	260,572	-	45,403	305,975	253,412	-	25,305	278,717
Investments	4	15,744	-	-	15,744	25,801	-	-	25,801
Other income	5	(1,790)	-	153,050	151,260	49,257	-	130,850	180,107
Total income		<u>274,526</u>	<u>-</u>	<u>198,453</u>	<u>472,979</u>	<u>328,470</u>	<u>-</u>	<u>156,155</u>	<u>484,625</u>
<u>Expenditure on:</u>									
Raising funds		<u>53,819</u>	<u>-</u>	<u>15,683</u>	<u>69,502</u>	<u>48,319</u>	<u>-</u>	<u>23,552</u>	<u>71,871</u>
Charitable activities		<u>190,734</u>	<u>-</u>	<u>158,950</u>	<u>349,684</u>	<u>231,097</u>	<u>-</u>	<u>150,873</u>	<u>381,970</u>
Total resources expended		<u>244,553</u>	<u>-</u>	<u>174,633</u>	<u>419,186</u>	<u>279,416</u>	<u>-</u>	<u>174,425</u>	<u>453,841</u>
Net incoming resources before transfers		29,973	-	23,820	53,793	49,054	-	(18,270)	30,784

SOUTHEND CHRISTIAN FELLOWSHIP

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)

INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2020

	Unrestricted funds	Endowment funds designated	Restricted funds	Total	Unrestricted funds	Endowment funds designated	Restricted funds	Total
Notes	2020 £	2020 £	2020 £	2020 £	2019 £	2019 £	2019 £	2019 £
Net incoming resources before transfers	29,973	-	23,820	53,793	49,054	-	(18,270)	30,784
Gross transfers between funds	10,131	(6,367)	(3,764)	-	(94,934)	23,470	71,464	-
Net income for the year/ Net movement in funds	40,104	(6,367)	20,056	53,793	(45,880)	23,470	53,194	30,784
Fund balances at 1 January 2020	655,852	23,470	18,863	698,185	701,732	-	(34,332)	667,400
Fund balances at 31 December 2020	695,956	17,103	38,919	751,978	655,852	23,470	18,862	698,184

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

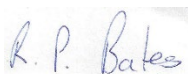
SOUTHEND CHRISTIAN FELLOWSHIP

BALANCE SHEET

AS AT 31 DECEMBER 2020

	Notes	2020 £	£	2019 £	£
Fixed assets					
Tangible assets	11		650,998		637,076
Current assets					
Debtors	12	20,514		17,518	
Cash at bank and in hand		87,766		49,287	
		<u>108,280</u>		<u>66,805</u>	
Creditors: amounts falling due within one year	13	<u>(7,300)</u>		<u>(5,697)</u>	
Net current assets			<u>100,980</u>		<u>61,108</u>
Total assets less current liabilities			<u>751,978</u>		<u>698,184</u>
Income funds					
Restricted funds			38,919		18,862
Endowment funds - designated			17,103		23,470
Unrestricted funds			<u>695,956</u>		<u>655,852</u>
			<u>751,978</u>		<u>698,184</u>

The financial statements were approved by the Trustees on 25 October 2021



R Bates - Chair
Trustee

SOUTHEND CHRISTIAN FELLOWSHIP
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

1 Accounting policies

Charity information

Southend Christian Fellowship is a charity.

1.1 Accounting convention

The financial statements have been prepared in accordance with the 's [governing document], the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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). The is a Public Benefit Entity as defined by FRS 102.

The financial statements 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 Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the . Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the .

1.4 Income

Income is recognised when the is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

SOUTHEND CHRISTIAN FELLOWSHIP
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2020

1 Accounting policies

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	2% on cost
Plant and equipment	20% on cost
Fixtures and fittings	20% on cost
Computers	20% on cost
Motor vehicles	25% on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

In the year the property was revalued and was found to have a market value of £880,000.

1.7 Impairment of fixed assets

At each reporting end date, the reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the 's balance sheet when the becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

SOUTHEND CHRISTIAN FELLOWSHIP
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2020

1 Accounting policies

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the 's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the 's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

SOUTHEND CHRISTIAN FELLOWSHIP
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2020

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2020 £	2020 £	2020 £	2019 £	2019 £	2019 £
Donations and gifts	260,572	45,403	305,975	253,412	25,305	278,717

4 Investments

	Unrestricted funds	Unrestricted funds
	2020 £	2019 £
Rents received	15,700	25,776
Interest receivable	44	25
	15,744	25,801

5 Other income

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2020 £	2020 £	2020 £	2019 £	2019 £	2019 £
Other income	(9,980)	53,220	43,240	24,283	19,820	44,103
Playgroup income	-	99,830	99,830	-	111,030	111,030
Charitable activities	2,103	-	2,103	4,497	-	4,497
Cafe income	6,087	-	6,087	20,477	-	20,477
	(1,790)	153,050	151,260	49,257	130,850	180,107

SOUTHEND CHRISTIAN FELLOWSHIP
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2020

6 GRANT PAYABLE

	2020	2019
	£	£
Other resources expenses	33,950	10,496
Grants payable to institutions:-		
	2020	2019
	£	£
UK	577	2,524
Overseas	<u>33,373</u>	<u>7,972</u>
	33,950	10,496

7 Trustees

During the year expenses incurred by and reimbursed to trustees were as follows:-

	2020	2019
P Burgess	£429	£654
G Stone	£Nil	£1,251
M Churchward	£Nil	£Nil
M Cooper	£Nil	£Nil
C Burgess	£220	£3,417
Total	£649	£5,322

TRUSTEE REMUNERATION

During the year salaries were paid to trustees for operational and administrative duties undertaken on behalf of the charity are as follows:-

	2020	2019
P Burgess	£24,426	£24,309
C Burgess	£24,426	£24,309

8 Employees

The average monthly number of employees during the year was:

	2020 Number	2019 Number
Playgroup	8	8
Ministry	3	3
Cafe	1	1
Admin	3	3
Cleaning	1	1
Total	16	16

SOUTHEND CHRISTIAN FELLOWSHIP
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2020

8 Employees

Employment costs	2020	2019
	£	£
Wages and salaries	224,257	294,358
Other pension costs	9,073	11,065
	<u>233,330</u>	<u>305,423</u>

There were no employees whose annual remuneration was more than £60,000.

9 MOVEMENT IN FUNDS

	At At 1/1/20 £	Net movement in funds £	At 31/12/20 £
Unrestricted funds			
General fund	<u>655,852</u>	<u>40,104</u>	<u>695,956</u>
	679,322	33,737	713,059
Restricted funds			
Growth fund	20,386	2,577	22,963
Building fund	5,350	2,137	7,487
Family	1,369	3,899	5,268
Playgroup	<u>(8,242)</u>	<u>11,443</u>	<u>3,201</u>
	18,863	20,056	38,919
TOTAL FUNDS	698,185	53,794	751,978

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Transfers	Movement in funds £
Unrestricted funds				
General fund	274,526	(244,553)	10,131	40,104
Designated fund	<u>-</u>	<u>-</u>	<u>(6,367)</u>	<u>(6,367)</u>
	274,526	(244,553)	3,764	33,737
Restricted funds				
Growth fund	47,557	(43,438)	(1,542)	2,577
Building fund	38,195	(914)	(35,144)	2,137
Family	4,497	(27,916)	27,318	3,899
Playgroup	<u>108,205</u>	<u>(102,366)</u>	<u>5,604</u>	<u>11,443</u>
	198,454	(174,634)	(3,764)	0,056
TOTAL FUNDS	472,980	(419,187)	Nil	53,793

SOUTHEND CHRISTIAN FELLOWSHIP
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2020

10 MAIN FUNDS

Included in general funds are £ 17,103 of designated funds as at 31 December 2020.

Unrestricted savings is a designated fund for the purposes of financing building work, ministry activity and administrative support.

Overseas missions funds represent income received and spent on mission work in various countries overseas.

Building fund represent income received and expensed in helping the community.

Playgroup and cafe are projects which are run from the Plaza Centre for the benefit of the local community in Southend.

Ministry support is the funding of costs of Churchward partnership services.

Open plaza is funding for open plaza events.

Indian pastoral support - spiritual advisor for the leadership team.

Peter Stott - spiritual advisor for the leadership team.

Fund analysis:

Within General funds are the following designated funds:-

	£
Building	669
Sozo	378
Trustee loan	10,000
PowerZone	136
MC Retirement	(62)
Cafe equipment	200
Cafe cooker	1,220
Oversight BDS	<u>4,562</u>
Total	17,103

Restricted Funds:

Included in Building fund is £5,000 designated for playgroup toilets

SOUTHEND CHRISTIAN FELLOWSHIP
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2020

11 Tangible fixed assets

	Freehold land and buildings £	Plant and equipment £	Fixtures and fittings £	Computers £	Motor vehicles £	Total £
Cost						
At 1 January 2020	704,876	84,597	48,066	35,438	4,025	877,002
Additions	-	-	35,144	-	-	35,144
	<u>704,876</u>	<u>84,597</u>	<u>83,210</u>	<u>35,438</u>	<u>4,025</u>	<u>912,146</u>
At 31 December 2020	704,876	84,597	83,210	35,438	4,025	912,146
Depreciation and impairment						
At 1 January 2020	67,990	84,597	47,875	35,438	4,025	239,925
Depreciation charged in the year	14,098	-	7,125	-	-	21,223
	<u>82,088</u>	<u>84,597</u>	<u>55,000</u>	<u>35,438</u>	<u>4,025</u>	<u>261,148</u>
At 31 December 2020	82,088	84,597	55,000	35,438	4,025	261,148
Carrying amount						
At 31 December 2020	<u>622,788</u>	<u>-</u>	<u>28,210</u>	<u>-</u>	<u>-</u>	<u>650,998</u>
At 31 December 2019	<u>636,885</u>	<u>-</u>	<u>191</u>	<u>-</u>	<u>-</u>	<u>637,076</u>

SOUTHEND CHRISTIAN FELLOWSHIP
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2020

12 Debtors		
	2020	2019
	£	£
Amounts falling due within one year:		
Other debtors	20,514	17,518
	<u> </u>	<u> </u>
13 Creditors: amounts falling due within one year		
	2020	2019
	£	£
Other creditors	7,300	5,697
	<u> </u>	<u> </u>

14 Retirement benefit schemes

Defined contribution schemes

The operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the in an independently administered fund.

The charge to profit or loss in respect of defined contribution schemes was £9,073 (2019 - £11,065).

SOUTHEND CHRISTIAN FELLOWSHIP
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2020

15 Analysis of net assets between funds

	Unrestricted funds	Designated funds	Restricted funds	Total	Unrestricted funds	Designated funds	Restricted funds	Total
	2020	2020	2020	2020	2019	2019	2019	2019
	£	£	£	£	£	£	£	£
Fund balances at 31 December 2020 are represented by:								
Tangible assets	650,998	-	-	650,998	637,076	-	-	637,076
Current assets/(liabilities)	100,980	-	-	100,980	61,108	-	-	61,108
	<u>751,978</u>	<u>-</u>	<u>-</u>	<u>751,978</u>	<u>698,184</u>	<u>-</u>	<u>-</u>	<u>698,184</u>

SOUTHEND CHRISTIAN FELLOWSHIP
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2020

16 Related party transactions

There were no disclosable related party transactions during the year (2019 - none).