

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

	<i>At start of year</i>	<i>Cash Flows and</i>	<i>At end of year</i>
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	Transfers between funds in 2024	Funds carried forward to 2025	Funds carried forward to 2025
	£	See Note 22 £	See Note 23 £	£	£
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	Expenditure	Other Gains & Losses	Movement in funds	Movement in funds
	2024	2024	2024	2024	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 Unrestricted Funds	Prior Year Restricted Funds	Prior Year Total Funds
		2023	2023	2023
		£	£	£
Travel and Subsistence - Charitable		2,276	32	2,308
Activities				
Ministry Gift		-	229	229
Total direct spending	B2a	2,276	261	2,537

31 Expenditure on charitable activities- Grant funding of activities

Current Year		Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total 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	B2c	11,544	68,953	80,497	82,016

Breakdown of Grants made to organisations

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

Breakdown of Grants made to organisations

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

32 Support costs for charitable activities

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

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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