

THE CHRISTIAN FRIENDSHIP FELLOWSHIP

REGISTERED CHARITY NUMBER 0327940

ACCOUNTS

FOR THE YEAR ENDED 30 SEPTEMBER 2020

WHITEFIELD TAX

Chartered Certified Accountants and Registered Auditor
Arnold House 2 New Road Brading Isle of Wight PO36 0DT

THE CHRISTIAN FRIENDSHIP FELLOWSHIP
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2020

TRUSTEES

Miss F L Hay
Mr D Cracknell
Dr I Noble
Miss P Wilson
Mrs M Grier

CORRESPONDENCE ADDRESS

Christian Friendship Fellowship
CFF Enquiries
PO Box 16881
Glasgow
G11 9EF

CHARITY NUMBER

327940

EXAMINERS

Whitefield Tax Limited
Chartered Certified Accountants
Arnold House, 2 New Road
Brading
Isle of Wight
PO36 0DT

REPORTING ACCOUNTANTS

Whitefield Tax Limited
Chartered Certified Accountants
Arnold House, 2 New Road
Brading
Isle of Wight
PO36 0DT

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THE CHRISTIAN FRIENDSHIP FELLOWSHIP
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30 SEPTEMBER 2020

The Christian Friendship Fellowship is a registered charity, number 327940 and its governing document is a deed of trust dated 3 September 1988.

This report contains details of the charity during the period 1 October 2019 to 30 September 2020.

Objectives

The principal aim of the organisation is the advancement of the Christian religion amongst single persons and their dependants.

Financial Highlights

The income and expenditure account is set out on page 4 and shows the surplus of £57,860 (2019: surplus £338) for the year. The trustees wish to express their grateful appreciation for a legacy of £61,050 from the Estate of the late John Edwards who was a member of the Reading CFF Group for many years. This has allowed the trustees to repay all outstanding loans and has ensured the financial future of CFF as an on-going concern.

Trustees

The trustees who held office during the year were:

Miss F L Hay
Mr D Cracknell
Dr Ian Noble
Miss P Wilson
Mrs M Grier

Election/appointment

Trustees are appointed by majority voting of existing trustees.

Risks

The trustees regularly consider the principal risks affecting the organisation, and strategies to address these risks. Local group leaders were advised to suspend in-person meetings on the appropriate dates in accordance with the current Government rules for Covid-19.

Activities and achievements

Ran a local group activity programme in various areas.
Continued to advance the Christian religion amongst single persons.
Ran a local group fellowship programme.
A series of online ('Zoom') Bible studies was held with members being asked to invite non-Christian unattached friends and relatives.

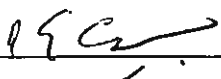
Examiners

Whitefield Tax Limited offer themselves for re-election for the forthcoming year.

We declare, in our capacity of charity trustees, that:

The trustees have approved the report above; and
The trustees have authorised us to sign it on their behalf.

 Trustee

 Trustee

(D. S. CRACKNELL)

Christian Friendship Fellowship
Year Ended 30 September 2020

Independent examiner's report to the Trustees of Christian Friendship Fellowship

We report to the trustees on our examination of the accounts of the Christian Friendship Fellowship for the year ended 30 September 2020.

Responsibilities and basis of report

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

We report in respect of our examination of the Trust's accounts carried out under Section 145 of the 2011 Act and in carrying out our examination we have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statements

We have completed our examination. We confirm that no material matters have come to our attention in connection with the examination giving us cause to believe that in any material respect:

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

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

Signed:



Name: Jessica Garbett, for Whitefield Tax Limited
Registered body: ACCA
Address: Arnold House, 2 New Road, Brading, Isle of Wight, PO36 0DT
Date: 23 June 2021

THE CHRISTIAN FRIENDSHIP FELLOWSHIP**STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 30 SEPTEMBER 2020**

	2020		2019	
	Unrestricted funds		Unrestricted funds	
	£	£	£	£
Incoming Resources				
Voluntary Income				
Donation and Gifts	1,617		3,416	
Legacies	<u>61,050</u>		<u>-</u>	
		62,667		3,416
Investment Income				
Bank interest receivable	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
		62,667		3,416
Resources Expended				
Charities Activities				
Committee expenses	-		738	
Printing, postage and stationery	1,339		1,752	
Computer and website costs	61		37	
Telephone	<u>204</u>		<u>204</u>	
		1,604		2,731
Governance Costs				
Insurance	312		312	
Professional fees	<u>2,891</u>		<u>35</u>	
		3,203		347
		<u>4,807</u>		<u>3,078</u>
Surplus/(Deficit) for the year		57,860		338
Fund balances at 1 October 2019		(18,614)		(18,952)
Fund balances at 30 September 2020		39,246		(18,614)

There are no restricted funds.

THE CHRISTIAN FRIENDSHIP FELLOWSHIP
BALANCE SHEET 30 SEPTEMBER 2020

	2020		2019	
	£	£	£	£
Fixed assets:				
Investments		1		1
Current assets:				
Cash at bank	39,837		1,681	
Cash in hand	<u>8</u>		<u>162</u>	
	39,844		1,843	
Current liabilities:				
Loans	-		20,458	
Accruals	<u>600</u>		<u>-</u>	
	600		20,458	
Net current assets/(liabilities)		<u>39,244</u>		<u>(18,615)</u>
	£	<u>39,245</u>	£	<u>(18,614)</u>
Funds:				
Unrestricted Income				
General funds				
At 1 October 2019	(18,614)		(18,952)	
Surplus/(Deficit) in the year	<u>57,860</u>		<u>338</u>	
		<u>39,245</u>		<u>(18,614)</u>
At 30 September 2020	£	<u>39,245</u>	£	<u>(18,614)</u>

James P. Hay Trustee

[Signature] Trustee

(D.G. CRACKNELL)

THE CHRISTIAN FRIENDSHIP FELLOWSHIP
NOTES TO THE ACCOUNTS AT 30 SEPTEMBER 2020

1. ACCOUNTING POLICIES

Basis of Accounting

The accounts have been prepared on an historical cost basis and in accordance with The Statement of Recommended Practice on Charity Accounts issued by the Charity Commissioners and relevant Financial Reporting Standards and Statements of Standard Accounting Practice.

Income

All income is accounted for on a receipts basis except where a known amount is owed in respect of specific items.

Income Tax recoverable on covenanted income is only recognised when received.

Fixed Assets

Fixed assets are recorded at cost.

Assets gifted to CFF are valued at time of receipt and treated as donations. There have been no material donated assets in the last year.

Depreciation is provided at 25% per annum on all fixed assets on a reducing balance basis.

Taxation

As a registered charity the trustees consider CFF to be exempt from taxation on its income. The charity carries out no trading activities, except in furtherance of its objectives.

2. TANGIBLE FIXED ASSETS

	Total £
Cost	
At 30 September 2020	-
Depreciation	
At 30 September 2020	-
Net Book Amounts	
At 30 September 2020	£ -

CHAIRMAN'S REPORT 2020

There has not been any new CFF Group starting this year, so we still have 24 groups in total. But some groups have had very small numbers or members have had difficulties with transport or health, and so a couple of groups are no longer meeting regularly. But the biggest change has been the effect that the coronavirus pandemic has had on the CFF. As from March 2020, CFF groups were no longer allowed to meet. Because of this, the Trustees decided to bring forward the decentralisation of the organisation, which they had been discussing for some time.

I had been administering renewals and applications since I took over as Honorary CEO in April 2010. As I knew that I would not be able to continue doing this indefinitely, and it was better to have a planned takeover rather than there being nothing in place should something happen to me, the Trustees agreed that we should pass control of membership to the Group Leaders, though I would still stay as Chairman of Trustees and Honorary CEO – just no longer doing the membership or "News and Views". This decision was notified to the Group Leaders and then to all the members.

But that left people who had been CFF members without a local group, and those who got extra letters from Billy Findlay for that reason, with no central source of information, since a maximum of 3 copies of the "News and Views" was going to be sent to members according to their renewal date, but after that there would be no further copies. So a number of people have, reluctantly, given up their membership and consequently from 254 members at the AGM last year, as of today we have 217 members now.

The Trustees are confident that the Group Leaders, who do a fantastic job – some with Committees and some without – will be able to organise their own group's memberships.

In April 2020 we received £157.75 from Gift Aid, but as I am no longer organising the membership centrally and getting in payments from members then that will be our last claim.

However, I was delighted to be able to tell you that the legacy which a former member, Mr John Edwards, left to the CFF (along with other charities) has at long last been paid into the CFF bank account. This has been ongoing since at least 2010, and we thank Doug Cracknell, one of our Trustees, warmly for his help in securing that for us. The amount we have received is £61049.56.

This means that historic loans which Doug and I made all those years ago to keep the CFF afloat can now be repaid, and there will still be a very healthy bank balance remaining.

As was shown in the accounts, our bank balance as at 6/7/20 was £1532.05 with cash in hand of £15. As at today's date the bank balance is £62553.72 and the cash in hand is £22.50.

By last year's AGM we had raised £303.36 through EasyFundraising, and this year the total from the start has increased to £373.65, with a further £5 from AmazonSmile.

In July the CFF set up a Bible Study online by Zoom, and last Saturday the second one took place. It is wonderful that Pat Wilson, another of our Trustees, is leading this.

Now that we have the Zoom facility it means that rather than cancelling this AGM we were able to switch it to an online version, and therefore people who might not have travelled to a venue have been able to take part virtually. That has been an enormous benefit. And some Trustees' meetings have taken place by Zoom as well rather than by email.

We are really grateful to our auditors, Whitefields, who audit our accounts freely and therefore save us a lot of money which would otherwise have had to be spent on accounting fees.

And, as ever, I am very grateful to the other Trustees for all the help they have given over the past year.