

REDDISH CHRISTIAN FELLOWSHIP

England & Wales · Charity number 514046

Details

Status Registered

Legal form Trust

Registered 1983-07-20

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

Contact

Address 74 Broadstone Rd
Stockport
Cheshire
SK5 7AR

Phone 07989622107

Email CHURCHINFO129@GMAIL.COM

Website www.rcfell.com

Activities

Objects: THE FURTHERANCE OF THE CHRISTIAN RELIGION, THE RELIEF OF POVERTY AND THE ADVANCEMENT OF EDUCATION THROUGHOUT THE WORLD BUT PARTICULARLY WITHIN THE COUNTIES OF LANCASHIRE, CUMBRIA, CHESHIRE, MERSEYSIDE AND GREATER MANCHESTER.

Activities: A Christian Church which meets on Sundays and during the week, to teach and help people grow and mature in their personal Christian faith. The new building improvements enable the church to reach out to young people, and to community groups. The church supports a variety of people and christian organisations involved in Proclaiming the Gospel. Since March 2020 services have been held online.

Classification

- **How:** Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** SEE OBJECTS
- Throughout England

Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-05	£33,752	£33,438	-	-
2024-04-05	£42,470	£29,413	-	-
2023-04-05	£32,528	£31,479	-	-
2022-04-05	£40,596	£19,143	-	-
2021-04-05	£25,004	£20,386	-	-

Trustees

Name	Role	Appointed
ROY GREENHALGH		
ROY MYCOCK		
THOMAS TURNER		

REDDISH CHRISTIAN FELLOWSHIP

England & Wales - Charity number 514046

Accounts

REDDISH CHRISTIAN FELLOWSHIP

ACCOUNTS

YEAR ENDED 5th April 2025

Accounts Prepared by:-

**David R S Welch FCA, DChA
Chartered Accountant**

3 Alvington Grove,
Hazel Grove,
Stockport,
Cheshire
SK7 5LS



**REDDISH CHRISTIAN FELLOWSHIP
CONTENTS & CHARITY INFORMATION
YEAR ENDED 5th April 2025**

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CHARITY INFORMATION		
1	Registered Number of Charity	514046
2	Trustees Serving in Year	Roy Greenhalgh - Chairman, Thomas Turner, Roy Mycock
3	Independent Examiner	David R S Welch F.C.A., DChA, Chartered Accountant, 3 Alvington Grove, Hazel Grove, Stockport, Cheshire. SK7 5LS
4	Main Activities of Charity	Proclamation of the Christian Faith for the Public Benefit of Mankind Through Preaching, Serving & Counseling Others
5	Bankers	Barclays plc
6	Address of Church Premises	74 Broadstone Road, & 2 & 4 Liverpool Road, Reddish, Stockport, Cheshire. SK5 7AR
7	Administration Address of Reddish Christian Fellowship	129 Mile End Lane, Stockport, Cheshire.

REDDISH CHRISTIAN FELLOWSHIP
INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS
Report to the Trustees of: **REDDISH CHRISTIAN FELLOWSHIP {STOCKPORT}**
On the Accounts for the **Year Ended 5th April 2025**
Set out on pages 2 - 6

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- . examine the accounts under section 145 of the 2011 Act;
- . to follow the procedures laid down in the general Directions given by the Charity Commission under Section 145(5)(b) of the 2011 Act; and
- . to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
 - . to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - . to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charitieshave not been met: or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

SIGNED: *David R S Welch FCA, DChA*

NAME:
PROFESSIONAL QUALIFICATION
ADDRESS:

DAVID R S WELCH FCA, DChA
CHARTERED ACCOUNTANT,
3, Alvington Grove, Hazel Grove,
Stockport, Cheshire. SK7 5 LS

DATE: 12th January 2026

**REDDISH CHRISTIAN FELLOWSHIP
RECEIPTS & PAYMENTS ACCOUNT
YEAR ENDED 5TH APRIL 2025**

	2025			2024
RESOURCES RECEIVED	Unrestricted	Restricted	Total	Total
	£	£	£	£
From Main Activities of Charity				
Regular Gifts & Donations - Gift aided	14,920	0	14,920	15,190
Regular Gifts & Donations - Not Gift aided	2,040	0	2,040	2,760
Tithes & Offerings	10,497	0	10,497	8,877
Gift Aid Adjustment previous years	0	0	0	-3,555
Gift Aid Received in year {2 years} £7012	0	0	0	10,567
Gift Aid to be Received from HMRC*	3,730	0	3,730	3,800
Gift Aid added to debtors, not rec'd in year	-3,730	0	-3,730	-3,800
Church Holiday Receipts	0	6,295	6,295	7,211
Total Income from Main Activities	27,457	6,295	33,752	41,050
{*2yrs to claim at 5.4.2025}				
From Investment Activities of Charity				
Interest Received	0	0	0	0
Other Gifts Received	0	0	0	50
Hardship Loan Repayments	0	0	0	470
Total Income from Main Activities	0	0	0	520
from Other Activities of Charity				
SMBC, Utility & other refunds	8	0	8	900
TOTAL INCOME FOR YEAR	27,457	6,295	33,752	42,470

RESOURCES EXPENDED	Unrestricted	Restricted	Total	Total
	£	£	£	£
for Main Activities of Charity				
UK Ministry and Speaking Gifts	2,605	0	2,605	4,095
UK Missions & Relief of the Poor	1,260	0	1,260	1,405
Overseas Missions & Relief of the Poor	3,886	0	3,886	2,150
Sunday School & Hospitality Payments	2,354	0	2,354	659
Kings EDS, & Church Holiday	6,270	5,905	12,175	9,027
Church Holidays -Deposit	0	200	200	200
Resources for Main Activities	16,375	6,105	22,480	17,536
Fabric, Utility & Support Costs				
Repairs, Maintenance & Improvements	3,199	0	3,199	909
Fixtures, Music, Website & IT	1,020	0	1,020	4,882
Insurance	1,229	0	1,229	1,210
Heat & Light, Water, & Phone	3,818	0	3,818	3,381
Stationery, Computer, Legal & Sundry	752	0	752	575
Hardship Loan {net of repayments}	0	0	0	0
Resources for Support & Management	10,018	0	10,018	10,957
Governance Costs of Charity				
Accounts & Independent Examination	940	0	940	920
TOTAL RESOURCES EXPENDED FOR YEAR	27,333	6,105	33,438	29,413
SURPLUS (DEFICIT) OF INCOME OVER EXP.	124	190	314	13,057
Bank & Cash balances b/fwd	£108,762	£200	£108,962	£ 95,905
Bank & Cash balances c/fwd	£108,886	£390	£109,276	£108,962

REDDISH CHRISTIAN FELLOWSHIP
STATEMENT OF ASSETS AND LIABILITIES
AS AT 5TH APRIL 2025

Page 3

	£	2025 £	£	2024 £
CASH FUNDS				
Bank Current Account	109,274		108,806	
Cash Account	2		156	
		109,276		108,962
RECEIPTS & PAYMENTS SURPLUS (DEFICIT) FOR YEAR	£ 314		£ 13,057	
OTHER MONETARY ASSETS				
Income Tax to be reclaimed on Gift Aid Monies Given – 2025	3,730	7,530		0
Income Tax to be reclaimed on Gift Aid Monies Given – 2024	3,800		3,800	3,800
PREPAYMENT – HOLIDAY DEPOSIT		390		200
DEBTOR – {Hardship loan net of repayments made of £ 470 /£494}		3,036		3,036
INVESTMENT ASSETS		0		0
ASSETS RETAINED FOR THE CHARITIES OWN USE				
Freehold Property at 74 Broadstone Road, & 2-4 Liverpool Road, Reddish, Stockport.				
Total Costs Incurred/ Valuation of Original Gift of building	175,876	175,876	175,876	175,876
Add:- Building Improvements in Year*	0		0	
*None, but £ Fixtures w/off in repairs of £ in I & E a/c				
Fittings & Equipment :- Bought in year				
No other additions in year. – SEE NOTE ABOVE	0	0	0	0
Fixtures, Church Chairs & Tables, (2025– 2010)		13,429		13,429
TOTAL FIXED ASSETS FOR CHURCH USE		£189,305		£189,305
TOTAL ASSETS OF RCF		£309,537		£305,303
LIABILITIES				
Accruals for Accountancy & Independent Examination		-940		-920
Deferred Income {Church Holiday receipts in advance – 2025 & 2024 holidays}		0		0
NET ASSETS EQUALS TRUSTEE FUNDS		£308,597		£304,383
TRUE SURPLUS FOR THE YEAR ENDED 5TH APRIL 2025 / 2024		£4,214		£5,780
TRUSTEE FUNDS				
UNRESTRICTED FUNDS		308,207		304,183
RESTRICTED FUNDS		390		200
TRUSTEE FUNDS		£308,597		£304,383

REDDISH CHRISTIAN FELLOWSHIP
AS AT YEAR ENDED 5TH APRIL 2025
STATEMENT OF ASSETS AND LIABILITIES
SURPLUS FOR THE YEAR 2025

1. Trustee Funds	Unrestricted	Restricted	Total
	£	£	£
RECEIPTS & PAYMENTS ACCOUNT			
SURPLUS OF INCOME OVER EXPENSES. A	£ 314	£0	£ 314
ADD:-			
PURCHASES OF EQUIPMENT	0	0	0
Note:- Smaller value items have not been Capitalized – incl. Furniture/IT of £ 4,882 (2024: £1,374) w/o I & E a/c			
ADDITIONS TO TANGIBLE FIXED ASSETS B	£0	£0	£ 0
LESS:- DEPRECIATION C	0	0	0
-INCREASE IN GIFT AID OWING	3,730		3,730
-INCREASE IN PREPAYMENTS & LOAN	190		190
INCREASE IN CREDITORS	-20	0	-20
DECREASE IN DEFERRED INCOME	0	0	0
INCREASE(DECREASE) IN NET CURRENT ASSETS D	£ 3,900	£ 0	£ 3,900
SURPLUS OF TRUSTEE FUNDS PER BALANCE SHEET {= A+B-C+D}	£4,214	£0	£4,214

2. BUILDINGS AND FIXED ASSETS

Freehold Properties & Contents

Insurance Value of 74 Broadstone Road)	
Insurance Value of 2-4 Liverpool Road, Reddish, Stockport.)	£ 466,137 (2024:- £ 466,137)
Insurance Value of Contents	£ 33,068 (2024:- £ 33,068)

These values confirm the charity is adequately insured, and the above values exceed comfortably the cost and valuations included in the balance sheet, which are £ 175,876 (2024: £175,876) for the buildings, and £13,429 (2024: £13,429) for contents.

3. TRUSTEES INSURANCE

Included in the Insurance costs of **£ 1,229 (2024:- £ 1,210)** for the year, is cover for Trustees up to £100,000 indemnity, as well as for the buildings and contents referred to in note 2.

TRUSTEES REPORT

LEGAL STRUCTURE AND GOVERNANCE

- Reddish Christian Fellowship {RCF}, was formed and constituted, and has its activities guided, by a Trust Deed dated 11th October 1982, together with a supplemental Trust Deed dated 29th April 1983.
- RCF is a registered charity, no. 514046.
- RCF has three trustees, two of whom are also elders of the Fellowship.
- The Trustees meet regularly to discuss the fellowships activities, and any Charity issues raised by the Charity Commission, particularly in the light of recent recommendations SORP 2005, and the Charities Act 2006.
- RCF have appointed their Independent Examiner, Mr David R S Welch FCA, DChA, Chartered Accountant who ensures our Annual Accounts are filed online with Charity Commission, and advises the Trustees re CC issues should they arise during the year, requiring action or discussion by them.

TRUSTEES SERVING DURING THE YEAR

- Roy Greenhalgh Chairman of Trustees; Roy Mycock (Elder) and Thomas Turner (Elder)

CHARITABLE OBJECTIVES

- The furtherance of the Christian religion, the relief of poverty and the advancement of education throughout the world but particularly within the counties of Lancashire, Cumbria, Cheshire, Merseyside and Greater Manchester.

ACTIVITIES OF THE FELLOWSHIP AND THEIR BENEFIT TO THE PUBLIC

- RCF is a Christian Church which meets on Sundays and during the week, to teach and help people grow and mature in their personal Christian Faith. Their services and meetings are held at their address, 74 Broadstone Road, Reddish, Stockport. This building adjoins 2-4 Liverpool Street, their other property.
- The church uses its resources to reach out to young people via the Sunday school and youth meetings.
- Our Sunday morning and mid-week meetings are on line and we now have a growing number of people, from various parts of the country, that join in our meetings.
- The church supports a variety of individuals and organizations in the UK and abroad in communicating and teaching the Christian Faith to others, and when appropriate, extending financial relief for situations of poverty or extreme need, sometimes highlighted by those they support on a regular basis.

TRUSTEES REPORT {Continued}

RISK ASSESSMENT, PRACTICAL & TECHNICAL MATTERS

- The Trustees meet regularly and are updated on issues concerning Charities through Charity Commission News.
- The Trustees are responsible to ensure the following:
 - a) The fabric of the building maintained.
 - b) Building insurance, including public liability and liability insurance for the trustees, is in place.
 - c) The Health & Safety File for the building is kept up to date.
 - d) Those involved in working with children and vulnerable people have the appropriate CRB checks.

HIGHLIGHTS OF THE YEAR TO 5TH APRIL 2025

For Public Benefit

- Public Benefit Overseas included: **£ 3,886 (2024: £ 2,150)**
- RCF continues to support Ministries working with Israeli believers & people groups.
- RCF continues to support the following Orphanages which bring relief to the poor and orphaned:- Go Ye Ministries & Orphanage; Ebeown Aids Orphanage.

- Public Benefit at home in UK included: **£ 3,865 (2024: £ 5,500)**

RCF support the following Christian Ministries on a regular basis: - Truth for Youth, Creation.com, Christian Institute, KEDS (King's Evangelical Divinity School) and CCFON (Christian Concern for Our Nation).

- RCF continues to support the following Christian Ministries, which operate both in the UK and Overseas on a regular basis: - Prayer for Israel and Barnabas Aid.
- The financial reserves note below shows that the Fellowship has enough resources to sustain it through the next 2 years.

For RCF and its members Benefit

In year to 5th April 2025

- As a church we have continued to meet regularly both on Sundays and during the week.
- The teaching of Christian principles and beliefs, by the elders and visiting speakers, has been delivered to encourage people to mature in their faith. We offer a subsidized weekend away for all church members, and those associated with the church, to provide friendship, support, fun and teaching. We continue to look how we can serve our local community, as well as the needs of those who attend the church.

TRUSTEES REPORT {Continued}

For RCF and its members Benefit

**In the current year since 5th
April 2025**

The Trustees report as follows:-

- The teaching of Christian principles and beliefs has continued to be delivered to encourage people to mature in their faith. We have also developed links with a care home and Morrisons supermarket to continue our work in the local community.
- **The Trustees are planning to transferring the RCF trust into a CIO in the coming year.**

FINANCIAL REVIEW & REVENUE RESERVES

The church is still in a healthy financial situation with bank and cash reserves of £ 109,276 (2024 £108,962) and gift aid owing of £7,530 (2024:- £ 3,800), gives total of liquid assets of £ 116,806 {2024:- £ 112,762 }. This represents approximately three year's income in reserve, based on the last 2 years reported figures. The church is therefore currently sound and strong going forward.

Roy Greenhalgh

Chairman of Trustees.

26th August 2025

REDDISH CHRISTIAN FELLOWSHIP

England & Wales - Charity number 514046

Accounts

REDDISH CHRISTIAN FELLOWSHIP

ACCOUNTS

YEAR ENDED 5th April 2024

Accounts Prepared by:-

**David R S Welch FCA, DChA
Chartered Accountant**

3 Alvington Grove,
Hazel Grove,
Stockport,
Cheshire
SK7 5LS



**REDDISH CHRISTIAN FELLOWSHIP
CONTENTS & CHARITY INFORMATION
YEAR ENDED 5th April 2024**

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5	TRUSTEES REPORT – 1 OF 2
6	TRUSTEES REPORT – 2 OF 2

CHARITY INFORMATION		
1	Registered Number of Charity	514046
2	Trustees Serving in Year	Roy Greenhalgh - Chairman, Thomas Turner, Roy Mycock
3	Independent Examiner	David R S Welch F.C.A., DChA, Chartered Accountant, 3 Alvington Grove, Hazel Grove, Stockport, Cheshire. SK7 5LS
4	Main Activities of Charity	Proclamation of the Christian Faith for the Public Benefit of Mankind Through Preaching, Serving & Counseling Others
5	Bankers	Barclays plc
6	Address of Church Premises	74 Broadstone Road, & 2 & 4 Liverpool Road, Reddish, Stockport, Cheshire. SK5 7AR
7	Administration Address of Reddish Christian Fellowship	129 Mile End Lane, Stockport, Cheshire.

REDDISH CHRISTIAN FELLOWSHIP
INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS
Report to the Trustees of: **REDDISH CHRISTIAN FELLOWSHIP {STOCKPORT}**
On the Accounts for the **Year Ended 5th April 2024**
Set out on pages 2 - 6

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

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- . to follow the procedures laid down in the general Directions given by the Charity Commission under Section 145(5)(b) of the 2011 Act; and
- . to state whether particular matters have come to my attention.

Basis of independent examiner's report

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Independent examiner's statement

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 - . to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charitieshave not been met: or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

SIGNED: *David R S Welch FCA, DChA*

NAME:
PROFESSIONAL QUALIFICATION
ADDRESS:

DAVID R S WELCH FCA, DChA
CHARTERED ACCOUNTANT,
3, Alvington Grove, Hazel Grove,
Stockport, Cheshire. SK7 5 LS

DATE: 8th November 2024

**REDDISH CHRISTIAN FELLOWSHIP
RECEIPTS & PAYMENTS ACCOUNT
YEAR ENDED 5TH APRIL 2024**

	2024			2023
RESOURCES RECEIVED	Unrestricted	Restricted	Total	Total
	£	£	£	£
From Main Activities of Charity				
Regular Gifts & Donations - Gift aided	15,190	0	15,190	14,220
Regular Gifts & Donations - Not Gift aided	2,760	0	2,760	3,535
Tithes & Offerings	8,877	0	8,877	8,485
Gift Aid Adjustment previous years	-3,555	0	-3,555	0
Gift Aid Received in year {2 years} £7012	10,567	0	10,567	0
Gift Aid to be Received from HMRC*	3,800	0	3,800	3,555
Gift Aid added to debtors, not rec'd in year	-3,800	0	-3,800	-3,555
Church Holiday Receipts	0	7,211	7,211	6,138
Total Income from Main Activities	33,839	7,211	41,050	32,378
{*2yrs to claim at 5.4.2024}				
From Investment Activities of Charity				
Interest Received	0	0	0	0
Other Gifts Received	50	0	50	150
Hardship Loan Repayments	470	0	470	0
Total Income from Main Activities	520	0	520	150
from Other Activities of Charity				
SMBC, Utility & other refunds	900	0	900	70
TOTAL INCOME FOR YEAR	35,259	7,211	42,470	32,528
RESOURCES EXPENDED				
	Unrestricted	Restricted	Total	Total
	£	£	£	£
for Main Activities of Charity				
UK Ministry and Speaking Gifts	4,095	0	4,095	2,437
UK Missions & Relief of the Poor	1,405	0	1,405	2,054
Overseas Missions & Relief of the Poor	2,150	0	2,150	3,391
Sunday School & Hospitality Payments	659	0	659	70
Kings EDS, & Church Holiday	2,016	7,011	9,027	7,096
Church Holidays -Deposit	0	200	200	200
Resources for Main Activities	10,325	7,211	17,536	15,248
Fabric, Utility & Support Costs				
Repairs, Maintenance & Improvements	909	0	909	4,913
Fixtures, Music, Website & IT	4,882	0	4,882	0
Insurance	1,210	0	1,210	1,044
Heat & Light, Water, & Phone	3,381	0	3,381	6,199
Stationery, Computer, Legal & Sundry	575	0	575	169
Hardship Loan {net of repayments}	0	0	0	3,506
Resources for Support & Management	10,957	0	10,957	15,351
Governance Costs of Charity				
Accounts & Independent Examination	920	0	920	880
TOTAL RESOURCES EXPENDED FOR YEAR	£ 22,202	£ 7,211	£ 29,413	31,479
SURPLUS (DEFICIT) OF INCOME OVER EXP.	£ 13,057	£0	£ 13,057	£1,049
Bank & Cash balances b/fwd	£ 95,705	£200	£ 95,905	£ 94,856
Bank & Cash balances c/fwd	£108762	£200	£108,962	£ 95,905

REDDISH CHRISTIAN FELLOWSHIP
STATEMENT OF ASSETS AND LIABILITIES
AS AT 5TH APRIL 2024

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	£	2024 £	£	2023 £
CASH FUNDS				
Bank Current Account	108,806		95,651	
Cash Account	156		254	
		108,962		95,905
RECEIPTS & PAYMENTS SURPLUS (DEFICIT) FOR YEAR	£ 13,057		£ 1,049	
OTHER MONETARY ASSETS				
Income Tax to be reclaimed on Gift Aid Monies Given – 2024	3,800	3,800	0	10,567
Income Tax to be reclaimed on Gift Aid Monies Given – 2023	0		3,555	
Income Tax to be reclaimed on Gift Aid Monies Given – 2022	0		3,394	
Income Tax to be reclaimed on Gift Aid Monies Given – 2021	0		3,618	
PREPAYMENT – HOLIDAY DEPOSIT		200		200
DEBTOR – {Hardship loan net of repayments made of £ 470 /£494}		3,036		3,506
INVESTMENT ASSETS		0		0
ASSETS RETAINED FOR THE CHARITIES OWN USE				
Freehold Property at 74 Broadstone Road, & 2-4 Liverpool Road, Reddish, Stockport.				
Total Costs Incurred/ Valuation of Original Gift of building	175,876	175,876	175,876	175,876
Add:- Building Improvements in Year*	0		0	
*None, but £ Fixtures w/off in repairs of £ in I & E a/c				
Fittings & Equipment :- Bought in year				
No other additions in year. – SEE NOTE ABOVE	0	0	0	0
Fixtures, Church Chairs & Tables, (2024– 2010)		13,429		13,429
TOTAL FIXED ASSETS FOR CHURCH USE		£189,305		£189,305
TOTAL ASSETS OF RCF		£305,303		£299,483
LIABILITIES				
Accruals for Accountancy & Independent Examination		-920		-880
Deferred Income {Church Holiday receipts in advance – 2024 & 2023 holidays}		0		0
NET ASSETS EQUALS TRUSTEE FUNDS		£304,383		£298,603
TRUE SURPLUS FOR THE YEAR ENDED 5TH APRIL 2024 / 2023		£5,780		£ 7,810
TRUSTEE FUNDS				
UNRESTRICTED FUNDS		304,183		298,403
RESTRICTED FUNDS		200		200
TRUSTEE FUNDS		£304,383		£298,603

REDDISH CHRISTIAN FELLOWSHIP
AS AT YEAR ENDED 5TH APRIL 2024
STATEMENT OF ASSETS AND LIABILITIES
SURPLUS FOR THE YEAR 2024

1. Trustee Funds	Unrestricted	Restricted	Total
	£	£	£
RECEIPTS & PAYMENTS ACCOUNT			
SURPLUS OF INCOME OVER EXPENSES. A	£13,057	£0	£13,057
ADD:-			
PURCHASES OF EQUIPMENT	0	0	0
Note:- Smaller value items have not been Capitalized – incl. Furniture/IT of £ 4,882 (2023: £1,374) w/o I & E a/c			
ADDITIONS TO TANGIBLE FIXED ASSETS B	£0	£0	£ 0
LESS:- DEPRECIATION C	0	0	0
-DECREASE IN GIFT AID OWING	-6,767		-6,767
-DECREASE IN PREPAYMENTS & LOAN	-470		-470
INCREASE IN CREDITORS	-40	0	-40
DECREASE IN DEFERRED INCOME	0	0	0
INCREASE(DECREASE) IN NET CURRENT ASSETS D	£-7,277	£ 0	£-7,277
SURPLUS OF TRUSTEE FUNDS PER BALANCE SHEET {= A+B-C+D}	£5,780	£0	£ 5,780

2. BUILDINGS AND FIXED ASSETS

Freehold Properties & Contents

Insurance Value of 74 Broadstone Road)	
Insurance Value of 2-4 Liverpool Road, Reddish, Stockport.)	£ 466,137 (2023:- £ 466,137)
Insurance Value of Contents		£ 33,068 (2023:- £ 33,068)

These values confirm the charity is adequately insured, and the above values exceed comfortably the cost and valuations included in the balance sheet, which are £ 175,876 (2023: £175,876) for the buildings, and £13,429 (2023: £13,429) for contents.

3. TRUSTEES INSURANCE

Included in the Insurance costs of **£ 1,210 (2023:- £ 1,044)** for the year, is cover for Trustees up to £100,000 indemnity, as well as for the buildings and contents referred to in note 2.

TRUSTEES REPORT

LEGAL STRUCTURE AND GOVERNANCE

- Reddish Christian Fellowship {RCF}, was formed and constituted, and has its activities guided, by a Trust Deed dated 11th October 1982, together with a supplemental Trust Deed dated 29th April 1983.
- RCF is a registered charity, no. 514046.
- RCF has three trustees, two of whom are also elders of the Fellowship.
- The Trustees meet regularly to discuss the fellowships activities, and any Charity issues raised by the Charity Commission, particularly in the light of recent recommendations SORP 2005, and the Charities Act 2006.
- RCF have appointed their Independent Examiner, Mr David R S Welch FCA, DChA, Chartered Accountant who ensures our Annual Accounts are filed online with Charity Commission, and advises the Trustees re CC issues should they arise during the year, requiring action or discussion by them.

TRUSTEES SERVING DURING THE YEAR

- Roy Greenhalgh Chairman of Trustees; Roy Mycock (Elder) and Thomas Turner (Elder)

CHARITABLE OBJECTIVES

- The furtherance of the Christian religion, the relief of poverty and the advancement of education throughout the world but particularly within the counties of Lancashire, Cumbria, Cheshire, Merseyside and Greater Manchester.

ACTIVITIES OF THE FELLOWSHIP AND THEIR BENEFIT TO THE PUBLIC

- RCF is a Christian Church which meets on Sundays and during the week, to teach and help people grow and mature in their personal Christian Faith. Their services and meetings are held at their address, 74 Broadstone Road, Reddish, Stockport. This building adjoins 2-4 Liverpool Street, their other property.
- The church uses its resources to reach out to young people via the Sunday school and youth meetings.
- Due to the IT systems installed as a result of the covid lockdowns we now have a growing number of people, from various parts of the country, that join in our Sunday morning and mid-week meetings on line.
- The church supports a variety of individuals and organisations in the UK and abroad in communicating and teaching the Christian Faith to others, and when appropriate, extending financial relief for situations of poverty or extreme need, sometimes highlighted by those they support on a regular basis.

RISK ASSESSMENT, PRACTICAL & TECHNICAL MATTERS

- The Trustees meet regularly and are updated on issues concerning Charities through Charity Commission News.
- The Trustees are responsible to ensure the following:
 - a) The fabric of the building maintained. The church has continued to invest in Equipment & IT including a New Church Cross for the building, New Kitchen Cooker installed to serve visitors and church members; also a New Website has been established and hosted to improve connectivity with the outside world and sharing messages and teaching, and improving the profile of the church online; a new Piano was purchased to improve the quality of worship for church services and meetings. The total cost of these items written off in the Income & Expenditure Accounts amounts to **£4,882 {2023:- £1,374}**
 - b) Building insurance, including public liability and liability insurance for the trustees, is in place, and renewed annually.
 - c) The Health & Safety File for the building is kept up to date.
 - d) Those involved in working with children and vulnerable people have the appropriate CRB checks. Payments for 10 people were made during the financial period.
 - e) The Church part subsidised an annual church holiday over the August bank holiday in Lytham St.Annes, which provided Spiritual teaching as well as Rest and Activities, and community meals to support friendships within the church community and family, including children and youth.

HIGHLIGHTS OF THE YEAR TO 5TH APRIL 2024

For Public Benefit

➤ Public Benefit Overseas included: **£ 2,150 (2023: £ 3,391)**

- RCF continues to support Ministries working with Israeli believers & people groups.
- RCF continues to support the following Orphanages which bring relief to the poor and orphaned:- Go Ye Ministries & Orphanage; A Tanzanian Orphanage; Ebeown Aids Orphanage;

➤ Public Benefit at home in UK included: **£ 5,500 (2023: £ 4,491)**

RCF support the following Christian Ministries on a regular basis: - Jacob Prasch; Go Ye National Ministries; Anthony Simon; Truth for Youth, Calvin Smith, Jay Smith, and CCFON {Christian Concern for Our Nation}

- RCF continues to support the following Christian Ministries, which bring relief to the poor in the UK on a regular basis: - Barnabas Aid, Manchester City Mission;
- RCF continues to support the following Christian Ministries, which operate both in the UK and Overseas on a regular basis: - The Gideons; and Prayer for Israel.
- The financial reserves note below shows that the Fellowship has enough resources to sustain it through the next 2 years.

For RCF and its members Benefit

In year to 5th April 2024

- As a church we have continued to meet regularly both on Sundays and during the week.
- The teaching of Christian principles and beliefs, by the elders and visiting speakers, has been delivered to encourage people to mature in their faith. We continue to look how we can serve our local community, as well as the needs of those who attend the church.

In the current year since 5th April 2024 , the Trustees report as follows:-

- The teaching of Christian principles and beliefs has continued to be delivered to encourage people to mature in their faith.
 - We have also developed links with a care home and Morrisons supermarket to continue our work in the local community.

FINANCIAL REVIEW & REVENUE RESERVES

The church is still in a healthy financial situation with bank and cash reserves of £ 108,962 (2023 £95,905) and gift aid owing of £ 3,800 (2022:- £ 10,567), gives total of liquid assets of £ 112,762 {2023:- £ 110,178 }. This represents approximately three year's income in reserve, based on the last 2 years reported figures. The church is therefore currently sound and strong going forward.

Roy Greenhalgh

Chairman of Trustees.

26th August 2024

REDDISH CHRISTIAN FELLOWSHIP

England & Wales - Charity number 514046

Accounts

REDDISH CHRISTIAN FELLOWSHIP

ACCOUNTS

YEAR ENDED 5th April 2023

Accounts Prepared by:-

**David R S Welch FCA, DChA
Chartered Accountant**

3 Alvington Grove,
Hazel Grove,
Stockport,
Cheshire
SK7 5LS



**REDDISH CHRISTIAN FELLOWSHIP
CONTENTS & CHARITY INFORMATION
YEAR ENDED 5th April 2023**

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2	RECEIPTS & PAYMENTS ACCOUNT {BANK & CASH A/C SUMMARY}
3	STATEMENT OF ASSETS AND LIABILITIES
4	RECONCILIATION OF SURPLUS OF RECEIPTS OVER PAYMENTS TO SURPLUS FOR YEAR ON BALANCE SHEET
5	TRUSTEES REPORT – 1 OF 2
6	TRUSTEES REPORT – 2 OF 2

CHARITY INFORMATION		
1	Registered Number of Charity	514046
2	Trustees Serving in Year	Roy Greenhalgh - Chairman, Thomas Turner, Roy Mycock
3	Independent Examiner	David R S Welch F.C.A., DChA, Chartered Accountant, 3 Alvington Grove, Hazel Grove, Stockport, Cheshire. SK7 5LS
4	Main Activities of Charity	Proclamation of the Christian Faith for the Public Benefit of Mankind Through Preaching, Serving & Counseling Others
5	Bankers	Barclays plc
6	Address of Church Premises	74 Broadstone Road, & 2 & 4 Liverpool Road, Reddish, Stockport, Cheshire. SK5 7AR
7	Administration Address of Reddish Christian Fellowship	129 Mile End Lane, Stockport, Cheshire.

REDDISH CHRISTIAN FELLOWSHIP
INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS
Report to the Trustees of: **REDDISH CHRISTIAN FELLOWSHIP {STOCKPORT}**
On the Accounts for the **Year Ended 5th April 2023**
Set out on pages 2 - 6

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- . examine the accounts under section 145 of the 2011 Act;
- . to follow the procedures laid down in the general Directions given by the Charity Commission under Section 145(5)(b) of the 2011 Act; and
- . to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
 - . to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - . to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charitieshave not been met: or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

SIGNED: *David R S Welch FCA, DChA*

NAME:
PROFESSIONAL QUALIFICATION
ADDRESS:

DAVID R S WELCH FCA, DChA
CHARTERED ACCOUNTANT,
3, Alvington Grove, Hazel Grove,
Stockport, Cheshire. SK7 5 LS

DATE: 29th August 2023

**REDDISH CHRISTIAN FELLOWSHIP
RECEIPTS & PAYMENTS ACCOUNT
YEAR ENDED 5TH APRIL 2023**

RESOURCES RECEIVED	2023			2022
	Unrestricted	Restricted	Total	Total
	£	£	£	£
From Main Activities of Charity				
Regular Gifts & Donations - Gift aided	14,220	0	14,220	13,575
Regular Gifts & Donations - Not Gift aided	3,535	0	3,535	3,535
Tithes & Offerings	8,485		8,485	6,855
Gift Aid Adjustment previous years	0	0	0	-417
Gift Aid Received in year {3 years}	0	0	0	8,662
Gift Aid to be Received from HMRC*	3,555	0	3,555	3,394
Gift Aid added to debtors, not rec'd in year	-3,555	0	-3,555	-3,394
Church Holiday Receipts	0	6,138	6,138	5,531
Total Income from Main Activities	26,240	6,138	32,378	37,741
{*2yrs to claim at 5.4.2023}				
From Investment Activities of Charity				
HMRC - Interest Received	0	0	0	69
Other Gifts Received	150	0	150	0
Community use of Church buildings	0	0	0	0
Total Income from Main Activities	150	0	150	69
from Other Activities of Charity				
SMBC, Utility & other refunds	70	0	70	2,786
				2,786
TOTAL INCOME FOR YEAR	26,390	6,138	32,528	£40,596

RESOURCES EXPENDED	2023			2022
	Unrestricted	Restricted	Total	Total
	£	£	£	£
for Main Activities of Charity				
UK Ministry and Speaking Gifts	2,437	0	2,437	1,027
UK Missions & Relief of the Poor	2,054	0	2,054	2,290
Overseas Missions & Relief of the Poor	3,391	0	3,391	1,811
Sunday School & Other Payments	70	0	70	0
Kings EDS,C Smith & Church Holiday	858	6,238	7,096	5,935
Deposits for 2023&2022 Church Holidays	0	200	200	500
Resources for Main Activities	8,810	6,438	15,248	11,563
Fabric, Utility & Support Costs				
Repairs, Maintenance & Improvements	4,913	0	4,913	1,200
New Computer & IT equipment	0	0	0	0
Insurance	1,044	0	1,044	948
Heat & Light, Water, Phone & Other Utilities	6,199	0	6,199	4,465
Stationery, Computer, Legal & Sundry	169	0	169	127
Hardship Loan {net of repayments}	3,506	0	3,506	0
Resources for Support & Management	15,351	0	15,351	6,740
Governance Costs of Charity				
Accounts & Independent Examination	880	0	880	840
TOTAL RESOURCES EXPENDED FOR YEAR	25,041	6,438	31,479	19,143
SURPLUS (DEFICIT) OF INCOME OVER EXP.	£ 1,349	-£300	£1,049	£21,453
Bank & Cash balances b/fwd	£ 94,356	£500	£ 94,856	£73,403
Bank & Cash balances c/fwd	£ 95,705	£200	£ 95,905	£94,856

REDDISH CHRISTIAN FELLOWSHIP
STATEMENT OF ASSETS AND LIABILITIES
AS AT 5TH APRIL 2023

Page 3

	2023	2022
	£	£
CASH FUNDS		
Bank Current Account	95,651	94,675
Cash Account	254	181
	95,905	94,856
RECEIPTS & PAYMENTS SURPLUS (DEFICIT) FOR YEAR	£ 1,049	£21,453
OTHER MONETARY ASSETS		
Income Tax to be reclaimed on Gift Aid Monies Given – 2023	3,555	0
Income Tax to be reclaimed on Gift Aid Monies Given – 2022	3,394	3,394
Income Tax to be reclaimed on Gift Aid Monies Given – 2021	3,618	3,618
PREPAYMENT – DEPOSITS FOR 2023/2022 HOLIDAYS & 2022 FILM	200	500
DEBTOR – {Hardship loan net of repayments made of £494}	3,506	0
INVESTMENT ASSETS	0	0
ASSETS RETAINED FOR THE CHARITIES OWN USE		
Freehold Property at 74 Broadstone Road, & 2-4 Liverpool Road, Reddish, Stockport.		
Total Costs Incurred/ Valuation of Original Gift of building	175,876	175,876
Add:- Building Improvements in Year*	0	0
*None, but £ Fixtures w/off in repairs of £ in I & E a/c		
Fittings & Equipment :- Bought in year		
No other additions in year. – SEE NOTE ABOVE	0	0
Fixtures, Church Chairs & Tables, (2017– 2010)	13,429	13,429
TOTAL FIXED ASSETS FOR CHURCH USE	£189,305	£189,305
TOTAL ASSETS OF RCF	£299,483	£291,673
LIABILITIES		
Accruals for Accountancy & Independent Examination	-880	-880
Deferred Income {Church Holiday receipts in advance – 2023 & 2022 holidays}	0	0
NET ASSETS EQUALS TRUSTEE FUNDS	£298,603	£290,793
TRUE SURPLUS FOR THE YEAR ENDED 5TH APRIL 2023 / 2022	£ 7,810	£13,668
	2023	2022
	£	£
TRUSTEE FUNDS		
UNRESTRICTED FUNDS	298,403	£290,293
RESTRICTED FUNDS	200	500
TRUSTEE FUNDS	£298,603	£290,793

REDDISH CHRISTIAN FELLOWSHIP
AS AT YEAR ENDED 5TH APRIL 2023
STATEMENT OF ASSETS AND LIABILITIES
SURPLUS FOR THE YEAR 2023

1. Trustee Funds	Unrestricted	Restricted	Total
	£	£	£
RECEIPTS & PAYMENTS ACCOUNT			
SURPLUS OF INCOME OVER EXPENSES. A	£ 1,349	£-300	£ 1,049
ADD:-			
PURCHASES OF EQUIPMENT	0	0	0
Note:- Smaller value items have not been Capitalized – incl. Furniture of £1,374 (2022: £486) w/o I & E a/c			
ADDITIONS TO TANGIBLE FIXED ASSETS B	£0	£0	£ 0
LESS:- DEPRECIATION C	0	0	0
-DECREASE IN GIFT AID OWING	3,555	0	3,555
INCREASE IN PREPAYMENTS & LOAN	3,206	0	3,206
INCREASE IN CREDITORS	0	0	0
DECREASE IN DEFERRED INCOME	0	0	0
INCREASE(DECREASE) IN NET CURRENT ASSETS D	£6,761	£ 0	£6,761
SURPLUS OF TRUSTEE FUNDS PER BALANCE SHEET (= A+B-C+D)	£8,110	£-300	£ 7,810

2. BUILDINGS AND FIXED ASSETS

Freehold Properties & Contents

Insurance Value of 74 Broadstone Road)		
Insurance Value of 2-4 Liverpool Road, Reddish, Stockport.)	£ 466,137	(2022:- £ 466,137)
Insurance Value of Contents	£ 33,068	(2022:- £ 33,068)

These values confirm the charity is adequately insured, and the above values exceed comfortably the cost and valuations included in the balance sheet, which are £ 175,876 (2022: £175,876) for the buildings, and £13,429 (2022: £13,429) for contents.

3. TRUSTEES INSURANCE

Included in the Insurance costs of **£ 1,044 (2022:- £ 948)** for the year, is cover for Trustees up to £100,000 indemnity, as well as for the buildings and contents referred to in note 2.

TRUSTEES REPORT

LEGAL STRUCTURE AND GOVERNANCE

- Reddish Christian Fellowship {RCF}, was formed and constituted, and has its activities guided, by a Trust Deed dated 11th October 1982, together with a supplemental Trust Deed dated 29th April 1983.
- RCF is a registered charity, no. 514046.
- RCF has three trustees, two of whom are also elders of the Fellowship.
- The Trustees meet regularly to discuss the fellowships activities, and any Charity issues raised by the Charity Commission, particularly in the light of recent recommendations SORP 2005, and the Charities Act 2006.
- RCF have appointed their Independent Examiner, Mr David R S Welch FCA, DChA, Chartered Accountant who ensures our Annual Accounts are filed online with Charity Commission, and advises the Trustees re CC issues should they arise during the year, requiring action or discussion by them.

TRUSTEES SERVING DURING THE YEAR

- Roy Greenhalgh Chairman of Trustees; Roy Mycock (Elder) and Thomas Turner (Elder)

CHARITABLE OBJECTIVES

- The furtherance of the Christian religion, the relief of poverty and the advancement of education throughout the world but particularly within the counties of Lancashire, Cumbria, Cheshire, Merseyside and Greater Manchester.

ACTIVITIES OF THE FELLOWSHIP AND THEIR BENEFIT TO THE PUBLIC

- RCF is a Christian Church which meets on Sundays and during the week, to teach and help people grow and mature in their personal Christian Faith. Their services and meetings are held at their address, 74 Broadstone Road, Reddish, Stockport. This building adjoins 2-4 Liverpool Street, their other property. The recent church improvements enables the church building to be accessed and used by other groups in the local community, as well as helping the church to use their improved resources to reach out more effectively to young people.
- The church supports a variety of individuals and organisations in the UK and abroad in communicating and teaching the Christian Faith to others, and when appropriate, extending financial relief for situations of poverty or extreme need, sometimes highlighted by those they support on a regular basis.

RISK ASSESSMENT, PRACTICAL & TECHNICAL MATTERS

- The Trustees meet regularly and are updated on issues concerning Charities through Charity Commission News.
- The Trustees are responsible to ensure the following:
 - a) The fabric of the building maintained.
 - b) Building insurance, including public liability and liability insurance for the trustees, is in place.
 - c) The Health & Safety File for the building is kept up to date.
 - d) Those involved in working with children and vulnerable people have the appropriate CRB checks.

HIGHLIGHTS OF THE YEAR TO 5TH APRIL 2023

For Public Benefit

- **Public Benefit Overseas included: £ 3,391 (2022: £ 1,500)**
 - RCF continues to support Ministries working with Israeli believers & people groups.
 - RCF continues to support the following Orphanages which bring relief to the poor and orphaned:- **Go Ye Ministries & Orphanage; A Tanzanian Orphanage; Ebeown Aids Orphanage;**
- **Public Benefit at home in UK included: £ 4,491 (2022: £ 3,317)**

RCF support the following Christian Ministries on a regular basis: - **Jacob Prash; Go Ye National Ministries; Anthony Simon; Truth for Youth, Calvin Smith, Jay Smith, and CCFON {Christian Concern for Our Nation}**

 - RCF continues to support the following Christian Ministries, which bring relief to the poor in the UK on a regular basis: - **Manchester City Mission;**
 - RCF continues to support the following Christian Ministries, **which operate both in the UK and Overseas** on a regular basis: - **The Gideons; and Prayer for Israel**

TRUSTEES REPORT {Continued}

HIGHLIGHTS OF THE YEAR TO 5TH APRIL 2023 {continued}

- **RCF:- During 2022/2023 and 2020/2022, the church building has not been used, as in previous years by a local resident's crime watch group, nor by Stockport MBC for their Reddish Partnership Meetings.**
- The financial reserves note below shows that the Fellowship has enough resources to sustain it through the next 2 years, when physical meeting of members will be replaced with IT connections, and church services more likely to be online, until it is safe to return to the church building.

For RCF and its members Benefit

In year to 5th April 2023

- As a church we have continued to meet regularly both on Sundays and during the week.
- The teaching of Christian principles and beliefs, by the elders and visiting speakers, has been delivered to encourage people to mature in their faith. We continue to look how we can serve our local community, as well as the needs of those who attend the church.

In the current year since 5th April 2023

- *When lockdown was announced for the whole of the UK in the middle of March 2020, due to Covid 19, the many restrictions apply to churches not being able to meet together for public worship, and Reddish Christian Fellowship has therefore had to change and alter using IT & Communication software to enable Christian services and activities to be held. Most of these restrictions have now been lifted and the life of the fellowship is more like it was pre-covid 19.*

The Trustees report as follows:-

- **As a church we have had to change the way we work due to Covid 19. We have therefore used skype to deliver our Sunday morning service from our church building. We have also held our midweek meetings and young people's meetings via skype and set up additional daily meetings to provide support for those who are isolating.**
- **The teaching of Christian principles and beliefs has continued to be delivered to encourage people to mature in their faith. However, we have not been able this year to continue our work in the local community.**

FINANCIAL REVIEW & REVENUE RESERVES

The church is still in a healthy financial situation with bank and cash reserves of **£95,905** (2022:-£ **94,856**) and gift aid owing of **£ 10,567** (2022:- **£ 7,012**), which together with a loan and prepayments of £3,706 {2022:- £500}, gives total of liquid assets of **£ 110,178** {2022:- **£ 102,368** }, including 3 years gift aid now owing and due to be claimed.

This represents approximately three year's income in reserve, based on the last 2 years reported figures. The church is therefore currently sound and strong going forward, and has overcome the ongoing challenges that Covid 19 presented.

Roy Greenhalgh

Chairman of Trustees.

26th August 2023

REDDISH CHRISTIAN FELLOWSHIP

England & Wales - Charity number 514046

Accounts

REDDISH CHRISTIAN FELLOWSHIP

ACCOUNTS

YEAR ENDED 5th April 2022

Accounts Prepared by:-

**David R S Welch FCA, DChA
Chartered Accountant**

3 Alvington Grove,
Hazel Grove,
Stockport,
Cheshire
SK7 5LS



**REDDISH CHRISTIAN FELLOWSHIP
CONTENTS & CHARITY INFORMATION
YEAR ENDED 5th April 2022**

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5	TRUSTEES REPORT – 1 OF 2
6	TRUSTEES REPORT – 2 OF 2

CHARITY INFORMATION		
1	Registered Number of Charity	514046
2	Trustees Serving in Year	Roy Greenhalgh - Chairman, Thomas Turner, Roy Mycock
3	Independent Examiner	David R S Welch F.C.A., DChA, Chartered Accountant, 3 Alvington Grove, Hazel Grove, Stockport, Cheshire. SK7 5LS
4	Main Activities of Charity	Proclamation of the Christian Faith for the Public Benefit of Mankind Through Preaching, Serving & Counseling Others
5	Bankers	Barclays plc
6	Address of Church Premises	74 Broadstone Road, & 2 & 4 Liverpool Road, Reddish, Stockport, Cheshire. SK5 7AR
7	Administration Address of Reddish Christian Fellowship	129 Mile End Lane, Stockport, Cheshire.

REDDISH CHRISTIAN FELLOWSHIP
INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS
Report to the Trustees of: **REDDISH CHRISTIAN FELLOWSHIP {STOCKPORT}**
On the Accounts for the **Year Ended 5th April 2022**
Set out on pages 2 - 6

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- . examine the accounts under section 145 of the 2011 Act;
- . to follow the procedures laid down in the general Directions given by the Charity Commission under Section 145(5)(b) of the 2011 Act; and
- . to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
 - . to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - . to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charitieshave not been met: or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

SIGNED: *David R S Welch FCA, DChA*

NAME: DAVID R S WELCH FCA, DChA
PROFESSIONAL QUALIFICATION: CHARTERED ACCOUNTANT,
ADDRESS: 3, Alvington Grove, Hazel Grove,
Stockport, Cheshire. SK7 5 LS
DATE: 16th January 2023

**REDDISH CHRISTIAN FELLOWSHIP
RECEIPTS & PAYMENTS ACCOUNT
YEAR ENDED 5TH APRIL 2022**

RESOURCES RECEIVED	2022			2021
	Unrestricted	Restricted	Total	Total
	£	£	£	£
From Main Activities of Charity				
Regular Gifts & Donations - Gift aided	13,575	0	13,575	14,472
Regular Gifts & Donations - Not Gift aided	3,535	0	3,535	2,305
Tithes & Offerings	6,555	300	6,855	1,948
Gift Aid Adjustment previous years	-246	-171	-417	0
Gift Aid Received in year {3 years}	8,662	0	8,662	4,704
Gift Aid to be Received from HMRC*	3,394	0	3,394	3,618
Gift Aid added to debtors, not rec'd in year	-3,394	0	-3,394	-3,618
Church Holiday Receipts	0	5,531	5,531	1,575
Total Income from Main Activities	32,081	5,660	37,741	25,004
{*2yrs to claim at 5.4.2022}				
From Investment Activities of Charity				
HMRC - Interest Received	69	0	69	0
Rent Received from Caretakers flat	0	0	0	0
Community use of Church buildings	0	0	0	0
Total Income from Main Activities	69	0	69	0
from Other Activities of Charity				
SMBC, Utility & other refunds	2,786	0	2,786	0
	2,786	0	2,786	0
TOTAL INCOME FOR YEAR	£34,936	£5,660	£40,596	£25,004

RESOURCES EXPENDED	2022			2021
	Unrestricted	Restricted	Total	Total
	£	£	£	£
for Main Activities of Charity				
UK Ministry and Speaking Gifts	727	300	1,027	500
UK Missions & Relief of the Poor	2,290	0	2,290	2,756
Overseas Missions & Relief of the Poor	1,811	0	1,811	1,200
Sunday School & Other Payments	0	0	0	0
Kings EDS,C Smith & Church Holiday	0	5,935	5,935	3,340
Deposits for 2022&2021 Church Holidays	0	500	500	0
Resources for Main Activities	4,828	6,735	11,563	7,796
Fabric, Utility & Support Costs				
Repairs, Maintenance & Improvements	1,200	0	1,200	3,591
New Computer & IT equipment	0	0	0	2,500
Insurance	948	0	948	889
Heat & Light, Water, Phone & Other Utilities	4,465	0	4,465	4,285
Stationery, Computer, Legal & Sundry	127	0	127	515
Resources for Support & Management	6,740	0	6,740	11,780
Governance Costs of Charity				
Accounts & Independent Examination	840	0	840	810
TOTAL RESOURCES EXPENDED FOR YEAR	12,408	6,735	19,143	20,386
SURPLUS (DEFICIT) OF INCOME OVER EXP.	£22,528	£-1,075	£21,453	4,618
Bank & Cash balances b/fwd	£71,828	£ 1,575	£73,403	£68,785
Bank & Cash balances c/fwd	£94,356	£500	£94,856	£73,403

REDDISH CHRISTIAN FELLOWSHIP
STATEMENT OF ASSETS AND LIABILITIES
AS AT 5TH APRIL 2022

Page 3

	2022	2021
£	£	£
CASH FUNDS		
Bank Current Account	94,675	73,403
Cash Account	181	0
	94,856	73,403
RECEIPTS & PAYMENTS SURPLUS (DEFICIT) FOR YEAR	£21,453	£ 4,618
OTHER MONETARY ASSETS		
Income Tax to be reclaimed on Gift Aid Monies Given – 2022	3394	0
Income Tax to be reclaimed on Gift Aid Monies Given – 2021	3618	3,618
Income Tax to be reclaimed on Gift Aid Monies Given – 2020	0	2,610
Income Tax to be reclaimed on Gift Aid Monies Given – 2019	0	4,010
Income Tax to be reclaimed on Gift Aid Monies Given – 2018	0	2,660
Income Tax to be reclaimed on Gift Aid Monies Given – 2017	0	2,359
	7,012	15,257
PREPAYMENT – DEPOSITS FOR 2022/2021 HOLIDAYS & 2021 FILM	500	0
INVESTMENT ASSETS	0	0
ASSETS RETAINED FOR THE CHARITIES OWN USE		
Freehold Property at 74 Broadstone Road, & 2-4 Liverpool Road, Reddish, Stockport.		
Total Costs Incurred/ Valuation of Original Gift of building	175,876	175,876
Add:- Building Improvements in Year*	0	0
*None, but £486 Fixtures w/off in repairs of £1,200 in I & E a/c		
Fittings & Equipment :- Bought in year		
No other additions in year. – SEE NOTE ABOVE	0	0
Fixtures, Church Chairs & Tables, (2017– 2010)	0	0
	13,429	13,429
TOTAL FIXED ASSETS FOR CHURCH USE	£189,305	£189,305
TOTAL ASSETS OF RCF	£291,673	£277,965
LIABILITIES		
Accruals for Accountancy & Independent Examination	-880	-840
Deferred Income {Church Holiday receipts in advance – 2022 & 2021 holidays}	0	0
NET ASSETS EQUALS TRUSTEE FUNDS	£290,793	£277,125
TRUE SURPLUS FOR THE YEAR ENDED 5TH APRIL 2022 / 2021	£13,668	£4,419
	2022	2021
	£	£
TRUSTEE FUNDS		
UNRESTRICTED FUNDS	£290,293	£275,550
RESTRICTED FUNDS	500	1,575
TRUSTEE FUNDS	£290,793	£277,125

REDDISH CHRISTIAN FELLOWSHIP
AS AT YEAR ENDED 5TH APRIL 2022
STATEMENT OF ASSETS AND LIABILITIES
SURPLUS FOR THE YEAR 2022

1. Trustee Funds	Unrestricted	Restricted	Total
	£	£	£
RECEIPTS & PAYMENTS ACCOUNT			
SURPLUS OF INCOME OVER EXPENSES. A	22,528	-1,075	£ 21,453
ADD:-			
PURCHASES OF EQUIPMENT			0
Note:- Smaller value items have not been Capitalized – incl. Furniture of £486 w/o I & E a/c			
ADDITIONS TO TANGIBLE FIXED ASSETS B			£ 0
LESS:- DEPRECIATION C			0
-DECREASE IN GIFT AID OWING			-8,245
INCREASE IN PREPAYMENTS			500
INCREASE IN CREDITORS			-40
DECREASE IN DEFERRED INCOME			0
INCREASE(DECREASE) IN NET CURRENT ASSETS D			£ -7,785
SURPLUS OF TRUSTEE FUNDS PER BALANCE SHEET {= A+B-C+D}			£ 13,668

2. BUILDINGS AND FIXED ASSETS

Freehold Properties & Contents

Insurance Value of 74 Broadstone Road)		
Insurance Value of 2-4 Liverpool Road, Reddish, Stockport.)	£ 466,137	(2021:- £ 466,137)
Insurance Value of Contents	£ 33,068	(2021:- £ 33,068)

These values confirm the charity is adequately insured, and the above values exceed comfortably the cost and valuations included in the balance sheet, which are £ 175,876 (2021: £175,876) for the buildings, and £13,429 (2021: £13,429) for contents.

3. TRUSTEES INSURANCE

Included in the Insurance costs of **£ 948 (2021:- £889)** for the year, is cover for Trustees up to £100,000 indemnity, as well as for the buildings and contents referred to in note 2.

TRUSTEES REPORT

LEGAL STRUCTURE AND GOVERNANCE

- Reddish Christian Fellowship {RCF}, was formed and constituted, and has its activities guided, by a Trust Deed dated 11th October 1982, together with a supplemental Trust Deed dated 29th April 1983.
- RCF is a registered charity, no. 514046.
- RCF has three trustees, two of whom are also elders of the Fellowship.
- The Trustees meet regularly to discuss the fellowships activities, and any Charity issues raised by the Charity Commission, particularly in the light of recent recommendations SORP 2005, and the Charities Act 2006.
- RCF have appointed their Independent Examiner, Mr David R S Welch FCA, DChA, as their contact with Charity Commission, who will report any governance issues to the Trustees should they arise during the year, requiring action or discussion by them.

TRUSTEES SERVING DURING THE YEAR

- Roy Greenhalgh Chairman of Trustees; Roy Mycock (Elder) and Thomas Turner (Elder)

CHARITABLE OBJECTIVES

- The furtherance of the Christian religion, the relief of poverty and the advancement of education throughout the world but particularly within the counties of Lancashire, Cumbria, Cheshire, Merseyside and Greater Manchester.

ACTIVITIES OF THE FELLOWSHIP AND THEIR BENEFIT TO THE PUBLIC

- RCF is a Christian Church which meets on Sundays and during the week, to teach and help people grow and mature in their personal Christian Faith. Their services and meetings are held at their address, 74 Broadstone Road, Reddish, Stockport. This building adjoins 2-4 Liverpool Street, their other property. The recent church improvements enables the church building to be accessed and used by other groups in the local community, as well as helping the church to use their improved resources to reach out more effectively to young people.
- The church supports a variety of individuals and organisations in the UK and abroad in communicating and teaching the Christian Faith to others, and when appropriate, extending financial relief for situations of poverty or extreme need, sometimes highlighted by those they support on a regular basis.

RISK ASSESSMENT, PRACTICAL & TECHNICAL MATTERS

- The Trustees meet regularly and are updated on issues concerning Charities through Charity Commission News.
- The Trustees are responsible to ensure the following:
 - a) The fabric of the building maintained.
 - b) Building insurance, including public liability and insurance for the trustees, is in place.
 - c) The Health & Safety File for the building is kept up to date.
 - d) Those involved in working with children and vulnerable people have the appropriate CRB checks.

HIGHLIGHTS OF THE YEAR TO 5TH APRIL 2022

For Public Benefit

- **Public Benefit Overseas included: £ 1,500 (2021: £ 1,200)**
- RCF continues to support Ministries working with Israeli believers & people groups.
- RCF continues to support the following Orphanages which bring relief to the poor and orphaned:-
Go Ye Ministries & Orphanage; A Tanzanian Orphanage; Ebeown Aids Orphanage;
- **Public Benefit at home in UK included: £ 3,317 (2021: £ 3,256)**
RCF support the following Christian Ministries on a regular basis: - **Jacob Prasch; Go Ye National Ministries; Anthony Simon; Truth for Youth**
- RCF continues to support the following Christian Ministries, which bring relief to the poor in the UK on a regular basis: - **Manchester City Mission;**
- RCF continues to support the following Christian Ministries, **which operate both in the UK and Overseas** on a regular basis: - **The Gideons; and Prayer for Israel**

TRUSTEES REPORT {Continued}

HIGHLIGHTS OF THE YEAR TO 5TH APRIL 2022 {continued}

- **RCF:- During 2021/2022 and 2020/2021, the church building has not been used, as in previous years by a local resident's crime watch group, nor by Stockport MBC for their Reddish Partnership Meetings.**
- The year end of 5th April 2020 was only 2 weeks after the UK lockdown, so those accounts were very close to being a normal year for the fellowship. However, during the year to 5th April 2022 looks to be a more certain one for the church, as it does for many churches and fellowships in the UK.
- The financial reserves note below shows that the Fellowship has enough resources to sustain it through the next 2 years, when physical meeting of members will be replaced with IT connections, and church services more likely to be online, until it is safe to return to the church building.

For RCF and its members Benefit

In year to 5th April 2022

- As a church we have continued to meet regularly both on Sundays and during the week.
- The teaching of Christian principles and beliefs, by the elders and visiting speakers, has been delivered to encourage people to mature in their faith. We continue to look how we can serve our local community, as well as the needs of those who attend the church.

In the current year since 5th April 2022

- *When lockdown was announced for the whole of the UK in the middle of March 2020, due to Covid 19, the many restrictions apply to churches not being able to meet together for public worship, and Reddish Christian Fellowship has therefore had to change and alter using IT & Communication software to enable Christian services and activities to be held. Most of these restrictions have now been lifted and the life of the fellowship is more like it was pre-covid 19.*

The Trustees report as follows:-

- **As a church we have had to change the way we work due to Covid 19. We have therefore used skype to deliver our Sunday morning service from our church building. We have also held our midweek meetings and young people's meetings via skype and set up additional daily meetings to provide support for those who are isolating.**
- **The teaching of Christian principles and beliefs has continued to be delivered to encourage people to mature in their faith. However, we have not been able this year to continue our work in the local community.**

FINANCIAL REVIEW & REVENUE RESERVES

The church is still in a healthy financial situation with bank and cash reserves of **£ 94,856** (2021:-£ **73,403**) and gift aid owing of **£ 7,012** (2021:- **£ 15,257**), which together with a prepayments of £ 0 (2021:- £0), gives a total of liquid assets of **£ 102,368** {2021:- **£ 88,660** }, including 2 years gift aid now owing and due to be claimed.

This represents over two year's income in reserve, based on the last 2 years reported figures. The church is therefore currently sound and strong going forward, and overcome the ongoing challenges that Covid 19 presented.

Roy Greenhalgh

Chairman of Trustees.

17th January 2023

REDDISH CHRISTIAN FELLOWSHIP

England & Wales - Charity number 514046

Accounts

REDDISH CHRISTIAN FELLOWSHIP

ACCOUNTS

YEAR ENDED 5th April 2021

Accounts Prepared by:-

**David R S Welch FCA, DChA
Chartered Accountant**

3 Alvington Grove,
Hazel Grove,
Stockport,
Cheshire
SK7 5LS



**REDDISH CHRISTIAN FELLOWSHIP
CONTENTS & CHARITY INFORMATION
YEAR ENDED 5th April 2021**

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2	RECEIPTS & PAYMENTS ACCOUNT {BANK & CASH A/C SUMMARY}
3	STATEMENT OF ASSETS AND LIABILITIES
4	RECONCILIATION OF SURPLUS OF RECEIPTS OVER PAYMENTS TO SURPLUS FOR YEAR ON BALANCE SHEET
5	TRUSTEES REPORT – 1 OF 2
6	TRUSTEES REPORT – 2 OF 2

CHARITY INFORMATION		
1	Registered Number of Charity	514046
2	Trustees Serving in Year	Roy Greenhalgh - Chairman, Thomas Turner, Roy Mycock
3	Independent Examiner	David R S Welch F.C.A., DChA, Chartered Accountant, 3 Alvington Grove, Hazel Grove, Stockport, Cheshire. SK7 5LS
4	Main Activities of Charity	Proclamation of the Christian Faith for the Public Benefit of Mankind Through Preaching, Serving & Counseling Others
5	Bankers	Barclays plc
6	Address of Church Premises	74 Broadstone Road, & 2 & 4 Liverpool Road, Reddish, Stockport, Cheshire. SK5 7AR
7	Administration Address of Reddish Christian Fellowship	129 Mile End Lane, Stockport, Cheshire.

REDDISH CHRISTIAN FELLOWSHIP
INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS
Report to the Trustees of: **REDDISH CHRISTIAN FELLOWSHIP {STOCKPORT}**
On the Accounts for the **Year Ended 5th April 2021**
Set out on pages 2 - 6

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- . examine the accounts under section 145 of the 2011 Act;
- . to follow the procedures laid down in the general Directions given by the Charity Commission under Section 145(5)(b) of the 2011 Act; and
- . to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
 - . to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - . to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charitieshave not been met: or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

SIGNED: *David R S Welch FCA, DChA*

NAME: DAVID R S WELCH FCA, DChA
PROFESSIONAL QUALIFICATION: CHARTERED ACCOUNTANT,
ADDRESS: 3, Alvington Grove, Hazel Grove,
Stockport, Cheshire. SK7 5 LS
DATE: 17th December 2021

**REDDISH CHRISTIAN FELLOWSHIP
RECEIPTS & PAYMENTS ACCOUNT
YEAR ENDED 5TH APRIL 2021**

RESOURCES RECEIVED	2021			2020
	Unrestricted	Restricted	Total	Total
	£	£	£	£
From Main Activities of Charity				
Regular Gifts & Donations - Gift aided	14,472	0	14,472	10,440
Regular Gifts & Donations - Not Gift aided	2,305	0	2,305	3,120
Tithes & Offerings	85	1,863	1,948	14,590
Gift Aid Received in year	4,704	0	4,704	
Gift Aid to be Received from HMRC*	412	0	412	1,949
Gift Aid added to debtors, not rec'd in year	-412	0	-412	-1,949
Church Holiday Receipts	0	1,575	1,575	5,285
Total Income from Main Activities	21,566	3,438	25,004	33,435
[*2yrs rec'd April 29 th 2021; 4 years to claim]				
From Investment Activities of Charity				
Bank Interest Received	0	0	0	0
Rent Received from Caretakers flat	0	0	0	1,500
Community use of Church buildings	0	0	0	0
Total Income from Main Activities	0	0	0	1,500
from Other Activities of Charity				
BT Phone & other refunds	0	0	0	220
TOTAL INCOME FOR YEAR	£ 21,566	£ 3,438	£25,004	£ 35,155

RESOURCES EXPENDED	2021			2020
	Unrestricted	Restricted	Total	Total
	£	£	£	£
for Main Activities of Charity				
UK Ministry and Speaking Gifts	500	0	500	4,832
UK Missions & Relief of the Poor	2,756	0	2,756	2,152
Overseas Missions & Relief of the Poor	1,200	0	1,200	1,115
Sunday School & Other Payments	0	0	0	369
Kings EDS,C Smith & Church Holiday	1,477	1,863	3,340	5,111
Deposits for 2021&2020 Church Holidays	0	0	0	0
Resources for Main Activities	7,796	0	7,796	13,579
Fabric, Utility & Support Costs				
Repairs, Maintenance & Improvements	3,591	0	3,591	12,540
New Computer & IT equipment	2,500	0	2,500	0
Insurance	889	0	889	821
Heat & Light, Water, Phone & Other Utilities	4,285	0	4,285	3,790
Stationery, Computer, Legal & Sundry	515	0	515	471
Resources for Support & Management	11,780	0	11,780	17,622
Governance Costs of Charity				
Accounts & Independent Examination	810	0	810	785
TOTAL RESOURCES EXPENDED FOR YEAR	18,523	1,863	20,386	£31,986
SURPLUS (DEFICIT) OF INCOME OVER EXP.	3,043	1,575	4,618	£3,169
Bank & Cash balances b/fwd	£68,785	£0	£68,785	£65,616
Bank & Cash balances c/fwd	£71,828	£ 1,575	£73,403	£68,785

REDDISH CHRISTIAN FELLOWSHIP
STATEMENT OF ASSETS AND LIABILITIES
AS AT 5TH APRIL 2021

Page 3

	2021		2020	
£	£	£	£	£
CASH FUNDS				
Bank Current Account	73,403		68,785	
Cash Account	<u>0</u>		<u>0</u>	
		73,403		68,785
RECEIPTS & PAYMENTS SURPLUS (DEFICIT) FOR YEAR	£ 4,618		£ 3,169	
OTHER MONETARY ASSETS				
Income Tax to be reclaimed on Gift Aid Monies Given – 2021	412	9,792	0	16,656
Income Tax to be reclaimed on Gift Aid Monies Given – 2020	2,345		2,610	
Income Tax to be reclaimed on Gift Aid Monies Given – 2019	2,345		4,010	
Income Tax to be reclaimed on Gift Aid Monies Given – 2018	2,345		2,660	
Income Tax to be reclaimed on Gift Aid Monies Given – 2017	2,345		2,359	
Income Tax to be reclaimed on Gift Aid Monies Given – 2016	0		2,345	
Income Tax to be reclaimed on Gift Aid Monies Given – 2015	0		2,672	
PREPAYMENT – DEPOSITS FOR 2021/2020 HOLIDAYS & 2020 FILM		0		0
INVESTMENT ASSETS		0		0
ASSETS RETAINED FOR THE CHARITIES OWN USE				
Freehold Property at 74 Broadstone Road, & 2-4 Liverpool Road, Reddish, Stockport.				
Total Costs Incurred/ Valuation of Original Gift of building	175,876	175,876	175,876	175,876
Add:- Building Improvements in Year*	<u>0</u>		<u>0</u>	
*None CAPITALISED, but w/off in repairs total of £12,540 in I & E a/c				
Fittings & Equipment :- Bought in year				
No other additions in year. – SEE NOTE ABOVE	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Fixtures, Church Chairs & Tables, (2017– 2010)		13,429		13,429
TOTAL FIXED ASSETS FOR CHURCH USE		£189,305		£189,305
TOTAL ASSETS OF RCF		£272,500		£274,746
LIABILITIES				
Accruals for Accountancy & Independent Examination		-840		-810
Deferred Income {Church Holiday receipts in advance – 2021 & 2020 holidays}		<u>0</u>		<u>-1,230</u>
NET ASSETS EQUALS TRUSTEE FUNDS		£271,660		£272,706
DEFICIT/SURPLUS OF INCOME - YEAR ENDED 5TH APRIL 2021 / 2020		-£1,046		£ 4,408

	2021	2020
	£	£
TRUSTEE FUNDS		
UNRESTRICTED FUNDS	£270,085	£272,706
RESTRICTED FUNDS	1,575	0
TRUSTEE FUNDS	£271,660	£272,706

REDDISH CHRISTIAN FELLOWSHIP
AS AT YEAR ENDED 5TH APRIL 2021
STATEMENT OF ASSETS AND LIABILITIES
SURPLUS FOR THE YEAR 2021

1. Trustee Funds	Unrestricted	Restricted	Total
	£	£	£
RECEIPTS & PAYMENTS ACCOUNT			
SURPLUS OF INCOME OVER EXPENSES. A	3,043	1,575	4,618
ADD:-			
PURCHASES OF EQUIPMENT			0
Note:- Smaller value items have not been Capitalized – incl. IT equipment of £2500 & Flat Improvements of £3,177 w/o I & E a/c			
ADDITIONS TO TANGIBLE FIXED ASSETS B			0
LESS:- DEPRECIATION C			0
-DECREASE IN GIFT AID OWING			-6,864
DECREASE IN PREPAYMENTS			0
INCREASE IN CREDITORS			-30
DECREASE IN DEFERRED INCOME			1,230
INCREASE(DECREASE) IN NET CURRENT ASSETS D			£-5,664
DEFICIT/SURPLUS OF TRUSTEE FUNDS PER BALANCE SHEET {= A+B-C+D}			-£1,046

2. BUILDINGS AND FIXED ASSETS

Freehold Properties & Contents

Insurance Value of 74 Broadstone Road)		
Insurance Value of 2-4 Liverpool Road, Reddish, Stockport.)	£ 466,137	(2020:- £ 466,137)
Insurance Value of Contents		£ 33,068	(2020:- £ 33,068)

These values confirm the charity is adequately insured, and the above values exceed comfortably the cost and valuations included in the balance sheet, which are £ 175,876 (2020: £175,876) for the buildings, and £13,429 (2020: £13,429) for contents.

3. TRUSTEES INSURANCE

Included in the Insurance costs of **£ 889 (2020:- £821)** for the year, is cover for Trustees up to £100,000 indemnity, as well as for the buildings and contents referred to in note 2.

TRUSTEES REPORT

LEGAL STRUCTURE AND GOVERNANCE

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- RCF is a registered charity, no. 514046.
- RCF has three trustees, two of whom are also elders of the Fellowship.
- The Trustees meet regularly to discuss the fellowships activities, and any Charity issues raised by the Charity Commission, particularly in the light of recent recommendations SORP 2005, and the Charities Act 2006.
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- Roy Greenhalgh Chairman of Trustees; Roy Mycock (Elder) and Thomas Turner (Elder)

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- RCF is a Christian Church which meets on Sundays and during the week, to teach and help people grow and mature in their personal Christian Faith. Their services and meetings are held at their address, 74 Broadstone Road, Reddish, Stockport. This building adjoins 2-4 Liverpool Street, their other property. The recent church improvements enables the church building to be accessed and used by other groups in the local community, as well as helping the church to use their improved resources to reach out more effectively to young people.
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- The Trustees meet regularly and are updated on issues concerning Charities through Charity Commission News.
- The Trustees are responsible to ensure the following:
 - a) The fabric of the building maintained.
 - b) Building insurance, including public liability and insurance for the trustees, is in place.
 - c) The Health & Safety File for the building is kept up to date.
 - d) Those involved in working with children and vulnerable people have the appropriate CRB checks.

HIGHLIGHTS OF THE YEAR TO 5TH APRIL 2021

For Public Benefit

- **Public Benefit Overseas included: £ 1,200 (2020: £ 3,267)**
- RCF continues to support Ministries working with Israeli believers & people groups.
- RCF continues to support the following Orphanages which bring relief to the poor and orphaned:-
Go Ye Ministries & Orphanage; A Tanzanian Orphanage; Ebeown Aids Orphanage;
- **Public Benefit at home in UK included: £ 3,256 (2020: 4,832)**
RCF support the following Christian Ministries on a regular basis: - **Jacob Prasch; Go Ye National Ministries; Anthony Simon; Truth for Youth**
- RCF continues to support the following Christian Ministries, which bring relief to the poor in the UK on a regular basis: - **Manchester City Mission;**
- RCF continues to support the following Christian Ministries, **which operate both in the UK and Overseas** on a regular basis: - **The Gideons; and Prayer for Israel**

TRUSTEES REPORT {Continued}

HIGHLIGHTS OF THE YEAR TO 5TH APRIL 2021 {continued}

- **RCF:- During 2020/2021 and 2019/2020, the church building has not been used, as in previous years by a local resident's crime watch group, nor by Stockport MBC for their Reddish Partnership Meetings.**
- The year end of 5th April 2020 was only 2 weeks after the UK lockdown, so those accounts were very close to being a normal year for the fellowship. However, the following year to 5th April 2021 looks to be an uncertain one, as it does for many churches and fellowships in the UK.
- The financial reserves note below shows that the Fellowship has enough resources to sustain it through the next 2 years, when physical meeting of members will be replaced with IT connections, and church services more likely to be online, until it is safe to return to the church building.

For RCF and its members Benefit

In year to 5th April 2021

- As a church we have continued to meet regularly both on Sundays and during the week.
- The teaching of Christian principles and beliefs, by the elders and visiting speakers, has been delivered to encourage people to mature in their faith. We continue to look how we can serve our local community, as well as the needs of those who attend the church.

In the current year since 5th April 2021

- *When lockdown was announced for the whole of the UK in the middle of March 2021, due to Covid 19, the many restrictions apply to churches not being able to meet together for public worship, and Reddish Christian Fellowship has therefore had to change and alter using IT & Communication software to enable Christian services and activities to be held.*

The Trustees report as follows:-

- **As a church we have had to change the way we work due to Covid 19. We have therefore used skype to deliver our Sunday morning service from our church building. We have also held our midweek meetings and young people's meetings via skype and set up additional daily meetings to provide support for those who are isolating.**
- **The teaching of Christian principles and beliefs has continued to be delivered to encourage people to mature in their faith. However, we have not been able this year to continue our work in the local community.**

FINANCIAL REVIEW & REVENUE RESERVES

The church is still in a healthy financial situation with bank and cash reserves of **£ 73,403** (2020:-£ **68,785**) and gift aid owing of **£ 9,792** (2020:- **£ 16,656**), which together with a prepayments of £0 {2020:- £0}, gives a total of liquid assets of **£ 83,195** {2020:- **£ 85,441**}, including 5 years gift aid now owing and due to be claimed. Two of these years were received on 29th April 2021 totaling £ 4,004, leaving 4 years, then, to be claimed.

This represents just over two year's income in reserve, based on the last 2 years reported figures. The church is therefore currently sound and strong going forward, and overcome the ongoing challenges that Covid 19 presents.

Roy Greenhalgh

Chairman of Trustees.

17th December 2021