

Cherith Fellowship Trust
(Redburn Community Church)
Charity No. NIC100246

Trust Report for financial year
6th April 2023 - 5th April 2024

Approved: B Gingles
E Smyth
P Matier
T Hull

Brian Gingles
E. J. Smyth
Paul Matier
T Hull

Financial Management Team:

- Treasurer - Trevor Hull
- Trustees
 - Brian Gingles
 - Paul Matier
 - Eva Smyth
 - Trevor Hull (Chair)

Trust Opening Balance @ 6th April 2023:

1. Opening Balance @ 6th April 2023 (all accounts in credit):		
Business Reserve A/c 9807xxxxxxxx499	£	76,316.19
Current (working) A/c 9807xxxxxxxx069	£	534.78
Mission A/c 9807xxxxxxxx572	£	350.96
Savings Account (Progressive) 11xxxxx395	£	74,668.80
Total Trust Opening Balance (credit)		£ 151,870.73

Public Benefit Statement

- Any expenditure by the Trust needs to demonstrate alignment with the 'Purposes' of the Trust as defined in our Public Benefit statement as follows...
 - Advancement of religion by evangelism, teaching, Sunday school, public worship and conferences.
 - Community outreach by Pastoral care (befriending, Home, Hospital and Care-Home visitation), prayer ministry/support, aid to the needy through the provision of financial, clothing and food gifts.
 - Working with other local churches for betterment of community (community events, community worship, community prayers).
 - Support to home and foreign missions.
- Approval of this report by the Trustees demonstrates the agreement that expenditure was allocated accordingly.

Highlights

- Total income to the Trust was **£15,830.70**:
 - £1842 interest from all bank & savings accounts
 - £11539 'Normal' income from tithes and offerings to the current account
 - Current Account income Includes: £2448 Gift Aid return
- In line with Public Benefit Statement and previous Trustee's agreement monthly standing orders and some 'one-off' donations made in support of the following foreign mission partnerships:
 - ICEJ Ministries (Israel), Decision Ministries (Mission Mexico), Good News Ministries (India), special medical cost support for evangelist (India), and BFoC Arad Ministry (Bedouin tribe)
- Financial contributions were also made for church attendees at BFoC Ireland annual 2023 Conference
- Funding was also provided from the Trust for local Mission support and local 'helps' including North Down Storehouse and medical bill support for a church member
- Standard operating costs covering: Church website costs, Easy Worship annual licence, Zoom annual subscription, CCLI (music / lyric reproduction licence) and public liability insurance
- Main outgoings:
 - Normal operating costs (pastoral expenses, hall hire, speakers, insurance, licenses, equipment): **£7,095.17**
 - Foreign mission support: **£7,600**
 - Help Gifts and home mission support: **£5,678.75**
 - Tithe of income to BFoC Ireland: **£1,560 standing order**
 - Conferences **£4,605.85**
- Total outgoings from Trust over the year: **£26,539.77**

Income Summary

2.1 Income to Business Reserve Account			
Monthly	Interest paid from Bank	£	942.95
	Total income to Business Reserve Account	£	942.95
2.2 Income to Current Account (External income only and does not consider movement between Church accounts)			
April (from 6th April 2023)	Includes £2448.50 Gift Aid return	£	3,225.48
May		£	1,178.98
June		£	881.85
July		£	914.98
August		£	846.98
September		£	1,090.92
October		£	941.98
November		£	998.98
December		£	1,025.98
January		£	782.98
February		£	897.98
March		£	1,113.31
April (to 5th 2024)		£	100.00
	Total income to Current Account	£	14,000.40
	Ref only: Income coming from offerings	£	11,539.26
2.3 Income to Mission Account			
Monthly	Interest paid from Bank	£	6.05
	Total income to Mission Account	£	6.05
	Ref only: Income from Bank interest (all a/cs)	£	967.78
2.4 Income to Savings Account (Progressive)			
1st August 2023	Interest paid from Bank	£	881.30
	Total income to Savings Account	£	881.30

Interest
= £12.64

Out-going Summary and Closing Balance

3. Trust out-goings from 6th April 2023 – 5th April 2024. All from current a/c UOS. See bank statements for all detail.

Pastoral Expenses (see further detail below)	-£903.24
Hall Rental – North Down Borough Council (see further detail below)	-£1,431.00
Tithe of income – BFoC Ireland (Larne CF)	-£1,560.00
Legacy help to widow of former member – Mrs B Thompson	-£960.00
Home Missions (see further detail below)	-£505.29
Foreign Missions (see further detail below)	-£7,600.00
Conferences (see further detail below)	-£4,605.85
Helps Ministry (see further detail below)	-£4,213.46
Speaker Expenses (see further detail below)	-£2,620.00
Annual Licences	-£1,141.98
Equipment and Sundry Expenses (see further detail below)	-£998.95
Total outgoings from Trust	-£26,539.77

4. Closing Balance @ 5th April 2024:

Business Reserve A/c 9807xxxxxxxx499	£	65,009.14	As above note that there is portability
Current (working) A/c 9807xxxxxxxx069	£	345.41	between these two accounts to
Missionary A/c 9807xxxxxxxx572	£	257.01	Monthly direct debit from current a/c into this account
Savings Account (Progressive) 11xxxxxx395	£	75,550.10	Interest added on 1st August each year
Total Trust Closing Balance		£141,161.66	Credit

Out-going Detail – Pastoral Expenses & Hall Hire

Detailed Outgoing Analysis

Pastoral Expenses

11-Apr-23	-50 PETTY CASH
09-May-23	-73.24 FOOD FOR GNM FELLOWSHIP EVENING
12-Jun-23	-115 COAST RESTAURANT PASTOR'S LUNCH
14-Jul-23	-50 PETTY CASH
24-Jul-23	-125 COAST RESTAURANT PASTOR'S LUNCH
14-Aug-23	-190 COAST RESTAURANT PASTOR'S LUNCH
14-Aug-23	-50 PETTY CASH
13-Nov-23	-150 COAST RESTAURANT PASTOR'S LUNCH
22-Jan-24	-50 PETTY CASH
25-Mar-24	-50 PETTY CASH
Sub Total	-£903.24

Hall Hire

07-Aug-23	-135 REDBURN HALL HIRE , PO CHALLS00483
07-Aug-23	-90 REDBURN HALL HIRE , PO CHALLS00665
07-Aug-23	-112.5 REDBURN HALL HIRE , PO CHALLS00102
04-Sep-23	-99 REDBURN HALL HIRE , INVOICE CH000752
04-Sep-23	-108 REDBURN HALL HIRE , INVOICE CH000629
02-Oct-23	-108 REDBURN HALL HIRE , INVOICE CH000979
06-Nov-23	-171 REDBURN HALL HIRE , INVOICE CH001245
30-Nov-23	-108 REDBURN HALL HIRE , INVOICE CH001518
04-Jan-24	-148.5 REDBURN HALL HIRE , INVOICE CH001756
05-Feb-24	-108 REDBURN HALL HIRE , INVOICE CH002004
08-Mar-24	-108 REDBURN HALL HIRE , INVOICE CH002281
28-Mar-24	-135 REDBURN HALL HIRE , INVOICE CH002563
Sub Total	-£1,431.00

Out-going Detail – Home & Foreign Mission

Mission (Home)	23-Aug-23	-150 CONFERENCE OFFERING TO HOME MINISTRIES
	28-Nov-23	-34.54 EDEN TRACTS
	29-Nov-23	-50 UCB DONATION
	01-Dec-23	-18.18 EDEN TRACTS
	01-Dec-23	-21.55 CAROL SERVICE INVITATIONS
	18-Dec-23	-31.02 CAROL SERVICE FOOD
	18-Dec-23	-100 STOREHOUSE NO , CHRISTMAS GIFT #1
	18-Dec-23	-100 STOREHOUSE NO , CHRISTMAS GIFT #2
	Sub Total	-£505.29
Mission (Foreign)	02-May-23	-50 EMMAUS PROJECT , EMMAUS REDBURN , FP 02/05/23 30 , 61013155668953000J
	02-May-23	-50 ICEJ , ICEJ REDBURN , FP 02/05/23 30 , 60013155667603000J
	02-May-23	-150 DECISION MINISTRIE, REDBURN MEXICO
	09-May-23	-600 GNM ANNUAL DONTION, VIA MOBILE - LVP , FP 07/05/23 10 , 63145346685185000J
	19-May-23	-100 DECISION MINISTRIE, FRM JUDI @ REDBURN, VIA MOBILE - LVP
	01-Jun-23	-50 EMMAUS PROJECT , EMMAUS REDBURN , FP 01/06/23 30 , 51023231768287000J
	01-Jun-23	-50 ICEJ , ICEJ REDBURN , FP 01/06/23 30 , 50023231766608000J
	01-Jun-23	-150 DECISION MINISTRIE, REDBURN MEXICO
	09-Jun-23	-600 BFOC Ireland (Israel Rep Flights to Conference) 4079
	03-Jul-23	-50 EMMAUS PROJECT , EMMAUS REDBURN , FP 03/07/23 30 , 45013143343203000J
	03-Jul-23	-50 ICEJ , ICEJ REDBURN , FP 03/07/23 30 , 44013143341412000J
	03-Jul-23	-150 DECISION MINISTRIE, REDBURN MEXICO
	01-Aug-23	-50 EMMAUS PROJECT , EMMAUS REDBURN , FP 01/08/23 30 , 41040030071995000J
	01-Aug-23	-50 ICEJ , ICEJ REDBURN , FP 01/08/23 30 , 40040030064906000J
	01-Aug-23	-150 DECISION MINISTRIE, REDBURN MEXICO
	10-Aug-23	-1000 CHANTIMEDICAL COSTS , VIA MOBILE - LVP , FP 09/08/23 10 , 47225053459847000J
	15-Aug-23	-300 GNM DONATION , VIA MOBILE - LVP , FP 15/08/23 10 , 44162739485541000J
	01-Sep-23	-50 EMMAUS PROJECT , EMMAUS REDBURN , FP 01/09/23 30 , 17023338038148000J
	01-Sep-23	-50 ICEJ , ICEJ REDBURN , FP 01/09/23 30 , 16023338027420000J
	01-Sep-23	-150 DECISION MINISTRIE, REDBURN MEXICO

Out-going Detail – Foreign Mission (continued)

Mission (Foreign) – continued	02-Oct-23	-50 EMMAUS PROJECT , EMMAUS REDBURN , FP 02/10/23 30 , 35013159539987000J
	02-Oct-23	-50 ICEJ , ICEJ REDBURN , FP 02/10/23 30 , 34013159537493000J
	02-Oct-23	-150 DECISION MINISTERIE, REDBURN MEXICO
	30-Oct-23	-1000 CHANTIMEDICAL COSTS, VIA MOBILE - LVP , FP 27/10/23 10 , 35203647069454000J
	01-Nov-23	-50 EMMAUS PROJECT , EMMAUS REDBURN , FP 01/11/23 30 , 25023233487518000J
	01-Nov-23	-50 ICEJ , ICEJ REDBURN , FP 01/11/23 30 , 24023233485822000J
	01-Nov-23	-150 DECISION MINISTERIE, REDBURN MEXICO
	01-Dec-23	-50 EMMAUS PROJECT , EMMAUS REDBURN , FP 01/12/23 30 , 04040038881742000J
	01-Dec-23	-50 ICEJ , ICEJ REDBURN , FP 01/12/23 30 , 03040038876357000J
	01-Dec-23	-150 DECISION MINISTERIE, REDBURN MEXICO
	18-Dec-23	-250 GNM CHRISTMAS APPEAL, VIA MOBILE - LVP , FP 16/12/23 10 , 49002852586868000J
	20-Dec-23	-250 DECISION MINISTRIES CHRISTMAS GIFT 3745
	02-Jan-24	-50 ICEJ , ICEJ REDBURN , FP 02/01/24 30 , 35013158506171000J
	02-Jan-24	-50 EMMAUS PROJECT , EMMAUS REDBURN , FP 02/01/24 30 , 36013158507270000J
	02-Jan-24	-150 DECISION MINISTERIE, REDBURN MEXICO
	22-Jan-24	-500 GNM - CHANTI HONORARIUM, VIA MOBILE - LVP , FP 20/01/24 10 , 10191926403729000J
	01-Feb-24	-50 EMMAUS PROJECT , EMMAUS REDBURN , FP 01/02/24 30 , 27023227786790000J
	01-Feb-24	-50 ICEJ , ICEJ REDBURN , FP 01/02/24 30 , 26023227782865000J
	01-Feb-24	-150 DECISION MINISTERIE, REDBURN MEXICO
	01-Mar-24	-50 EMMAUS PROJECT , EMMAUS REDBURN , FP 01/03/24 30 , 23023243714235000J
	01-Mar-24	-50 ICEJ , ICEJ REDBURN , FP 01/03/24 30 , 22023243712360000J
	01-Mar-24	-150 DECISION MINISTERIE, REDBURN MEXICO
	02-Apr-24	-50 ICEJ , ICEJ REDBURN , FP 02/04/24 30 , 36013238352312000J
	02-Apr-24	-50 EMMAUS PROJECT , EMMAUS REDBURN , FP 02/04/24 30 , 37013238353990000J
	02-Apr-24	-150 DECISION MINISTERIE, REDBURN MEXICO
Sub Total		-£7,600.00

Out-going Detail – Conferences, Helps & Monthly Speakers

Conferences	13-Jun-23	-478.04 OMOLE FLIGHTS TO CONFERENCE (2023)
	03-Jul-23	-90 CHURCH ATTENDEE CONFERENCE BOOKING FEES
	21-Aug-23	-2565 LODGE HOTEL CHURCH CONFERENCE COSTS
	21-Aug-23	-408.49 CONFERENCE EQUIPMENT
	23-Aug-23	-300 CONFERENCE AUDIO SERVICES
	04-Sep-23	-500 DONATION TOWARDS CONFERENCE COSTS
	31-Jan-24	-264.32 OMOLE FLIGHTS TO CONFERENCE (2024)
	Sub Total	-£4,605.85
Helps Ministry	21-Apr-23	-500 CHURCH FAMILY SUPPORT - 4074
	24-Apr-23	-45.46 FLOWERS FOR CHURCH MEMBER, VIA MOBILE - LVP , FP 21/04/23 10 , 34193717287491000J
	05-May-23	-1000 SUPPORT TO CHURCH MEMBER - LVP , FP 05/05/23 10 , 18144224971606000J
	08-Nov-23	-1000 CHURCH MEMBER MEDICAL COSTS #1, VIA MOBILE - LVP , FP 07/11/23 10 , 50214529203065000J
	09-Nov-23	-1000 CHURCH MEMBER MEDICAL COSTS #2, VIA MOBILE - LVP , FP 07/11/23 10 , 50214529203065000J
	08-Mar-24	-500 SUPPORT FOR CHURCH MEMBER - LVP , FP 08/03/24 10 , 64120246815209000J
	02-Apr-24	-168 LOVE GIFT, INVOICE917, VIA MOBILE - LVP , FP 28/03/24 10 , 37195425298765000J
	Sub Total	-£4,213.46
Monthly Speakers	18-Apr-23	-85 SPEAKER FEE - 4073
	20-Apr-23	-85 SPEAKER FEE - 4075
	03-May-23	-85 SPEAKER FEE - 4076
	25-May-23	-85 SPEAKER FEE - 4078
	13-Jun-23	-85 SPEAKER FEE - 4081
	21-Jun-23	-100 SPEAKER FEE inc fuel allowance - 4077
	26-Jun-23	-85 SPEAKER FEE - 4083
	27-Jun-23	-30 MEN'S MEETING SPEAKER GIFT - 4080
	30-Jun-23	-85 SPEAKER FEE - 4084
	18-Jul-23	-85 SPEAKER FEE - 4086
	28-Jul-23	-85 SPEAKER FEE - 4087

Out-going Detail – Monthly Speakers (continued) & Annual Licences

Monthly Speakers – continued

08-Aug-23	-85 SPEAKER FEE - 4088
14-Aug-23	-100 SPEAKER FEE , VIA MOBILE - LVP , FP 12/08/23 10 , 63200027707887000J
30-Aug-23	-85 SPEAKER FEE - 4094
20-Sep-23	-75 SPEAKER FEE - 4096
10-Oct-23	-75 SPEAKER FEE - 4097
18-Oct-23	-85 SPEAKER FEE - 4098
24-Oct-23	-85 SPEAKER FEE - 4099
16-Nov-23	-85 SPEAKER FEE - 3742
22-Nov-23	-100 SPEAKER FEE - 4100
28-Nov-23	-85 SPEAKER FEE - 3743
05-Dec-23	-85 SPEAKER FEE - 3744
20-Dec-23	-85 SPEAKER FEE - 3746
31-Jan-24	-85 SPEAKER FEE 3750
02-Feb-24	-100 SPEAKER FEE AND FUEL ALLOWANCE - 3747
13-Feb-24	-85 SPEAKER FEE - 3751
27-Feb-24	-85 SPEAKER FEE - 3752
01-Mar-24	-85 SPEAKER FEE - 3753
13-Mar-24	-85 SPEAKER FEE - 3754
21-Mar-24	-85 LANGHAM INST REP SPEAKER FEE - 3748
02-Apr-24	-85 SPEAKER FEE - 3756
Sub Total	-£2,620.00

Annual Licences

05-May-23	-247.3 EASY WORSHIP ANNUAL LICENCE (UPGRADED)
10-Jul-23	-188.28 CCLI, 1272173 , VIA MOBILE - LVP , FP 07/07/23 10 , 07192333915720000J
30-Oct-23	-143.88 ZOOM ANNUAL LICENCE , VIA MOBILE - LVP , FP 29/10/23 10 , 45175621026565000J
26-Jan-24	-385.02 PUBLIC LIABILITY INSURANCE, 75140089 , VIA MOBILE - LVP , FP 26/01/24 10 , 64150443402821000J
09-Feb-24	-177.5 WEBSITE ANNUAL RENEWAL, INVOICE 914, VIA MOBILE - LVP , FP 09/02/24 10 , 43143542288617000J
Sub Total	-£1,141.98

Out-going Detail – Annual Licences, Equipment and Sundry Expenses

Annual Licences	05-May-23	-247.3 EASY WORSHIP ANNUAL LICENCE (UPGRADED)
	10-Jul-23	-188.28 CCLI, 1272173, VIA MOBILE - LVP, FP 07/07/23 10, 07192333915720000J
	30-Oct-23	-143.88 ZOOM ANNUAL LICENCE, VIA MOBILE - LVP, FP 29/10/23 10, 45175621026565000J
	26-Jan-24	-385.02 PUBLIC LIABILITY INSURANCE, 75140089, VIA MOBILE - LVP, FP 26/01/24 10, 64150443402821000J
	09-Feb-24	-177.5 WEBSITE ANNUAL RENEWAL, INVOICE 914, VIA MOBILE - LVP, FP 09/02/24 10, 43143542288617000J
Sub Total		-£1,141.98

Equipment and Sundry Expenses	28-Jul-23	-131.05 CONFERENCE EQUIPMENT, VIA MOBILE - LVP, FP 27/07/23 10, 09223035267429000J
	08-Aug-23	-200 REVELATION BOOK COSTS
	14-Aug-23	-34.59 PRINTER TONER AMAZON, VIA MOBILE - LVP, FP 12/08/23 10, 42195903991871000J
	17-Oct-23	-97.86 FELLOWSHIP MEAL FOOD # 1, VIA MOBILE - LVP, FP 16/10/23 10, 10201742070683000J
	17-Oct-23	-45.5 FELLOWSHIP MEAL FOOD # 2, VIA MOBILE - LVP, FP 16/10/23 10, 25201840760216000J
	16-Nov-23	-250 ACCOUNTS COSTS
	01-Dec-23	-104.98 PRINTER TONER
	08-Dec-23	-10 UNPAID ITEM FEE, 17NOV A/C 43670069
	29-Feb-24	-124.97 PRINTER TONER
	Sub Total	-£998.95

End of Accounts