

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

Trust Report for financial year
6th April 2024 - 5th April 2025

Approved: B Gingles
E Smyth
P Matier
T Hull

Brian Gingles
E. J. Smyth
Paul Matier 23.12.25.
T. Hull. 8/12/25.

Financial Management Team:

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

Trust Opening Balance @ 6th April 2024:

Opening Balance @ 6th April 2024 (all accounts in credit):		
Business Reserve A/c 9807xxxxxxxx499	£	65,009.14
Current (working) A/c 9807xxxxxxxx069	£	345.41
Mission A/c 9807xxxxxxxx572	£	257.01
Savings Account (Progressive) 11xxxxx395	£	75,550.10
Total Trust Opening Balance (credit)		£ 141,161.66

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 (last year's figures in brackets)

- Total income to the Trust was **£26,068.29** (£15,830.70):
 - **£4,415.48** (£1,842) interest from all bank & savings accounts
 - **£18,903.06** (£11,539) 'Normal' income from tithes and offerings to the current account
 - **£2,749.75** (£2,448) Gift Aid return to current account
- 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), Barnabas Ivory Coast church, and BFoC Arad Ministry (Bedouin tribe)
- Financial contributions were made for church attendees at BFoC Ireland annual 2024 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): **£6,267.47** (£7,095.17)
 - Foreign mission support: **£15,220** (£7,600)
 - Help Gifts and home mission support: **£1,646.48** (£5,678.75)
 - Tithe of income to BFoC Ireland: **£1,560 standing order** (£1,560)
 - Conferences **£4,606.67** (£4,605.85)
- Total outgoings from Trust over the year: **£30,260.62** versus £26,539.77 last year

Income Summary

2.1 Income to Business Reserve Account

Monthly	Interest paid from Bank	£	871.26
	Total income to Business Reserve Account	£	871.26

2.2 Income to Current Account (External income only and does not consider movement between Church accounts)

April (from 6th April 2024)	Includes £2749.75 Gift Aid return	£	8,463.73
May		£	848.98
June		£	1,201.92
July		£	892.98
August		£	833.98
September		£	1,079.50
October		£	836.98
November		£	651.98
December		£	2,845.75
January		£	1,338.98
February		£	926.98
March		£	1,649.20
April (to 5th 2025)		£	100.00
	Total income to Current Account	£	21,670.96
	Ref only: Income coming from <u>offerings</u>	£	18,903.06

2.3 Income to Mission Account

Monthly	Interest paid from Bank	£	3.40
	Total income to Mission Account	£	3.40
	Ref only: Income from Bank interest (all a/cs)	£	892.81

2.4 Income to Savings Account (Progressive)

1st August 2024	Interest paid from Bank	£	3,522.67
	Total income to Savings Account	£	3,522.67

Out-going Summary and Closing Balance

3. Trust out-goings from 6th April 2024 - 5th April 2025. All from current a/c UOS. See bank statements for all detail.

Pastoral Expenses (see further detail below)	-£965.76
Hall Rental - North Down Borough Council (see further detail below)	-£1,477.12
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)	-£300.00
Foreign Missions (see further detail below)	-£15,220.00
Conferences (see further detail below)	-£4,606.67
Helps Ministry (see further detail below)	-£1,346.48
Speaker Expenses (see further detail below)	-£2,135.00
Annual Licences	-£1,207.42
Equipment and Sundry Expenses (see further detail below)	-£482.17
Total outgoings from Trust	-£30,260.62

4. Closing Balance @ 5th April 2025:

Business Reserve A/c 9807xxxxxxxx499	£	56,594.40
Current (working) A/c 9807xxxxxxxx069	£	941.75
Missionary A/c 9807xxxxxxxx572	£	360.41
Savings Account (Progressive) 11xxxxx395	£	79,072.77
Total Trust Closing Balance		£136,969.33

Out-going Detail – Pastoral Expenses & Hall Hire

Pastoral Expenses

07-Jun-24	GNM LUNCH
10-Jun-24	FELLOWSHIP SUPPER
10-Jun-24	PASTORAL LUNCH
18-Jun-24	PETTY CASH
28-Aug-24	PETTY CASH
03-Oct-24	PETTY CASH
13-Jan-25	FELLOWSHIP LUNCH
03-Feb-25	PASTORAL LUNCH
19-Feb-25	PETTY CASH

Sub Total

Hall Hire

02-May-24	REDBURN HALL HIRE , INVOICE CH002833
30-May-24	REDBURN HALL HIRE , INVOICE CH003102
27-Jun-24	REDBURN HALL HIRE , INVOICE CH003358
31-Jul-24	REDBURN HALL HIRE , INVOICE CH003551
29-Aug-24	REDBURN HALL HIRE , INVOICE CH003695
03-Oct-24	REDBURN HALL HIRE , INVOICE CH003908
31-Oct-24	REDBURN HALL HIRE , INVOICE CH004197
03-Dec-24	REDBURN HALL HIRE , INVOICE CH004502
06-Jan-25	REDBURN HALL HIRE , INVOICE CH004769
30-Jan-25	REDBURN HALL HIRE , INVOICE CH005025
06-Mar-25	REDBURN HALL HIRE , INVOICE CH005317
01-Apr-25	REDBURN HALL HIRE , INVOICE CH005618

Sub Total

Out-going Detail – Home & Foreign Mission

Mission (Home)

30-Apr-24	-50 UCB NOTES
12-Dec-24	-200 STOREHOUSE ND
31-Jan-25	-50 UCB NOTES
Sub Total	-£300.00

Mission (Foreign)

01-May-24	-50 EMMAUS PROJECT
01-May-24	-50 ICEJ
01-May-24	-150 DECISION MINISTRY / MISSION MEXICO
03-Jun-24	-50 EMMAUS PROJECT
03-Jun-24	-50 ICEJ
03-Jun-24	-150 DECISION MINISTRY / MISSION MEXICO
07-Jun-24	-1300 GNM DONATION
07-Jun-24	-4000 GNM DONATION
10-Jun-24	-50 GNM DONATION
01-Jul-24	-50 EMMAUS PROJECT
01-Jul-24	-50 ICEJ
01-Jul-24	-150 DECISION MINISTRY / MISSION MEXICO
01-Aug-24	-50 EMMAUS PROJECT
01-Aug-24	-50 ICEJ
01-Aug-24	-150 DECISION MINISTRY / MISSION MEXICO
07-Aug-24	-500 EMMAUS PROJECT
02-Sep-24	-50 EMMAUS PROJECT
02-Sep-24	-50 ICEJ
02-Sep-24	-150 DECISION MINISTRY / MISSION MEXICO
04-Sep-24	-1000 GNM DISASTER FUND
01-Oct-24	-50 ICEJ

Out-going Detail – Foreign Mission (continued)

Mission (Foreign) - continued	01-Oct-24	-50 EMMAUS PROJECT
	01-Oct-24	-150 DECISION MINISTRY / MISSION MEXICO
	21-Oct-24	-100 GNM DONATION
	01-Nov-24	-50 EMMAUS PROJECT
	01-Nov-24	-50 ICEJ
	25-Nov-24	-150 DECISION MINISTRY / MISSION MEXICO
	02-Dec-24	-50 EMMAUS PROJECT
	02-Dec-24	-50 ICEJ
	02-Dec-24	-150 DECISION MINISTRY / MISSION MEXICO
	02-Dec-24	-200 GNM DONATION
	12-Dec-24	-400 GNM DONATION
	18-Dec-24	-2000 EMMAUS PROJECT
	30-Dec-24	-400 DECISION MINISTRY / MISSION MEXICO
	31-Dec-24	-2270 IVORY COAST DONATION
	02-Jan-25	-50 EMMAUS PROJECT
	02-Jan-25	-50 ICEJ
	02-Jan-25	-150 DECISION MINISTRY / MISSION MEXICO
	03-Feb-25	-50 EMMAUS PROJECT
	03-Feb-25	-50 ICEJ
	11-Feb-25	-150 DECISION MINISTRY / MISSION MEXICO
	03-Mar-25	-50 EMMAUS PROJECT
	03-Mar-25	-50 ICEJ
	03-Mar-25	-150 DECISION MINISTRY / MISSION MEXICO
	01-Apr-25	-50 EMMAUS PROJECT
	01-Apr-25	-50 ICEJ
	01-Apr-25	-150 DECISION MINISTRY / MISSION MEXICO
Sub Total		-£15,220.00

Out-going Detail – Conferences & Helps

Conferences	19-Apr-24	-94.76	CONFERENCE BOOKING FORM PRINTING (2024)
	23-Apr-24	-24.31	CONFERENCE BOOKING FORM POSTING
	22-Jul-24	-70	CONFERENCE DEPOSITS
	12-Aug-24	-24.99	CONFERENCE EQUIPMENT
	13-Aug-24	-190.4	CONFERENCE EQUIPMENT
	20-Aug-24	-34.21	CONFERENCE EQUIPMENT
	28-Aug-24	-45.99	VAN HIRE INSURANCE
	28-Aug-24	-145	GIFT AID ENVELOPE COSTS
	29-Aug-24	-277.37	VAN HIRE
	02-Sep-24	-2970	LODGE HOTEL BOOKING
	03-Sep-24	-35	VAN DIESEL
	04-Sep-24	-500	CONFERENCE SPEAKER EXPENSES
	12-Feb-25	-122	CD MONEY TAKINGS
	07-Mar-25	-72.64	CONFERENCE BOOKING FORM PRINTING (2025)
	Sub Total	-£4,606.67	
Helps Ministry	29-May-24	-750	HELP FOR CHURCH MEMBER
	30-May-24	-250	HELP FOR CHURCH MEMBER
	18-Jun-24	-31.48	FLOWERS FOR CHURCH MEMBER
	25-Nov-24	-100	GIFT FOR VISITING SPEAKER
	25-Nov-24	-15	FLOWERS FOR VISITING SPEAKER
	24-Dec-24	-100	CARETAKER CHRISTMAS GIFT
	24-Dec-24	-100	FORMER PASTOR CHRISTMAS GIFT
	Sub Total	-£1,346.48	

Out-going Detail – Monthly Speakers

Monthly Speakers

10-Apr-24	-85 SPEAKER FEE - 3757
16-Apr-24	-85 SPEAKER FEE - 3758
22-Apr-24	-85 SPEAKER FEE - 3759
01-May-24	-100 SPEAKER FEE - 3760
04-Jun-24	-85 SPEAKER FEE - 3761
12-Jun-24	-85 SPEAKER FEE - 3762
25-Jun-24	-85 SPEAKER FEE - 3763
09-Jul-24	-100 SPEAKER FEE - 3764
02-Aug-24	-85 SPEAKER FEE - 3766
07-Aug-24	-85 SPEAKER FEE - 3767
20-Aug-24	-85 SPEAKER FEE - 3769
28-Aug-24	-85 SPEAKER FEE - 3770
10-Sep-24	-85 SPEAKER FEE - 3773
20-Sep-24	-85 SPEAKER FEE - 3774
30-Sep-24	-85 SPEAKER FEE - 3775
16-Oct-24	-85 SPEAKER FEE - 3776
29-Oct-24	-170 SPEAKER FEE - 3777
28-Nov-24	-100 SPEAKER FEE - 3778
18-Dec-24	-85 SPEAKER FEE - 3782
24-Jan-25	-50 SPEAKER FEE - 3785
04-Feb-25	-85 SPEAKER FEE - 3787
10-Feb-25	-85 SPEAKER FEE - 3788
07-Mar-25	-85 SPEAKER FEE - 3790
12-Mar-25	-85 SPEAKER FEE - 3791
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Sub Total	-£2,135.00

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

Annual Licences	07-May-24	-225 EASY WORSHIP ANNUAL LICENSE
	22-Jul-24	-199.04 CCLI MUSIC LICENCE
	29-Oct-24	-155.88 ZOOM ANNUAL SUBSCRIPTION
	30-Jan-25	-345.3 GREENWOOD MORELAND, REDBU-1 CHF2115547 #1
	31-Jan-25	-65 GREENWOOD MORELAND, REDBU-1 CHF2115547 (Agent fee)
	17-Feb-25	-217.2 WEBSITE MAINTENANCE COSTS
	Sub Total	-£1,207.42
Equipment and Sundry Expenses	19-Jul-24	-146.59 NEW PRINTER
	25-Nov-24	-39.58 PRINTER TONER
	06-Dec-24	-10 UNPAID ITEM FEE
	12-Dec-24	-250 ACCOUNTANT EXPENSES - 3779
	14-Mar-25	-36 UNPAID ITEM FEE
	Sub Total	-£482.17

End of Accounts