

Colin Glen Christian Fellowship

Northern Ireland · Charity number 104892

Details

Known as	CGCF
Status	Received
Registered	2016-03-01
Register	View on the Charity Commission for Northern Ireland register

Contact

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Activities

Purposes: The Charity is established for the advancement of education and to promote and advance the Christian Faith for the benefit of the public (hereinafter called “the beneficiaries”) in accordance with the statement of faith, appearing in the schedule appended hereto in Schedule 1, in Northern Ireland and other countries that may from time to time be identified (hereinafter called “the area of benefit”) and in particular: a) To advance the Christian faith for the benefit of the beneficiaries, through the provision of worship services, prayer events, Bible teaching, fellowship events, the production and/or distribution of literature to enlighten others about the Christian faith, and evangelism, from time to time either alone or in participation with other churches or organisations; b) to support by means of financial assistance charities who work overseas in developing countries for the relief of poverty, the relief of sickness and for the protection and preservation of health for the benefit of those in need; c) to promote the benefit of the people in the area of benefit either alone or by working in association with other charities and agencies to provide, or assist in the provision, of services for those in need; to advance any other exclusively charitable purpose as the Trustees may, from time to time, decide in accordance with the law of charity.

What the charity does: The prevention or relief of poverty, The advancement of education, The advancement of religion

How the charity works: Relief of poverty, Religious activities

Who the charity helps: Children (5-13 year olds),General public,Men,Preschool (0-5 year olds),Specific areas of deprivation,Women,Youth (14-25 year olds)

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£83,763	£90,182	£0	2

Trustees

Name	Role	Appointed
Edel Diamond		
Gemma O'neill		
Gerry Diver		

Accounts



Colin Glen Christian Fellowship

Trustees' Annual Report and Accounts

For year ending 31 December 2024

TABLE OF CONTENTS

Annual Report for the year ended 31st December 2024	3
About Colin Glen Christian Fellowship	3
Achievements and performance	3
Christian ministry	3
Foodbank	4
Grants given	6
Data management	6
Percentage of payments on charitable activities	6
Public benefit	6
Financial Review	7
Overall income and expenditure	7
Ministry	7
Foodbank	8
Looking forward	8
Accounts for the year ended 31st December 2024	9
Statement of Receipts and Payments – Year Ended 31st December 2024	9
Statement of assets and liabilities – Year Ended 31st December 2024	10
Notes to the Accounts	11
Reference and administrative information	13
Structure, governance and management	13
Objects and activities	14

ANNUAL REPORT FOR THE YEAR ENDED 31st DECEMBER 2024

ABOUT COLIN GLEN CHRISTIAN FELLOWSHIP

Colin Glen Christian Fellowship (CGCF) is an evangelical Christian fellowship based in West Belfast, from the Colin neighbourhood/Dunmurry to Andersonstown. While we are mainly from the local nationalist community, we also have people from further afield. Christians are a community of people who have been spiritually renewed by the work of the Holy Spirit, reconciled to God by faith in our Lord and Saviour Jesus Christ, from all nations and cultures. At CGCF we experience a little of that cross-community and multi-cultural dimension to our faith, as we seek to love God and love one another. We welcome those from every background and community, from all faiths or none, who wish to come to our Sunday services and either worship the Lord God or find out more about Jesus Christ. We encourage everyone to become followers of Jesus Christ and worship with us. As a summary of our beliefs, we have adopted the internationally respected World Evangelical Alliance statement of faith. This, and more about us, can be found on our website www.cgcf.ie

While CGCF is an independent fellowship, there are many good informal relationships with other individuals and churches across cultural and denominational boundaries throughout the north, the Republic and abroad.

As Christians we seek to live out our Christianity in a way which is relevant to the culture of the local community in West Belfast, doing our best to provide a welcoming environment where people can listen, learn, worship, share, pray and serve as they get closer to God, through a growing personal relationship with Jesus Christ as their Lord and Saviour.

South-West Belfast foodbank, part of the Trussell Trust network of foodbanks, is managed as a ministry under the governance of the charity.

ACHIEVEMENTS AND PERFORMANCE

Christian ministry

The regular weekly life of the fellowship throughout the year consisted of Sunday services, midweek evening Fellowship Group meetings and Friday lunchtime prayer meetings, as well as ongoing pastoral ministry. Visiting preachers for Sunday services this year were Chris Keiller, Andrew Elder, Alistair Campbell, Patrick Chimbali, David Burke and Tom Duffy.

The midweek Fellowship Group continued with a study series on the *Foundation Documents* of The Gospel Coalition. These were with a view to proposing acceptance of the *Foundation Documents* at a church meeting in due course (for elders/pastor), alongside the church's statement of faith. After that series, Philippians and Ephesians (Union with Christ), Proverbs were studied. Other weekly small group Bible studies were held too. The Christmas Carol Service was a blessing to those who came too.

Monthly prayer meetings with other local churches locally were attended. The annual Easter Dawn Service in Lady Dixon Park, jointly with several other churches nearby, was followed by breakfast at CGCF.

Gemma O'Neill continued as a sports chaplain with Belfast Swifts girls' football club, in partnership with Christians in Sport. The Irish Men's Convention in February was attended by a handful of men in the fellowship. Pastoral ministry continued, not only by the pastor, but also more informally by his wife and others in the fellowship.

Over 1,500 Scripture calendars with Bible verses in English and Irish were again given out again into homes locally just before the end of the year.

We are very encouraged with a strong core group in the fellowship.

Foodbank

About the foodbank

South-West Belfast foodbank, part of the Trussell Trust network of foodbanks, is managed by the charity. The foodbank serves a population of 100,000, or 30% of the population covered by Belfast City Council, across one quarter of its footprint. It is located in a particularly needy area—almost 20% of the most deprived wards in N. Ireland fall within the area covered by the foodbank.¹

We cover both main communities locally, with our building being strategically located on one of the peace lines (a local dividing line between the two). In addition, we also provide food to other organisations, such as homeless outreach, individual and family hostels, and a charity which helps prisoners' families. People are helped by the foodbank on the basis of need, with no distinction made on other criteria such as religion, sexual orientation or ethnicity.

The foodbank network had been set up to provide short term support—three-day or six-day food packages, normally only needed on a few occasions. This emergency support has been intended to help people in the short term, during their most critical crisis point, while they get longer term support or income in place. Some need food for just a few days or a week, while others require support for longer periods. Crisis causes of poverty include unemployment, addiction, benefit problems, women and children fleeing domestic violence, bereavement, imprisonment.

Yet people are increasingly finding that the longer-term support is insufficient to meet their needs. There is more longer-term help needed at foodbanks. Government benefits such as Universal Credit are just not enough to meet the essential needs of those relying on them. According to the Trussell report on food poverty in N. Ireland in June 2024, "The most significant cause of the financial insecurity driving the need for food banks is the design and delivery of the social security system."² In a six-month period at the end of 2024, 77% of people on Universal Credit UK-wide resorted to using foodbanks.³ Trussell have been campaigning government with their 'Guarantee Our Essentials' campaign to get the benefits level up to just that point, where it meets the essential needs of those relying on them. Further, those changing from legacy benefits to the new Universal Credit system are bereft of financial support for a minimum of five to six weeks. This increases their vulnerability, stress, and need to rely on foodbanks. The foodbank is increasingly finding that people are in more medium to long term need than in the past.

The foodbank is very grateful for those who work extremely hard at the foodbank, from staff to the large team of volunteers from the community, to whom the foodbank is greatly indebted.

Food support provided

The amount of food donated (and cash to purchase food) had reduced significantly. Food given out was down 34% from the previous year, at 23,523 kg. The number of people served and meals provided has reduced accordingly. This is primarily due to a number of factors. Food donations are more spread out among charity food providers. The public's disposable income has significantly reduced their spending power from what it was a few years ago. Further, food prices have also continued to increase.

Most food packages which the foodbank provided were to homes with children, 55%, with 43% of those helped overall being children. (Those figures are almost the same as in the previous year.) Everyone assessed as being in need who comes to the foodbank is served with food, and/or additional support. While the numbers of people served at the foodbank has gone down, this is partly because people are being helped by other food providers—the overall need in the community is still high.

The generosity of both individuals and organisations supporting the foodbank was again really generous. We are extremely grateful to all who have donated food at supermarkets, work, community or church events, or

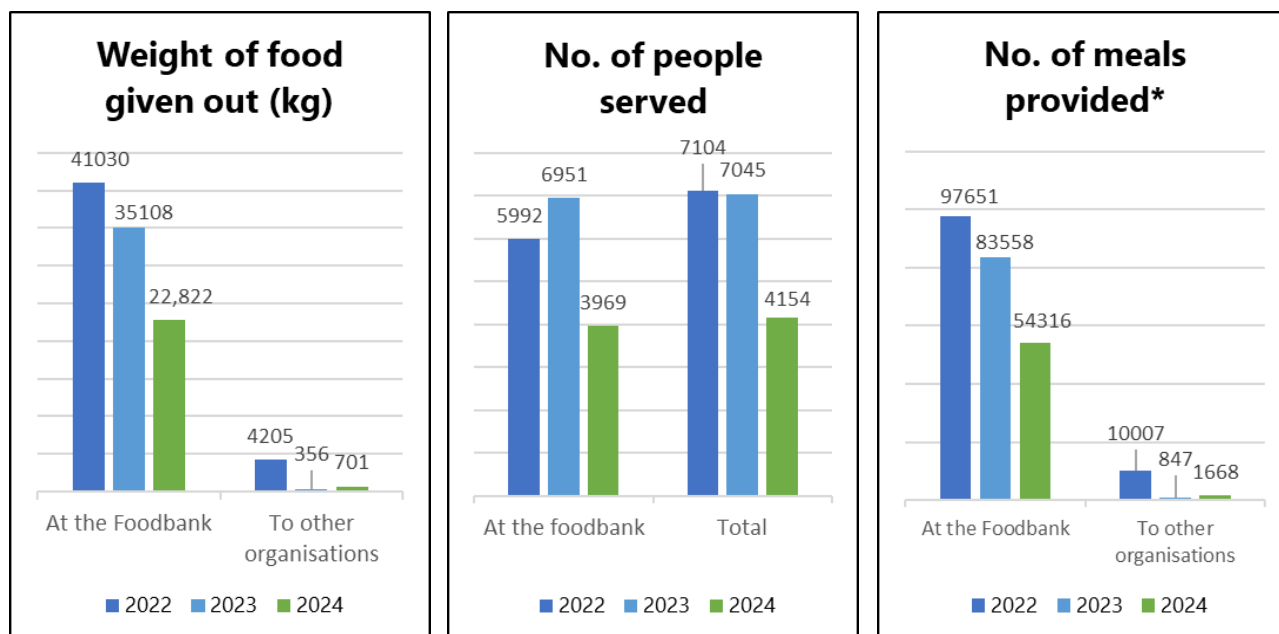
¹ Northern Ireland Statistics and Research Agency NIMDM17- SOA level results. The most recent (2017) figures show that of the most deprived areas in N. Ireland (by multiple deprivation measure), 26 of the 133 (15% of 890) fall in our foodbank catchment area. Eleven of those are the 5% most deprived.

² <https://www.trusselltrust.org/wp-content/uploads/sites/2/2024/08/2024-Hunger-in-Northern-Ireland-report-web-updated-10Aug2024.pdf>

³ <https://www.trussell.org.uk/news-and-research/news/almost-one-in-five-people-receiving-universal-credit-and-disability-benefits>

donated food as individuals. Also, we are thankful for many who are also donating money which not only allows us to run the foodbank, but increasingly to purchase food to give out too.

The amount of food given out, people served, and meals provided, are shown below.



* Based on kg donated and given out.

Foodbank strategy document: 'Serving, supporting and steering'



The foodbank has developed a strategy looking forward for the next few years (see the link to the document online in the footnote).⁴ The strategic development coordinator and others examined the key strengths, values, aims and direction of the foodbank, outlining objectives and key performance indicators (metrics) moving forward.

Although the work of the foodbank was initially mainly serving food, with signposting to other organisations a minor addition to the help provided, the additional non-food help has developed into being a significant part of the work of the foodbank. The team have also been increasingly actively engaged in seeking to influence those in power in relation to addressing the factors that drive people into

food poverty (at a local level, in addition to Trussell being active at a national level). These three aspects of the work of the foodbank are summarised under the headings serving, supporting, steering.



⁴ http://southwestbelfast.foodbank.org.uk/wp-content/uploads/sites/187/2024/12/South-West_Belfast_Foodbank_Strategy_2025.pdf

With the economic situation resulting in fewer donations, and the hardships people face continuing, the foodbank plans to continue diversifying food collection points and fundraising, to try to meet the need. Within the means available, food will be served to those with the greatest need, while also maximising or leveraging the additional support available from other organisations (e.g. Fuel Bank Foundation).

Foodbank additional support provided

While statistics of food served has been measured by kg given out, the numbers of people helped and meals provided, the additional non-food support provided had also begun to be measured. This is classified as minor support (S1), intermediate levels of support (S2), and major levels of help provided (S3), being separate from time spent in relation to giving out food.⁵ That equates to around 90-100+ hours per annum on non-food support.

Grants given

The ministry gave small grants totalling £2,473 to other charities in accordance with the charity’s charitable objects. Those charities include local mercy ministries (such as Christians Against Poverty), local mission ministries (such as Our Daily Bread Ministries, Prison Fellowship NI and The Christian Institute), international mercy ministries (such as Tearfund and Samaritan’s Purse), and international mission ministries (such as European Christian Mission, OM, OMF and Wycliffe Bible Translators). Giving from the unrestricted income was almost 8.4%, while grants from restricted income increased the overall percentage of income donated to 11.6% (our giving target is 10%).

Data management

The charity is registered with the Information Commissioners Office (ICO). Privacy policies for the charity and the foodbank are available. No data breaches occurred or were reported during the year.

Percentage of payments on charitable activities

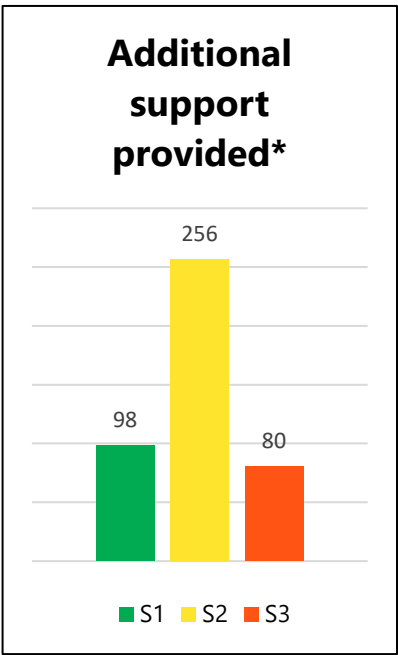
The percentage of payments on ‘Charitable activities’ was 99%.

Public benefit

In setting out our objectives and planning our activities for the year, the trustees have given careful consideration to the Charity Commission for Northern Ireland’s guidance on public benefit to ensure that the activities have helped to achieve the charity’s purposes and provide a benefit to the beneficiaries.

The trustees are confident that no private benefit has been identified as having been provided during the year. Any private benefit which may arise from the activities of the charity is considered incidental to the public benefit.

The trustees continue to be aware that a Bible-based faith is relatively uncommon in the local community in West Belfast. Yet, our culturally-sensitive and respectful approach to those of differing faiths or none mitigates against potential harm, which is also considered outweighed by the public benefits.



* Metrics were recorded from August, but are shown extrapolated pro rata for the full year.

⁵ S1: time spent up to five minutes. S2: time spent between 5–15 minutes, or a single instance of tangible non-food support provided (e.g. Fuel Bank voucher, electric heater or bedding supplied). This does not include food vouchers for supermarkets, pet food, or kitchen essentials. S3: time spent more than 15 minutes and/or multiple instances of tangible non-food support.

FINANCIAL REVIEW

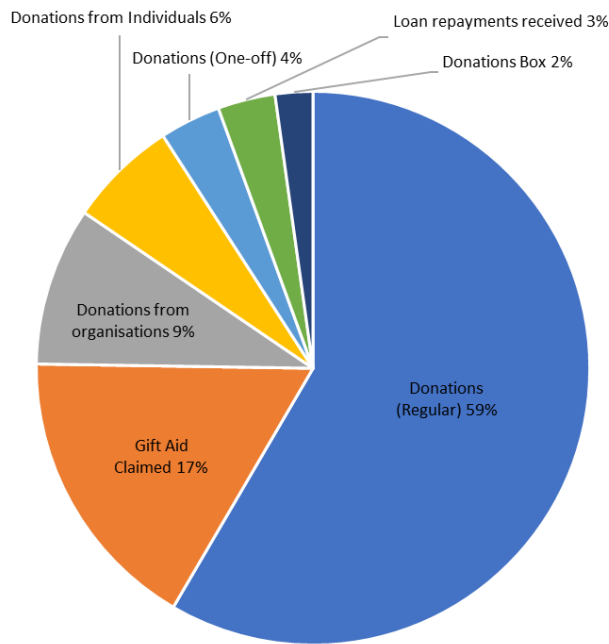
Overall income and expenditure

The overall receipts for ministry and foodbank (excluding loans repaid) for the year was £82,988, down from £131,239 the previous year. The main reason for the decrease was that over £36k more in grants from grant-making charities and Trussell had been received the previous year. Payments (excluding loans made and assets purchased) totalled £88,402 (compared to £97,362 and £70,937 in the previous two years). Foodbank receipts from general donations were £38,782, down 30% from the previous year, while almost £23,335 in grants were received, mostly for specific purposes.

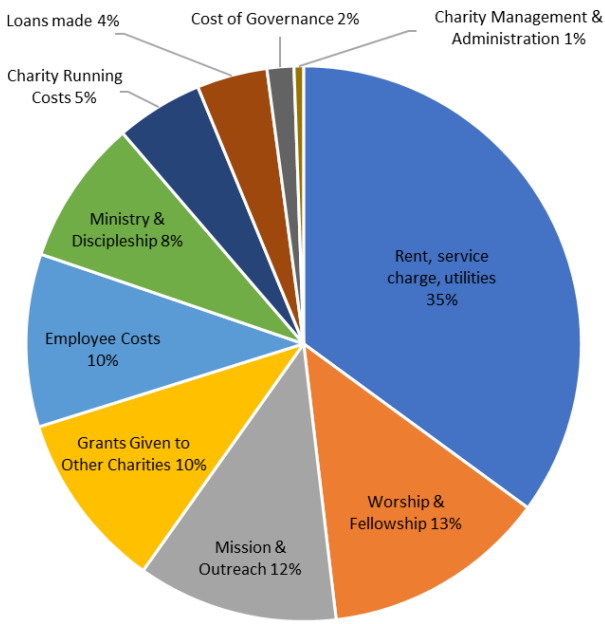
Ministry

The ministry receipts were up 30% from the previous year. The bulk of income for the ministry (83%) comes from those in the fellowship. The bulk of payments are for rent and utilities. Although the pastor is still self-funded, the need for succession planning into the future will require the income to increase significantly in order to be able to pay the stipend for a new pastor.

The pie charts below illustrate the distribution of receipts and payments for the ministry aspects of the running of the charity (from the Statement of Receipts and Payments).



Ministry Receipts 2024



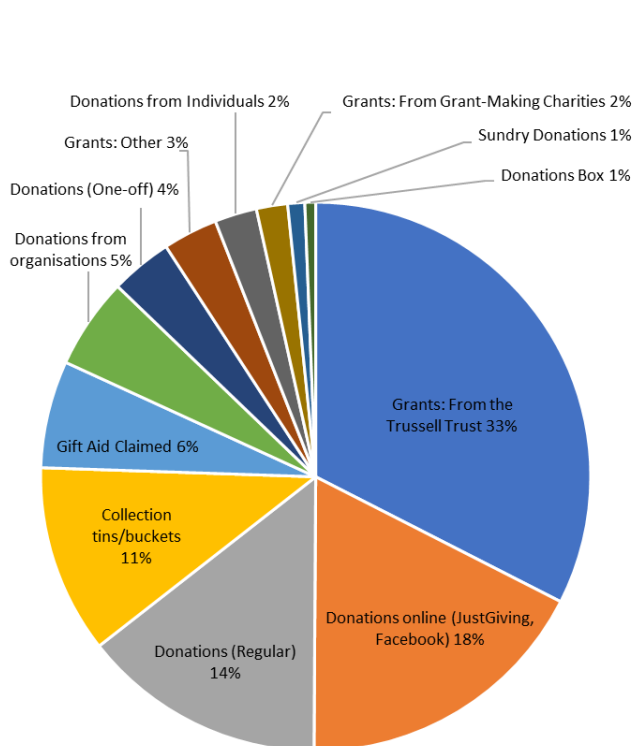
Ministry Payments 2024

Foodbank

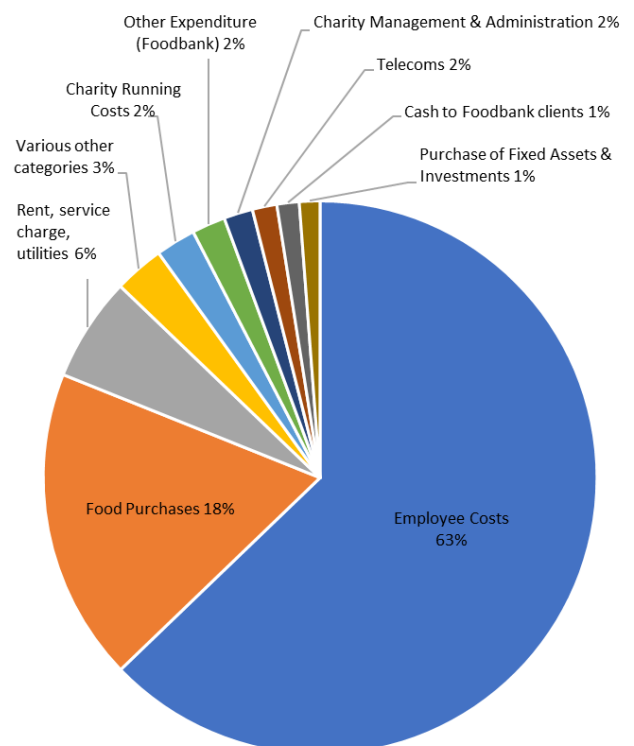
Foodbank payments reduced by 16% to £66,300. Foodbank receipts decreased from £115k to just over £62k, mainly due to a difference of over £36k in grants received compared to the previous year, as noted above. General donations to the foodbank decreased from £54,416 the previous year to £38,782 in 2024. This drop of almost 29% highlights the financial constraint that arises arguably from less disposable income from donors. Some of the foodbank grants received were carried forward into 2024, as shown in the balance carried forward for the 'Foodbank (Further Restricted)' fund.

See the notes to the accounts for more details on the expenditure breakdown of foodbank payments.

The pie charts below illustrate the distribution of receipts and payments for the foodbank aspect of the running of the charity (see the table: Foodbank payments to 31st December 2024).



Foodbank Receipts 2024



Foodbank Payments 2024

Looking forward

In considering the expected income and expenditure for the year ahead, the trustees are of the opinion that the charity is a going concern, with sufficient funds either in hand or anticipated to meet expected outgoings.

ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2024

Statement of Receipts and Payments – Year Ended 31st December 2024

	Ministry (Unrestricted) £	Ministry (Restricted) £	Foodbank (Restricted) £	Foodbank (Further Restricted) £	2024 Total £	2023 Total £
Receipts						
Income and Endowments						
Income from Charitable Activities						
Income from Donations and Legacies						
Collection tins/buckets			6,892		6,892	8,988
Donations (One-off)	745	25	2,261		3,031	10,526
Donations (Regular)	12,181	437	8,905		21,523	21,699
Donations Box	476		391		866	700
Donations from organisations	2,000		3,326		5,326	11,674
Donations online (JustGiving, Facebook)			10,924		10,924	11,863
Donations from Individuals	1,375		1,538		2,913	1,311
Gift Aid Claimed	3,414	218	3,922		7,554	2,822
Grants: From Grant-Making Charities			1,140		1,140	31,268
Grants: From the Trussell Trust			2,339	17,856	20,195	20,440
Grants: Other				2,000	2,000	8,000
Sundry Donations			623		623	884
Income from Other Trading Activities						
Other Fund-raising Events						1,066
Total Receipts	20,191	680	42,261	19,856	82,988	131,239
Asset and investment sales						
Loan repayments received	725	0	50		775	1090
Payments						
Expenditure						
Charitable Activities						
Charity Management & Administration	133		742	306	1,181	1,231
Charity Running Costs	1,212		1,545		2,757	1,858
Employee Costs	2,403		25,250	16,391	44,044	39,123
Grants Given to Other Charities	1,747.	725.12			2,473	3,641
Fellowship Support						500
Foodbank (ex. Rent etc.)			16,378		16,378	30,219
Ministry & Discipleship	2,023				2,023	1,338
Mission & Outreach	2,790				2,790	1,966
Worship & Fellowship	3,124				3,124	2,519
Rent, service charge, utilities	8,370		3,266	772	12,408	13,875
Travel			344		344	
Cost of Fund-raising						
Costs of Fund-raising Events (e.g. Fetes,			432		432	153
Other Fund-raising costs						612
Cost of Governance	373		75		448	328
Total Payments	22,176	725	48,032	17,469	88,402	97,362
Asset and investment purchases						
Purchase of Fixed Assets & Investments			800		800	1,774
Loans made	980				980	1,283
Total Asset and investment purchases	980		800		1,780	3,057
All Receipts & Asset and investment sales	20,916	680	42,311	19,856	83,763	132,329
All Payments & Asset and investment	23,156	725	48,832	17,469	90,182	100,420
Transfers Between Funds	4,373		-4,373			
Net Movement in Funds	2,132	-45	-10,894	2,387	-6,419	31,910
Total Funds Brought Forward	10,931	45	44,872	9,086	64,934	33,024
Total Funds Carried Forward	13,063		33,978	11,473	58,515	64,934

Statement of assets and liabilities – Year Ended 31st December 2024

	Unrestricted Funds £	Restricted Funds £	2024 Total £	2023 Total £
Cash At Bank And In Hand	13,063	45,451	58,515	64,934
Other monetary assets				
Debtors - Loans due to be repaid	1,290	65	1,355	1,150
Fixed assets (after depreciation)				
Computer Equipment	324	1,061	1,384	1,568
Fixtures & Fittings	0	0	0	182
Other Assets	118	3	121	790
	441	1064	1505	2541
Liabilities		0	0	45
Total assets	14,795	46,581	61,375	68,580

Foodbank payments in more detail

Since the foodbank receipts and payments comprise a significant proportion of the total, it is appropriate to provide more detail on the disbursement of payments, as shown below (some are repeated from above).

Foodbank payments to 31st December 2024	Foodbank (both funds)	
	2024 £	2023 £
Charity Management & Administration	1,048	1123
Charity Running Costs	1,545	1,061
Employee Costs	41,641	39,123
Grants Given to Other Charities		525
Cost of Fund-raising	432	4
Costs of Other Fund-raising Events (e.g. Fetes, Open Days)		611
Cost of Governance	75	
Foodbank (ex. Rent etc.)		
Food Purchases	12,112	15,480
Gas/electricity/fuel payments to foodbank clients		8,049
Cash to Foodbank clients	860	820
Food vouchers/gift cards (purchased) to Foodbank clients		1,050
Household items purchased for clients	99	428
Foodbank Telecoms (phone, broadband etc.)	949	716
Printing, Stationery & Postage (Foodbank)	549	614
Other Expenditure (Foodbank)	1,296	2137
Volunteer Management	512	308
Training courses (Foodbank)		617
Rent, service charge, utilities	4,038	5,275
Travel	344	
Purchase of Fixed Assets & Investments	800	1168
All Payments & Asset and investment Purchases	66,300	79,149

Notes to the Accounts

These notes form part of the financial statement.

Funds structure

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Restricted funds can only be used for particular restricted purposes within the objects of the charity – restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

The Statement of Receipts and Payments report is shown with each fund listed separately, to allow the receipts and payments relating to the foodbank to be seen more easily, instead of all restricted funds being grouped together.

As well as the unrestricted 'General' fund there are three restricted funds; a 'Ministry (Restricted)' Fund for general ministry donations which are restricted, a 'Foodbank (Restricted)' Fund for general donations to the foodbank, as well as a 'Foodbank (Further Restricted)' fund where foodbank donations/grants for specific purposes are recorded.

Trustees' expenses

No expenses were paid to any of the trustees during the year in relation to their role as trustees.

Accounting policies

These accounts for the year ended 31 December 2024, have been prepared on the basis of receipts and payments, along with a statement of assets and liabilities, which is permitted by the relevant legislation in N. Ireland for non-company charities with an income below £250,000.

All receipts (income) are recorded when received and all payments (expenditure) are recorded when paid.

Tangible fixed assets which costed more than £100 are recorded as assets. Equipment is depreciated on a fixed line basis over four years, except for computer and phone purchases which are over three years.

The accounts are shown to the nearest pound, for clarity, in line with normal charity reporting practice.

Gifts in kind

Gifts in kind of food donations received and distributed were calculated as £74,136 (based on the rate of £2.76 per kg), down from £97,882 the previous year. (This is separate from food purchased from cash donations, which is accounted for in the payments and receipts.) A small amount of damaged or out of date food was also donated, which was disposed of—it is included in those figures.

Grant making policy

Grants to external organisations are made at the church leadership's discretion, and in accordance with the charitable objectives.

Safeguarding policy

The trustees affirm to maintain awareness amongst our personnel and demonstrate our adherence to an ongoing safeguarding policy implementation which is reviewed annually.

Policy on reserves

It is CGCF's policy to maintain, if possible, a balance on funds which equates to at least three months essential payments. Reserves above this figure may be maintained to cover fluctuations in receipts and payments, to allow for any major planned or unplanned payments, or to mitigate any decline in the overall financial environment. The balance of cash at bank and in hand, less any liabilities, at year-end was above this. Reserves held should be reviewed if they total more than that of annual payments in the previous year.

Restricted funds are not normally intended to have a balance deficit carried forward into the next year. However, since the foodbank fund is restricted, this will have a balance carried forward. Also, with grants given to the foodbank being in the 'Foodbank (further restricted)' fund, where the spending extends across the year end, fund balances will be carried forward. The 'Ministry (Restricted)' fund had a small amount donated which was carried over into the following year when it was paid.

It is our policy to keep cash funds in bank current accounts. However, if there is sufficient balance built up for future spending (e.g. building fund), this may be transferred into an interest generating account or an investment fund.

Assets and Liabilities

Long term (greater than twelve months) loans outstanding totalled £700 at year end, down from £800 the previous year. There were no liabilities for payments made at the end of December which did not clear at the bank until after the year end.

Trustee indemnity insurance

The trust need (section 4.10) allows for trustee indemnity insurance to be obtained and paid for by the trust. It is included in the charity's general insurance cover.

Transfer of funds

£4,373 was transferred from the foodbank (restricted) fund to the ministry (unrestricted) fund for discounted costs of using ministry rooms for foodbank purposes, Monday to Friday each week (at 50% discount of cost).

Gift Aid and Gift Aid Small Donations Scheme

Gift Aid claims were made during 2024 for eligible donations until mid-December, with the remainder of eligible donations being claimed during the following year.

REFERENCE AND ADMINISTRATIVE INFORMATION

Trustees

Edel Diamond (Treasurer)

Gerry Diver

Gemma O'Neill (Chair)

Senior Elder/Pastor

John Duffy

The address of the ministry and foodbank premises of the charity:

1st Floor, 124 Stewartstown Road, Belfast, BT11 9JQ.

The address of the principal office of the charity:

42A Cloona Park, Belfast, BT17 0HH.

Charity registration

Registered with The Charity Commission for Northern Ireland NIC104892.

HMRC charity registration number: XT33990

Bankers

Danske Bank, Business Customer Support, 1st Floor, Donegall Sq West, Belfast, BT1 6JS

Kingdom Bank, Media House, Padge Road, Beeston, Nottingham NG9 2RS

Structure, governance and management

CGCF was established as a charity at law by trust deed, dated 4th March 2012. It was registered with HM Revenue & Customs (HMRC) and is eligible for Gift Aid tax claims from that date.

The Trustees endeavour at all times to meet the aims and objects of the Trust Deed and to comply with the legal requirements and guidance given to registered charities, which is in keeping with the biblical requirement to be good stewards of what God has entrusted to us. CGCF is registered with The Charity Commission for Northern Ireland. The accounts have been prepared using the Receipts and Payments method of accounting.

CGCF is governed by trustees (under a trust deed) with respect to fulfilling its responsibility under charity law, in consultation with the spiritual leadership which is responsible for governing the life and teaching of the fellowship. The spiritual leadership is the eldership of the fellowship. The pastor/senior elder is John Duffy. The powers of removal of trustees rests with the trustees, while the powers of appointment rest with both the trustees and spiritual leadership. Trustees are normally expected to be selected from within CGCF, to ensure that governance of the charity is closely linked to a clear understanding of the needs and aspirations of the fellowship within the local community.

CGCF has a 'Council of Reference', a small (non-executive) group of people external to the charity whose role is to advise the spiritual leadership. In the absence of formal external relationships such as some churches have within a denomination, this offers a channel for external advice and comment.

Day to day decisions on expenditure and activities are made, under the overall oversight of the trustees, by a number of people; the pastor, those with responsibility for different areas of the fellowship's work such as the foodbank, and directly by the trustees. With a relatively small income and expenditure, after fixed expenditure is taken into account, decisions on minor expenditure are made flexibly throughout the year, and not formally according to fixed budgets. The main requirement is that expenditure is within the means of the fellowship, focused on its current priorities, and aiming to maintain a minimum level of reserves.

Risk management

All major insurable risks are subject to normal churches' and employers' insurance which is in place. Contractual risks would be reviewed before being agreed, to assess that they would not significantly impact upon the charity's ability to fulfil its objectives. An annual review of areas of risk is carried out by the trustees in conjunction with those responsible for each area of activity, with risk assessments documented.

Objects and activities

CGCF is registered as a charitable trust. To quote from the trust deed, it is "established for the advancement of education and to promote and advance the Christian Faith for the benefit of the public... in accordance with the statement of faith." The objects of the charity can be summarised as to advance the Christian faith through provision of worship services, Bible teaching, fellowship events, evangelism including literature distribution, and/or to provide practical/financial support to local and/or overseas relief charities or agencies. In detail, as listed in the trust deed:

The Charity is established for the advancement of education and to promote and advance the Christian Faith for the benefit of the public (hereinafter called "the beneficiaries") in accordance with the statement of faith, appearing in the schedule appended hereto in Schedule 1, in Northern Ireland and other countries that may from time to time be identified (hereinafter called "the area of benefit") and in particular:

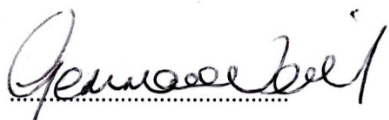
- a) To advance the Christian faith for the benefit of the beneficiaries, through the provision of worship services, prayer events, Bible teaching, fellowship events, the production and/or distribution of literature to enlighten others about the Christian faith, and evangelism, from time to time either alone or in participation with other churches or organisations;
- b) to support by means of financial assistance charities who work overseas in developing countries for the relief of poverty, the relief of sickness and for the protection and preservation of health for the benefit of those in need;
- c) to promote the benefit of the people in the area of benefit either alone or by working in association with other charities and agencies to provide, or assist in the provision, of services for those in need;
- d) to advance any other exclusively charitable purpose as the Trustees may, from time to time, decide in accordance with the law of charity.

We try to enable people to live out their faith within the community, corporately and individually, through some or all of:

- a. Public meetings, in particular Sunday worship services for praise, prayer, preaching, Lord's Table, fellowship, and midweek fellowship meetings for prayer and Bible study.
- b. Literature evangelism, personal evangelism, prayer including regular prayer meetings, pastoral care including pastoral visitation and guidance, training for specific ministries, social relief ministry, administration, preaching in other churches, and cross-community fellowship.
- c. We also encourage private ministry as salt and light in the world (Matthew 5:13-16) by putting faith into practice at home and at work within the community and beyond.
- d. Of particular importance is South-West Belfast foodbank, through which needy people in the community are given food donated by the public, having been referred to the foodbank by professionals such as social workers.

The work of the fellowship is not limited to that of the spiritual leadership or trustees, but includes the ordinary life of all believers obeying all that Jesus has taught, as the great commission (Matthew 28:18-20) makes clear, according to their abilities and opportunities (1 Corinthians 12:4-11).

Approved by the Trustees on 15 Sept. 2025 and signed on their behalf by:



Gemma O'Neill (Chair)



Edel Diamond (Treasurer)

Accounts



Colin Glen Christian Fellowship

Trustees' Annual Report and Accounts

For year ending 31 December 2023

TABLE OF CONTENTS

Annual Report for the year ended 31st December 2023	3
About Colin Glen Christian Fellowship	3
Achievements and performance	3
Christian ministry	3
Foodbank	4
Grants given	5
Data management	5
Percentage of payments on charitable activities	5
Public benefit	5
Financial Review	7
Overall income and expenditure	7
Ministry	7
Foodbank	7
Looking forward	8
Accounts for the year ended 31st December 2023	9
Statement of Receipts and Payments – Year Ended 31st December 2023	9
Statement of assets and liabilities – Year Ended 31st December 2023	10
Notes to the Accounts	11
Reference and administrative information	13
Structure, governance and management	13
Objects and activities	14

ANNUAL REPORT FOR THE YEAR ENDED 31st DECEMBER 2023

ABOUT COLIN GLEN CHRISTIAN FELLOWSHIP

Colin Glen Christian Fellowship (CGCF) is an evangelical Christian fellowship based in West Belfast, from the Colin neighbourhood/Dunmurry to Andersonstown. While we are mainly from the local nationalist community, we also have people from further afield. Christians are a community of people who have been spiritually renewed by the work of the Holy Spirit, reconciled to God by faith in our Lord and Saviour Jesus Christ, from all nations and cultures. At CGCF we experience a little of that cross-community and multi-cultural dimension to our faith, as we seek to love God and love one another. We welcome those from every background and community, from all faiths or none, who wish to come to our Sunday services and either worship the Lord God or find out more about Jesus Christ. We encourage everyone to become followers of Jesus Christ and worship with us. As a summary of our beliefs, we have adopted the internationally respected World Evangelical Alliance statement of faith. This, and more about us, can be found on our website www.cgcf.ie

While CGCF is an independent fellowship, there are many good informal relationships with other individuals and churches across cultural and denominational boundaries throughout the north, the Republic and abroad.

As Christians we seek to live out our Christianity in a way which is relevant to the culture of the local community in West Belfast, doing our best to provide a welcoming environment where people can listen, learn, worship, share, pray and serve as they get closer to God, through a growing personal relationship with Jesus Christ as their Lord and Saviour.

South-West Belfast foodbank, part of the Trussell Trust network of foodbanks, is managed as a ministry under the governance of the charity.

ACHIEVEMENTS AND PERFORMANCE

Christian ministry

The regular weekly life of the fellowship throughout the year consisted of Sunday services, midweek evening Fellowship Group meetings and Friday lunchtime prayer meetings, as well as ongoing pastoral ministry. Visiting preachers for Sunday services this year were David Moore, Russell Minnick, Aidan McCormick, Jason Smyth.

The midweek Fellowship Group continued in studies on John's Gospel until October. After that we began a study series on the *Foundation Documents* of The Gospel Coalition, which continued into 2024. These are with a view to proposing acceptance of the *Foundation Documents* alongside the church's statement of faith, at a church meeting in due course. Other weekly small group Bible studies were held too.

The monthly Movie Night ministry continued for the first part of the year, although it was eventually curtailed, mainly due to the lack of good quality Christian movies (likely due to most filming being halted during the Covid-19 pandemic). A group outing to the cinema for the Jesus Revolution movie (2023) was very encouraging. The Christmas Carol Service was a blessing to those who came too.

Monthly prayer meetings with other local churches locally were hosted at our premises between Easter and the summer. The annual Easter Dawn Service in Lady Dixon Park, jointly with several other churches nearby, was followed by breakfast at Finaghy Baptist Church.

Gemma O'Neill was well received when she began ministering as a sports chaplain with Belfast Swifts girls' football club, in partnership with Christians in Sport. The women's pastoral ministry included weekly/fortnightly one-on-one meetings between Elaine Duffy and several individuals. The Irish Men's Convention in February was attended by several of the men in the fellowship.

Over 1,500 Scripture calendars with Bible verses in English and Irish were also given out again into homes locally just before the end of the year.

We were particularly encouraged by a new couple joining us, who have had extensive experience in church ministry elsewhere. Attendance numbers increased slightly during the year, but were still variable, being lower than before Covid-19. Yet, we are very encouraged with a strong core group in the fellowship.

Foodbank

South-West Belfast foodbank, part of the Trussell Trust network of foodbanks, is managed by the charity. The foodbank serves a population of 100,000, or 30% of the population covered by Belfast City Council, across one quarter of its footprint. It is located in a particularly needy area—almost 20% of the most deprived wards in N. Ireland fall within the area covered by the foodbank.¹

We cover both main communities locally, with our building being strategically located on one of the peace lines (a local dividing line between the two). In addition, we also provide food to other organisations, such as homeless outreach, individual and family hostels, and a charity which helps prisoners' families. People are helped by the foodbank on the basis of need, with no distinction made on other criteria such as religion, sexual orientation or ethnicity.

The foodbank network had been set up to provide short term support—three-day or six-day food packages, normally only needed on a few occasions. This emergency support helps those in need during their most critical crisis point, while they get longer term support or income in place. Some need food for just a few days or a week, while others require support for longer periods. Crisis causes of poverty include unemployment, addiction, benefit problems, women and children fleeing domestic violence, bereavement, imprisonment.

However, with the rising cost of living and low wage increases resulting in a net wage reduction in real terms, more individuals and families are struggling to put food on the table. Changes to the benefits system have not helped either, with people being moved onto Universal Credit being without benefits for a minimum of five weeks, with many then not receiving the level of benefits they are entitled to. The benefits issues are often due to the assessment process being difficult, inaccurate, and with too short a window to apply for a review. According to the Trussell Trust report on food poverty in N. Ireland in June 2023, "The most significant cause of the financial insecurity driving the need for food banks is the design and delivery of the social security system."² The foodbank is therefore finding that people are in more medium to long term need than in the past.

Most food packages which the foodbank provided were to homes with children, 72%, with 45% of those helped overall being children. (Those figures are almost the same as in the previous year.) The aforementioned Trussell Trust report showed that 16% of all adults (or their households), 345,000 people here, have experienced food insecurity, with only 7% having accessed food support, such as from a foodbank. Foodbanks and other food providers (e.g. social supermarkets) are therefore reaching less than half of those in need in N. Ireland.

In order to meet that need, the foodbank had begun triaging self-referrals during the Covid-19 shutdowns. Although the referral process had previously engaged almost exclusively with professionals and community workers etc., through using both referrals and self-referrals the foodbank is better able to reach more of the most needy families and individuals.

The generosity of both individuals and organisations supporting the foodbank was again outstanding, as it has been in previous years. We are extremely grateful to all who have donated food at supermarkets, work, community or church events, or donated food as individuals. Also, we are thankful for many who are also donating money which not only allows us to run the foodbank, but increasingly to purchase food to give out too.

The amount of food donated had reduced significantly, being down 22% from the previous year, at 35,464 kg. With a major supermarket having added a collection point for another foodbank alongside ours in their store in 2022, by 2023 food donations in that store had reduced by 14 tonnes (57%) compared to that in 2021. The rising cost of food was also a factor in less food being donated. Although more food collection points were set up in smaller shops and mini-supermarkets in response, the impact was a reduction of 13 tonnes donated from two years previously. This was offset by an increase of almost 5 tonnes in food purchased (250% compared to the previous year), from monetary donations.

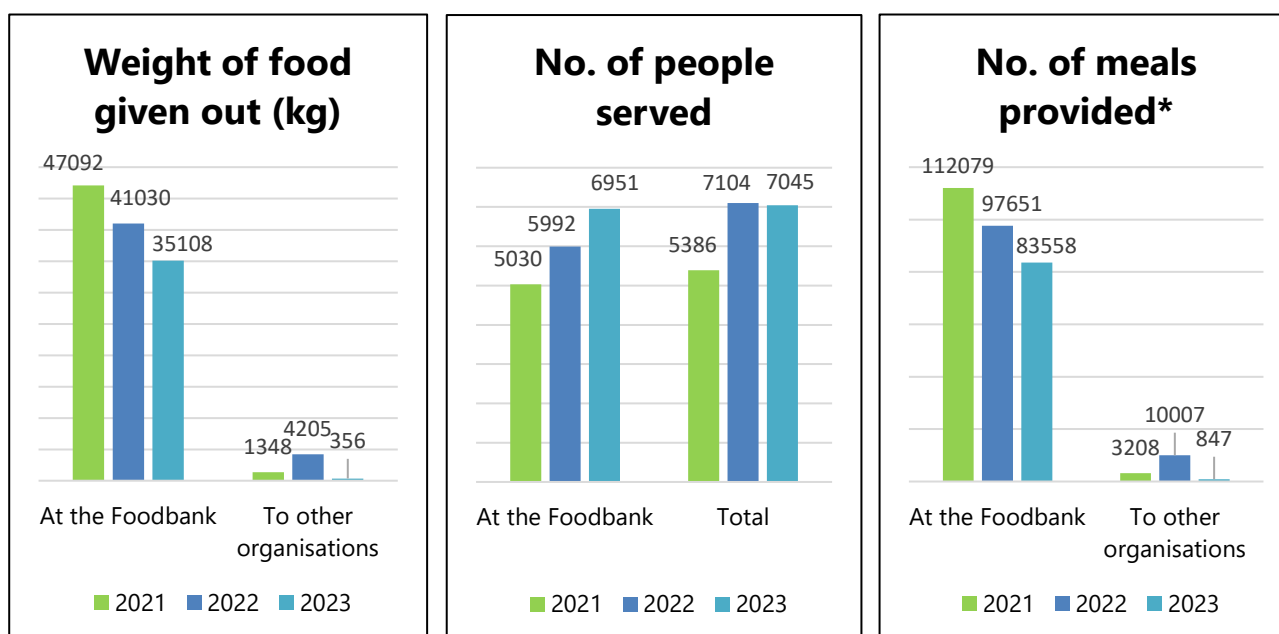
¹ Northern Ireland Statistics and Research Agency NIMDM17- SOA level results. The most recent (2017) figures show that of the most deprived areas in N. Ireland (by multiple deprivation measure), 26 of the 133 (15% of 890) fall in our foodbank catchment area. Eleven of those are the 5% most deprived.

² <https://www.trusselltrust.org/wp-content/uploads/sites/2/2023/08/2023-Hunger-in-Northern-Ireland-report-web-updated-10Aug2023.pdf>

However, although the food donated was down 22% from the previous year, the number of people served was virtually the same. The number of people who were served directly from the foodbank totalled 7,045, down only 1% from the previous year. This is accounted for by two main factors. Food given out to other organisations was reduced by almost 4 tonnes, to meet the more pressing need at the foodbank. More significantly, though, while food packages in the past had often been more generous than what was needed for a standard three-day food package, giving out only standard food packages made the supply go further. The average weight of 2,368 food packages given out in 2023 was 15kg.

The addition of a strategic development coordinator, Donna Donnan, in January 2023 has been a great help too, as the foodbank is assessing and planning on how to develop its ministry in the medium term ahead. She works alongside foodbank manager Edel Diamond and warehouse manager Francis McDonald. They are helped by a large team of volunteers from the community, to whom the foodbank is greatly indebted and is extremely thankful.

The amount of food given out, people served, and meals provided, are shown below.



* Based on kg donated and given out.

Grants given

We gave small grants totalling £3,116 to other charities in accordance with the charity's charitable objects. Those charities include local mercy ministries (such as Christians Against Poverty), local mission ministries (such as Our Daily Bread Ministries, Prison Fellowship NI and The Christian Institute), international mercy ministries (such as Tearfund and Samaritan's Purse), and international mission ministries (such as European Christian Mission, OM, OMF and Wycliffe Bible Translators). Giving from the unrestricted income was almost 13% (our nominal giving target is 10% from unrestricted income), while grants from restricted income increased the overall percentage of income donated to over 19%.

Data management

The charity is registered with the Information Commissioners Office (ICO). Privacy policies for the charity and the foodbank are available. No data breaches occurred or were reported during the year.

Percentage of payments on charitable activities

The percentage of payments on 'Charitable activities' was 99%.

Public benefit

In setting out our objectives and planning our activities for the year, the trustees have given careful consideration to the Charity Commission for Northern Ireland's guidance on public benefit to ensure that the activities have helped to achieve the charity's purposes and provide a benefit to the beneficiaries.

The trustees are confident that no private benefit has been identified as having been provided during the year. Any private benefit which may arise from the activities of the charity is considered incidental to the public benefit.

The trustees continue to be aware that a Bible-based faith is relatively uncommon in the local community in West Belfast. Yet, our culturally-sensitive and respectful approach to those of differing faiths or none mitigates against potential harm, which is also considered outweighed by the public benefits.

FINANCIAL REVIEW

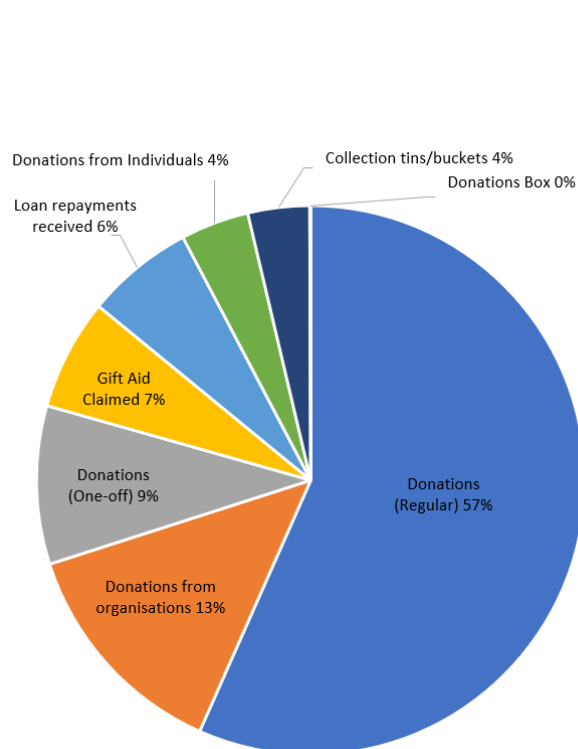
Overall income and expenditure

The overall receipts for ministry and foodbank (excluding loans repaid) for the year was £131,239, up from £72,321 the previous year. Payments (excluding loans made and assets purchased) totalled £97,362, up from £70,937 and £85,663 in the previous two years. Foodbank receipts from general donations were £55,480, up 15% from the previous year, while almost £60k in grants were received, mostly for specific purposes (up from £11k the year before).

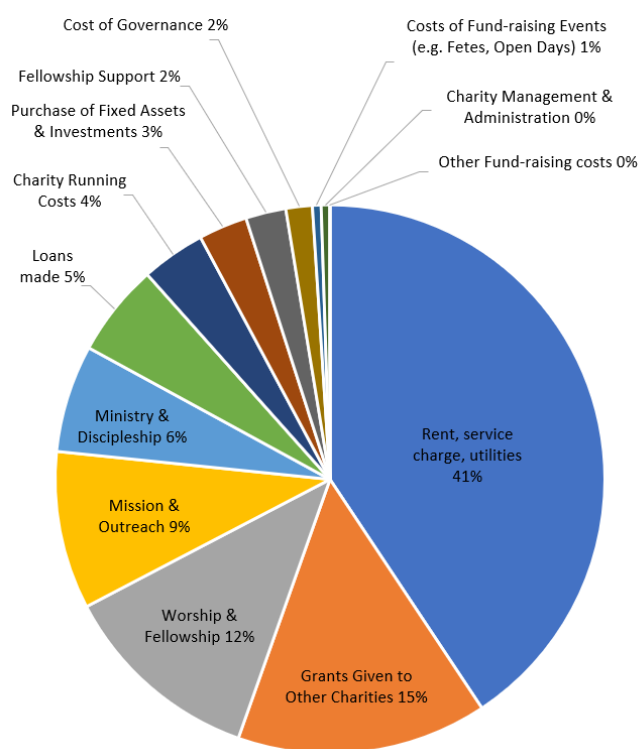
Ministry

The ministry receipts and payments were down slightly from the previous year. The bulk of income for the ministry (63%) comes from regular donations from those in the fellowship (all income except for donations from 'individuals' and 'organisations'). The bulk of payments is for rent and utilities. Although the pastor is still self-funded, with the need for succession planning into the future the income will need to increase significantly in order to be able to pay the stipend for the pastor.

The pie charts below illustrate the distribution of receipts and payments for the ministry aspects of the running of the charity (from the Statement of Receipts and Payments).



Ministry Receipts 2023



Ministry Payments 2023

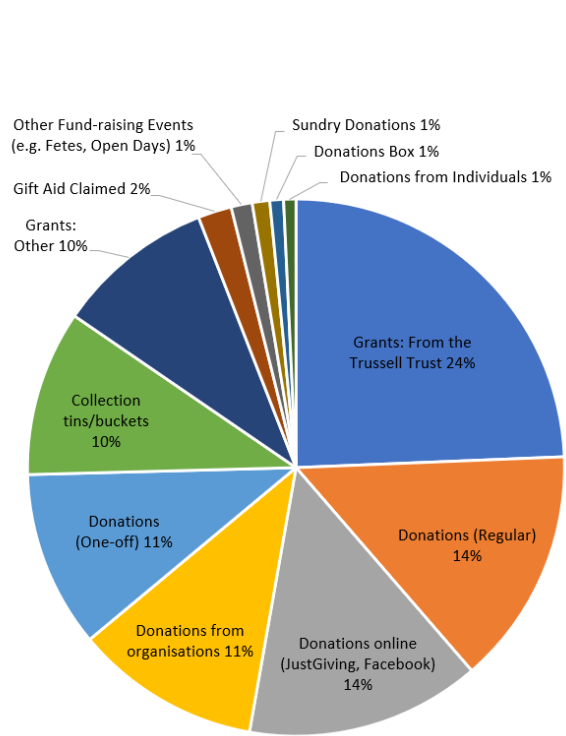
Foodbank

As noted above, foodbank receipts increased significantly, with grants for a staff worker, Fuel Bank Foundation gas/electricity credits for foodbank users, and winter grants for purchasing food. Foodbank general payments went up threefold to £30k, mainly for food purchases and grants for Fuel Bank Foundation gas/electricity credits for foodbank users, and winter grants for purchasing food. Employee costs almost doubled in 2023, due mainly to taking on a part-time staff worker, from a two-year strategic development coordinator grant received from the Trussell Trust. A significant credit note from the landlord was received at the end of 2022 (for Covid-19 guardian costs), which was applied to foodbank rent mid-way through 2023 (grants already received covered the remainder of the rent early in 2023). The balance of the credit will be applied in 2024. Grants received for specific purposes are recorded in the 'Foodbank (Further Restricted)' fund. As noted previously, food purchases increased significantly in 2023, due to increased monetary donations. Gas/electricity/fuel payments to foodbank clients increased also, mainly through partnership with

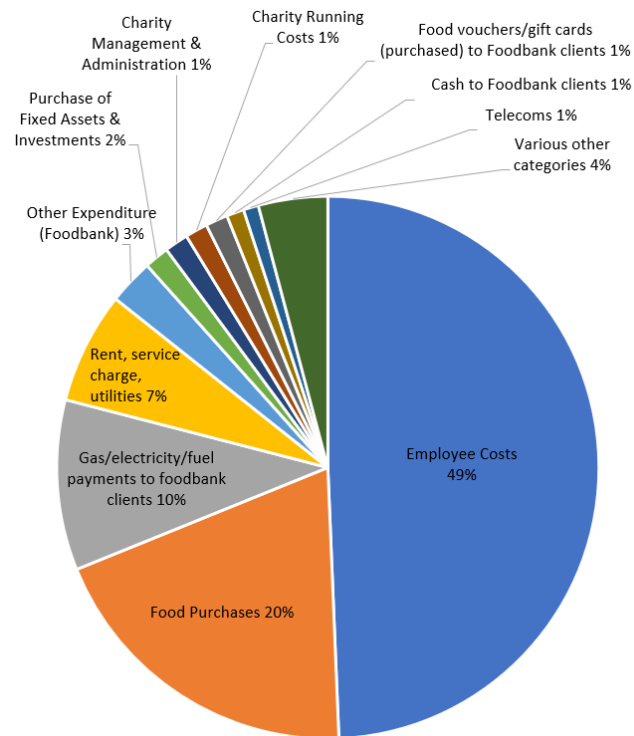
the Fuel Bank Foundation, with grants received for that purpose. Some of the foodbank grants received were carried forward into 2024, as shown in the balance carried forward for the 'Foodbank (Further Restricted)' fund.

The pie charts below illustrate the distribution of receipts and payments for the foodbank aspect of the running of the charity (see the table: Foodbank payments to 31st December 2023).

See the notes to the accounts for more details on the expenditure breakdown of foodbank payments.



Foodbank Receipts 2023



Foodbank Payments 2023

Looking forward

In considering the expected income and expenditure for the year ahead, the trustees are of the opinion that the charity is a going concern, with sufficient funds either in hand or anticipated to meet expected outgoings.

ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2023

Statement of Receipts and Payments – Year Ended 31st December 2023

	Ministry (Unrestricted) £	Ministry (Restricted) £	Foodbank (Restricted) £	Foodbank (Further Restricted) £	2023 Total £	2022 Total £
Receipts						
Income and Endowments						
Income from Charitable Activities						
Income from Donations and Legacies						
Collection tins/buckets		623	8,365		8,988	2,928
Donations (One-off)	1,122	476	8,928		10,526	2,020
Donations (Regular)	9,709		11,990		21,699	13,654
Donations Box	10		690		700	2,161
Donations from organisations	2,300		8,849	525	11,674	11,570
Donations online (JustGiving, Facebook)			11,863		11,863	15,040
Donations from Individuals	590	100	621		1,311	8,548
Gift Aid Claimed	1,111	10	1,697	4	2,822	3,915
Grants: From Grant-Making Charities			7,868	23,400	31,268	4,290
Grants: From the Trussell Trust			3,492	16,948	20,440	5,715
Grants: Other				8,000	8,000	1,000
Sundry Donations			884		884	457
Income from Other Trading Activities						
Other Fund-raising Events			1,066		1,066	1,022
Total Receipts	14,842	1,209	66,311	48,877	131,239	72,321
Asset and investment sales						
Loan repayments received	1,090	0	0		1,090	1,535
Payments						
Expenditure						
Charitable Activities						
Charity Management & Administration	108		403	720	1,231	869
Charity Running Costs	797		402	659	1,858	2,859
Employee Costs			11,935	27,188	39,123	21,486
Grants Given to Other Charities	1,892	1,224		525	3,641	5,560
Fellowship Support	500				500	481
Foodbank (ex. Rent etc.)			17,203	13,015	30,219	10,126
Ministry & Discipleship	1,338				1,338	1,837
Mission & Outreach	1,966				1,966	2,907
Worship & Fellowship	2,519				2,519	2,058
Rent, service charge, utilities	8,600		1,454	3,821	13,875	21,178
Travel					0	304
Routine Repairs to Charity Centre					0	58
Cost of Fund-raising					0	454
Costs of Fund-raising Events (e.g. Fetes,	108		45		153	110
Other Fund-raising costs	1		611		612	0
Cost of Governance	328				328	293
Total Payments	18,157	1,224	32,053	45,928	97,362	70,580
Asset and investment purchases						
Purchase of Fixed Assets & Investments	607		489	679	1,774	0
Loans made	1,155		128		1,283	358
Total Asset and investment purchases	1,762	0	617	679	3,057	358
All Receipts & Asset and investment sales	15,932	1,209	66,311	48,877	132,329	73,856
All Payments & Asset and investment	19,919	1,224	32,669	46,607	100,420	70,937
Transfers Between Funds	4,313	60	-4,373		0	0
Net Movement in Funds	327	45	29,268	2,270	31,910	2,919
Total Funds Brought Forward	10,604	0	15,604	6,816	33,024	30,106
Total Funds Carried Forward	10,931	45	44,872	9,086	64,934	33,024

Statement of assets and liabilities – Year Ended 31st December 2023

	Unrestricted Funds £	Restricted Funds £	2023 Total £	2022 Total £
Cash At Bank And In Hand	10,931	54,003	64,934	33,024
Other monetary assets				
Debtors - Loans due to be repaid	1,035	115	1,150	957
Fixed assets (after depreciation)				
Computer Equipment	621	948	1,568	58
Fixtures & Fittings	0	182	182	429
Other Assets	414	377	790	1,706
	1035	1506	2541	2193
Liabilities		45	45	220
Total assets	13,001	55,579	68,580	35,954

Foodbank payments in more detail

Since the foodbank receipts and payments comprise a significant proportion of the total, it is appropriate to provide more detail on the disbursement of payments, as shown below (some are repeated from above).

Foodbank payments to 31st December 2023	Foodbank (both funds)	
	2023	2022
	£	£
Charity Management & Administration	1,123	710
Charity Running Costs	1,061	1,410
Employee Costs	39,123	21,486
Grants Given to Other Charities	525	1,047
Cost of Fund-raising	45	454
Costs of Other Fund-raising Events (e.g. Fetes, Open Days)	611	110
Foodbank (ex. Rent etc.)		
Food Purchases	15,480	3,911
Gas/electricity/fuel payments to foodbank clients	8,049	0
Cash to Foodbank clients	820	2,900
Food vouchers/gift cards (purchased) to Foodbank clients	1,050	0
Household items purchased for clients	428	136
Foodbank Telecoms (phone, broadband etc.)	716	1,430
Printing, Stationery & Postage (Foodbank)	614	361
Other Expenditure (Foodbank)	2,137	858
Volunteer Management	308	411
Covid-19 response (Foodbank)	0	91
Training courses (Foodbank)	617	0
Volunteer training	0	26
Rent, service charge, utilities	5,275	9,275
Travel	0	304
Purchase of Fixed Assets & Investments	1,168	0
All Payments & Asset and investment Purchases	79,149	55,276

Notes to the Accounts

These notes form part of the financial statement.

Funds structure

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Restricted funds can only be used for particular restricted purposes within the objects of the charity – restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

The Statement of Receipts and Payments report is shown with each fund listed separately, to allow the receipts and payments relating to the foodbank to be seen more easily, instead of all restricted funds being grouped together.

As well as the unrestricted 'General' fund there are three restricted funds; a 'Ministry (Restricted)' Fund for general ministry donations which are restricted, a 'Foodbank (Restricted)' Fund for general donations to the foodbank, as well as a 'Foodbank (Further Restricted)' fund where foodbank donations/grants for specific purposes are recorded.

Trustees' expenses

No expenses were paid to any of the trustees during the year in relation to their role as trustees.

Accounting policies

These accounts for the year ended 31 December 2023, have been prepared on the basis of receipts and payments, along with a statement of assets and liabilities, which is permitted by the relevant legislation in N. Ireland for non-company charities with an income below £250,000.

All receipts (income) are recorded when received and all payments (expenditure) are recorded when paid.

Tangible fixed assets which costed more than £100 are recorded as assets. Equipment is depreciated on a fixed line basis over four years, except for computer and phone purchases which are over three years.

The accounts are shown to the nearest pound, for clarity, in line with normal charity reporting practice.

Gifts in kind

Gifts in kind of food donations distributed was calculated as £97,882 (based on the rate of £2.76 per kg), down from £107,658 the previous year. A small amount of damaged or out of date food was also donated, which was disposed of—it is included in those figures. We also received gift cards totalling £3,000 for Sainsbury's from Trussell Trust.

Grant making policy

Grants to external organisations are made at the church leadership's discretion, and in accordance with the charitable objectives.

Safeguarding policy

The trustees affirm to maintain awareness amongst our personnel and demonstrate our adherence to an ongoing safeguarding policy implementation which is reviewed annually.

Policy on reserves

It is CGCF's policy to maintain, if possible, a balance on funds which equates to at least three months essential payments. Reserves above this figure may be maintained to cover fluctuations in receipts and payments, to allow for any major planned or unplanned payments, or to mitigate any decline in the overall financial environment. The balance of cash at bank and in hand, less any liabilities, at year-end was above this. Reserves held should be reviewed if they total more than that of annual payments in the previous year.

Restricted funds are not normally intended to have a balance deficit carried forward into the next year. However, since the foodbank fund is restricted, this will have a balance carried forward. Also, with grants given to the foodbank being in the 'Foodbank (further restricted)' fund, where the spending extends across the year end, fund balances will be carried forward. The 'Ministry (Restricted)' fund had a small amount donated which was carried over into the following year when it was paid.

It is our policy to keep cash funds in bank current accounts. However, if there is sufficient balance built up for future spending (e.g. building fund), this may be transferred into an interest generating account or an investment fund.

Assets and Liabilities

Long term (greater than twelve months) loans outstanding totalled £800 at year end, down from £970 the previous year. Liabilities of £45 were for payments made at the end of December which did not clear at the bank until after the year end.

Trustee indemnity insurance

The trust need (section 4.10) allows for trustee indemnity insurance to be obtained and paid for by the trust. It is included in the charity's general insurance cover.

Transfer of funds

£4,373 was transferred from the foodbank (restricted) fund to the ministry (unrestricted) fund for discounted costs of using ministry rooms for foodbank purposes, Monday to Friday each week (at 50% discount of cost).

Gift Aid and Gift Aid Small Donations Scheme

Gift Aid claims were made during 2023 for most eligible donations, with the remainder of eligible donations being claimed during the following year.

REFERENCE AND ADMINISTRATIVE INFORMATION

Trustees

Edel Diamond (Treasurer)

Gerry Diver

Gemma O'Neill (Chair)

Senior Elder/Pastor

John Duffy

The address of the ministry and foodbank premises of the charity:

1st Floor, 124 Stewartstown Road, Belfast, BT11 9JQ.

The address of the principal office of the charity:

42A Cloona Park, Belfast, BT17 0HH.

Charity registration

Registered with The Charity Commission for Northern Ireland NIC104892.

HMRC charity registration number: XT33990

Bankers

Danske Bank, Business Customer Support, 1st Floor, Donegall Sq West, Belfast, BT1 6JS

Structure, governance and management

CGCF was established as a charity at law by trust deed, dated 4th March 2012. It was registered with HM Revenue & Customs (HMRC) and is eligible for Gift Aid tax claims from that date.

The Trustees endeavour at all times to meet the aims and objects of the Trust Deed and to comply with the legal requirements and guidance given to registered charities, which is in keeping with the biblical requirement to be good stewards of what God has entrusted to us. CGCF is registered with The Charity Commission for Northern Ireland. The accounts have been prepared using the Receipts and Payments method of accounting.

CGCF is governed by trustees (under a trust deed) with respect to fulfilling its responsibility under charity law, in consultation with the spiritual leadership which is responsible for governing the life and teaching of the fellowship. The spiritual leadership is the eldership of the fellowship. The pastor/senior elder is John Duffy. The powers of removal of trustees rests with the trustees, while the powers of appointment rest with both the trustees and spiritual leadership. Trustees are normally expected to be selected from within CGCF, to ensure that governance of the charity is closely linked to a clear understanding of the needs and aspirations of the fellowship within the local community.

CGCF has a 'Council of Reference', a small (non-executive) group of people external to the charity whose role is to advise the spiritual leadership. In the absence of formal external relationships such as some churches have within a denomination, this offers a channel for external advice and comment.

Day to day decisions on expenditure and activities are made, under the overall oversight of the trustees, by a number of people; the pastor, those with responsibility for different areas of the fellowship's work such as the foodbank, and directly by the trustees. With a relatively small income and expenditure, after fixed expenditure is taken into account, decisions on minor expenditure are made flexibly throughout the year, and not formally according to fixed budgets. The main requirement is that expenditure is within the means of the fellowship, focused on its current priorities, and aiming to maintain a minimum level of reserves.

Risk management

All major insurable risks are subject to normal churches' and employers' insurance which is in place.

Contractual risks would be reviewed before being agreed, to assess that they would not significantly impact

upon the charity's ability to fulfil its objectives. An annual review of areas of risk is carried out by the trustees in conjunction with those responsible for each area of activity, with risk assessments documented.

Objects and activities

CGCF is registered as a charitable trust. To quote from the trust deed, it is "established for the advancement of education and to promote and advance the Christian Faith for the benefit of the public... in accordance with the statement of faith." The objects of the charity can be summarised as to advance the Christian faith through provision of worship services, Bible teaching, fellowship events, evangelism including literature distribution, and/or to provide practical/financial support to local and/or overseas relief charities or agencies. In detail, as listed in the trust deed:

The Charity is established for the advancement of education and to promote and advance the Christian Faith for the benefit of the public (hereinafter called "the beneficiaries") in accordance with the statement of faith, appearing in the schedule appended hereto in Schedule 1, in Northern Ireland and other countries that may from time to time be identified (hereinafter called "the area of benefit") and in particular:

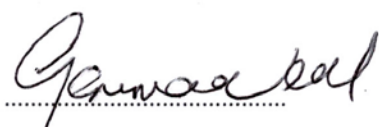
- a) To advance the Christian faith for the benefit of the beneficiaries, through the provision of worship services, prayer events, Bible teaching, fellowship events, the production and/or distribution of literature to enlighten others about the Christian faith, and evangelism, from time to time either alone or in participation with other churches or organisations;
- b) to support by means of financial assistance charities who work overseas in developing countries for the relief of poverty, the relief of sickness and for the protection and preservation of health for the benefit of those in need;
- c) to promote the benefit of the people in the area of benefit either alone or by working in association with other charities and agencies to provide, or assist in the provision, of services for those in need;
- d) to advance any other exclusively charitable purpose as the Trustees may, from time to time, decide in accordance with the law of charity.

We try to enable people to live out their faith within the community, corporately and individually, through some or all of:

- a. Public meetings, in particular Sunday worship services for praise, prayer, preaching, Lord's Table, fellowship, and midweek fellowship meetings for prayer and Bible study.
- b. Literature evangelism, personal evangelism, prayer including regular prayer meetings, pastoral care including pastoral visitation and guidance, training for specific ministries, social relief ministry, administration, preaching in other churches, and cross-community fellowship.
- c. We also encourage private ministry as salt and light in the world (Matthew 5:13-16) by putting faith into practice at home and at work within the community and beyond.
- d. Of particular importance is South-West Belfast foodbank, through which needy people in the community are given food donated by the public, having been referred to the foodbank by professionals such as social workers.

The work of the fellowship is not limited to that of the spiritual leadership or trustees, but includes the ordinary life of all believers obeying all that Jesus has taught, as the great commission (Matthew 28:18-20) makes clear, according to their abilities and opportunities (1 Corinthians 12:4-11).

Approved by the Trustees on 22/9/2024 and signed on their behalf by:



Gemma O'Neill (Chair)



Edel Diamond (Treasurer)

Colin Glen Christian Fellowship

Northern Ireland - Charity number 104892

Annual report



Colin Glen Christian Fellowship

Trustees' Annual Report and Accounts

For year ending 31 December 2023

TABLE OF CONTENTS

Annual Report for the year ended 31st December 2023	3
About Colin Glen Christian Fellowship	3
Achievements and performance	3
Christian ministry	3
Foodbank	4
Grants given	5
Data management	5
Percentage of payments on charitable activities	5
Public benefit	5
Financial Review	7
Overall income and expenditure	7
Ministry	7
Foodbank	7
Looking forward	8
Accounts for the year ended 31st December 2023	9
Statement of Receipts and Payments – Year Ended 31st December 2023	9
Statement of assets and liabilities – Year Ended 31st December 2023	10
Notes to the Accounts	11
Reference and administrative information	13
Structure, governance and management	13
Objects and activities	14

ANNUAL REPORT FOR THE YEAR ENDED 31st DECEMBER 2023

ABOUT COLIN GLEN CHRISTIAN FELLOWSHIP

Colin Glen Christian Fellowship (CGCF) is an evangelical Christian fellowship based in West Belfast, from the Colin neighbourhood/Dunmurry to Andersonstown. While we are mainly from the local nationalist community, we also have people from further afield. Christians are a community of people who have been spiritually renewed by the work of the Holy Spirit, reconciled to God by faith in our Lord and Saviour Jesus Christ, from all nations and cultures. At CGCF we experience a little of that cross-community and multi-cultural dimension to our faith, as we seek to love God and love one another. We welcome those from every background and community, from all faiths or none, who wish to come to our Sunday services and either worship the Lord God or find out more about Jesus Christ. We encourage everyone to become followers of Jesus Christ and worship with us. As a summary of our beliefs, we have adopted the internationally respected World Evangelical Alliance statement of faith. This, and more about us, can be found on our website www.cgcf.ie

While CGCF is an independent fellowship, there are many good informal relationships with other individuals and churches across cultural and denominational boundaries throughout the north, the Republic and abroad.

As Christians we seek to live out our Christianity in a way which is relevant to the culture of the local community in West Belfast, doing our best to provide a welcoming environment where people can listen, learn, worship, share, pray and serve as they get closer to God, through a growing personal relationship with Jesus Christ as their Lord and Saviour.

South-West Belfast foodbank, part of the Trussell Trust network of foodbanks, is managed as a ministry under the governance of the charity.

ACHIEVEMENTS AND PERFORMANCE

Christian ministry

The regular weekly life of the fellowship throughout the year consisted of Sunday services, midweek evening Fellowship Group meetings and Friday lunchtime prayer meetings, as well as ongoing pastoral ministry. Visiting preachers for Sunday services this year were David Moore, Russell Minnick, Aidan McCormick, Jason Smyth.

The midweek Fellowship Group continued in studies on John's Gospel until October. After that we began a study series on the *Foundation Documents* of The Gospel Coalition, which continued into 2024. These are with a view to proposing acceptance of the *Foundation Documents* alongside the church's statement of faith, at a church meeting in due course. Other weekly small group Bible studies were held too.

The monthly Movie Night ministry continued for the first part of the year, although it was eventually curtailed, mainly due to the lack of good quality Christian movies (likely due to most filming being halted during the Covid-19 pandemic). A group outing to the cinema for the Jesus Revolution movie (2023) was very encouraging. The Christmas Carol Service was a blessing to those who came too.

Monthly prayer meetings with other local churches locally were hosted at our premises between Easter and the summer. The annual Easter Dawn Service in Lady Dixon Park, jointly with several other churches nearby, was followed by breakfast at Finaghy Baptist Church.

Gemma O'Neill was well received when she began ministering as a sports chaplain with Belfast Swifts girls' football club, in partnership with Christians in Sport. The women's pastoral ministry included weekly/fortnightly one-on-one meetings between Elaine Duffy and several individuals. The Irish Men's Convention in February was attended by several of the men in the fellowship.

Over 1,500 Scripture calendars with Bible verses in English and Irish were also given out again into homes locally just before the end of the year.

We were particularly encouraged by a new couple joining us, who have had extensive experience in church ministry elsewhere. Attendance numbers increased slightly during the year, but were still variable, being lower than before Covid-19. Yet, we are very encouraged with a strong core group in the fellowship.

Foodbank

South-West Belfast foodbank, part of the Trussell Trust network of foodbanks, is managed by the charity. The foodbank serves a population of 100,000, or 30% of the population covered by Belfast City Council, across one quarter of its footprint. It is located in a particularly needy area—almost 20% of the most deprived wards in N. Ireland fall within the area covered by the foodbank.¹

We cover both main communities locally, with our building being strategically located on one of the peace lines (a local dividing line between the two). In addition, we also provide food to other organisations, such as homeless outreach, individual and family hostels, and a charity which helps prisoners' families. People are helped by the foodbank on the basis of need, with no distinction made on other criteria such as religion, sexual orientation or ethnicity.

The foodbank network had been set up to provide short term support—three-day or six-day food packages, normally only needed on a few occasions. This emergency support helps those in need during their most critical crisis point, while they get longer term support or income in place. Some need food for just a few days or a week, while others require support for longer periods. Crisis causes of poverty include unemployment, addiction, benefit problems, women and children fleeing domestic violence, bereavement, imprisonment.

However, with the rising cost of living and low wage increases resulting in a net wage reduction in real terms, more individuals and families are struggling to put food on the table. Changes to the benefits system have not helped either, with people being moved onto Universal Credit being without benefits for a minimum of five weeks, with many then not receiving the level of benefits they are entitled to. The benefits issues are often due to the assessment process being difficult, inaccurate, and with too short a window to apply for a review. According to the Trussell Trust report on food poverty in N. Ireland in June 2023, "The most significant cause of the financial insecurity driving the need for food banks is the design and delivery of the social security system."² The foodbank is therefore finding that people are in more medium to long term need than in the past.

Most food packages which the foodbank provided were to homes with children, 72%, with 45% of those helped overall being children. (Those figures are almost the same as in the previous year.) The aforementioned Trussell Trust report showed that 16% of all adults (or their households), 345,000 people here, have experienced food insecurity, with only 7% having accessed food support, such as from a foodbank. Foodbanks and other food providers (e.g. social supermarkets) are therefore reaching less than half of those in need in N. Ireland.

In order to meet that need, the foodbank had begun triaging self-referrals during the Covid-19 shutdowns. Although the referral process had previously engaged almost exclusively with professionals and community workers etc., through using both referrals and self-referrals the foodbank is better able to reach more of the most needy families and individuals.

The generosity of both individuals and organisations supporting the foodbank was again outstanding, as it has been in previous years. We are extremely grateful to all who have donated food at supermarkets, work, community or church events, or donated food as individuals. Also, we are thankful for many who are also donating money which not only allows us to run the foodbank, but increasingly to purchase food to give out too.

The amount of food donated had reduced significantly, being down 22% from the previous year, at 35,464 kg. With a major supermarket having added a collection point for another foodbank alongside ours in their store in 2022, by 2023 food donations in that store had reduced by 14 tonnes (57%) compared to that in 2021. The rising cost of food was also a factor in less food being donated. Although more food collection points were set up in smaller shops and mini-supermarkets in response, the impact was a reduction of 13 tonnes donated from two years previously. This was offset by an increase of almost 5 tonnes in food purchased (250% compared to the previous year), from monetary donations.

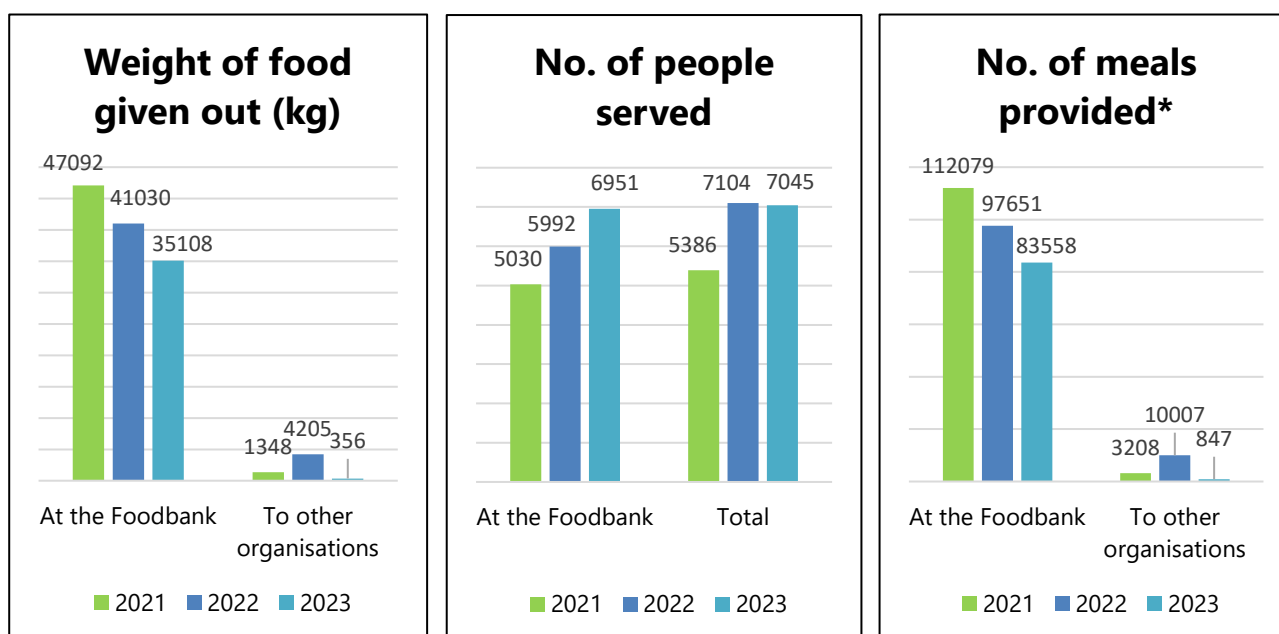
¹ Northern Ireland Statistics and Research Agency NIMDM17- SOA level results. The most recent (2017) figures show that of the most deprived areas in N. Ireland (by multiple deprivation measure), 26 of the 133 (15% of 890) fall in our foodbank catchment area. Eleven of those are the 5% most deprived.

² <https://www.trusselltrust.org/wp-content/uploads/sites/2/2023/08/2023-Hunger-in-Northern-Ireland-report-web-updated-10Aug2023.pdf>

However, although the food donated was down 22% from the previous year, the number of people served was virtually the same. The number of people who were served directly from the foodbank totalled 7,045, down only 1% from the previous year. This is accounted for by two main factors. Food given out to other organisations was reduced by almost 4 tonnes, to meet the more pressing need at the foodbank. More significantly, though, while food packages in the past had often been more generous than what was needed for a standard three-day food package, giving out only standard food packages made the supply go further. The average weight of 2,368 food packages given out in 2023 was 15kg.

The addition of a strategic development coordinator, Donna Donnan, in January 2023 has been a great help too, as the foodbank is assessing and planning on how to develop its ministry in the medium term ahead. She works alongside foodbank manager Edel Diamond and warehouse manager Francis McDonald. They are helped by a large team of volunteers from the community, to whom the foodbank is greatly indebted and is extremely thankful.

The amount of food given out, people served, and meals provided, are shown below.



* Based on kg donated and given out.

Grants given

We gave small grants totalling £3,116 to other charities in accordance with the charity's charitable objects. Those charities include local mercy ministries (such as Christians Against Poverty), local mission ministries (such as Our Daily Bread Ministries, Prison Fellowship NI and The Christian Institute), international mercy ministries (such as Tearfund and Samaritan's Purse), and international mission ministries (such as European Christian Mission, OM, OMF and Wycliffe Bible Translators). Giving from the unrestricted income was almost 13% (our nominal giving target is 10% from unrestricted income), while grants from restricted income increased the overall percentage of income donated to over 19%.

Data management

The charity is registered with the Information Commissioners Office (ICO). Privacy policies for the charity and the foodbank are available. No data breaches occurred or were reported during the year.

Percentage of payments on charitable activities

The percentage of payments on 'Charitable activities' was 99%.

Public benefit

In setting out our objectives and planning our activities for the year, the trustees have given careful consideration to the Charity Commission for Northern Ireland's guidance on public benefit to ensure that the activities have helped to achieve the charity's purposes and provide a benefit to the beneficiaries.

The trustees are confident that no private benefit has been identified as having been provided during the year. Any private benefit which may arise from the activities of the charity is considered incidental to the public benefit.

The trustees continue to be aware that a Bible-based faith is relatively uncommon in the local community in West Belfast. Yet, our culturally-sensitive and respectful approach to those of differing faiths or none mitigates against potential harm, which is also considered outweighed by the public benefits.

FINANCIAL REVIEW

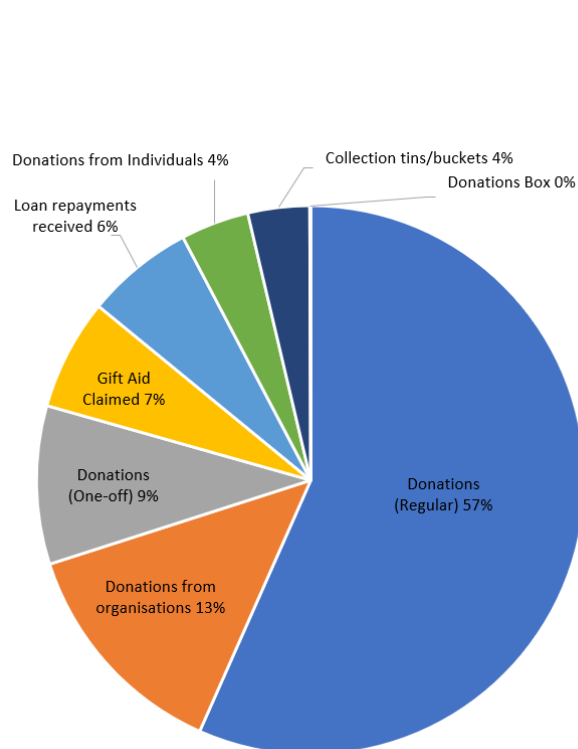
Overall income and expenditure

The overall receipts for ministry and foodbank (excluding loans repaid) for the year was £131,239, up from £72,321 the previous year. Payments (excluding loans made and assets purchased) totalled £97,362, up from £70,937 and £85,663 in the previous two years. Foodbank receipts from general donations were £55,480, up 15% from the previous year, while almost £60k in grants were received, mostly for specific purposes (up from £11k the year before).

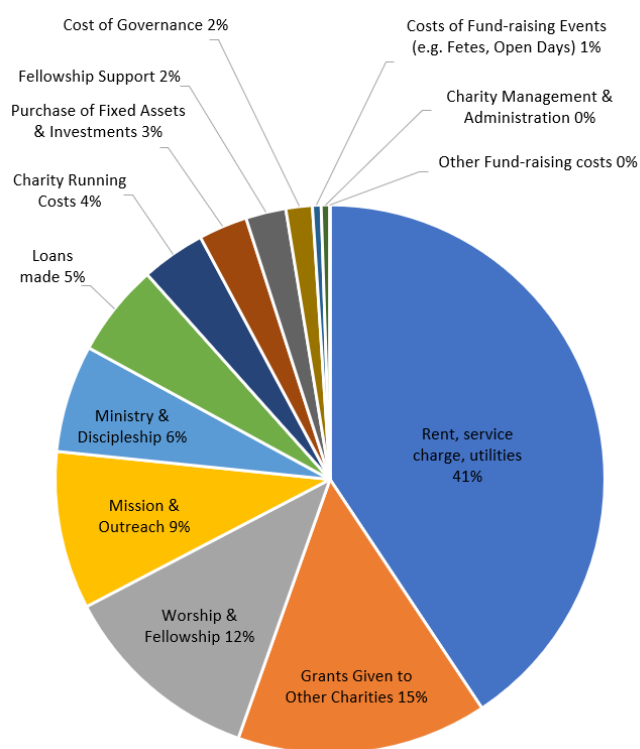
Ministry

The ministry receipts and payments were down slightly from the previous year. The bulk of income for the ministry (63%) comes from regular donations from those in the fellowship (all income except for donations from 'individuals' and 'organisations'). The bulk of payments is for rent and utilities. Although the pastor is still self-funded, with the need for succession planning into the future the income will need to increase significantly in order to be able to pay the stipend for the pastor.

The pie charts below illustrate the distribution of receipts and payments for the ministry aspects of the running of the charity (from the Statement of Receipts and Payments).



Ministry Receipts 2023



Ministry Payments 2023

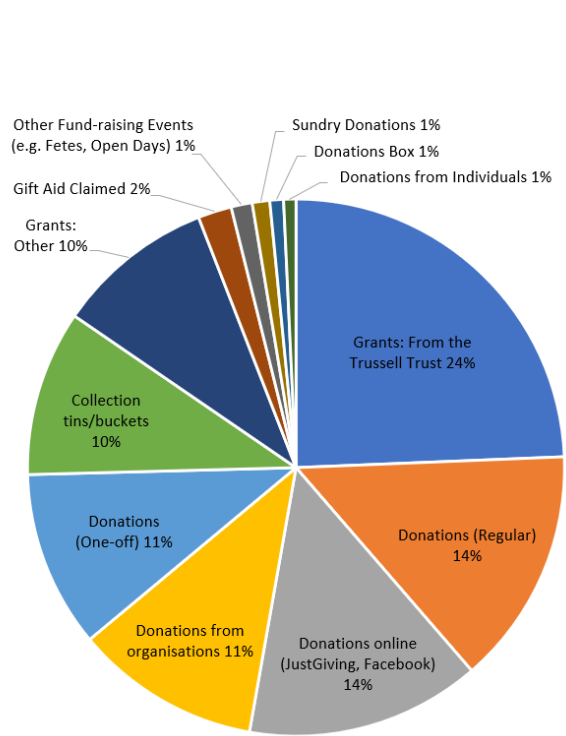
Foodbank

As noted above, foodbank receipts increased significantly, with grants for a staff worker, Fuel Bank Foundation gas/electricity credits for foodbank users, and winter grants for purchasing food. Foodbank general payments went up threefold to £30k, mainly for food purchases and grants for Fuel Bank Foundation gas/electricity credits for foodbank users, and winter grants for purchasing food. Employee costs almost doubled in 2023, due mainly to taking on a part-time staff worker, from a two-year strategic development coordinator grant received from the Trussell Trust. A significant credit note from the landlord was received at the end of 2022 (for Covid-19 guardian costs), which was applied to foodbank rent mid-way through 2023 (grants already received covered the remainder of the rent early in 2023). The balance of the credit will be applied in 2024. Grants received for specific purposes are recorded in the 'Foodbank (Further Restricted)' fund. As noted previously, food purchases increased significantly in 2023, due to increased monetary donations. Gas/electricity/fuel payments to foodbank clients increased also, mainly through partnership with

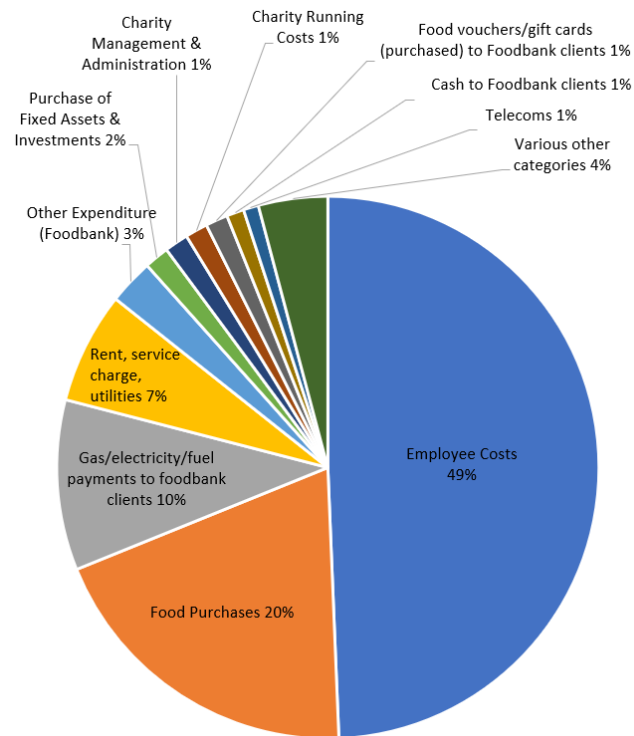
the Fuel Bank Foundation, with grants received for that purpose. Some of the foodbank grants received were carried forward into 2024, as shown in the balance carried forward for the 'Foodbank (Further Restricted)' fund.

The pie charts below illustrate the distribution of receipts and payments for the foodbank aspect of the running of the charity (see the table: Foodbank payments to 31st December 2023).

See the notes to the accounts for more details on the expenditure breakdown of foodbank payments.



Foodbank Receipts 2023



Foodbank Payments 2023

Looking forward

In considering the expected income and expenditure for the year ahead, the trustees are of the opinion that the charity is a going concern, with sufficient funds either in hand or anticipated to meet expected outgoings.

ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2023

Statement of Receipts and Payments – Year Ended 31st December 2023

	Ministry (Unrestricted) £	Ministry (Restricted) £	Foodbank (Restricted) £	Foodbank (Further Restricted) £	2023 Total £	2022 Total £
Receipts						
Income and Endowments						
Income from Charitable Activities						
Income from Donations and Legacies						
Collection tins/buckets		623	8,365		8,988	2,928
Donations (One-off)	1,122	476	8,928		10,526	2,020
Donations (Regular)	9,709		11,990		21,699	13,654
Donations Box	10		690		700	2,161
Donations from organisations	2,300		8,849	525	11,674	11,570
Donations online (JustGiving, Facebook)			11,863		11,863	15,040
Donations from Individuals	590	100	621		1,311	8,548
Gift Aid Claimed	1,111	10	1,697	4	2,822	3,915
Grants: From Grant-Making Charities			7,868	23,400	31,268	4,290
Grants: From the Trussell Trust			3,492	16,948	20,440	5,715
Grants: Other				8,000	8,000	1,000
Sundry Donations			884		884	457
Income from Other Trading Activities						
Other Fund-raising Events			1,066		1,066	1,022
Total Receipts	14,842	1,209	66,311	48,877	131,239	72,321
Asset and investment sales						
Loan repayments received	1,090	0	0		1,090	1,535
Payments						
Expenditure						
Charitable Activities						
Charity Management & Administration	108		403	720	1,231	869
Charity Running Costs	797		402	659	1,858	2,859
Employee Costs			11,935	27,188	39,123	21,486
Grants Given to Other Charities	1,892	1,224		525	3,641	5,560
Fellowship Support	500				500	481
Foodbank (ex. Rent etc.)			17,203	13,015	30,219	10,126
Ministry & Discipleship	1,338				1,338	1,837
Mission & Outreach	1,966				1,966	2,907
Worship & Fellowship	2,519				2,519	2,058
Rent, service charge, utilities	8,600		1,454	3,821	13,875	21,178
Travel					0	304
Routine Repairs to Charity Centre					0	58
Cost of Fund-raising					0	454
Costs of Fund-raising Events (e.g. Fetes,	108		45		153	110
Other Fund-raising costs	1		611		612	0
Cost of Governance	328				328	293
Total Payments	18,157	1,224	32,053	45,928	97,362	70,580
Asset and investment purchases						
Purchase of Fixed Assets & Investments	607		489	679	1,774	0
Loans made	1,155		128		1,283	358
Total Asset and investment purchases	1,762	0	617	679	3,057	358
All Receipts & Asset and investment sales	15,932	1,209	66,311	48,877	132,329	73,856
All Payments & Asset and investment	19,919	1,224	32,669	46,607	100,420	70,937
Transfers Between Funds	4,313	60	-4,373		0	0
Net Movement in Funds	327	45	29,268	2,270	31,910	2,919
Total Funds Brought Forward	10,604	0	15,604	6,816	33,024	30,106
Total Funds Carried Forward	10,931	45	44,872	9,086	64,934	33,024

Statement of assets and liabilities – Year Ended 31st December 2023

	Unrestricted Funds £	Restricted Funds £	2023 Total £	2022 Total £
Cash At Bank And In Hand	10,931	54,003	64,934	33,024
Other monetary assets				
Debtors - Loans due to be repaid	1,035	115	1,150	957
Fixed assets (after depreciation)				
Computer Equipment	621	948	1,568	58
Fixtures & Fittings	0	182	182	429
Other Assets	414	377	790	1,706
	1035	1506	2541	2193
Liabilities		45	45	220
Total assets	13,001	55,579	68,580	35,954

Foodbank payments in more detail

Since the foodbank receipts and payments comprise a significant proportion of the total, it is appropriate to provide more detail on the disbursement of payments, as shown below (some are repeated from above).

Foodbank payments to 31st December 2023	Foodbank (both funds)	
	2023	2022
	£	£
Charity Management & Administration	1,123	710
Charity Running Costs	1,061	1,410
Employee Costs	39,123	21,486
Grants Given to Other Charities	525	1,047
Cost of Fund-raising	45	454
Costs of Other Fund-raising Events (e.g. Fetes, Open Days)	611	110
Foodbank (ex. Rent etc.)		
Food Purchases	15,480	3,911
Gas/electricity/fuel payments to foodbank clients	8,049	0
Cash to Foodbank clients	820	2,900
Food vouchers/gift cards (purchased) to Foodbank clients	1,050	0
Household items purchased for clients	428	136
Foodbank Telecoms (phone, broadband etc.)	716	1,430
Printing, Stationery & Postage (Foodbank)	614	361
Other Expenditure (Foodbank)	2,137	858
Volunteer Management	308	411
Covid-19 response (Foodbank)	0	91
Training courses (Foodbank)	617	0
Volunteer training	0	26
Rent, service charge, utilities	5,275	9,275
Travel	0	304
Purchase of Fixed Assets & Investments	1,168	0
All Payments & Asset and investment Purchases	79,149	55,276

Notes to the Accounts

These notes form part of the financial statement.

Funds structure

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Restricted funds can only be used for particular restricted purposes within the objects of the charity – restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

The Statement of Receipts and Payments report is shown with each fund listed separately, to allow the receipts and payments relating to the foodbank to be seen more easily, instead of all restricted funds being grouped together.

As well as the unrestricted 'General' fund there are three restricted funds; a 'Ministry (Restricted)' Fund for general ministry donations which are restricted, a 'Foodbank (Restricted)' Fund for general donations to the foodbank, as well as a 'Foodbank (Further Restricted)' fund where foodbank donations/grants for specific purposes are recorded.

Trustees' expenses

No expenses were paid to any of the trustees during the year in relation to their role as trustees.

Accounting policies

These accounts for the year ended 31 December 2023, have been prepared on the basis of receipts and payments, along with a statement of assets and liabilities, which is permitted by the relevant legislation in N. Ireland for non-company charities with an income below £250,000.

All receipts (income) are recorded when received and all payments (expenditure) are recorded when paid.

Tangible fixed assets which costed more than £100 are recorded as assets. Equipment is depreciated on a fixed line basis over four years, except for computer and phone purchases which are over three years.

The accounts are shown to the nearest pound, for clarity, in line with normal charity reporting practice.

Gifts in kind

Gifts in kind of food donations distributed was calculated as £97,882 (based on the rate of £2.76 per kg), down from £107,658 the previous year. A small amount of damaged or out of date food was also donated, which was disposed of—it is included in those figures. We also received gift cards totalling £3,000 for Sainsbury's from Trussell Trust.

Grant making policy

Grants to external organisations are made at the church leadership's discretion, and in accordance with the charitable objectives.

Safeguarding policy

The trustees affirm to maintain awareness amongst our personnel and demonstrate our adherence to an ongoing safeguarding policy implementation which is reviewed annually.

Policy on reserves

It is CGCF's policy to maintain, if possible, a balance on funds which equates to at least three months essential payments. Reserves above this figure may be maintained to cover fluctuations in receipts and payments, to allow for any major planned or unplanned payments, or to mitigate any decline in the overall financial environment. The balance of cash at bank and in hand, less any liabilities, at year-end was above this. Reserves held should be reviewed if they total more than that of annual payments in the previous year.

Restricted funds are not normally intended to have a balance deficit carried forward into the next year. However, since the foodbank fund is restricted, this will have a balance carried forward. Also, with grants given to the foodbank being in the 'Foodbank (further restricted)' fund, where the spending extends across the year end, fund balances will be carried forward. The 'Ministry (Restricted)' fund had a small amount donated which was carried over into the following year when it was paid.

It is our policy to keep cash funds in bank current accounts. However, if there is sufficient balance built up for future spending (e.g. building fund), this may be transferred into an interest generating account or an investment fund.

Assets and Liabilities

Long term (greater than twelve months) loans outstanding totalled £800 at year end, down from £970 the previous year. Liabilities of £45 were for payments made at the end of December which did not clear at the bank until after the year end.

Trustee indemnity insurance

The trust need (section 4.10) allows for trustee indemnity insurance to be obtained and paid for by the trust. It is included in the charity's general insurance cover.

Transfer of funds

£4,373 was transferred from the foodbank (restricted) fund to the ministry (unrestricted) fund for discounted costs of using ministry rooms for foodbank purposes, Monday to Friday each week (at 50% discount of cost).

Gift Aid and Gift Aid Small Donations Scheme

Gift Aid claims were made during 2023 for most eligible donations, with the remainder of eligible donations being claimed during the following year.

REFERENCE AND ADMINISTRATIVE INFORMATION

Trustees

Edel Diamond (Treasurer)

Gerry Diver

Gemma O'Neill (Chair)

Senior Elder/Pastor

John Duffy

The address of the ministry and foodbank premises of the charity:

1st Floor, 124 Stewartstown Road, Belfast, BT11 9JQ.

The address of the principal office of the charity:

42A Cloona Park, Belfast, BT17 0HH.

Charity registration

Registered with The Charity Commission for Northern Ireland NIC104892.

HMRC charity registration number: XT33990

Bankers

Danske Bank, Business Customer Support, 1st Floor, Donegall Sq West, Belfast, BT1 6JS

Structure, governance and management

CGCF was established as a charity at law by trust deed, dated 4th March 2012. It was registered with HM Revenue & Customs (HMRC) and is eligible for Gift Aid tax claims from that date.

The Trustees endeavour at all times to meet the aims and objects of the Trust Deed and to comply with the legal requirements and guidance given to registered charities, which is in keeping with the biblical requirement to be good stewards of what God has entrusted to us. CGCF is registered with The Charity Commission for Northern Ireland. The accounts have been prepared using the Receipts and Payments method of accounting.

CGCF is governed by trustees (under a trust deed) with respect to fulfilling its responsibility under charity law, in consultation with the spiritual leadership which is responsible for governing the life and teaching of the fellowship. The spiritual leadership is the eldership of the fellowship. The pastor/senior elder is John Duffy. The powers of removal of trustees rests with the trustees, while the powers of appointment rest with both the trustees and spiritual leadership. Trustees are normally expected to be selected from within CGCF, to ensure that governance of the charity is closely linked to a clear understanding of the needs and aspirations of the fellowship within the local community.

CGCF has a 'Council of Reference', a small (non-executive) group of people external to the charity whose role is to advise the spiritual leadership. In the absence of formal external relationships such as some churches have within a denomination, this offers a channel for external advice and comment.

Day to day decisions on expenditure and activities are made, under the overall oversight of the trustees, by a number of people; the pastor, those with responsibility for different areas of the fellowship's work such as the foodbank, and directly by the trustees. With a relatively small income and expenditure, after fixed expenditure is taken into account, decisions on minor expenditure are made flexibly throughout the year, and not formally according to fixed budgets. The main requirement is that expenditure is within the means of the fellowship, focused on its current priorities, and aiming to maintain a minimum level of reserves.

Risk management

All major insurable risks are subject to normal churches' and employers' insurance which is in place.

Contractual risks would be reviewed before being agreed, to assess that they would not significantly impact

upon the charity's ability to fulfil its objectives. An annual review of areas of risk is carried out by the trustees in conjunction with those responsible for each area of activity, with risk assessments documented.

Objects and activities

CGCF is registered as a charitable trust. To quote from the trust deed, it is "established for the advancement of education and to promote and advance the Christian Faith for the benefit of the public... in accordance with the statement of faith." The objects of the charity can be summarised as to advance the Christian faith through provision of worship services, Bible teaching, fellowship events, evangelism including literature distribution, and/or to provide practical/financial support to local and/or overseas relief charities or agencies. In detail, as listed in the trust deed:

The Charity is established for the advancement of education and to promote and advance the Christian Faith for the benefit of the public (hereinafter called "the beneficiaries") in accordance with the statement of faith, appearing in the schedule appended hereto in Schedule 1, in Northern Ireland and other countries that may from time to time be identified (hereinafter called "the area of benefit") and in particular:

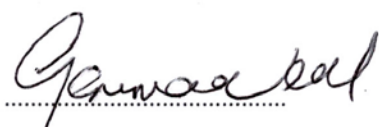
- a) To advance the Christian faith for the benefit of the beneficiaries, through the provision of worship services, prayer events, Bible teaching, fellowship events, the production and/or distribution of literature to enlighten others about the Christian faith, and evangelism, from time to time either alone or in participation with other churches or organisations;
- b) to support by means of financial assistance charities who work overseas in developing countries for the relief of poverty, the relief of sickness and for the protection and preservation of health for the benefit of those in need;
- c) to promote the benefit of the people in the area of benefit either alone or by working in association with other charities and agencies to provide, or assist in the provision, of services for those in need;
- d) to advance any other exclusively charitable purpose as the Trustees may, from time to time, decide in accordance with the law of charity.

We try to enable people to live out their faith within the community, corporately and individually, through some or all of:

- a. Public meetings, in particular Sunday worship services for praise, prayer, preaching, Lord's Table, fellowship, and midweek fellowship meetings for prayer and Bible study.
- b. Literature evangelism, personal evangelism, prayer including regular prayer meetings, pastoral care including pastoral visitation and guidance, training for specific ministries, social relief ministry, administration, preaching in other churches, and cross-community fellowship.
- c. We also encourage private ministry as salt and light in the world (Matthew 5:13-16) by putting faith into practice at home and at work within the community and beyond.
- d. Of particular importance is South-West Belfast foodbank, through which needy people in the community are given food donated by the public, having been referred to the foodbank by professionals such as social workers.

The work of the fellowship is not limited to that of the spiritual leadership or trustees, but includes the ordinary life of all believers obeying all that Jesus has taught, as the great commission (Matthew 28:18-20) makes clear, according to their abilities and opportunities (1 Corinthians 12:4-11).

Approved by the Trustees on 22/9/2024 and signed on their behalf by:



Gemma O'Neill (Chair)



Edel Diamond (Treasurer)

Colin Glen Christian Fellowship

Northern Ireland - Charity number 104892

Annual return

Independent examiner's report to the charity trustees of 'Colin Glen Christian Fellowship' Trust

I report on the accounts of the Trust for the year ended 31 December 2023.

Respective responsibilities of charity trustees and examiner

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the Charities Act (Northern Ireland) 2008 and the Charities Accounts and Reports Regulations (Northern Ireland) 2015.

It is my responsibility to:

- examine the accounts under section 65 of the Charities Act
- follow the procedures laid down in the general Directions given by the Commission under section 65(9)(b) of the Charities Act
- state whether particular matters have come to my attention.

Basis of independent examiner's report

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act.

My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. That accounting records were not kept in accordance with section 63 of the Charities Act
2. That the accounts do not accord with those accounting records
3. That the accounts do not comply with the accounting requirements of the Charities Act
4. That there is further information needed for a proper understanding of the accounts to be reached.

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.

Signed: 

Name: Gwendolyn Stone

Address: 2 Mornington View, Lisburn, BT28 2WS

Date: 11 September 2024

Colin Glen Christian Fellowship

Northern Ireland - Charity number 104892

Accounts



Colin Glen Christian Fellowship

Trustees' Annual Report and Accounts

For year ending 31 December 2022

CONTENTS

Annual Report for the year ended 31st December 2022	3
About Colin Glen Christian Fellowship	3
Achievements and performance	3
Christian ministry	3
Foodbank	4
Covid-19 response	5
Grants given	5
Data management	6
Percentage of payments on charitable activities	6
Public benefit	6
Financial Review	7
Overall income and expenditure	7
Ministry	7
Foodbank	7
Looking forward	8
Accounts for the year ended 31st December 2022	9
Statement of Receipts and Payments – Year Ended 31st December 2022	9
Statement of assets and liabilities – Year Ended 31st December 2022	10
Notes to the Accounts	10
Reference and administrative information	13
Structure, governance and management	13
Objects and activities	14

ANNUAL REPORT FOR THE YEAR ENDED 31st DECEMBER 2022

ABOUT COLIN GLEN CHRISTIAN FELLOWSHIP

Colin Glen Christian Fellowship (CGCF) is an evangelical Christian fellowship based in West Belfast, from the Colin neighbourhood/Dunmurry to Andersonstown. While we are mainly from the local nationalist community, we also have people from further afield. Christians are a community of people who have been spiritually renewed by the work of the Holy Spirit, reconciled to God by faith in our Lord and Saviour Jesus Christ, from all nations and cultures. At CGCF we experience a little of that cross-community and multi-cultural dimension to our faith, as we seek to love God and love one another. We welcome those from every background and community, from all faiths or none, who wish to come to our Sunday services and either worship the Lord God or find out more about Jesus Christ. We encourage everyone to become followers of Jesus Christ and worship with us. As a summary of our beliefs, we have adopted the internationally respected World Evangelical Alliance statement of faith. This, and more about us, can be found on our website www.cgcf.ie

While CGCF is an independent fellowship, there are many good informal relationships with other individuals and churches across cultural and denominational boundaries throughout the north, the Republic and abroad.

As Christians we seek to live out our Christianity in a way which is relevant to the culture of the local community in West Belfast, doing our best to provide a welcoming environment where people can listen, learn, worship, share, pray and serve as they get closer to God, through a growing personal relationship with Jesus Christ as their Lord and Saviour.

South-West Belfast foodbank, part of the Trussell Trust network of foodbanks, is managed as a ministry under the governance of the charity.

ACHIEVEMENTS AND PERFORMANCE

Christian ministry

The regular weekly life of the fellowship throughout the year consisted of Sunday services, midweek Wednesday evening fellowship group meetings and Friday lunchtime prayer meetings, as well as ongoing pastoral ministry. Visiting preachers for Sunday services this year were Leslie Thomas, Alistair Campbell, Martin McNeely, Aidan McCormick and Phil Orr. The resumption of fellowship meals in March was warmly welcomed, after a long hiatus during the pandemic (they are normally after the service on the first Sunday each month).

The Wednesday evening Fellowship Group covered a number of topics, although it paused from mid September to the end of October, while the What's The Story? campaign was running (see below), but resumed with studies in John's Gospel immediately after that. Monthly revival prayer meetings continued on Tuesday evenings until the summer. Other weekly small group Bible studies were held too.

The women's pastoral ministry included weekly/fortnightly one-on-one meetings between Elaine Duffy and several individuals. A number of women attended the Irish Women's Convention in Belfast in May, at which Nancy Guthrie taught a biblical theology workshop. Tickets for the Irish Men's Convention in February were sold out, so a few men participated in the church premises via livestream.

Monthly prayer meetings with other local churches locally resumed in person, hosted at our premises until the summer, while also being over Zoom for those not able to attend in person. After the summer they were hosted by Finaghy Baptist Church. The annual Easter Dawn Service in Lady Dixon Park with several churches resumed this year, followed by breakfast at King's Way Church.

The main outreach event of the year was the What's The Story? campaign (www.whatsthestory22.ie). This consisted of six evening meetings, from 22nd September to 27th October, followed by a similar themed Sunday service on 30th October. Six questions which people were concerned about (from the results of an all-Ireland survey) were answered over six evenings. Each evening consisted of a testimony video and a talk, followed by a time of Q&A after a break. We were one of only two churches in N. Ireland who took part in a national campaign in the Republic, which had over a hundred churches participating in total. Although the

campaign in the Republic was advertised nationally on billboards and other media, we advertised locally in the Andersonstown News and on Facebook. The speakers were David Moore (Is anyone out there?), John Duffy (Guilt and shame: will I ever be good enough?), Gemma O'Neill (Does my life really have purpose?), Dr. Stephen Rodgers (Finding hope in the face of death), Albert McDonald (Christianity: the problem or solution?) and Alistair Campbell (Can we make sense of our suffering?). Welcome packs with a specially produced version of John's Gospel and other resources were given out to everyone attending. The talks were excellent, and the Q&A times were really engaging. There were many significant conversations, and many people were encouraged.

Just over 2,000 scripture calendars with Bible verses in English and Irish were also given out again into homes locally just before the end of the year. In February the resumption of the Movie Night on the first Tuesday of each month (apart from during the Summer and at Christmastime) was a blessing. So too was the carol service in December, which we hadn't had for the previous two years.

Numbers of people attending Sunday services was not as high post-Covid as beforehand. While there are a number of reasons for this decline, we are encouraged that we have a strong core group in the fellowship.

Foodbank

South-West Belfast foodbank, part of the Trussell Trust network of foodbanks, is managed by the charity. The foodbank serves a population of 100,000, or 30% of the population covered by Belfast City Council, across one quarter of its footprint. It is located in a particularly needy area—almost 20% of the most deprived wards in N. Ireland fall within the area covered by the foodbank.¹

We cover both main communities locally, with our building being strategically located on one of the peace lines (a local dividing line between the two). In addition, we also provide food to other organisations, such as homeless outreach, individual and family hostels, and a charity which helps prisoners' families.

There are many individuals and families struggling to put food on the table. For people on low incomes the increased cost of living, or a sudden crisis such as illness, benefit change/delay, or an unexpected bill can push their finances over the edge, meaning there is little or nothing left to pay for food. Issues resulting in crisis poverty include unemployment, addiction, benefit problems, women and children fleeing domestic violence, bereavement, imprisonment. The rise in the cost of food, electricity and gas as a result of the war in Ukraine was particularly unwelcome, as people were recovering from the impact of the Covid-19 pandemic.

Most packages, 73%, go to families, with 48% of all those helped being children. People are helped by the foodbank on the basis of need, with no distinction made on other criteria such as religion, sexual orientation or ethnicity.

The foodbank network had been set up to provide short term support—three or six day food packages, normally only on a few occasions. This emergency support helps those in need during their most critical crisis point, while they get longer term support or income in place. Some need food for just a few days or a week, while others require support for longer periods.

However, there has been an increased need for longer term support. A number of factors have contributed towards this trend. Universal credit having been rolled out has resulted in many people in severe need being reassessed, with a five week delay during reassessment, and often lower payments after reassessment. The increased inflation rate combined with low wage increases has resulted in a net wage reduction in real terms.

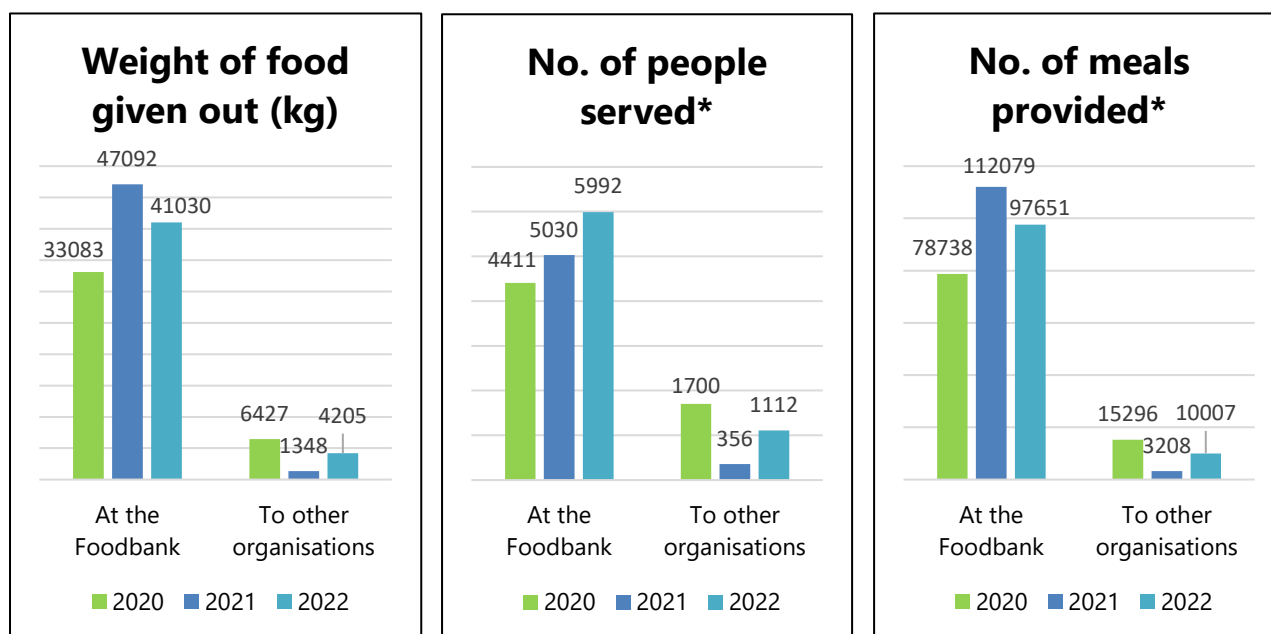
However, while the referral process had in the past engaged almost exclusively with professionals and community workers, the ongoing impact of workers working from home and not coming into direct contact with those in need, has resulted in a continuing need for also using a self-referral process, which we triage to identify those in most need. By using both referrals and self-referrals, the foodbank is better to reach the most needy families and individuals.

Being cautious, the foodbank continued to implement workplace guidance relating to Covid-19, until at a trustees' meeting on 5th May 2022 it was decided that the remaining workplace measures could be removed.

¹ Northern Ireland Statistics and Research Agency NIMDM17- SOA level results. The most recent (2017) figures show that of the most deprived areas in N. Ireland (by multiple deprivation measure), 26 of the 133 (15% of 890) fall in our foodbank catchment area. Eleven of those are the 5% most deprived.

Since the food that we provide to people at the foodbank is a nutritionally balanced food package, we often find that we have surplus of some food items, such as beans, soup, and pasta. We therefore provided surplus food to some of the other charities and foodbank providers also, including Footprints Women's Centre, Antrim Road Christian Fellowship, other Trussell Trust foodbanks, and other local community foodbanks.

The number of people who were served directly from the foodbank totalled 7,104, up 19% on the previous year. Those served through other organisations was 1,112, up from 356 the year before. A total of 45,234 kg of food which was distributed throughout the year, 91% of which was given directly through the foodbank. That equates to 107,658 meals provided. That was down 7% from the previous year. In addition to food, £3,036 donations of vouchers/gift cards or household items were also given out (see the financial review for details).



* Based on kg donated and given out.

Covid-19 response

On 20th February 2022 we lifted the restrictions which had been in place for worship services due to a resurgence of the latest and most virulent strain of Covid-19. We still recommended people to optionally take lateral flow tests before attending. For those who were more cautious and wanted to wear masks, and not mix with those not wearing them, they were able to use the conference room. It turned out that the health minister also announced the lifting of all legal restrictions at the same time, replacing them with guidance. With no formal restrictions remaining in place, worship services finally returned to normal. We were thankful that no-one from the fellowship suffered seriously, or died, from Covid-19 during the pandemic. Also, while there was some divergence of opinion on the effectiveness of wearing masks, and whether vaccines were ethical or safe, we were also thankful that there was harmony in response to the measures that the church implemented throughout the pandemic.

Grants given

We gave small grants totalling £5,560 to other charities in accordance with the charity's charitable objects. Those charities include local mercy ministries (such as Christians Against Poverty), local mission ministries (such as Our Daily Bread Ministries, Prison Fellowship NI and The Christian Institute), international mercy ministries (such as Tearfund and Samaritan's Purse), and international mission ministries (such as European Christian Mission, OM, OMF and Wycliffe Bible Translators). This year we gave 13.6% of our unrestricted income to other Christian charities/ministries (the nominal target of 10%, with the previous year's figure being 7.2%, the difference being partially due to some payments straddling the year end). That is aside from £2,500 received which was requested (and granted) to be considered towards one particular Christian worker's ministry. An additional £220 had been given at the end of the year, but that was only debited from the bank in the first week of January 2023. It is noted as a liability on the balance sheet.

Data management

The charity is registered with the Information Commissioners Office (ICO). Privacy policies for the charity and the foodbank are available. No data breaches occurred or were reported during the year.

Percentage of payments on charitable activities

The percentage of payments on 'Charitable activities' was 99%, as can be calculated from the financial report.

Public benefit

In setting out our objectives and planning our activities for the year, the trustees have given careful consideration to the Charity Commission for Northern Ireland's guidance on public benefit to ensure that the activities have helped to achieve the charity's purposes and provide a benefit to the beneficiaries.

The trustees are confident that no private benefit has been identified as having been provided during the year. Any private benefit which may arise from the activities of the charity is considered incidental to the public benefit.

The trustees continue to be aware that a Bible-based faith is relatively uncommon in the local community in West Belfast. Yet, our culturally-sensitive and respectful approach to those of differing faiths or none mitigates against potential harm, which is also considered outweighed by the public benefits.

FINANCIAL REVIEW

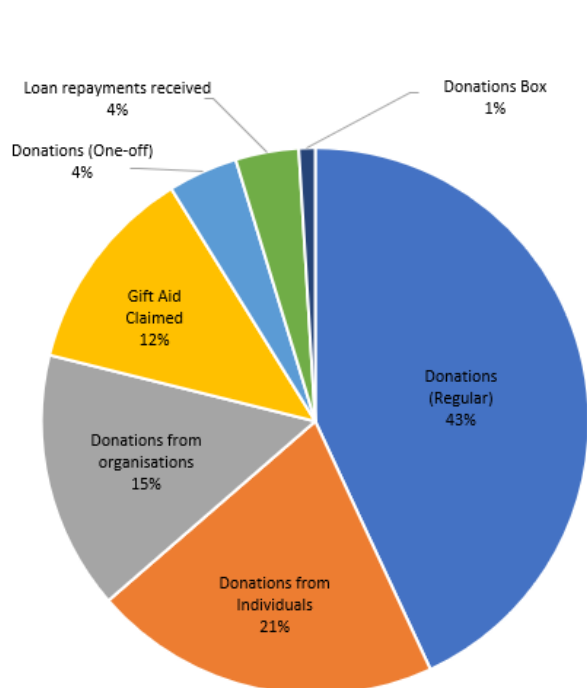
Overall income and expenditure

The overall receipts for ministry and foodbank (excluding loans repaid) for the year was £72,321, up slightly from £69,072 the previous year. Payments (including loans made and assets purchased) totalled £70,937, down from £85,663 the previous year. General donations to the foodbank (£48,362) were almost the same as in the previous year (49,096). Additionally, £7,022 was received for the foodbank, mainly in grants for specific purposes, as listed under the 'Foodbank (further restricted)' fund. The financial impact on the charity of Covid-19 on both the ministry and foodbank operations was minimal during 2022.

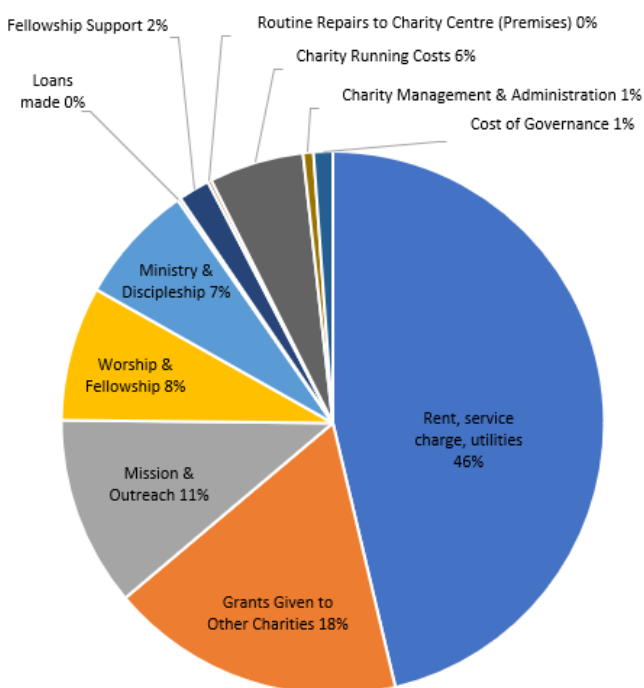
Ministry

The ministry receipts and payments were largely the same as the previous year. The bulk (63%) of income for the ministry comes from regular donations from those in the fellowship (all income except for donations from 'individuals' and 'organisations'). With the fellowship still being small, and with a relatively low income, the bulk of payments is for rent and utilities. Also, the pastor is still self-funded (from when the ministry was in the church-planting stage). With the need for succession planning into the future, it is likely that the income will need to increase significantly in order to pay the stipend for the next pastor.

The pie charts below illustrate the distribution of receipts and payments for the ministry aspects of the running of the charity (data is from the Statement of Receipts and Payments).



Ministry Receipts 2022



Ministry Payments 2022

Foodbank

Foodbank income for both funds increased to £55,384, up from £49,096 in 2021. Payments went down, to £44,923 in 2022, compared to £57,205 in 2021. The pie charts below illustrate the distribution of receipts and payments for the foodbank aspect of the running of the charity (data is from the foodbank receipts and payments figures which are provided in detail in the notes to the accounts).

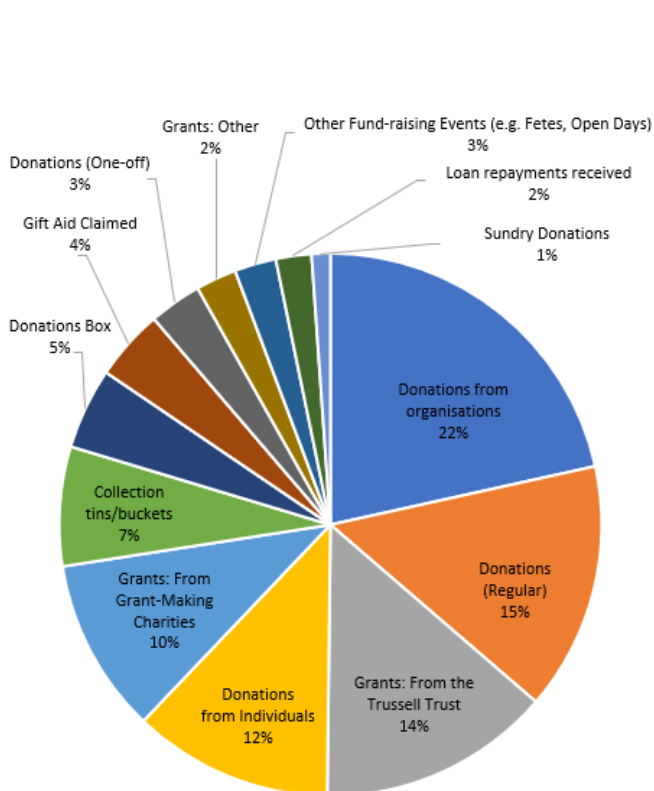
The generosity of both individuals and organisations supporting the foodbank was marvellous, as in the previous year. Two grants are worth mentioning, £1,000 being from James Brown and Sons (Funeral Directors) for most needed food items, and £5,000 from the Trussell Trust for winter hardship needs (food

purchases, vouchers and small gas/electricity cash donations to foodbank clients). A substantial part of those grants were carried forward into 2023, as listed under the 'Foodbank (Further Restricted)' fund.

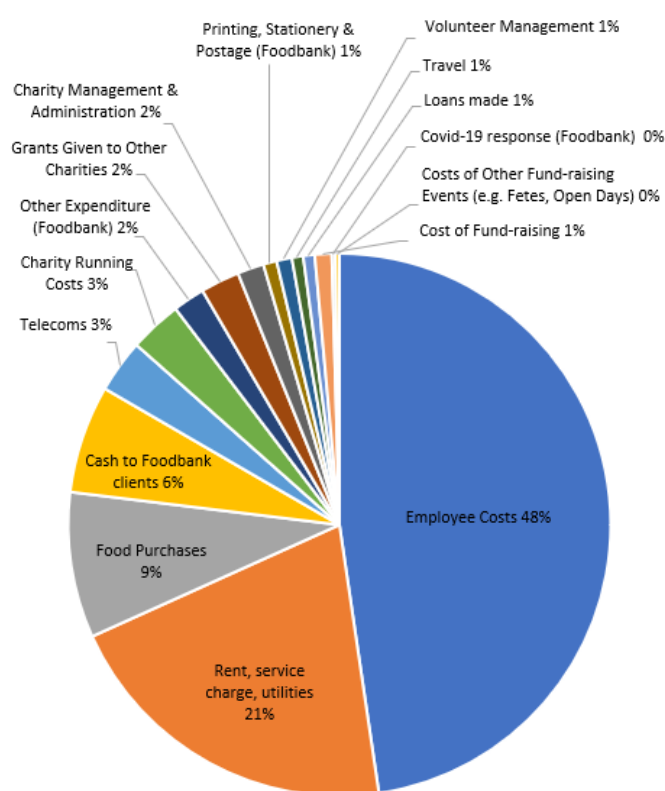
The proportion of grants from organisations (mostly businesses but also some community groups etc.) was 22%, down from 31% the previous year. Yet, given the fact that the Covid-19 pandemic had passed, and the increased cost of living negatively impacted the amount of disposable income that people had, under those circumstances this was encouraging.

Food purchases as well as cash/vouchers to food clients decreased year on year, mainly because there had been significant levels of donations and need due to Covid-19 early in 2021. Receipts and expenditure during the latter part of 2021 was more in line with the average of 2022. Having said that, donations (and consequently payments) in 2022 were higher in the early part of the year, with a dip in the summer/autumn, although there was an uptick in December. There were no non-cash vouchers donated during 2022 (compared to, for example, £9,000 of M&S gift cards donated the previous year).

See the notes to the accounts for more details on the expenditure breakdown of foodbank payments.



Foodbank Receipts 2022



Foodbank Payments 2022

Looking forward

In considering the expected income and expenditure for the year ahead, the trustees are of the opinion that the charity is a going concern, with sufficient funds either in hand or anticipated to meet expected outgoings.

ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2022

Statement of Receipts and Payments – Year Ended 31st December 2022

	Ministry (Unrestricted)	Ministry (Restricted)	Foodbank (Restricted)	Foodbank (Further Restricted)	2022 Total*	2021 Total
	£	£	£	£	£	£
Receipts						
Income and Endowments						
Income from Charitable Activities						
Income from Donations and Legacies						
Collection tins/buckets			2,928		2,928	276
Donations (One-off)	689		1,332		2,020	3,835
Donations (Regular)	7,571		6,083		13,654	13,425
Donations Box	130	40	1,991		2,161	6,468
Donations from organisations	2,200	500	8,870		11,570	19,136
Donations online (JustGiving,			15,040		15,040	11,117
Donations from Individuals	600	3,033	4,915		8,548	9,873
Gift Aid Claimed	2,175		1,741		3,915	2,739
Grants: From Grant-Making Charities			4,290		4,290	361
Grants: From the Trussell Trust			715	5,000	5,715	1,134
Grants: Other				1,000	1,000	
Sundry Donations			457		457	681
Income from Other Trading Activities						
Other Fund-raising Events				1,022	1,022	28
Total Receipts	13,364	3,573	48,362	7,022	72,321	69,072
Asset and investment sales						
Loan repayments received	660	0	875	0	1,535	1,150
Payments						
Expenditure						
Charitable Activities						
Charity Management & Admin	159		710		869	1,069
Charity Running Costs	1,448		1,410		4,215	728
Employee Costs			21,486		21,486	25,750
Grants Given to Other Charities		4,513		1,047	5,560	6,174
Fellowship Support	481				481	0
Foodbank (ex. Rent etc.)			7,958	2,168	10,126	21,439
Ministry & Discipleship	1,837				1,837	1,900
Mission & Outreach	1,907	1,000			2,907	4,739
Worship & Fellowship	2,058				2,058	2,435
Rent, service charge, utilities	11,903		9,275		21,178	17,550
Travel			304		304	308
Routine Repairs (Premises)	58				58	
Cost of Fund-raising			454		454	
Costs of Other Fund-raising Events			110		110	
Cost of Governance	293				293	411
Total Payments	20,144	5,513	42,413	2,510	70,580	82,503
Asset and investment purchases						
Purchase of Fixed Assets &	0	0	0	0	0	1,006
Loans made	50	0	308	0	358	2,154
Total Asset and investment purchases	50	0	308	0	358	3,160
All Receipts & Asset & investment sales	14,024	3,573	49,237	7,022	73,856	70,222
All Payments & Asset & invest. Purchases*	20,194	5,513	42,721	2,510	70,937	85,663
Transfers Between Funds	7,720	1,941	-9,669	8	0	0
Net Movement in Funds	1,551	0	-3,153	4,521	2,919	-15,441
Total Funds Brought Forward	9,054	0	21,052	0	30,106	45,547
Total Funds Carried Forward*	10,604	0	17,899	4,521	33,024	30,106

Statement of assets and liabilities – Year Ended 31st December 2022

	Unrestricted Funds	Restricted Funds	2022 Total	2021 Total
	£	£	£	£
Cash At Bank And In Hand	10,604	22,420	33,024	30,106
Other monetary assets				
Debtors - Loans due to be repaid	970	-13	957	2,134
Fixed assets (after depreciation)				
Computer Equipment	58	0	58	193
Fixtures & Fittings	0	0	429.09	696
Other Assets	870.26	835.32	1,706	2763
	<u>928</u>	<u>835</u>	2193	4,928
Liabilities	0	220	220	0
Total assets	<u>12,503</u>	<u>23,022</u>	35,954	51,605

Notes to the Accounts

These notes form part of the financial statement.

*Values are rounded up and down to the nearest £, which may appear to cause errors when summed (e.g. £0.65 and £0.60 both round up to £1, but when added together total £1.25 which rounds down to £1).

Foodbank payments in more detail

Since the foodbank receipts and payments comprise a significant proportion of the total, it is appropriate to provide more detail on the disbursement of payments, as shown below.

Foodbank payments to 31st December 2022	Foodbank (both funds)	
	2022	2021
	£	£
Charity Management & Administration	710	925
Charity Running Costs	1,410	140
Employee Costs	21,486	25,750
Grants Given to Other Charities	1,047	1,200
Cost of Fund-raising	454	0
Costs of Other Fund-raising Events (e.g. Fetes)	110	0
Foodbank (ex. Rent etc.)		
Food Purchases	3,911	6,343
Foodbank Telecoms (phone, broadband etc.)	1,430	1,230
Other Expenditure (Foodbank)	858	1,331
Printing, Stationery & Postage (Foodbank)	361	1,877
Volunteer Management	411	576
Covid-19 response (Foodbank)	91	632
Cash/vouchers to Foodbank clients	2,900	7,411
Household items purchased for clients	136	0
Volunteer training	26	0
Rent, service charge, utilities	9,275	7,442
Travel	304	308
Purchase of Fixed Assets & Investments	0	111
All Payments & Asset and investment Purchases	<u>44,922</u>	<u>55,276</u>

Notes on the Ministry payments

The liability of £220 is for grants given to other charities at the end of December, which only appeared as payments on the bank account in the first week of January 2023.

Notes on the Foodbank payments

Employee costs reduced slightly from the previous year, since the part-time Covid-19 bio-cleaner employee costs during early 2021 was not needed, with that role being fulfilled during the rest of 2021 and early 2022 by the operations manager and volunteers.

Less cash was given out to foodbank clients during 2022 due to less funds being donated and/or available to use in that manner.

Charity running costs increased since electricity/gas and insurance costs were recorded in this category for 2022.

The foodbank also raised funds for those in need in Ukraine, donating £1,047 to a member charity of the Disasters Emergency Committee.

Funds structure

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Restricted funds can only be used for particular restricted purposes within the objects of the charity – restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

The Statement of Receipts and Payments report is shown with each fund listed separately, to allow the receipts and payments relating to the foodbank to be seen more easily, instead of all restricted funds being grouped together.

As well as the unrestricted 'General' fund there are three restricted funds; a 'Ministry (Restricted)' Fund for general ministry donations which are restricted, a 'Foodbank (Restricted)' Fund for general donations to the foodbank, as well as a 'Foodbank (Further Restricted)' fund where foodbank donations/grants for specific purposes are recorded (e.g. £1,000 grant from James Brown and Sons to purchase 'most needed food items').

Trustees' expenses

No expenses were paid to any of the trustees during the year in their role as trustees (other than reimbursement of some occasional expenses incurred in their capacity as volunteers at the foodbank).

Accounting policies

These accounts for the year ended 31 December 2022, have been prepared on the basis of receipts and payments, along with a statement of assets and liabilities, which is permitted by the relevant legislation in N. Ireland for non-company charities with an income below £250,000.

All receipts (income) are recorded when received and all payments (expenditure) are recorded when paid.

Tangible fixed assets which costed more than £100 are listed as such. Equipment is depreciated on a fixed line basis over four years, except for computer equipment which is over three years.

The accounts are shown to the nearest pound, for clarity, in line with normal charity reporting practice.

Gifts in kind

Gifts in kind of food donations distributed to people at the foodbank, along with some surplus given to other organisations, was calculated as £107,658, based on the updated Trussell Trust standard rate of £2.38 per kg. A small amount of damaged or out of date food was also donated, which was disposed of, and not included in those figures. As noted above, there were no vouchers/gift cards donated during 2022, in contrast to previous years.

Grant making policy

Grants to external organisations are made at the church leadership's discretion, and in accordance with the charitable objectives.

Safeguarding policy

The trustees affirm to maintain awareness amongst our personnel and demonstrate our adherence to an ongoing safeguarding policy implementation which is reviewed annually.

Policy on reserves

It is CGCF's policy to maintain, if possible, a balance on funds which equates to at least three months essential payments. Reserves above this figure may be maintained to cover fluctuations in receipts and payments, to allow for any major planned or unplanned payments, or to mitigate any decline in the overall financial environment. The balance of cash at bank and in hand, less any liabilities, at year-end was above this. Reserves held should be reviewed if they total more than that of annual payments in the previous year.

Restricted funds are not normally intended to have a balance deficit carried forward into the next year. However, since the foodbank fund is restricted, this will have a balance carried forward. Also, with grants given to the foodbank being in the 'Foodbank (further restricted)' fund, where the spending extends across the year end, fund balances will be carried forward.

It is our policy to keep cash funds in bank current accounts. However, if there is sufficient balance built up for future spending (e.g. building fund), this may be transferred into an interest generating account or an investment fund.

Assets and Liabilities

Long term (greater than twelve months) loans outstanding totalled £970 at year end. Repayments of loans were overpaid by £13, which accounts for the negative figure under 'Debtors - Loans due to be repaid'. Liabilities of £220 were for payments made at the end of December which did not clear at the bank until after the year end.

Trustee indemnity insurance

The trust need (section 4.10) allows for trustee indemnity insurance to be obtained and paid for by the trust. It is included in the charity's general insurance cover.

Transfer of funds

£1,940.67 was transferred from the ministry (unrestricted) fund to the ministry (restricted) fund, for donations to other charities.

£4,373 was transferred from the foodbank (restricted) fund to the ministry (unrestricted) fund for discounted costs of using ministry rooms for foodbank purposes, Monday to Friday each week. Similarly, £802.94 in January, £502.73 in May for gas/electricity usage of main rooms used for foodbank purposes. £3,598.81 was transferred from the 'Foodbank (Restricted)' fund to the 'Ministry (unrestricted)' fund, to cover Covid-19 guardian service charged to the ministry (separate from that charged to the foodbank), but which was exclusively related to when the foodbank used the ministry rooms (during Monday to Friday only).

£8.46 was transferred from the 'Foodbank (restricted)' fund to the 'Foodbank (further restricted)' fund, being the net amount of £8.83 less £0.37. (The latter had been part of a larger donation towards Ukraine DEC fundraiser, but could not be donated since the charity only accepted whole pounds. Next time, it will be rounded up, instead of rounded down as this was, with additional pence required then transferred to the relevant fund.)

Gift Aid and Gift Aid Small Donations Scheme

Gift Aid claims were made during 2022 for most eligible donations, with the remainder of eligible donations being claimed during the following year.

REFERENCE AND ADMINISTRATIVE INFORMATION

Trustees

Edel Diamond (Treasurer)
Gerry Diver
Geraldine McKeever
Gemma O'Neill (Chair)

Senior Elder/Pastor

John Duffy

The address of the ministry and foodbank premises of the charity:

1st Floor, 124 Stewartstown Road, Belfast, BT11 9JQ.

The address of the principal office of the charity:

42A Cloona Park, Belfast, BT17 0HH.

Charity registration

Registered with The Charity Commission for Northern Ireland NIC104892.
HMRC charity registration number: XT33990

Bankers

Danske Bank, Business Customer Support, 1st Floor, Donegall Sq West, Belfast, BT1 6JS

Structure, governance and management

CGCF was established as a charity at law by trust deed, dated 4th March 2012. It was registered with HM Revenue & Customs (HMRC) and is eligible for Gift Aid tax claims from that date.

The Trustees endeavour at all times to meet the aims and objects of the Trust Deed and to comply with the legal requirements and guidance given to registered charities, which is in keeping with the biblical requirement to be good stewards of what God has entrusted to us. CGCF is registered with The Charity Commission for Northern Ireland. The accounts have been prepared using the Receipts and Payments method of accounting.

CGCF is governed by trustees (under a trust deed) with respect to fulfilling its responsibility under charity law, in consultation with the spiritual leadership which is responsible for governing the life and teaching of the fellowship. The spiritual leadership is the eldership of the fellowship. The pastor/senior elder is John Duffy. The powers of removal of trustees rests with the trustees, while the powers of appointment rest with both the trustees and spiritual leadership. Trustees are normally expected to be selected from within CGCF, to ensure that governance of the charity is closely linked to a clear understanding of the needs and aspirations of the fellowship within the local community.

CGCF has a 'Council of Reference', a small (non-executive) group of people external to the charity whose role is to advise the spiritual leadership. In the absence of formal external relationships such as some churches have within a denomination, this offers a channel for external advice and comment.

Day to day decisions on expenditure and activities are made, under the overall oversight of the trustees, by a number of people; the pastor, those with responsibility for different areas of the fellowship's work such as the foodbank, and directly by the trustees. With a relatively small income and expenditure, after fixed expenditure is taken into account, decisions on minor expenditure are made flexibly throughout the year, and not formally according to fixed budgets. The main requirement is that expenditure is within the means of the fellowship, focused on its current priorities, and aiming to maintain a minimum level of reserves.

Risk management

All major insurable risks are subject to normal churches' and employers' insurance which is in place. Contractual risks would be reviewed before being agreed, to assess that they would not significantly impact upon the charity's ability to fulfil its objectives. An annual review of areas of risk is carried out by the trustees in conjunction with those responsible for each area of activity, with risk assessments documented.

Objects and activities

CGCF is registered as a charitable trust. To quote from the trust deed, it is "established for the advancement of education and to promote and advance the Christian Faith for the benefit of the public... in accordance with the statement of faith." The objects of the charity can be summarised as to advance the Christian faith through provision of worship services, Bible teaching, fellowship events, evangelism including literature distribution, and/or to provide practical/financial support to local and/or overseas relief charities or agencies. In detail, as listed in the trust deed:

The Charity is established for the advancement of education and to promote and advance the Christian Faith for the benefit of the public (hereinafter called "the beneficiaries") in accordance with the statement of faith, appearing in the schedule appended hereto in Schedule 1, in Northern Ireland and other countries that may from time to time be identified (hereinafter called "the area of benefit") and in particular

- a) To advance the Christian faith for the benefit of the beneficiaries, through the provision of worship services, prayer events, Bible teaching, fellowship events, the production and/or distribution of literature to enlighten others about the Christian faith, and evangelism, from time to time either alone or in participation with other churches or organisations;
- b) to support by means of financial assistance charities who work overseas in developing countries for the relief of poverty, the relief of sickness and for the protection and preservation of health for the benefit of those in need;
- c) to promote the benefit of the people in the area of benefit either alone or by working in association with other charities and agencies to provide, or assist in the provision, of services for those in need;
- d) to advance any other exclusively charitable purpose as the Trustees may, from time to time, decide in accordance with the law of charity.

We try to enable people to live out their faith within the community, corporately and individually, through some or all of:

- a. Public meetings, in particular Sunday worship services for praise, prayer, preaching, Lord's Table, fellowship, and midweek fellowship meetings for prayer and Bible study.
- b. Literature evangelism, personal evangelism, prayer including regular prayer meetings, pastoral care including pastoral visitation and guidance, training for specific ministries, social relief ministry, administration, preaching in other churches, and cross-community fellowship.
- c. We also encourage private ministry as salt and light in the world (Matthew 5:13-16) by putting faith into practice at home and at work within the community and beyond.
- d. Of particular importance is South-West Belfast foodbank, through which needy people in the community are given food donated by the public, having been referred to the foodbank by professionals such as social workers.

The work of the fellowship is not limited to that of the spiritual leadership or trustees, but includes the ordinary life of all believers obeying all that Jesus has taught, as the great commission (Matthew 28:18-20) makes clear, according to their abilities and opportunities (1 Corinthians 12:4-11).

Approved by the Trustees on 12/9/23 and signed on their behalf by:



Gemma O'Neill (Chair)



Edel Diamond (Treasurer)

Colin Glen Christian Fellowship

Northern Ireland - Charity number 104892

Annual report



Colin Glen Christian Fellowship

Trustees' Annual Report and Accounts

For year ending 31 December 2022

CONTENTS

Annual Report for the year ended 31st December 2022	3
About Colin Glen Christian Fellowship	3
Achievements and performance	3
Christian ministry	3
Foodbank	4
Covid-19 response	5
Grants given	5
Data management	6
Percentage of payments on charitable activities	6
Public benefit	6
Financial Review	7
Overall income and expenditure	7
Ministry	7
Foodbank	7
Looking forward	8
Accounts for the year ended 31st December 2022	9
Statement of Receipts and Payments – Year Ended 31st December 2022	9
Statement of assets and liabilities – Year Ended 31st December 2022	10
Notes to the Accounts	10
Reference and administrative information	13
Structure, governance and management	13
Objects and activities	14

ANNUAL REPORT FOR THE YEAR ENDED 31st DECEMBER 2022

ABOUT COLIN GLEN CHRISTIAN FELLOWSHIP

Colin Glen Christian Fellowship (CGCF) is an evangelical Christian fellowship based in West Belfast, from the Colin neighbourhood/Dunmurry to Andersonstown. While we are mainly from the local nationalist community, we also have people from further afield. Christians are a community of people who have been spiritually renewed by the work of the Holy Spirit, reconciled to God by faith in our Lord and Saviour Jesus Christ, from all nations and cultures. At CGCF we experience a little of that cross-community and multi-cultural dimension to our faith, as we seek to love God and love one another. We welcome those from every background and community, from all faiths or none, who wish to come to our Sunday services and either worship the Lord God or find out more about Jesus Christ. We encourage everyone to become followers of Jesus Christ and worship with us. As a summary of our beliefs, we have adopted the internationally respected World Evangelical Alliance statement of faith. This, and more about us, can be found on our website www.cgcf.ie

While CGCF is an independent fellowship, there are many good informal relationships with other individuals and churches across cultural and denominational boundaries throughout the north, the Republic and abroad.

As Christians we seek to live out our Christianity in a way which is relevant to the culture of the local community in West Belfast, doing our best to provide a welcoming environment where people can listen, learn, worship, share, pray and serve as they get closer to God, through a growing personal relationship with Jesus Christ as their Lord and Saviour.

South-West Belfast foodbank, part of the Trussell Trust network of foodbanks, is managed as a ministry under the governance of the charity.

ACHIEVEMENTS AND PERFORMANCE

Christian ministry

The regular weekly life of the fellowship throughout the year consisted of Sunday services, midweek Wednesday evening fellowship group meetings and Friday lunchtime prayer meetings, as well as ongoing pastoral ministry. Visiting preachers for Sunday services this year were Leslie Thomas, Alistair Campbell, Martin McNeely, Aidan McCormick and Phil Orr. The resumption of fellowship meals in March was warmly welcomed, after a long hiatus during the pandemic (they are normally after the service on the first Sunday each month).

The Wednesday evening Fellowship Group covered a number of topics, although it paused from mid September to the end of October, while the What's The Story? campaign was running (see below), but resumed with studies in John's Gospel immediately after that. Monthly revival prayer meetings continued on Tuesday evenings until the summer. Other weekly small group Bible studies were held too.

The women's pastoral ministry included weekly/fortnightly one-on-one meetings between Elaine Duffy and several individuals. A number of women attended the Irish Women's Convention in Belfast in May, at which Nancy Guthrie taught a biblical theology workshop. Tickets for the Irish Men's Convention in February were sold out, so a few men participated in the church premises via livestream.

Monthly prayer meetings with other local churches locally resumed in person, hosted at our premises until the summer, while also being over Zoom for those not able to attend in person. After the summer they were hosted by Finaghy Baptist Church. The annual Easter Dawn Service in Lady Dixon Park with several churches resumed this year, followed by breakfast at King's Way Church.

The main outreach event of the year was the What's The Story? campaign (www.whatsthestory22.ie). This consisted of six evening meetings, from 22nd September to 27th October, followed by a similar themed Sunday service on 30th October. Six questions which people were concerned about (from the results of an all-Ireland survey) were answered over six evenings. Each evening consisted of a testimony video and a talk, followed by a time of Q&A after a break. We were one of only two churches in N. Ireland who took part in a national campaign in the Republic, which had over a hundred churches participating in total. Although the

campaign in the Republic was advertised nationally on billboards and other media, we advertised locally in the Andersonstown News and on Facebook. The speakers were David Moore (Is anyone out there?), John Duffy (Guilt and shame: will I ever be good enough?), Gemma O'Neill (Does my life really have purpose?), Dr. Stephen Rodgers (Finding hope in the face of death), Albert McDonald (Christianity: the problem or solution?) and Alistair Campbell (Can we make sense of our suffering?). Welcome packs with a specially produced version of John's Gospel and other resources were given out to everyone attending. The talks were excellent, and the Q&A times were really engaging. There were many significant conversations, and many people were encouraged.

Just over 2,000 scripture calendars with Bible verses in English and Irish were also given out again into homes locally just before the end of the year. In February the resumption of the Movie Night on the first Tuesday of each month (apart from during the Summer and at Christmastime) was a blessing. So too was the carol service in December, which we hadn't had for the previous two years.

Numbers of people attending Sunday services was not as high post-Covid as beforehand. While there are a number of reasons for this decline, we are encouraged that we have a strong core group in the fellowship.

Foodbank

South-West Belfast foodbank, part of the Trussell Trust network of foodbanks, is managed by the charity. The foodbank serves a population of 100,000, or 30% of the population covered by Belfast City Council, across one quarter of its footprint. It is located in a particularly needy area—almost 20% of the most deprived wards in N. Ireland fall within the area covered by the foodbank.¹

We cover both main communities locally, with our building being strategically located on one of the peace lines (a local dividing line between the two). In addition, we also provide food to other organisations, such as homeless outreach, individual and family hostels, and a charity which helps prisoners' families.

There are many individuals and families struggling to put food on the table. For people on low incomes the increased cost of living, or a sudden crisis such as illness, benefit change/delay, or an unexpected bill can push their finances over the edge, meaning there is little or nothing left to pay for food. Issues resulting in crisis poverty include unemployment, addiction, benefit problems, women and children fleeing domestic violence, bereavement, imprisonment. The rise in the cost of food, electricity and gas as a result of the war in Ukraine was particularly unwelcome, as people were recovering from the impact of the Covid-19 pandemic.

Most packages, 73%, go to families, with 48% of all those helped being children. People are helped by the foodbank on the basis of need, with no distinction made on other criteria such as religion, sexual orientation or ethnicity.

The foodbank network had been set up to provide short term support—three or six day food packages, normally only on a few occasions. This emergency support helps those in need during their most critical crisis point, while they get longer term support or income in place. Some need food for just a few days or a week, while others require support for longer periods.

However, there has been an increased need for longer term support. A number of factors have contributed towards this trend. Universal credit having been rolled out has resulted in many people in severe need being reassessed, with a five week delay during reassessment, and often lower payments after reassessment. The increased inflation rate combined with low wage increases has resulted in a net wage reduction in real terms.

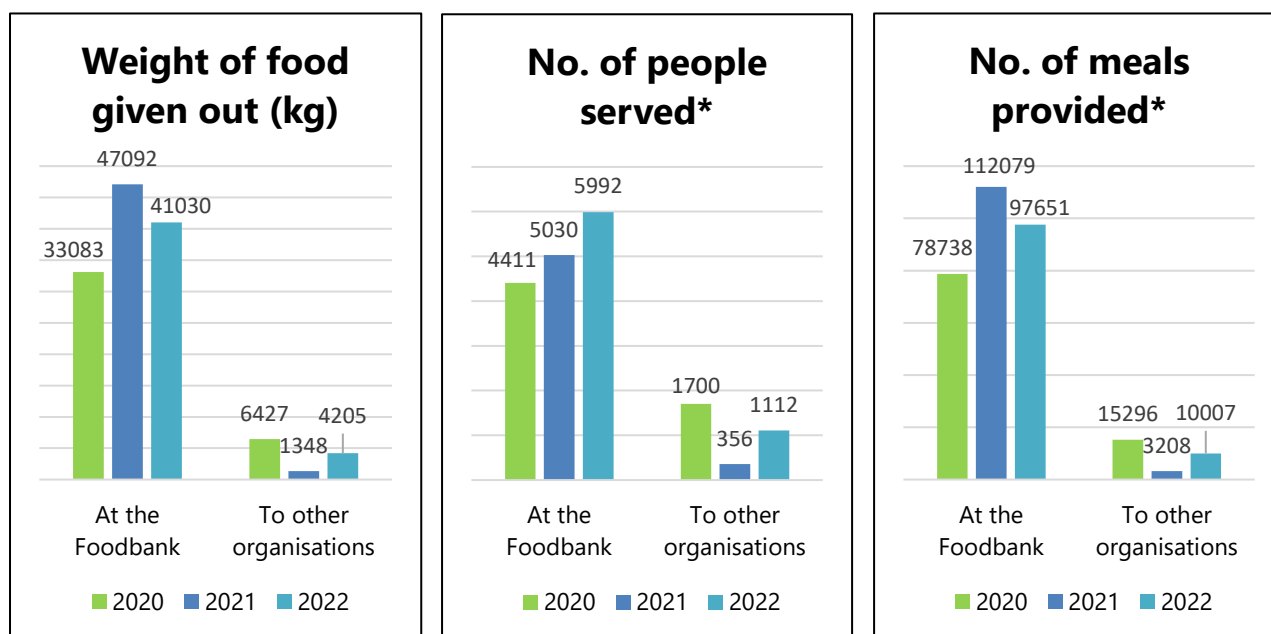
However, while the referral process had in the past engaged almost exclusively with professionals and community workers, the ongoing impact of workers working from home and not coming into direct contact with those in need, has resulted in a continuing need for also using a self-referral process, which we triage to identify those in most need. By using both referrals and self-referrals, the foodbank is better to reach the most needy families and individuals.

Being cautious, the foodbank continued to implement workplace guidance relating to Covid-19, until at a trustees' meeting on 5th May 2022 it was decided that the remaining workplace measures could be removed.

¹ Northern Ireland Statistics and Research Agency NIMDM17- SOA level results. The most recent (2017) figures show that of the most deprived areas in N. Ireland (by multiple deprivation measure), 26 of the 133 (15% of 890) fall in our foodbank catchment area. Eleven of those are the 5% most deprived.

Since the food that we provide to people at the foodbank is a nutritionally balanced food package, we often find that we have surplus of some food items, such as beans, soup, and pasta. We therefore provided surplus food to some of the other charities and foodbank providers also, including Footprints Women's Centre, Antrim Road Christian Fellowship, other Trussell Trust foodbanks, and other local community foodbanks.

The number of people who were served directly from the foodbank totalled 7,104, up 19% on the previous year. Those served through other organisations was 1,112, up from 356 the year before. A total of 45,234 kg of food which was distributed throughout the year, 91% of which was given directly through the foodbank. That equates to 107,658 meals provided. That was down 7% from the previous year. In addition to food, £3,036 donations of vouchers/gift cards or household items were also given out (see the financial review for details).



* Based on kg donated and given out.

Covid-19 response

On 20th February 2022 we lifted the restrictions which had been in place for worship services due to a resurgence of the latest and most virulent strain of Covid-19. We still recommended people to optionally take lateral flow tests before attending. For those who were more cautious and wanted to wear masks, and not mix with those not wearing them, they were able to use the conference room. It turned out that the health minister also announced the lifting of all legal restrictions at the same time, replacing them with guidance. With no formal restrictions remaining in place, worship services finally returned to normal. We were thankful that no-one from the fellowship suffered seriously, or died, from Covid-19 during the pandemic. Also, while there was some divergence of opinion on the effectiveness of wearing masks, and whether vaccines were ethical or safe, we were also thankful that there was harmony in response to the measures that the church implemented throughout the pandemic.

Grants given

We gave small grants totalling £5,560 to other charities in accordance with the charity's charitable objects. Those charities include local mercy ministries (such as Christians Against Poverty), local mission ministries (such as Our Daily Bread Ministries, Prison Fellowship NI and The Christian Institute), international mercy ministries (such as Tearfund and Samaritan's Purse), and international mission ministries (such as European Christian Mission, OM, OMF and Wycliffe Bible Translators). This year we gave 13.6% of our unrestricted income to other Christian charities/ministries (the nominal target of 10%, with the previous year's figure being 7.2%, the difference being partially due to some payments straddling the year end). That is aside from £2,500 received which was requested (and granted) to be considered towards one particular Christian worker's ministry. An additional £220 had been given at the end of the year, but that was only debited from the bank in the first week of January 2023. It is noted as a liability on the balance sheet.

Data management

The charity is registered with the Information Commissioners Office (ICO). Privacy policies for the charity and the foodbank are available. No data breaches occurred or were reported during the year.

Percentage of payments on charitable activities

The percentage of payments on 'Charitable activities' was 99%, as can be calculated from the financial report.

Public benefit

In setting out our objectives and planning our activities for the year, the trustees have given careful consideration to the Charity Commission for Northern Ireland's guidance on public benefit to ensure that the activities have helped to achieve the charity's purposes and provide a benefit to the beneficiaries.

The trustees are confident that no private benefit has been identified as having been provided during the year. Any private benefit which may arise from the activities of the charity is considered incidental to the public benefit.

The trustees continue to be aware that a Bible-based faith is relatively uncommon in the local community in West Belfast. Yet, our culturally-sensitive and respectful approach to those of differing faiths or none mitigates against potential harm, which is also considered outweighed by the public benefits.

FINANCIAL REVIEW

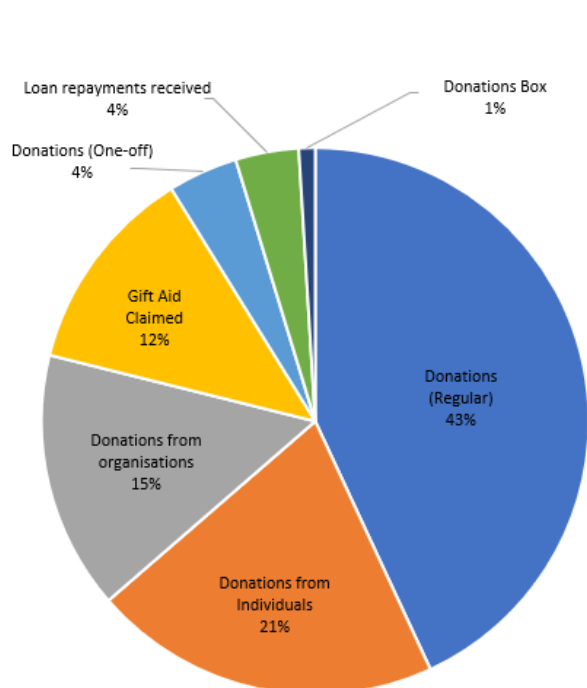
Overall income and expenditure

The overall receipts for ministry and foodbank (excluding loans repaid) for the year was £72,321, up slightly from £69,072 the previous year. Payments (including loans made and assets purchased) totalled £70,937, down from £85,663 the previous year. General donations to the foodbank (£48,362) were almost the same as in the previous year (49,096). Additionally, £7,022 was received for the foodbank, mainly in grants for specific purposes, as listed under the 'Foodbank (further restricted)' fund. The financial impact on the charity of Covid-19 on both the ministry and foodbank operations was minimal during 2022.

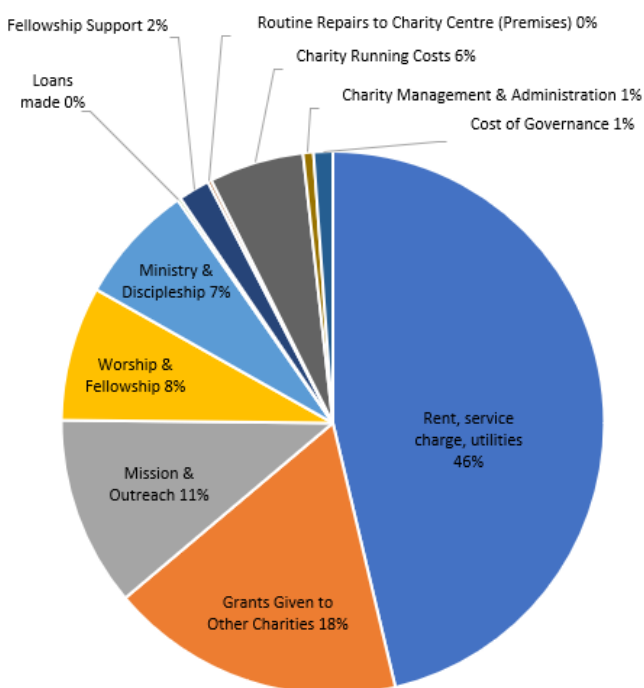
Ministry

The ministry receipts and payments were largely the same as the previous year. The bulk (63%) of income for the ministry comes from regular donations from those in the fellowship (all income except for donations from 'individuals' and 'organisations'). With the fellowship still being small, and with a relatively low income, the bulk of payments is for rent and utilities. Also, the pastor is still self-funded (from when the ministry was in the church-planting stage). With the need for succession planning into the future, it is likely that the income will need to increase significantly in order to pay the stipend for the next pastor.

The pie charts below illustrate the distribution of receipts and payments for the ministry aspects of the running of the charity (data is from the Statement of Receipts and Payments).



Ministry Receipts 2022



Ministry Payments 2022

Foodbank

Foodbank income for both funds increased to £55,384, up from £49,096 in 2021. Payments went down, to £44,923 in 2022, compared to £57,205 in 2021. The pie charts below illustrate the distribution of receipts and payments for the foodbank aspect of the running of the charity (data is from the foodbank receipts and payments figures which are provided in detail in the notes to the accounts).

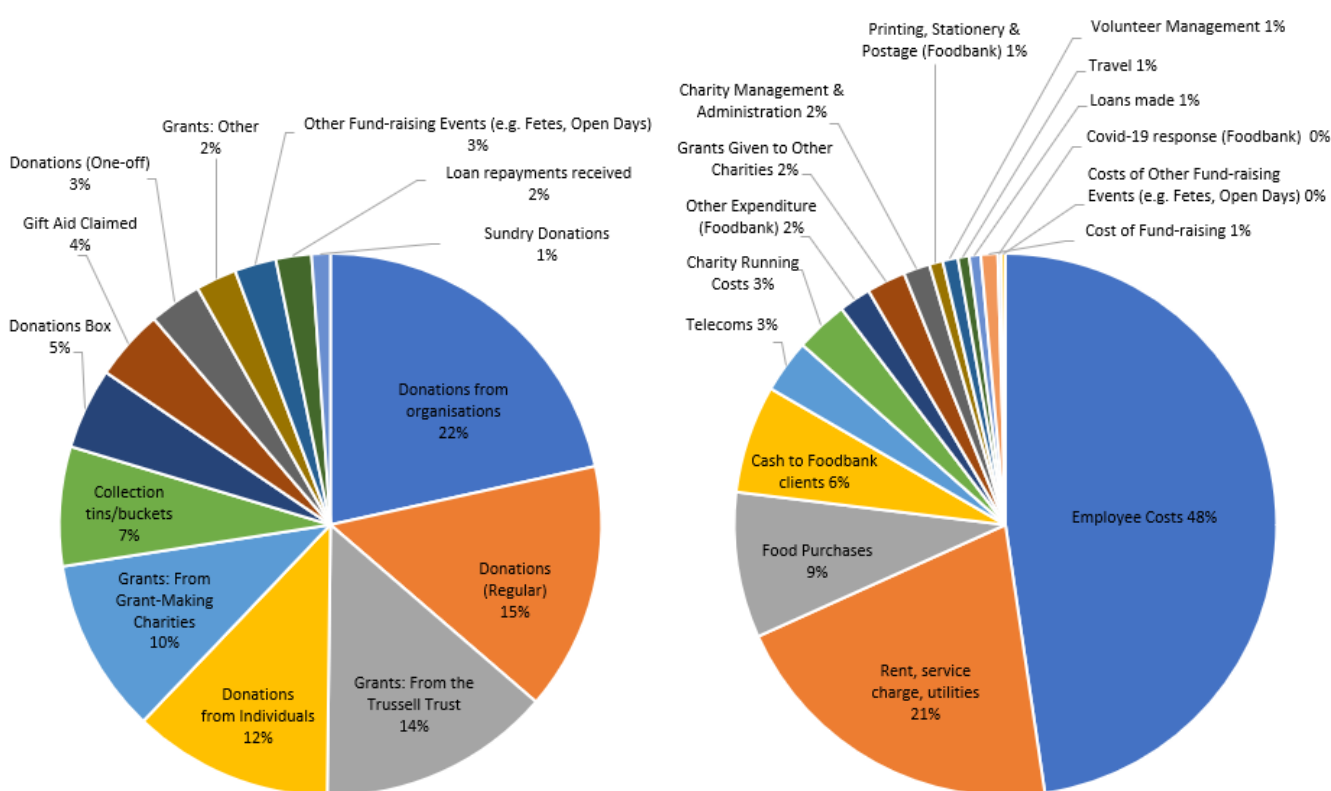
The generosity of both individuals and organisations supporting the foodbank was marvellous, as in the previous year. Two grants are worth mentioning, £1,000 being from James Brown and Sons (Funeral Directors) for most needed food items, and £5,000 from the Trussell Trust for winter hardship needs (food

purchases, vouchers and small gas/electricity cash donations to foodbank clients). A substantial part of those grants were carried forward into 2023, as listed under the 'Foodbank (Further Restricted)' fund.

The proportion of grants from organisations (mostly businesses but also some community groups etc.) was 22%, down from 31% the previous year. Yet, given the fact that the Covid-19 pandemic had passed, and the increased cost of living negatively impacted the amount of disposable income that people had, under those circumstances this was encouraging.

Food purchases as well as cash/vouchers to food clients decreased year on year, mainly because there had been significant levels of donations and need due to Covid-19 early in 2021. Receipts and expenditure during the latter part of 2021 was more in line with the average of 2022. Having said that, donations (and consequently payments) in 2022 were higher in the early part of the year, with a dip in the summer/autumn, although there was an uptick in December. There were no non-cash vouchers donated during 2022 (compared to, for example, £9,000 of M&S gift cards donated the previous year).

See the notes to the accounts for more details on the expenditure breakdown of foodbank payments.



Foodbank Receipts 2022

Foodbank Payments 2022

Looking forward

In considering the expected income and expenditure for the year ahead, the trustees are of the opinion that the charity is a going concern, with sufficient funds either in hand or anticipated to meet expected outgoings.

ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2022

Statement of Receipts and Payments – Year Ended 31st December 2022

	Ministry (Unrestricted)	Ministry (Restricted)	Foodbank (Restricted)	Foodbank (Further Restricted)	2022 Total*	2021 Total
	£	£	£	£	£	£
Receipts						
Income and Endowments						
Income from Charitable Activities						
Income from Donations and Legacies						
Collection tins/buckets			2,928		2,928	276
Donations (One-off)	689		1,332		2,020	3,835
Donations (Regular)	7,571		6,083		13,654	13,425
Donations Box	130	40	1,991		2,161	6,468
Donations from organisations	2,200	500	8,870		11,570	19,136
Donations online (JustGiving,			15,040		15,040	11,117
Donations from Individuals	600	3,033	4,915		8,548	9,873
Gift Aid Claimed	2,175		1,741		3,915	2,739
Grants: From Grant-Making Charities			4,290		4,290	361
Grants: From the Trussell Trust			715	5,000	5,715	1,134
Grants: Other				1,000	1,000	
Sundry Donations			457		457	681
Income from Other Trading Activities						
Other Fund-raising Events				1,022	1,022	28
Total Receipts	13,364	3,573	48,362	7,022	72,321	69,072
Asset and investment sales						
Loan repayments received	660	0	875	0	1,535	1,150
Payments						
Expenditure						
Charitable Activities						
Charity Management & Admin	159		710		869	1,069
Charity Running Costs	1,448		1,410		4,215	728
Employee Costs			21,486		21,486	25,750
Grants Given to Other Charities		4,513		1,047	5,560	6,174
Fellowship Support	481				481	0
Foodbank (ex. Rent etc.)			7,958	2,168	10,126	21,439
Ministry & Discipleship	1,837				1,837	1,900
Mission & Outreach	1,907	1,000			2,907	4,739
Worship & Fellowship	2,058				2,058	2,435
Rent, service charge, utilities	11,903		9,275		21,178	17,550
Travel			304		304	308
Routine Repairs (Premises)	58				58	
Cost of Fund-raising			454		454	
Costs of Other Fund-raising Events			110		110	
Cost of Governance	293				293	411
Total Payments	20,144	5,513	42,413	2,510	70,580	82,503
Asset and investment purchases						
Purchase of Fixed Assets &	0	0	0	0	0	1,006
Loans made	50	0	308	0	358	2,154
Total Asset and investment purchases	50	0	308	0	358	3,160
All Receipts & Asset & investment sales	14,024	3,573	49,237	7,022	73,856	70,222
All Payments & Asset & invest. Purchases*	20,194	5,513	42,721	2,510	70,937	85,663
Transfers Between Funds	7,720	1,941	-9,669	8	0	0
Net Movement in Funds	1,551	0	-3,153	4,521	2,919	-15,441
Total Funds Brought Forward	9,054	0	21,052	0	30,106	45,547
Total Funds Carried Forward*	10,604	0	17,899	4,521	33,024	30,106

Statement of assets and liabilities – Year Ended 31st December 2022

	Unrestricted Funds	Restricted Funds	2022 Total	2021 Total
	£	£	£	£
Cash At Bank And In Hand	10,604	22,420	33,024	30,106
Other monetary assets				
Debtors - Loans due to be repaid	970	-13	957	2,134
Fixed assets (after depreciation)				
Computer Equipment	58	0	58	193
Fixtures & Fittings	0	0	429.09	696
Other Assets	870.26	835.32	1,706	2763
	<u>928</u>	<u>835</u>	2193	<u>4,928</u>
Liabilities	0	220	220	0
Total assets	<u>12,503</u>	<u>23,022</u>	35,954	51,605

Notes to the Accounts

These notes form part of the financial statement.

*Values are rounded up and down to the nearest £, which may appear to cause errors when summed (e.g. £0.65 and £0.60 both round up to £1, but when added together total £1.25 which rounds down to £1).

Foodbank payments in more detail

Since the foodbank receipts and payments comprise a significant proportion of the total, it is appropriate to provide more detail on the disbursement of payments, as shown below.

Foodbank payments to 31st December 2022	Foodbank (both funds)	
	2022	2021
	£	£
Charity Management & Administration	710	925
Charity Running Costs	1,410	140
Employee Costs	21,486	25,750
Grants Given to Other Charities	1,047	1,200
Cost of Fund-raising	454	0
Costs of Other Fund-raising Events (e.g. Fetes)	110	0
Foodbank (ex. Rent etc.)		
Food Purchases	3,911	6,343
Foodbank Telecoms (phone, broadband etc.)	1,430	1,230
Other Expenditure (Foodbank)	858	1,331
Printing, Stationery & Postage (Foodbank)	361	1,877
Volunteer Management	411	576
Covid-19 response (Foodbank)	91	632
Cash/vouchers to Foodbank clients	2,900	7,411
Household items purchased for clients	136	0
Volunteer training	26	0
Rent, service charge, utilities	9,275	7,442
Travel	304	308
Purchase of Fixed Assets & Investments	0	111
All Payments & Asset and investment Purchases	<u>44,922</u>	<u>55,276</u>

Notes on the Ministry payments

The liability of £220 is for grants given to other charities at the end of December, which only appeared as payments on the bank account in the first week of January 2023.

Notes on the Foodbank payments

Employee costs reduced slightly from the previous year, since the part-time Covid-19 bio-cleaner employee costs during early 2021 was not needed, with that role being fulfilled during the rest of 2021 and early 2022 by the operations manager and volunteers.

Less cash was given out to foodbank clients during 2022 due to less funds being donated and/or available to use in that manner.

Charity running costs increased since electricity/gas and insurance costs were recorded in this category for 2022.

The foodbank also raised funds for those in need in Ukraine, donating £1,047 to a member charity of the Disasters Emergency Committee.

Funds structure

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Restricted funds can only be used for particular restricted purposes within the objects of the charity – restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

The Statement of Receipts and Payments report is shown with each fund listed separately, to allow the receipts and payments relating to the foodbank to be seen more easily, instead of all restricted funds being grouped together.

As well as the unrestricted 'General' fund there are three restricted funds; a 'Ministry (Restricted)' Fund for general ministry donations which are restricted, a 'Foodbank (Restricted)' Fund for general donations to the foodbank, as well as a 'Foodbank (Further Restricted)' fund where foodbank donations/grants for specific purposes are recorded (e.g. £1,000 grant from James Brown and Sons to purchase 'most needed food items').

Trustees' expenses

No expenses were paid to any of the trustees during the year in their role as trustees (other than reimbursement of some occasional expenses incurred in their capacity as volunteers at the foodbank).

Accounting policies

These accounts for the year ended 31 December 2022, have been prepared on the basis of receipts and payments, along with a statement of assets and liabilities, which is permitted by the relevant legislation in N. Ireland for non-company charities with an income below £250,000.

All receipts (income) are recorded when received and all payments (expenditure) are recorded when paid.

Tangible fixed assets which costed more than £100 are listed as such. Equipment is depreciated on a fixed line basis over four years, except for computer equipment which is over three years.

The accounts are shown to the nearest pound, for clarity, in line with normal charity reporting practice.

Gifts in kind

Gifts in kind of food donations distributed to people at the foodbank, along with some surplus given to other organisations, was calculated as £107,658, based on the updated Trussell Trust standard rate of £2.38 per kg. A small amount of damaged or out of date food was also donated, which was disposed of, and not included in those figures. As noted above, there were no vouchers/gift cards donated during 2022, in contrast to previous years.

Grant making policy

Grants to external organisations are made at the church leadership's discretion, and in accordance with the charitable objectives.

Safeguarding policy

The trustees affirm to maintain awareness amongst our personnel and demonstrate our adherence to an ongoing safeguarding policy implementation which is reviewed annually.

Policy on reserves

It is CGCF's policy to maintain, if possible, a balance on funds which equates to at least three months essential payments. Reserves above this figure may be maintained to cover fluctuations in receipts and payments, to allow for any major planned or unplanned payments, or to mitigate any decline in the overall financial environment. The balance of cash at bank and in hand, less any liabilities, at year-end was above this. Reserves held should be reviewed if they total more than that of annual payments in the previous year.

Restricted funds are not normally intended to have a balance deficit carried forward into the next year. However, since the foodbank fund is restricted, this will have a balance carried forward. Also, with grants given to the foodbank being in the 'Foodbank (further restricted)' fund, where the spending extends across the year end, fund balances will be carried forward.

It is our policy to keep cash funds in bank current accounts. However, if there is sufficient balance built up for future spending (e.g. building fund), this may be transferred into an interest generating account or an investment fund.

Assets and Liabilities

Long term (greater than twelve months) loans outstanding totalled £970 at year end. Repayments of loans were overpaid by £13, which accounts for the negative figure under 'Debtors - Loans due to be repaid'. Liabilities of £220 were for payments made at the end of December which did not clear at the bank until after the year end.

Trustee indemnity insurance

The trust need (section 4.10) allows for trustee indemnity insurance to be obtained and paid for by the trust. It is included in the charity's general insurance cover.

Transfer of funds

£1,940.67 was transferred from the ministry (unrestricted) fund to the ministry (restricted) fund, for donations to other charities.

£4,373 was transferred from the foodbank (restricted) fund to the ministry (unrestricted) fund for discounted costs of using ministry rooms for foodbank purposes, Monday to Friday each week. Similarly, £802.94 in January, £502.73 in May for gas/electricity usage of main rooms used for foodbank purposes. £3,598.81 was transferred from the 'Foodbank (Restricted)' fund to the 'Ministry (unrestricted)' fund, to cover Covid-19 guardian service charged to the ministry (separate from that charged to the foodbank), but which was exclusively related to when the foodbank used the ministry rooms (during Monday to Friday only).

£8.46 was transferred from the 'Foodbank (restricted)' fund to the 'Foodbank (further restricted)' fund, being the net amount of £8.83 less £0.37. (The latter had been part of a larger donation towards Ukraine DEC fundraiser, but could not be donated since the charity only accepted whole pounds. Next time, it will be rounded up, instead of rounded down as this was, with additional pence required then transferred to the relevant fund.)

Gift Aid and Gift Aid Small Donations Scheme

Gift Aid claims were made during 2022 for most eligible donations, with the remainder of eligible donations being claimed during the following year.

REFERENCE AND ADMINISTRATIVE INFORMATION

Trustees

Edel Diamond (Treasurer)
Gerry Diver
Geraldine McKeever
Gemma O'Neill (Chair)

Senior Elder/Pastor

John Duffy

The address of the ministry and foodbank premises of the charity:

1st Floor, 124 Stewartstown Road, Belfast, BT11 9JQ.

The address of the principal office of the charity:

42A Cloona Park, Belfast, BT17 0HH.

Charity registration

Registered with The Charity Commission for Northern Ireland NIC104892.
HMRC charity registration number: XT33990

Bankers

Danske Bank, Business Customer Support, 1st Floor, Donegall Sq West, Belfast, BT1 6JS

Structure, governance and management

CGCF was established as a charity at law by trust deed, dated 4th March 2012. It was registered with HM Revenue & Customs (HMRC) and is eligible for Gift Aid tax claims from that date.

The Trustees endeavour at all times to meet the aims and objects of the Trust Deed and to comply with the legal requirements and guidance given to registered charities, which is in keeping with the biblical requirement to be good stewards of what God has entrusted to us. CGCF is registered with The Charity Commission for Northern Ireland. The accounts have been prepared using the Receipts and Payments method of accounting.

CGCF is governed by trustees (under a trust deed) with respect to fulfilling its responsibility under charity law, in consultation with the spiritual leadership which is responsible for governing the life and teaching of the fellowship. The spiritual leadership is the eldership of the fellowship. The pastor/senior elder is John Duffy. The powers of removal of trustees rests with the trustees, while the powers of appointment rest with both the trustees and spiritual leadership. Trustees are normally expected to be selected from within CGCF, to ensure that governance of the charity is closely linked to a clear understanding of the needs and aspirations of the fellowship within the local community.

CGCF has a 'Council of Reference', a small (non-executive) group of people external to the charity whose role is to advise the spiritual leadership. In the absence of formal external relationships such as some churches have within a denomination, this offers a channel for external advice and comment.

Day to day decisions on expenditure and activities are made, under the overall oversight of the trustees, by a number of people; the pastor, those with responsibility for different areas of the fellowship's work such as the foodbank, and directly by the trustees. With a relatively small income and expenditure, after fixed expenditure is taken into account, decisions on minor expenditure are made flexibly throughout the year, and not formally according to fixed budgets. The main requirement is that expenditure is within the means of the fellowship, focused on its current priorities, and aiming to maintain a minimum level of reserves.

Risk management

All major insurable risks are subject to normal churches' and employers' insurance which is in place. Contractual risks would be reviewed before being agreed, to assess that they would not significantly impact upon the charity's ability to fulfil its objectives. An annual review of areas of risk is carried out by the trustees in conjunction with those responsible for each area of activity, with risk assessments documented.

Objects and activities

CGCF is registered as a charitable trust. To quote from the trust deed, it is "established for the advancement of education and to promote and advance the Christian Faith for the benefit of the public... in accordance with the statement of faith." The objects of the charity can be summarised as to advance the Christian faith through provision of worship services, Bible teaching, fellowship events, evangelism including literature distribution, and/or to provide practical/financial support to local and/or overseas relief charities or agencies. In detail, as listed in the trust deed:

The Charity is established for the advancement of education and to promote and advance the Christian Faith for the benefit of the public (hereinafter called "the beneficiaries") in accordance with the statement of faith, appearing in the schedule appended hereto in Schedule 1, in Northern Ireland and other countries that may from time to time be identified (hereinafter called "the area of benefit") and in particular

- a) To advance the Christian faith for the benefit of the beneficiaries, through the provision of worship services, prayer events, Bible teaching, fellowship events, the production and/or distribution of literature to enlighten others about the Christian faith, and evangelism, from time to time either alone or in participation with other churches or organisations;
- b) to support by means of financial assistance charities who work overseas in developing countries for the relief of poverty, the relief of sickness and for the protection and preservation of health for the benefit of those in need;
- c) to promote the benefit of the people in the area of benefit either alone or by working in association with other charities and agencies to provide, or assist in the provision, of services for those in need;
- d) to advance any other exclusively charitable purpose as the Trustees may, from time to time, decide in accordance with the law of charity.

We try to enable people to live out their faith within the community, corporately and individually, through some or all of:

- a. Public meetings, in particular Sunday worship services for praise, prayer, preaching, Lord's Table, fellowship, and midweek fellowship meetings for prayer and Bible study.
- b. Literature evangelism, personal evangelism, prayer including regular prayer meetings, pastoral care including pastoral visitation and guidance, training for specific ministries, social relief ministry, administration, preaching in other churches, and cross-community fellowship.
- c. We also encourage private ministry as salt and light in the world (Matthew 5:13-16) by putting faith into practice at home and at work within the community and beyond.
- d. Of particular importance is South-West Belfast foodbank, through which needy people in the community are given food donated by the public, having been referred to the foodbank by professionals such as social workers.

The work of the fellowship is not limited to that of the spiritual leadership or trustees, but includes the ordinary life of all believers obeying all that Jesus has taught, as the great commission (Matthew 28:18-20) makes clear, according to their abilities and opportunities (1 Corinthians 12:4-11).

Approved by the Trustees on 12/9/23 and signed on their behalf by:



Gemma O'Neill (Chair)



Edel Diamond (Treasurer)

Colin Glen Christian Fellowship

Northern Ireland - Charity number 104892

Annual return

Independent examiner's report to the charity trustees of 'Colin Glen Christian Fellowship' Trust

I report on the accounts of the Trust for the year ended 31 December 2022.

Respective responsibilities of charity trustees and examiner

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the Charities Act (Northern Ireland) 2008.

It is my responsibility to:

- examine the accounts under section 65 of the Charities Act
- follow the procedures laid down in the general Directions given by the Commission under section 65(9)(b) of the Charities Act
- state whether particular matters have come to my attention.

Basis of independent examiner's report

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act.

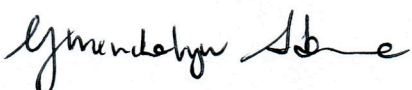
My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. That accounting records were not kept in accordance with section 63 of the Charities Act
2. That the accounts do not accord with those accounting records
3. That the accounts do not comply with the accounting requirements of the Charities Act
4. That there is further information needed for a proper understanding of the accounts to be reached.

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.

Signed:  28th Aug 2023

Name: Gwendolyn Stone

Address: 2 Mornington View, Lisburn, BT28 2WS

Date: 28th Aug 2023