



# Trustees' Report and Accounts

*for the period ended*  
**31 March 2012**

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## Reference and Administration Detail

Period **1st April 2011 to 31st March 2012**

Charity Name Calvary Christian Fellowship (Preston)

Company limited by Guarantee

Company Number 07223694

Charity Commission Number 1135901

Charity Principal Address  
Ward Street  
Lostock Hall  
Preston  
PR5 5HR

### Trustees

Mr P Richardson (Chair)

Mr D Buckley

Mr M Headley

Mr Pete McDermott

Mr Phil McDermott

The existing trustees vote on the appointment of new trustees. The trustees both manage the charity and hold title to the charity's property.

### Names and Addresses of Advisors

#### Bankers

CAF BANK Ltd  
PO Box 289  
West Malling  
Kent  
ME19 4TA

#### Auditor

John Fell  
J A Fell and Company  
White Cross  
South Road  
Lancaster  
LA1 4XQ

### Senior Staff Members

<b>Name</b>	<b>Position</b>	<b>Status</b>
Graham Hooke	Senior Pastor	Employed
Paul Jackson	Associate Pastor	Employed
Dorothy Barton	Elder	Volunteer
Stephen Whymark	Elder	Volunteer
Linda McDermott	Elder	Volunteer

Paul Jackson was on a 3-month sabbatical during September, October and November of 2011.

## Structure, Governance and Management

### Governing Document and Constitution

The charity is governed by the Declaration of Trust dated 1 December 1981 and is an unincorporated association. Since 1st November 2010 the organisation was, and will continue to be, governed by the Memorandum and Articles of Association of Calvary Christian Fellowship (Preston) incorporated as a company limited by guarantee in England on 14th April 2010.

### Charity Trustees

The first Trustees are the 5 persons named above who were notified to Companies House as the first directors of the charity.

The number of trustees shall be not less than 3 and a fourth of the trustees shall retire by rotation at each annual general meeting.

The charity may appoint a willing person (subject to qualifications stated in the Memorandum and Articles of Association) to be a trustee.

### Charity Trustee Induction and Training

Prior to appointment a candidate will be visited by a serving trustee to explain the role and responsibilities of a Charity Trustee. Publication CC3 "The Essential Trustee" guide will be provided along with the trust document, copies of the accounts and a description of the organisation of the charity. The candidate will also be made aware of the Charity Commission's website and of publications within the site.

### Organisation of the Charity

The management of the charity splits into two groups:

1. trustees (who are ultimately responsible for the charity's meeting its charitable objectives)
2. pastors and elders

The trustees are responsible for those areas relating to the charity as a legal entity; specifically the financial, legal and employment matters. They meet together at least five times per year to manage these areas.

The pastors and elders are responsible to God for the direction and spiritual welfare of the charity as a church. As a team they take care of the church and decisions are made by consensus. The pastors and elders construct an annual budget, which is submitted to the trustees for approval.

The two groups meet together to discuss joint issues and to enable, where possible, unified decision making.

The church relies heavily on volunteers to fulfil its ministries. Membership involves commitments to attend regularly, using gifts and abilities for the benefit of the church, giving sacrificially and supporting the leadership.

### Risk Management

The major risks to the charity, as identified by the Trustees, have been considered and appropriate action taken to mitigate those risks.

New activities are risk-assessed and where appropriate notified to our insurers to ensure appropriate cover is available. The trustees try to attend non-standard activities to ensure health and safety issues have been considered. The site supervisor monitors the use of the church and notifies issues via the weekly staff meetings.

### Safeguarding Children

The Church has a Safeguarding Children Policy (previously called a Child Protection Policy) which all members working with children are required to read. This was rewritten at the end of 2010, and is supported by a detailed induction pack for anyone new starting to work with children or vulnerable adults.

## Objectives and Activities of the Charity

### Objects as set out in Memorandum and Articles of Association

(a) to advance the Christian Faith in accordance with the Statement of Beliefs appended to the Memorandum and Articles of Association in Preston, Lancashire and in such other parts of the UK or the world as the Trustees may from time to time think fit and to fulfil such other purposes which are exclusively charitable according to the law of England and Wales and are not connected with the charitable work of the charity;

(b) to relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind, including through the provision of counselling and support in such parts of the UK or the world as the Trustees from time to time may think fit.

### Public Benefit

The trustees have considered the guidance of the Charity Commission on Public Benefit in planning the activities of the charity.

### Aims

The mission statement of our church is: *'Making Disciples – people who love God and others.'*

The vision of the church is pictured as a diamond which is multifaceted, reflecting the light of Christ in many directions through the ministries and members of the church, because of our belief that every individual is unique and matters to God. Various characteristics of a diamond exemplify key values of the church.

Our objectives are based around a three-step process: REACH, RESTORE and RELEASE.

- **REACH people for Christ.**

Every member is reaching out to one friend who isn't yet a Christian

- **RESTORE people to a right relationship with God, through Christ.**

Every member is taking opportunities to tell their story of salvation to see others restored.

- **RELEASE people to realise their full potential in Christ.**

Every member is clear on their gifts and is trained, encouraged and released to use those abilities for the benefit of the church community and wider community - locally, nationally and globally.

During 2011/12 the church began a process of seeking to grow through the development of Missional Worshipping Communities.

Missional Worshipping Communities are potentially subsets of the whole church being communities of up to approximately 50 people focussed on a mission to gather a community of people around a specific feature: age, interest, location, stage of life etc.

Each Missional Worshipping Community (MWC) is expected to feature a balance of activities based around a triangle of UP IN OUT.

UP - connecting with and worshipping God

IN - relating and growing together as disciples of Jesus Christ

OUT - reaching out to others in mission

As of March 2012 one MWC is functioning on a regular basis and another is in the development phase with a view to launching in September 2012. More specific information is given below in the section Community Outreach.

The main teaching theme for 2011 was entitled **Bigger than this Place**. This theme was addressed by a Sunday morning teaching series which tracked through the New Testament growth of the Early Church as described in Acts in two parts (Part 1 Jan to May and Part 2 Sept - Nov) and was supported by small group activities.

## Main Activities

The main activities in the Charity have been divided into five streams: Church Services, Community Outreach, Prayer and Pastoral, Disciple and Witness, and Youth and Children. The policies have been noted under each area.

### 1. Church Services

The Sunday morning service has continued to be the hub of church life and is open to all comers. Services were held every Sunday morning including Christmas Day. During 2011/12 the preaching and teaching on the Sunday services was covered by an increased number of speakers, and occasional visitors. Sunday preaching was covered as follows:

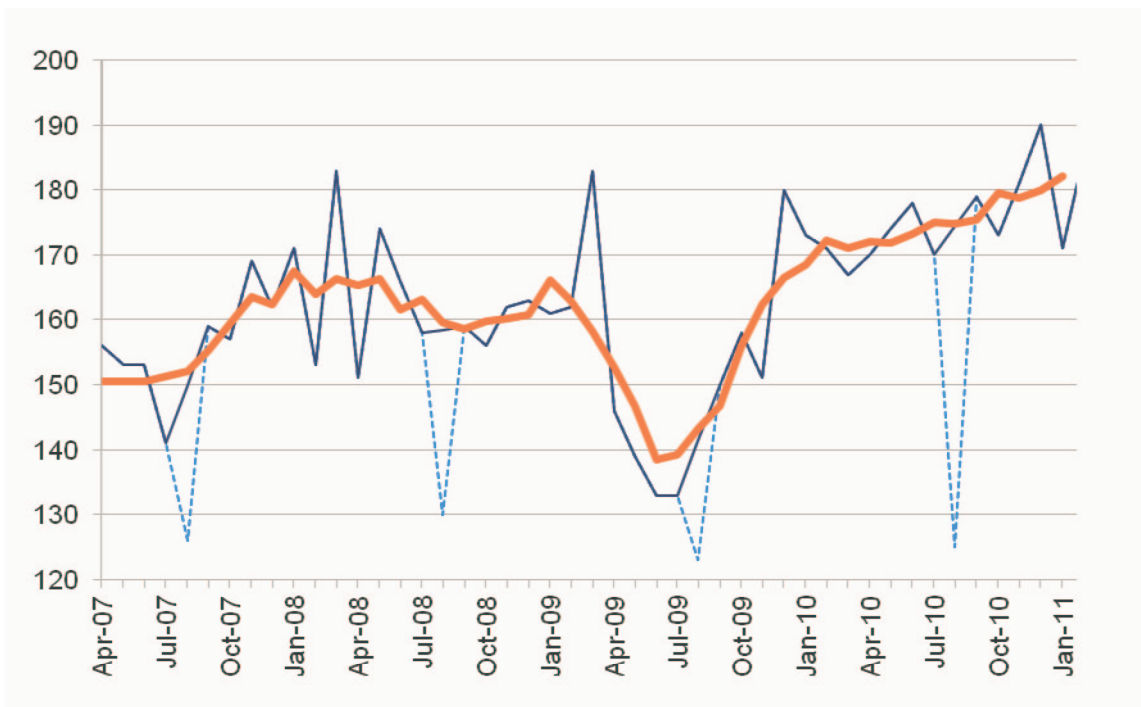
Graham Hooke	19	Jill Jackson	1
Paul Jackson	13	Mike Costello	1
George Thomas	5	Chris & Michaela Goan	1
DV8 (Young People)	3	Bryn Haworth	1
Paul Richardson	2	Debra Green	1
Paul Grave	2	Rhema Theatre	1
John Kay	2		

Toward the end of each month an afternoon service aimed at a more elderly congregation is held. Our monthly Sunday evening Engage services ended in July 2011.

#### Attendance trends April 2011 - March 2012

The following table shows average weekly attendance at the Sunday morning service, and the graph below shows average monthly attendance at Sunday morning services between April 2007 and January 2011.

11/12 Month	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
Adults	134	134	125	115	117	124	134	126	158	139	144	142
Children	34	40	38	30	26	40	36	38	39	29	42	49
<b>Total Congregation</b>	<b>168</b>	<b>174</b>	<b>163</b>	<b>145</b>	<b>143</b>	<b>164</b>	<b>170</b>	<b>164</b>	<b>197</b>	<b>168</b>	<b>186</b>	<b>191</b>



## 2. Community Outreach

The community outreach activities of the church fall into two categories:

### i. Local Community Outreach

On a regular basis the church aims to connect with, serve and reach out to specific groups in the immediate local community.

- Each Wednesday in term time, **Jolly Tots**, a parents, carers and toddlers group reaches out and serves the local community, welcoming anyone with toddler-aged children. (led by Wendy & Kath Hodgson),
- A debt-counselling centre, linked to the national organisation, **Christians Against Poverty (CAP)**, has been open for two days a week since September 2008. In the last year approximately 26 families activated an account, with the overall total of accounts opened since the centre started being 130. CAP accounts were activated as a result of visits by our CAP Centre Manager, Jill Jackson and backup from volunteer support workers, now known as *befrienders*. Many people are now on the road to potential freedom from crippling debts.
- As stated above, the development of **Missional Worshipping Communities** is becoming the main vehicle for our outreach.
  - **M2E (Ministry to the Elderly)** meets monthly on Sunday afternoons for a short service and monthly on Tuesday afternoons for an "elderly brew-time).
  - **Splat (Messy Church)** is set to launch in September, reaching out to families, and a team has been gathered to develop this MWC
  - Other MWC possibilities are being considered.
- A **Special Needs Dance Group** ran for three sessions between June and August 2011. This led to the formation of a bi-monthly Sunday afternoon group called **Ripples**, for Special Needs children.

In addition special events were held at specific times in order to serve our local community, strengthen relations and reach out. These included:

#### Arts: Music & Drama

- Concert and Music Workshop led by Bryn Haworth (April 2011)
- Concert and Music Workshop led by Ken Nicol (Dec 2011)
- Rhema Theatre visited for 3 days in March 2012. They took a day of drama workshops at Lostock Hall CP School followed by a Saturday preparing children to participate in the Sunday service.
- Christian Art Exhibition (July 2011)

#### CAP Activities

- CAP Meal (May)
- Pamper events for female CAP clients.

#### Christmas

- A Christmas Gift Making afternoon (Nov 2011)
- Chocolates were delivered to all the homes and businesses in the immediate vicinity of the church as an act of kindness and appreciation in the run up to Christmas (Dec 2011).

#### Men's Events

- Golf (June 2011)
- Snooker (Feb 2012)
- Christian Vision for Men conference in Southport (June 2011)

#### Other Events

- SEN Training Day (Nov 2011)

The church works closely with local Community Police Officers. Our building is used as a local base for the PCSOs and the church hosts PACT meetings on a quarterly basis.

Some financial support is given to a small number of UK organisations involved in outreach into the community.

## ii. Global Community Outreach

Support through prayer, relationship and finance is extended to the following people and ministries. A significant feature of much of the work we support is the care of abandoned and destitute children in Africa, India and Asia.

- Steve and Mary Coates working with 'World Horizons', based in South Wales.
- Pastor Joshua Magezi and his church (Kibuli District, Kampala, Uganda). A major project that we have a special interest in is a Children's Village for abandoned children, home to about 150 children, and widows who act as carers.
- Hannah Wang, working with 'World Horizons' in Japan, establishing a church.
- 'Fountain of Life Ministries' and Sundar & Sarah Pinninty (supporting Pastor Swamydas Pinninty and family, involved in village evangelism, literacy and sewing centres in South India.). Their current major project is the building of a Home of Hope for abandoned children, due for completion in January 2013.
- 'Good Rock Foundation' working with orphanages and supporting foster care of children in China. Jacqui Shurr, the founder, and her family returned from Hong Kong to live in the UK once again in September 2011.

Ongoing relationship and prayerful support of these and other people involved in international mission is maintained through a small group: internat.com, under the leadership of Ruth Hooke.

## 3. Prayer and Pastoral

As of January 2012 Bev Redman ceased responsibility for Pastoral Care but continues to oversee counselling which is undertaken by a small number of appropriately trained counsellors.

Pastoral Care continues under the overall responsibility of Pastors and Elders.

As a result of Bev's decision a review of pastoral care arrangements is currently underway.

The role of the employed pastors of the church is primarily a leadership and oversight role but both also involve themselves in pastoral care and prayer for members, as needs arise, particularly in emergency situations where hospitalisation is involved.

Most pastoral care of members takes place through the small groups with the individual members of the church involved in mutual support for one another.

The prayer ministry team ensure that prayer is available at each Sunday morning service. People can also make prayer or counselling appointments or put prayer requests on a prayer chain. George and Joan Thomas have responsibility for Prayer Ministry and meet regularly with their team.

A small number of free places for one to one counselling is available through trained counsellors who are members of our church. However, most people who require this level of counselling support have to pay for it themselves externally.

The church runs two courses in support of its pastoral care ministry, **Healing Choices** and **Freedom in Christ**. Details under courses.

## 4. Disciple and Witness

This stream of church life is focused on helping people who are enquiring about faith, in addition to helping Christians of all levels of maturity to grow. The emphasis is on providing resources or an environment in which people can grow and develop. This is done through either courses or small groups with other occasional events providing additional support.

### **Small Groups**

The church has a number of different small groups that meet in homes on different evenings through the week. To encourage people to get the most out of the Sunday teaching, 'Rooting it' notes with follow up questions are distributed for use in small groups. The Sunday teaching is recorded and made available on CD.

### **Courses**

1. **Vision, Values and Involvement** is a 4 week course (led by Graham Hooke and hosted by Phil & Linda McDermott), followed by one extra session for a meal and an interview, addressing what it means to be



a member of Calvary Christian Fellowship. A course in Spring 2011 was attended by 4 people and a further course in Spring 2012 was completed by 6 people (8 who started). Of these attendees 8 became new members.

2. A second **Discovery Steps** course was run during Autumn 2011. This basic introduction to the Christian faith was particularly focussed on and attended by CAP clients. There were 4 initial attendees (1 dropped out) led by Graham & Ruth Hooke.

3. **CAP Money** is a 3 week course that encourages and enables people to get control of their finances, led by Sarah Downie, Chris Hebson and Nigel Stewart.

Attendees: June - 3  
Nov - 6  
Feb - 6

4. **Baptism preparation** courses were run by Simon & Ruth McGaughey. A baptismal service was held in October 2011 when 6 people were baptised. A further 5 young people were baptised in February 2012.

5. **Healing Choices**, initiated to help people through issues and difficulties of life and led by Bev Redman and Margaret Fisher ran the second and third of these 16 week courses during 2011/12.

Spring course attendance: 25  
Autumn course attendance: 21

6. **Freedom in Christ**, ran during the Autumn of 2011 led by Bert and Norma Duffell and was attended by a small group of people meeting in a home.

#### **Other Events and Activities**

**A Leaders Half Day** was held in September 2011 and attended by 39 people. It was a half-day of training and encouragement using one DVD and one CD talk, with an additional session focussing on future plans for the church led by Graham Hooke.

A group of fifty four adults and children from CCF attended the **New Wine summer event**, camping at Newark and attending celebrations, seminars and workshops for teaching and inspiration.

Two **Funerals** were held at CCF in January and February 2011.

A **Prayer Ministry Training Day** was held at CCF in May 2011 and led by George & Joan Thomas.

#### **5. Youth and Children**

The church provides specific activities for those under 18.

1. **Rock Solid** is a Friday night youth activity aimed at 11 – 14 year olds. (Weekly during term time)
2. **Surf** is a Friday night children's activity aimed at 6-11year old church children who are encouraged to bring unchurched friends along. (Fortnightly during term time)
3. Our Sunday morning services also include **Calvary Kids** which provide specific activities for 0 – 5s, 6 – 11s and 11 - 14s.

All 0s – 11s belong to Calvary Kids. Within that age range the following specific groups exist Bubbles (pre-schoolers), Splash (infants: reception to yr2) and Xstream (juniors: yrs 3 – 6).

See under Local Community Outreach for details of Jolly Tots, catering for under 4s.

## Relationship with other Charities and Organisations

The church is a member of the **Evangelical Alliance**.

The church co-operates locally with the three other Christian churches in Lostock Hall. Graham Hooke, the senior pastor, co-ordinates the quarterly meetings of the senior church leaders.

The church is also part of the **New Wine network** of churches and supported a New Wine Celebration at St Cuthberts in March 2012.

A number of women attended a New Wine Women's Day in March 2012

The church participated in a **Preston Guild Year** service at the Guild Hall in January 2012, attended by approximately 40 people from our congregation.

## **Achievement and Performance**

### **Intentions set out in April 2010 at the Spring Members' Meeting**

In working towards our longer term objectives, eight intentions were communicated at the Spring Members Meeting in April 2010. Of these eight intentions, specific details of three of them have continued to be relevant during 2011/12.

1. To replace Kidz Klub with a relevant engaging activity to connect with 6 – 11 year olds.

Outcome: A fortnightly event, Surf, commenced in Sep 2011

2. To decide what's next with our Engage Sunday evening services.

Outcome: Engage continued with a prayer focus for one more year and then ended as from July 2011. We decided against replacing Engage and consider that this is something that we needed to stop to release time for other priorities.

3. To make continued improvements to our system of prayer and pastoral care for people.

Outcome 1: The Prayer Ministry Team continues praying for people on Sundays. Healing Choices and Freedom in Christ courses have been running - details under Courses.

Outcome 2: A new booklet about Pastoral Care is being prepared. It seeks to help people understand pastoral care as being more about the discipleship process than just having personal needs met. It will communicate the structure and processes by which people grow in their discipleship through pastoral support mechanisms.

### **Intentions set out in October 2010 at the Autumn Members' Meeting**

At the Autumn Members' Meeting (October 2010) we set out our church theme for 2011. This was entitled "Bigger than this Place – The Holy Spirit in Acts, in our church and in you." The core of this would be Bible teaching throughout the year from Acts. The intention was that we would learn from this and apply the lessons in our own church and individual lives and so become a church that was much bigger than just the place where we meet on Sundays.

Outcome: It is questionable to what degree members of the church have truly caught the vision for a growing church which is "Bigger than this place."

The development of MWCs is one way that we envisage this being worked out over the next few years.

### **Intentions set out in March 2011 at the Spring Members' Meeting**

At the Spring Members' Meeting (March 2011) we introduced specific proposals listed below. The proposals were followed up with discussion groups in which we took feedback from all those present and later collated the questions and comments. The resultant document formed the basis for ongoing discussions by elders during 2011/12, in particular relating to how multiple communities could be made to work in CCF, and help us become "Bigger than this Place".

1. Nationally – Becoming a New Wine Church

Outcome: A large group has attended the New Wine Summer Conference each year. Apart from this the impact of being part of New Wine is small.

2. Locally – Become a church of multiple communities (MWCs)

Outcome: We have pushed ahead with the development of MWCs as stated elsewhere in this report. Progress is being made.

3. Internally – Adapt structures to release potential of staff

Outcome: Despite being able to invite about 60 people with some degree of leadership responsibility to our Leaders Days, we have a shortage of leaders and volunteer staff in some key areas. The result of this is that Pastors, in particular, find themselves having to fulfil a multitude of roles; practical, administrative, pastoral and teaching, that dilutes their overall effectiveness as senior church leaders.

4. Individually – Release the potential of every member.

Outcome: There is always the encouragement of new members taking new responsibilities. This can be seen especially in the team setting up the MWC "Splat" (Messy Church)- which is largely staffed by new members. There is an ongoing turnover of leaders and an un-abating recruitment of people to staff ministries and activities.

### **Targets published in 2008**

With respect to numerical targets set in 2008 and previously published in this report for the 5 year period 2008-2012, it is only fair to report that none of these have been met. Forecasting and expecting church growth in a national climate of scepticism and even outright opposition to Christian faith and massively declining church attendance is a risky and very uncertain business.

Measuring performance of something as complex as spiritual growth, faith and discipleship is difficult. Growth is as much about spiritual factors and God's work over which we do not have control. Some markers such as attendance and membership figures are helpful, if limited, in what they reveal.

So Sunday attendance and a membership that is holding up in spite of national trends gives us some encouragement, notwithstanding the disappointment that we haven't grown as we hoped.

## **Plans for the Future**

During 2011/12 the church began a process of seeking to grow through the development of Missional Worshipping Communities.

Missional Worshipping Communities are potentially subsets of the whole church being communities of up to approximately 50 people focussed on a mission to gather a community of people around a specific feature: age, interest, location, stage of life etc.

Each Missional Worshipping Community (MWC) is expected to feature a balance of activities based around a triangle of UP IN OUT.

UP - connecting with and worshipping God

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OUT - reaching out to others in mission

As of March 2012 one MWC is functioning on a regular basis and another is in the development phase with a view to launching in September 2012.

## Financial Review

### Reserves Policy

The reserves policy of the Trustees is to maintain a level of unrestricted funds of three months salary costs of Senior Pastor and one months salary costs of other staff which totals £16,560. At the period end there are free reserves of £28,916 (Net current assets in unrestricted funds less designated funds). The designated funds relate to items of commitment in the next financial year for the charity. The reserves level is above that required.

### Principal Funding Source

Calvary Christian Fellowship is wholly reliant on the donations of its membership. These donations and associated gift aid show a increase of 1% on similar period of the previous year, but were sufficient to meet expenditure and exceed the required level of free reserves. The trustees and elders monitor the income from donations on a regular basis and consider any action required to match the expenditure to the income. Other income results from the activities of the charity as detailed in Note 3.1 to the accounts. These activities are part of the church's outreach and are not intended to be fund raising.

### Financial Support of Key Objectives

The funds are applied to paying the salaries of the employees of the charity, making grants to individuals and organisations, maintenance of the building, expenses of the small groups and streams of the church and Sunday services. These payments are detailed in the accounts. In the current year 58% of expenditure was staffing costs. This provides two full time Pastors and additional support staff and a part time Christians against Poverty (CAP) worker. The Pastors are responsible for providing the main teaching and spiritual guidance to the church. This helps to fulfil the main objective of the church to spread the gospel. 28% of expenditure went in grants. The church is committed to seeing the gospel reach beyond its locality. This is achieved by supporting other charities and individuals involved elsewhere in Great Britain and overseas.

### Grant-making Policy

The church plans to give away a significant proportion of its income in accordance with biblical teaching. These gifts go to other organisations working at home and abroad to further God's Kingdom. In accordance with the trust deed some smaller grants are made to mitigate financial hardship. These are normally to church members. Support is also provided to members to enable them to follow God's calling. This can include full time mission or for set periods. Details of the grants made are given in Note 3.4 to the accounts.

### Funds Review

The assets in the Unrestricted Fund (General Fund) of the charity are held at the trustees' discretion for the future needs of the church. Note 11 to the accounts details the designated funds included within the unrestricted fund.

The funds in the Restricted Fund are for named individuals or organisations. The total value of these funds at the period-end is £1,591.

The charity has sufficient assets to meet its current liabilities.

The building at Ward Street was revalued in November 2003 at £175,000. This revaluation figure has been included in these financial statements.

## Trustees' responsibilities in relation to the financial statements

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 1993. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees on ..... and signed on their behalf by:

P Richardson  
Chairman

M Headley  
Trustee

## **Independent Examiner's Report to the Trustees of Calvary Christian Fellowship**

I report on the accounts of the Trust for the year ended 31 March 2009, which are set out on pages 16 to 22.

### **Respective Responsibilities of trustees and examiner**

The charity's trustees consider that an audit is not required for this year ( under section 43(2) of the Charities Act 1993 (the Act), as amended by s.28 of the Charities Act 2006 ) and that an independent examination is needed. It is my responsibility to:

- examine the accounts ( under section 43 of the Act, as amended ).
- to follow the procedures laid down in the General Directions given by the Charity Commission ( under section 43(7)(b) of the Act, as amended ), and
- to state whether particular matters have come to my attention.

### **Basis of independent examiner's statement**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

### **Independent examiner's statement**

In the course of my examination, no matter has come to my attention

which gives me reasonable cause to believe that, in any material respect, the trustees have not met the requirements to ensure that:

- proper accounting records are kept ( in accordance with section 41 of the Act ); and
- accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act; or

to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

JA Fell  
Chartered Accountant  
White Cross  
South Road  
Lancaster  
LA1 4XQ

Date:



## Calvary Christian Fellowship (Preston)

### Statement of Financial Activities for the period 1st April 2011 to 31st March 2012

Note	General Fund £	Restricted Funds £	Total Mar 2012 £	Total Mar 2011 £
<b>Incoming Resources:</b>				
2	156,611	21,372	177,983	175,788
	211		211	24
3	1,543		1,543	1,177
	<hr/>		<hr/>	<hr/>
	158,366	21,372	179,737	176,989
<b>Resources Expended:</b>				
3	163,561	24,347	187,908	175,546
4	786		786	1,417
	<hr/>		<hr/>	<hr/>
	164,347	24,347	188,694	176,963
	(5,981)	(2,976)	(8,957)	26
	218,761	4,567	223,328	223,328
	212,780	1,591	214,371	

The notes on pages 19 to 25 form part of these accounts.

## Calvary Christian Fellowship (Preston)

### Balance Sheet at 31st March 2012

Note	March 2012 £	March 2011 £
<b>Fixed Assets:</b>		
7 Tangible Fixed assets	183,834	185,112
<b>Current Assets:</b>		
8 Debtors	9,141	15,646
Cash in hand	705	1,776
Cash at bank	23,445	24,532
Total current assets	<u>33,292</u>	<u>41,954</u>
<b>Liabilities:</b>		
9 Amounts falling due within one year	(2,755)	(3,738)
<b>Net Current Assets</b>	30,537	38,216
<b>Net Assets</b>	<u><u>214,371</u></u>	<u><u>223,328</u></u>
<b>Funds</b>		
10 Restricted Income Funds	1,591	4,567
Unrestricted Income Fund	<u>212,780</u>	<u>218,761</u>
Total funds	<u><u>214,371</u></u>	<u><u>223,328</u></u>

## Calvary Christian Fellowship (Preston)

### Notes to the accounts 31st March 2012

#### 1 Accounting Policies

- a These accounts have been drawn up under the historical cost convention, as modified by the inclusion of fixed assets at market value. They have been prepared in accordance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" published by the Charity Commissioners revised 2005, the Financial Reporting Standard for Smaller Entities (effective 2008) and applicable accounting standards.

Resources expended have been analysed by activities. Where costs are not directly attributable to a single activity they have allocated by estimation as follows;

Pastors' salaries & associated expenses: Pro rata time spent on each activity based on assessment by both pastors.

CAP Workers salary and expenses analysed by activity.

All other staff & support costs: Pro rata estimated of use of building for each activity.

- b Gifts and other income are credited on a receivable basis.  
The tax recoverable on Gift Aid appears as a debtor in these accounts.

Resources expended have been accounted for on an accruals basis.

#### c Revaluation of Assets

A valuation of the Ward Street premises, on the basis of open market value with vacant possession, was prepared by HDAK, Commercial Property Consultants, on 11 November 2003. This valuation at £175,000 is incorporated in the financial statements for the current year.

The land at Watkin Lane was revalued at 31st March 1998 by the trustees.

Blinds, carpets, alarm, Gas cooker and similar items are excluded from the Schedule of assets and are deemed to be included in the valuation of the building.

#### d Fund Accounting

Funds held by the charity are either:

Unrestricted General Funds - funds which can be used in accordance with the charity's objects at the discretion of the trustees.

Designated Funds - funds set aside out of the general fund for specific purposes.

Restricted Funds - funds that 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.

All running and maintenance costs in connection with the Fellowship's property are paid out of the General Fund.

- e Depreciation is charged on net present value as follows:  
Equipment, furniture and fittings: 25%  
Land & Building: In the opinion of the Trustees depreciation is immaterial.
- f Depreciation is charged in full in the year of acquisition and none in the year of disposal.
- g Only tangible items exceeding £500 purchase price are treated as balance sheet assets. Assets with a net book value of less than £100 have been written off although they are still in use.
- h All income and expenses are shown in full and not "netted off".
- j Connected persons:  
Trustees who are members of the church have contributed to the charity's income by way of gifts and gift aid.  
  
No trustees received any reimbursement for expenses or services.
- k On 31st October 2010 the assets of Calvary Christian Fellowship Trust were transferred to a new Company Limited by Guarantee (Calvary Christian Fellowship Preston, Company number 7223694, Charity Commission registration number 1135901) The prior year figures in these statements are the total of activities in both entities in the period 1st April 2010 to 31st March 2011

## Calvary Christian Fellowship (Preston)

### Notes to the accounts 31st March 2012

#### 2 Donations

	General Fund	Restricted Funds	Total 2012	Total 2011
Gifts	28,534	15,367	43,901	32,187
Gift Aid	128,077	6,005	134,082	143,601
<b>Total Donations</b>	<b>156,611</b>	<b>21,372</b>	<b>177,983</b>	<b>175,788</b>

#### 3

#### Charitable Activities - Explanation & allocation of costs

		% Pastors' time
Church Events	Sunday worship meetings and associated expenses for resources, media etc.	43
Community Outreach	KidzKlub, Jolly Tots, Shop & social events for local community. Local grant making	11
Prayer and Pastoral	Prayer meetings, training & associated insurance for Pastoral care	11
Disciple and Witness	Alpha, Cells, Family time, Books, CD & DVD provision & associated training. Non local & overseas grant making.	23
Youth and Children	Sunday school, Rock Solid, Youth cell, Child protection costs.	12

	Total 2012	Total 2011
<b>3.1 Charitable Activities - Income</b>		
Church Events	21	
Community Outreach	893	615
Disciple and Witness	489	561
Youth and Children	141	
<b>Total</b>	<b>1,543</b>	<b>1177</b>

	Total 2012			Total 2011
	Directly undertaken	Grant funding	Support costs	Total
Church Events	46,940		6,609	53,548
Community Outreach	18,507	3,977	2,171	24,655
Prayer and Pastoral	11,937		1,447	13,384
Disciple and Witness	26,172	49,142	1,447	76,761
Youth and Children	15,943		3,618	19,561
<b>Totals</b>	<b>119,498</b>	<b>53,119</b>	<b>15,291</b>	<b>187,908</b>

	Total 2012	Total 2011
<b>3.3</b>		
<b><u>Directly undertaken activities</u></b>		
Staff costs	109,470	105,169
Other costs	10,028	10,661
<b>Total</b>	<b>119,498</b>	<b>115,380</b>

	Total 2012	Total 2011
<b>3.4</b>		
<b><u>Grant funded activities</u></b>		
Purpose: All grants are made to further the gospel		
<b>Institutional</b>		
Africa Life Church & Children's Village (3 payments)	5,490	6,799
Christians Against Poverty 16 payments)	7,954	6,996
Fountain of Life Ministries (29 payments)	15,258	2,711
Fusion Youth (12 payments)	500	2,100
Good Rock Foundation (13 payments)	2,525	1,833
World Horizons (24 payments)	8,500	2,442
<b>Total Institutional Grants</b>	<b>40,227</b>	<b>32,164</b>
<b>Individual</b> individuals (122 separate grants)	<b>12,892</b>	<b>11,812</b>
<b>Total Grants</b>	<b>53,119</b>	<b>43,976</b>

3.5

	Total 2012	Total 2011
<b><u>Activity support costs</u></b>		
Building Repair & Maintenance	3,101	2,791
Utilities	3,899	4,761
Depreciation	1,278	1,703
Stationery, Post and Admin	3,702	3,190
Insurance	2,214	2132
Subscriptions	276	306
Licence fees	821	857
<b>Total</b>	<b>15,291</b>	<b>15,740</b>

4

	Total 2012	Total 2011
<b><u>Governance</u></b>		
Examiner's Fees	786	500
Other		617
	<b>786</b>	<b>1,117</b>

5 **Staff costs**

	Total 2012	Total 2011
Salaries	92,151	90,814
NIER	7,833	7,764
Pensions	3,866	3,744
Expenses	5,620	2,847
<b>Total staff costs</b>	<b>109,470</b>	<b>105,169</b>

Average number of employees was:

Pastoral staff	2 ( full time )
CAP Worker	1 ( part time )
Administrative /Site supervisory/Cleaning staff	3 ( part time )

All employees are engaged solely in Charitable activities

No employee earned £60,000 p.a. or more.

6.1 **Defined contributions pension scheme**

All employees are entitled to a contribution of 5% of gross salary into a Stakeholder Pension Scheme of their own choice. Two members of staff have chosen to take an extra 5% salary in lieu.

	Total 2012	Total 2011
The costs of the scheme to the charity for the year	3,866	3,744
The amount of contributions outstanding at the year end	-	

Calvary Christian Fellowship  
Trustees' Annual Report and Accounts 1 April 2011 to 31 March 2012

<b>7 Fixed Asset Schedules</b>	Freehold land and buildings	Plant & Equipment	Totals
<u>Cost or valuation:</u>			
At 1 April 2011	180,000	23,537	203,537
At 31 March 2012	<u>180,000</u>	<u>23,537</u>	<u>203,537</u>
<u>Accumulated Depreciation</u>			
At 1 April 2011		18,425	18,425
Charge for year		1,278	1,278
At 31 March 2012		<u>19,703</u>	<u>19,703</u>
<u>Net book values</u>			
At 1 April 2011	180,000	5,112	185,112
At 31 March 2012	180,000	3,834	183,834

<b>8</b>	Total 2012	Total 2011
<b><u>Debtors</u></b>		
Income tax recoverable	6,695	13,652
Prepayments	2,446	1,994
<b>Total Debtors</b>	<u><b>9,141</b></u>	<u><b>15,646</b></u>
<b>9 <u>Liabilities: amounts falling due within one year</u></b>	Total 2012	Total 2011
Accruals	2,755	3,738
<b>Total</b>	<u><b>2,755</b></u>	<u><b>3,738</b></u>



**10 Restricted funds**

	Balance 31st March 2011	Movement in Resources		Balance 31st March 2012
		Incoming	Outgoing	
Bike Ride Account	-	275	275	-
CAP Blessings Account	764	340	822	282
CAP Client aid	167	2,824	2,992	-
CAP Donations	-	775	775	-
CAP Party	-	777	777	-
Child Sponsorship/Children's Village	58	1,612	1,150	520
Fountain of Life Ministries	2,229	11,089	13,250	68
Good Rock Foundation	-	125	125	-
Individual Gifts	324	2,937	3,232	29
Joshua Magezi	473	468	950	(10)
Living on the Edge	552	150	-	702
<b>Total Restricted Funds</b>	<b>4,567</b>	<b>21,372</b>	<b>24,347</b>	<b>1,591</b>

**Purpose of Restricted Funds**

Restricted Funds represent donations given specifically for a particular organisation, or for a particular purpose.

**11**

**Designated Funds**

	Balance 31st March 2011	Movement in resources		Balance 31st March 2012
		Incoming	Outgoing	
Coates TEFL	30	-	-	30
Yes Club Mission	8	-	8	-
<b>Total Designated Funds</b>	<b>38</b>	<b>0</b>	<b>8</b>	<b>30</b>

These funds are included in the general fund, but have been set aside for particular purposes.

**12 Analysis of Net Assets between Funds**

	Tangible Fixed Assets	Net Current Assets	Total
Unrestricted Funds	183,834	28,946	212,780
Restricted Funds:	0	1,591	1,591
<b>Total</b>	<b>183,834</b>	<b>30,537</b>	<b>214,371</b>