

**SOUTHEND CHRISTIAN FELLOWSHIP**  
**FINANCIAL STATEMENTS**  
**FOR**  
**31 DECEMBER 2014**

**Charity Number 290547**

# **SOUTHEND CHRISTIAN FELLOWSHIP**

## **FINANCIAL STATEMENTS**

**YEAR ENDED 31 DECEMBER 2014**

<b>CONTENTS</b>	<b>PAGES</b>
Legal and administrative information	<b>1</b>
Report of the trustees	<b>2 to 15</b>
Report of the independent auditor	<b>16 to 17</b>
Statement of financial activities	<b>18</b>
Balance sheet	<b>19</b>
Notes to the financial statements	<b>20 to 28</b>
Cashflow statement	<b>29</b>

**SOUTHEND CHRISTIAN FELLOWSHIP**  
**LEGAL AND ADMINISTRATIVE INFORMATION**

<b>Charity number</b>	290547
<b>Governing instrument</b>	Declaration of trust dated 5 October 1984 and amended by resolution passed on 14 October 1992
<b>Trustees</b>	R P Bates M Churchward G K Stone P F Martin P J Burgess M Cooper M Hart
	Secretary Chairman Treasurer (Resigned 8 <sup>th</sup> October 2015)
<b>Elders</b>	Mark Churchward Peter Burgess Colin Cooper
<b>Principal address</b>	The Plaza Centre 600 Southchurch Road Southend on Sea Essex SS1 2PT
<b>Auditors</b>	Robin Dillamore Ltd Chartered Accountants & Registered Auditors The Melbourne Centre Melbourne Road Blacon Chester CH1 5JQ
<b>Bankers</b>	Barclays Bank plc Basildon

## **SOUTHEND CHRISTIAN FELLOWSHIP**

### **REPORT OF THE TRUSTEES FOR THE PERIOD ENDED 31<sup>st</sup> DECEMBER 2014**

The trustees present their report and the financial statements of the charity for the period ended 31 December 2014. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities (revised 2005)" in preparing the annual report and financial statements of the charity.

#### **OBJECTIVES OF THE CHARITY AS LAID DOWN BY THE TRUST DEED**

The objects of the charity, as stated in its declarations of trust are:

- The advancement of the Christian faith and the worship of God
- The preaching and proclamation of the Christian Gospel
- The teaching of Christian doctrine and principles
- The pastoral care of Christian people
- The printing and distribution of the Bible and Christian literature
- The relief of persons who are in conditions of need, hardship or distress, or who are aged or sick
- The advancement of education on the basis of Christian principles.

The policies adopted to further the objects of the charity are:

- Conducting meetings
- Running community projects including a playgroup
- Organising activities and groups
- Raising money for overseas missions
- Working closely with other Christian organisations.

These policies have remained unchanged since the last annual report of the Trustees.

#### **REVIEW OF ACTIVITIES AND FUTURE DEVELOPMENTS**

##### **In-house provision**

##### **Teaching and training**

The commitment to the teaching and discipling of the church members was maintained through formal and informal meetings throughout the year including Sunday morning celebrations, mid-week meetings in members' homes, visiting speakers and seminars, conferences and children's ministry. Other opportunities for training in specific areas of ministry and service were provided as described elsewhere.

## SOUTHEND CHRISTIAN FELLOWSHIP

### REPORT OF THE TRUSTEES FOR THE PERIOD ENDED 31<sup>st</sup> DECEMBER 2014

#### **Pastoral Care**

The Pastoral Oversight Team led by one of the full-time Elders has continued to take responsibility for the provision of Pastoral Care throughout the Church. At the beginning of 2014 another paid employee was engaged whose job role included investing time in assisting the Pastoral Oversight Team to develop and provide strategic development in the provision of pastoral care.

Over the course of 2014 two weekend training sessions were provided for those in the Fellowship who have an interest in this area of ministry. The way in which pastoral care will be provided from 2015 onwards has been reviewed and redesigned. This has involved further training sessions and recruiting and developing new regional care teams.

There has been ongoing provision of Marriage and Parenting Courses (for younger children and teenagers) throughout the year, to support and strengthen marriage and family life in the Fellowship and the wider community. This year the courses have been provided by a team which has grown in size and diversity which has enhanced the delivery of the courses. Other local churches have been supported by providing the courses for them also.

#### **Ministry groups**

Specific groups, designed to encourage members of the Fellowship to develop their gifts and ministries in serving others in the church and the wider community, were focused on pastoral work; evangelism; worship; prophecy; homelessness and poor housing; healing and a men's group.

#### **Evangelism**

Apart from the ongoing work of individual members of the Fellowship in personal witness and the opportunities arising from the groups listed below, the church ran 1 evening 'Alpha' course during the year. 2 adults were baptised this year.

#### **Children's Work**

'**PowerZone**', the Fellowship's children and young people's provision, has continued successfully this year and continues to have more than 100 children and young people registered for the weekly activities, in addition to those who just participate in the annual school holiday club. The weekly provision on Sunday mornings has continued, with 4 groups and a staffed crèche to assist the parents/carers that use the facilities for babies and toddlers from birth to 2 years old. Little Stars (Pre-schoolers- 2 to 5) regularly has between 3 and 8 children; Precious Gems (Infants- 4/5 to 7's) has between 13 and 20 children attending; Transformers (Junior School age- 8-11) has up to 12 children; Ambassadors (Secondary School- 11-18) has up to 25 young people regularly.

**Holiday Club:** This year due to the building works that were taking place there were restrictions on space and use of facilities. The holiday club took place but with the sessions being run twice - once in the morning and once in the afternoon to increase capacity. 85 children attended, both from those within the church and from the local community. The event was provided free of charge during the first week of the summer holidays.

**PowerZone+** has continued this year. It is an afterschool club which meets fortnightly during term time and is an opportunity for primary school children to develop their relationships with God and with each other. Up to 15 children attend and it is well staffed with volunteers from the PowerZone Team. A number of the Fellowship's children were involved in this year's Christmas carol Service. A small group of our older children and young people participated in

## **SOUTHEND CHRISTIAN FELLOWSHIP**

### **REPORT OF THE TRUSTEES FOR THE PERIOD ENDED 31<sup>st</sup> DECEMBER 2014**

Operation London 2014 which was a prayer event working with other groups from across the UK, with a training day in Oxford one Saturday prior to the event. This was the first time that our children were involved in this project. They had a stimulating experience and came back changed by their involvement in the event.

The PowerZone Team is made up of 30 leaders and 11 helpers. The team meets regularly for training, prayer and discussion. In addition to this regular training a contingent of 4 of the team were financed to attend a Children's Leaders Conference in Harrogate- this was a time to equip and envision them and they returned with new ideas and vision for the team.

#### **Youth work**

Much of the Fellowship's youth work and other provision for the wider community is provided in '**The Living Room**'. This purpose built area at the east end of our building houses a recreation room on the first floor, serving our youth work and providing an additional facility to the ground floor lounge area for community outreach work. The recreation area comprises a games area; storeroom; counselling room; kitchen/non-alcoholic bar area and toilets. In addition to use for youth and community work, this area is also available to church members as a social facility. It is also used by 'Southend Healing Rooms' as one of their venues.

#### **11 – 17's Mid-Week Youth Cell Groups**

Two Youth Cell groups met on Friday nights. A total of 12 young people attended these groups. The groups were co-ordinated by a team of 4 volunteer adult youth workers. The purpose of the groups is to encourage the spiritual development of those who attend and to develop respect, trust and friendship among members.

#### **'Girly Nights'**

SCF holds an infrequent evening for teenage girls facilitated by 2 or 3 female adult youth volunteers. The evenings may include cake decorating, watching a film, doing hair and make-up, eating pizza, and other social events. The evening is sometimes held in homes and sometimes in the Plaza Centre. Approximately 5-6 female teenagers attend. The purpose is to strengthen and develop existing relationships, and provide a safe environment in which to discuss life issues.

### **Serving the community**

#### **'Daisy-Chain' Playgroup**

The playgroup had a very successful 12 months in providing a service to the local community. From Feb 1<sup>st</sup> 2014 the Playgroup opened 2 afternoons a week to provide up to 15 hours Free Early Years Provision (FEYP) for all our 3 and 4 year olds and funded 2 year olds if required. The average weekly occupancy for 2014 was full capacity for the morning sessions in the Spring and Summer terms, and 73% in the Autumn term; and 65%, 95% and 35% for the afternoon sessions in the Spring, Summer, and Autumn terms respectively. Two year old funding for disadvantaged children continued to have a significant impact increasing the overall occupancy in the first 2 terms compared to that of the corresponding terms last year. The number of children (3-4 year olds) attending in the autumn term decreased from 47% in 2013 to 24 % in 2014 However the number of 2 year olds attending increased from 53% to 76% and 55% of these were funded.

## **SOUTHEND CHRISTIAN FELLOWSHIP**

### **REPORT OF THE TRUSTEES FOR THE PERIOD ENDED 31<sup>st</sup> DECEMBER 2014**

Southend Borough Council Early Years department continues to support and advise the playgroup about training, changes in legislation and a number of changes in the way Ofsted inspect settings.

In April one member of staff successfully finished her studies for Level 5 Children and Young People's Workforce and then completed additional studies at Level 5 focusing on Early Years by July.

Four staff participated in Personal Development training.

The playgroup was also used by a number of work experience schemes for student placements varying from 2 -12 week placements, and a work placement was provided for one student studying a Child Care Course year 1.

In September a second deputy manager was employed to cover the afternoon sessions. She started studies at Level 5 in Children and Young People's Workforce.

We were successful in 2 applications to Southend Borough Council:

- 1) £5000 2 year olds Capital Funding towards refurbishment of our toilet area to provide a purpose built nappy changing area, a staff toilet and 3 children's toilets. This has enabled staff to change nappies in a safer environment and given small children washing hands and using the toilets more independence.
- 2) £2000 for 2 year old equipment. Spent on equipment that is suitable for 2 year olds and enabling them to access all areas of Early Years Foundation Stage.

Over the summer holidays as part of the "Growing Room Project" 2 windows and a glass door fire exit were put into the playgroup rooms. This has provided daylight in the rooms making them feel more spacious, helped children to settle faster, enabled us to let fresh air to the rooms and given us easier access to our outside play area.

#### **Tots+**

The Tots+ Group, run by a leader and 4 voluntary helpers, continues to be popular with those who attend, averaging 25 adults and 30 children. In addition to providing a safe, relaxed and purposeful environment for very young children and their carers Tots+ continues to provide support for 3 parents facing challenging circumstances. New mothers to the group, including some new to the area, have been helped to establish new friendships. Families often stay for lunch at the community cafe, and are introduced to the Daisychain playgroup provision. Due to enquiries from the parents, it was decided to stay open during the summer break, as the parents feel the social network provided is very important during this period. There were a further 4 voluntary helpers during this time. There are 16 children on the waiting list and each week at least 1 more is added.

In addition 2 parenting courses have been run after the meeting and both courses have been very well received. A further course is planned. While the parents are doing the course Tots+ helpers look after their children so they can concentrate on the course and a mother who attended the 1st course helped look after the children of the parents doing the 2nd course as she wanted to give something back.

The Tots+ leader has continued a year-long course in Childcare at Level 3 NVQ. Also she has completed a course in Special Educational Needs (SENCO).01

## **SOUTHEND CHRISTIAN FELLOWSHIP**

### **REPORT OF THE TRUSTEES FOR THE PERIOD ENDED 31<sup>st</sup> DECEMBER 2014**

#### **'Crafty Cards'**

The card-making craft group continues to thrive after nine years, attracting about 20 enthusiastic members weekly, and with people on a waiting list. As well as the weekly card making, social times are arranged and many of the ladies have developed friendships and meet outside the class. On-going support in times of illness or need is provided by the group leaders; also prayer is offered.

#### **Community Café**

The cafe opens from 10am till 2pm Monday to Friday. It is a non-profit making service to the local community and neighbouring shops and has been open for 18 years.

A manageress is responsible for the running of the cafe each day supported by a part time paid deputy both of whom have current food hygiene certificates. Additional help is provided by a rota of 6 regular volunteers, two of whom hold current hygiene certificates. Eight other volunteers have varying special needs, two of whom are supported in the work place by other agencies. The rest are able to work independently with help from the regular staff. Support workers acknowledge the benefit to these volunteers in building their confidence, social skills and the development of practical skills.

During holiday periods help is provided by students from the fellowship who are 16 years and above. Teachers from the Fellowship are also called upon to help as required. A volunteer from the Isaiah Project has also been helping to make lunches for employees and volunteers on some days for two years enabling her to develop confidence and work-related skills.

Customer numbers have been less consistent this year, a trend that has affected other businesses in the local area, but has also been affected by building works. A group of teachers from a local school order a platter of sandwiches weekly for their prayer lunch held in a side room. Many of our regulars (approx 200) are of varying special needs or elderly. Groups serving those with special needs or mental health problems also use the café. They find the centre a safe, non-judgemental place to bring them and good relationships have been built with the staff. Our elderly customers appreciate not only reasonably priced food and drinks but also the companionship and friendly atmosphere the café provides.

An atmosphere of kind heartedness and the opportunity to speak about personal circumstances has resulted in some customers being open about their personal circumstances and prayer is offered or asked for when appropriate.

Members of other groups using the Plaza Centre like Crafty Cards and Tots+ also take advantage of the café facility.

#### **Christmas Day Meal**

The Fellowship provided a meal on Christmas Day for 75 guests from the community who would otherwise have been alone, and for the 36 volunteers serving them. Relationships with many of the guests have been built over the years the meal has been provided. The numbers have grown as a result of personal invitations and by word of mouth from the guests. Every guest was given a gift, most of which were donated by online supporters. The meal was supported again by volunteers from the Southend Association of Voluntary Services and the majority have put their name down for next year and commented how this year was their best Christmas yet as they felt so touched by the meal. Several guests made similar comments.

## **SOUTHEND CHRISTIAN FELLOWSHIP**

### **REPORT OF THE TRUSTEES FOR THE PERIOD ENDED 31<sup>st</sup> DECEMBER 2014**

#### **The Isaiah Project – opening doors to change lives**

This project supports those who find themselves unable to move their life forward without help and are willing to work with the aims of the project. Relationships are built by means of a befriender and personal support is provided with the intention of enabling people to take positive steps in life. Those supported by the project come to us with varying needs but all want to change the circumstances in which they find themselves. At present the Isaiah Project houses 28 including 9 children in 15 flats and 3 houses in Southchurch, Westcliff and Shoebury.

Members of the Project attend on a Monday morning for a 'catch up' and lunch where befrienders are available to deal with extra problems that have arisen, appointments can be made etc. An additional session has been started on a Tuesday lunchtime as a drop-in facility which also provides help with application forms, housing or other benefits, shower facilities or the opportunity to talk in confidence. At this new group relationships are built and sometimes these will lead to housing.

The Project Manager is supported by an administrator and finance manager. Alongside are 5 part time befrienders working a total of 32 paid hours per week, much of this time used to visit Project members in their accommodation which is managed by an Operations Manager. There is also an extremely supportive volunteer team who have made long term relationships with those living in the rented properties. The Project also employs three paid part time van drivers and a full time van worker – they are supported by 2 volunteers to collect and deliver furniture in the community. Five of our tenants help in the charity shops on a regular basis. Three of our tenants volunteer for us in the shops and making lunches.

The Wednesday morning coffee morning continues for those on the Project, but is also open to the community and runs at maximum capacity. Board games are available or time to chat together. There is help available if anyone has any benefit problems or for any other problem needing attention.

In April a fifth charity shop was opened in Shoebury to display and sell clothes, bric a brac, CDs and books. A team of 60+ volunteers help in the 5 shops and the Project also employs 3 full time and 3 part time staff in the shops. The Projects works alongside the probation service providing short term contracts for those on community service and with SEETEC for placements of the long term unemployed, some for a short spell and others for a 6 month placement, many of whom stay on as volunteers. Our furniture shops are used as part of the Essential Living Fund scheme where the Council allocates certain monies for basic furniture redeemable with us. To sell electrical goods, every item has to be PAT tested and we now have 4 volunteers and 2 paid staff who have undertaken and passed the training and are available in the shops to test items before sale.

One of the services that the Project offers the community is a house clearance service including boxing up and sorting of all items which are then sold in our shops. In the last year we have undertaken in excess of 20 clearances and are the first port of call for a local estate agent and two solicitors who forward jobs to us.

Fundraising includes the small Isaiah house money boxes which continue to raise an income and some individuals have committed to making a monthly donation towards staff wages.

The Isaiah Project continues to be a 'compassion' based ministry reaching those in the community who often feel alone or unable to move out of their circumstances without help. The

## **SOUTHEND CHRISTIAN FELLOWSHIP**

### **REPORT OF THE TRUSTEES FOR THE PERIOD ENDED 31<sup>st</sup> DECEMBER 2014**

team responsible for the Project is committed to be flexible to 'hear' the needs of those we come into contact with and to demonstrate the love of God in the area in which we are based.

#### **Celebrate Recovery**

The course originated in Saddle Back Church USA around 25 years ago and has been in operation in churches in the UK for about 13 years. It is a 12 step Christ-centred recovery course including the 8 principles of the Sermon on the Mount. The course is designed to enable people who experience any life-limiting habit or hurt to recover what has been lost from their life experience.

The course runs for 50 weeks with 25 lessons and on alternate weeks someone shares their testimony concerning the freedom their faith in Christ has made possible. The first course at SCF started in October 2012 and has run every Tuesday evening with the exception of Christmas Day until the present.

19 people attend the course although on any one night the average was 16. The course is administered by 8 church members and training for their roles is provided in house.

The evening incorporates refreshments, prayer, a time of worship, a lesson or testimony and gender specific small groups in which course members are able to speak openly about their circumstances, needs and progress towards greater freedom. The role of the course leaders in the groups is to facilitate discussion and ensure everyone keeps to the agreed guidelines concerning behaviour. Two leaders are required for each group.

The issues that people have brought to Celebrate Recovery include childhood abuse (sexual and physical), rejection, violence, drugs, alcohol, depression, self-harming. Almost all suffer from low self-esteem and experience relationship difficulties.

The success of the course can readily be identified by observing people's readiness to talk about their issues in a shared and safe environment in which many experience the tangible presence of God. Some course members have testified to being able to share their hurts for the first time. Christians in the groups have testified to the strengthening of their faith and three course members have come to personal faith in Christ. At the end of the course a number of group members expressed that they were much more able to face life and four people from the course have joined the Team and are helping in facilitating a group. This is the first year that the majority of facilitators are from the course. With the exception of three people all the people at the end of the previous course (ended Feb 2015) have decided to remain on the course for another year as they still have difficult issues to resolve and there is no time limit on how long people can stay.

#### **Youth Work**

##### **IGNITE**

Ignite is an evening which is open to any young person aged 11-18. The number of regular attendees remained fairly stable at 20-30, most of whom come to the church, but many do not. IGNITE combines social activities and indoor sports and games in purpose equipped rooms, as well as worship and a youth-specific talk. Relationships continue to grow and develop between the helpers and the young people who attend.

## SOUTHEND CHRISTIAN FELLOWSHIP

### REPORT OF THE TRUSTEES FOR THE PERIOD ENDED 31<sup>st</sup> DECEMBER 2014

#### Inter-Church cooperation

In pursuit of its aim to encourage unity among churches and Christian charities, church leaders and members of the congregation were involved in a number of inter-church events, meetings and areas of service to the community including:

##### **‘Street Pastors’**

Now completing its 10th year in Southend, this Christian service to the night-time economy of Southend involved 5 members of SCF (with 4/5 members who want to be involved in the next round of training) in the role of Street Pastor and 7 in the role of prayer support. The local coordinator is a member of the Fellowship, as is the Prayer Coordinator. Patrols run between 10pm and 4am on most Friday and Saturday evenings. Street Pastors assist the lonely and vulnerable, in many cases helping people to get home or seek medical assistance. They liaise closely with local police and the SOS bus, another Southend church/council cooperative scheme. They also liaise with the local town centre chaplain and ‘57 West’, a local church initiative working with young people and the homeless in the town centre. This year there has been a deepening of these links and there is a closer integration of all these services. Street Pastors have also been working hard to start and encourage the ‘Suspended Coffee’ scheme in Southend which enables a customer to pre-pay for a coffee which can then be claimed by a homeless person or rough-sleeper. It is already operating in the branch of three coffee shops and negotiations are taking place to establish it in another chain using Southend as a trial for a possible national roll out. The Street Pastor scheme has been extremely well received by local pub goers and clubbers and is fully supported by the local police who often comment that ‘we couldn’t do the job you do’. Night-club door-staff are also fully supportive. Street Pastors operate in a number of UK cities and towns and also internationally. The South East Essex Baptist Women's Association have made Southend Street Pastors their charity of the year and the outcome of two awards for which they have been nominated is awaited. Street Pastors were part of the team that helped Southend win the renewal of the Purple Flag award which recognises how safe and varied Southend’s night time economy is.

##### **SCF FC**

The Southend Churches Football League (SCFL) has 6 teams participating. A church-based volunteer manages the team. The squad has been in a state of transition, with some key players leaving and other new players getting involved. Many are now un-churched friends of various squad players. All individuals involved with SCF FC continue to be challenged and provoked regularly to mature and grow in character, attitude, and fair play/sportsmanship.

##### **SCF FC Under-16s**

The team participates in the Under 16s League of the Football League of Churches (FLOC). The team currently has 7 players, 5 of whom are from outside SCF.

##### **BLAZE**

BLAZE events have continued and are attended by up to 80 young people from churches and youth groups across South East Essex. It continues to be facilitated by a group of 8-10 youth workers from various local congregations, and consists of games, worship, a talk, and prayer ministry.

## SOUTHEND CHRISTIAN FELLOWSHIP

### REPORT OF THE TRUSTEES FOR THE PERIOD ENDED 31<sup>st</sup> DECEMBER 2014

#### Healing Rooms (HR)

The Fellowship works with 4 other churches to provide opportunity for confidential healing prayer for any member of the community irrespective of their faith background. HR continued to open twice a week in two different venues including the Fellowship's Living Room facility. This year 140 guests attended a Healing Rooms session. Also 45 prayer cloths were provided for those who were unable to attend for prayer in person.

HR closes for 2 evenings in the year for team building and prayer and closes during the school summer holidays.

On 17/11/14, the Monday Healing Room session changed temporarily due to drop in numbers of people attending for prayer and the increase in prayer cloth requests. The team meet at members' homes each week to provide prayer and prayer cloths for any requests throughout the previous week. This has proved successful and breakthroughs are being seen from prayer cloth recipients.

The Fellowship's Healing Team has also had quarterly meetings to pray, equip, share, develop and build the team.

#### Southend Churches Winter Night Shelter (CWNS)

The Fellowship responded to a request from Love Southend to partner with the Council, HARP (Homeless Action Resource Project) and other churches to provide a winter night shelter service from 1<sup>st</sup> December 2014 to the end of March 2015. A team of volunteers from the Fellowship, supplemented by volunteers from other churches made the Fellowship's facilities available for a night per week for this period. Six other churches provided similarly. The following refers to the provision made across all 7 centres as reported by the Winter Night Shelter Co-ordinator.

#### The Headlines

- Seven churches provided 20 beds per night from 1<sup>st</sup> December 2014 to 27<sup>th</sup> March 2015.
- One shelter had to finish 4 weeks early, so we were open for 113 nights meaning a potential 2260 bed nights were available.
- 1795 of them were filled (80%); an average of 16 guests per night.
- We provided 125 different guests with a meal, bed and breakfast.
- We were full on 9 nights and over capacity on another 12 nights.
- Most guests were referred by HARP, but about 25% self-referred.
- Approx. 350 volunteers worked just over 10,000 hours which would have cost just over £65,000 if paid at the adult minimum wage.
- We provided over 2250 evening meals (+ those for volunteers) and almost 1800 breakfasts.
- HARP report that 58 of the 125 guests were "housed"; although, unfortunately, some have since lost their accommodation.
- As last winter, the Council's Severe Weather Emergency Protocol didn't operate this winter.

Guests	Accommodated	
	Male	109
	Female	16
	Total	<b>125</b>

## SOUTHEND CHRISTIAN FELLOWSHIP

### REPORT OF THE TRUSTEES FOR THE PERIOD ENDED 31<sup>st</sup> DECEMBER 2014

Age Profile	
18 - 24	17
25 - 34	25
35 - 44	33
45 - 54	31
55 or over	12

#### **The Southchurch Foodbank.**

The Foodbank has rapidly expanded over 2014. The project is overseen by the leaders of 5 local church congregations, of which SCF is one, and operates as a Trussell Trust Foodbank. Five members of the SCF congregation volunteer to help at the Foodbank. Many SCF volunteers also help at the 'Nations TESCO Collections' which take twice a year. Members of the SCF congregation are encouraged to make food donations on a regular basis. Support is provided to meet urgent, immediate need. Guests to the Foodbank are referred by local churches or other agencies and a referral results in the provision of 3 meals for 3 days for a household. Any household can be referred up to 3 times in a 6 month period. The number of referrals has increased consistently and rapidly over the year.

#### **Revive, Love Southend and SIWG**

One of the Fellowship's senior leaders chairs regular meetings of Revive and Love Southend. Both of these groups are made up of church leaders from S.E. Essex and Southend Borough respectively whose agenda is to maximise the benefit to the community of churches working collaboratively. He also attends meetings of the Southend Inter-faith Working Group, a body which creates a communication channel between the Borough Council and faith communities.

### **Overseas Mission Activity**

Below are highlights by country of some the Fellowship's activity:

#### **Russia –**

In May a team of 4 people travelled to Kingisepp. They assisted the local church in the next phase of the building development work.

They also visited and led a meeting at the Kotle & Prevajhenka Drug Rehabilitation Centre and ministered at Jesus is Lord Church.

A total of £8,665 was spent supporting the work in Russia in addition to the team trip travel expenses which cost £3,831.

#### **Africa –**

In May/June a team of 2 travelled initially to Nyendo Full Gospel Church in Masaka. They then travelled daily to Kabakza to teach the School of Ministries training modules on Revival and Leadership.

During August a team of 3 people travelled to Kitale, Kenya to further explore visiting non-profit organisation's such as Child Rescue Kenya and Challenge Farm. They also ministered in a local Church.

## **SOUTHEND CHRISTIAN FELLOWSHIP**

### **REPORT OF THE TRUSTEES FOR THE PERIOD ENDED 31<sup>st</sup> DECEMBER 2014**

The team then travelled on to Uganda and met up with a team of another 6 people from SCF to spend 10 days working and ministering in Masaka Full Gospel Church and surrounding community. The ministry included working with the main congregation, the children and young people of the Church, restoring a very badly damaged family home and providing funds to repair and restore a water pump, which enabled villagers to draw clean water for the first time in a significant number of years.

In total £4,067 was spent supporting the work in Africa including £600 for the School of Ministries teaching programme in addition to team trips which cost £12,221.

#### **India –**

In March two Elders of Southend Christian Fellowship visited India, ministering in Covenant Blessings Church (CBC) in Thane and travelling to the state of Orissa to teach local church leaders on Christian Foundations. The senior Elder and another member of our Leadership Team returned to India in the November to teach at the Church camp of CBC. Additionally members of the Fellowship have continued to support the Jeevan Asha Project by sponsoring children from slum areas for the education and feeding programmes provided by the Project.

The church leaders in Covenant Blessings Church, travelled to the UK on two occasions during 2014, visiting Southend Christian Fellowship on both occasions.

In total £18,220 was spent on support for the church in India including £600 sent for the School of Ministries teaching programme.

During the year £ 3,509 was spent funding team visits (leaders' airfares).

#### **External Hire of the Plaza Centre Facilities**

It has been the policy of the Trustees to supplement the Trust's income by allowing other organisations, both Christian and secular, to hire the facilities for, in the main, musical events. Many of these events are publicised by the local Borough Arts Council. The nature of the main hall has proved a very attractive venue for such groups. This policy has helped promote high-quality entertainment for the community and has been extremely well received. Members of the Fellowship act as voluntary stewards at these events and provide refreshments for a charge. They are responsible for Health and Safety requirements. This year has also seen an increase in the use of the facilities for day-time fitness classes. We continue to accommodate services to the community provided by other agencies, including our local Neighbourhood Meeting which has arranged to have their community meetings here. We also continue to host regular meetings of the Southend Homeless Action Network, a network that brings together the Council and a wide variety of voluntary agencies engaging with the needs of the homeless in the Borough.

The hiring policy has contributed £5,765 to the Trust's income. It is not the policy of the Trustees to promote the hire of the building as a commercial profit-making enterprise but to further its use as a resource to the local community and help to defray the costs of the Trust's property.

## **SOUTHEND CHRISTIAN FELLOWSHIP**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2014**

#### **Plans for the Future (2015)**

The Fellowship is looking to develop its activities in line with our long-held objectives during the coming year. We plan on expanding our leadership and our pastoral care teams. As the Fellowship continues to expand we plan to develop further our building plans including the re-development of our accessible toilets and installing a lift at the front end of the building. Following the expansion of the Isaiah Project over the last few years it is planned that this aspect of our work will become a separate charity so that the Project can continue to expand its capacity to serve the vulnerable in the community.

#### **Financial Review**

##### **Income generation**

Income is primarily raised from gifts and donations. During the year, these totalled £308,623, representing 36% of total income (2013 - £267,670; 39%). A further £46,968, 5% of total income, was claimed from Revenue & Customs by way of tax recovered on Gift Aid donations (2013 - £53,577; 8%). The Isaiah Project income totalled £413,570 representing 48% of total income (2013 - £257,890; 37%).

##### **Resources expended**

The main areas of expenditure during the year were Isaiah project costs £405,612, representing 50% of total expenditure; ministry services, salaries and expenses £81,218 (10%); administration staff at the Plaza Centre £78,874 (10%); playgroup costs £65,568 (8%); and café costs £39,315 (5%).

The net surplus for the year was £53,683, representing 6% of total income. Unrestricted reserves were £582,041 at the end of the year.

##### **Investment policy**

The charity has adopted a policy of investing in a low risk, high return investment account with COIF.

##### **Fund raising**

The charity relies on voluntary donations from its members for its income. The charity does not employ professional fund raising bodies.

##### **Changes in fixed assets**

Capital expenditure during the year amounted to a total of £126,865 (2013 - £83,257). The main capital purchase was the foyer development costing £123,761. Changes in fixed assets can be viewed on page 25.

## **SOUTHEND CHRISTIAN FELLOWSHIP**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2014**

#### **Restricted funds**

Details of the restricted funds held in the year are set out on page 27. They fall under 3 main headings:

- Redirected giving – donations given for specific UK ministries
- Missions Fund – giving for overseas missions purposes
- Projects Fund – money raised for the development of the Plaza Centre.

#### **Volunteers**

The charity is grateful for the commitment of its volunteers who are involved in all aspects of the charity's operations.

#### **Public benefit**

The charity trustees have complied with the duty in section 4 of the 2006 Charities Act to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers and duties.

#### **Reserves policy**

The trustees believe that it would be prudent to have as a reserve a minimum of £30,000 readily available to cover unforeseen eventualities (£30,000 is approximately one month's unrestricted income/outgoings).

Bank balances are reviewed daily and for the past several years a minimum daily balance of at least £40,000 has been maintained; this figure excludes Restricted Funds.

Discussions internally within the charity and externally lead the trustees to believe that sufficient funds equivalent to the reserve figure identified could be made available, if required, on a timely basis by way of loan finance.

The charity's reserves policy will be reviewed on an annual basis.

#### **Governance and Internal Control**

The fellowship's activities are led by the leadership team. Trustees are selected by the other members of the trustee board. New trustees are approached from amongst the church membership. They are provided with an induction to explain the operations of the charity and their associated responsibility as trustees. Copies of the Charity Commission guidance are provided. The trustees meet approximately ten times a year to review strategy, performance, operating plans, budgets and building matters. Operational decisions are delegated to the leadership team.

#### **Risk assessment**

The trustees have considered the key operational, financial, and strategic risks that have a bearing on the charity. Suitable management information is available to the trustees on a regular basis to monitor these risks, and allow any mitigating action to be taken to address them.

## **SOUTHEND CHRISTIAN FELLOWSHIP**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2014**

#### **Trustees' responsibilities**

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of its financial activities for that year. In preparing those financial statements the trustees are required to:

- a) select suitable accounting policies and apply them consistently;
- b) make judgments and estimates that are reasonable and prudent;
- c) state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- d) prepare the financial statements on the going concern basis unless it is inappropriate to assume 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 to enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

This report was approved by the Board of Trustees on 25 October 2015 and is signed on their behalf by:

R P Bates  
Secretary

## **SOUTHEND CHRISTIAN FELLOWSHIP**

### **REPORT OF THE INDEPENDENT AUDITOR TO THE MEMBERS**

We have audited the financial statements of Southend Christian Fellowship for the year ended 31 December 2014 which comprise the Statement of Financial Activities, the Balance Sheet and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

This report is made solely to the charity's trustees, as a body, in accordance with section 144 of the Charities Act 2011 and the regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

#### **Respective responsibilities of trustees and auditor**

As explained more fully in the Trustees' Responsibilities Statement set out on page 15, the trustees are responsible for the preparation of financial statements which give a true and fair view.

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the regulations made under section 154 of that Act. Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's Ethical Standards for Auditors.

#### **Scope of the audit of the financial statements**

An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are appropriate to the charity's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the trustees; and the overall presentation of the financial statements. In addition, we read all the financial and non-financial information in the Report of the Trustees to identify material inconsistencies with the audited financial statements. If we become aware of any apparent material misstatements or inconsistencies we consider the implications for our report.

## **SOUTHEND CHRISTIAN FELLOWSHIP**

### **REPORT OF THE INDEPENDENT AUDITOR TO THE MEMBERS (continued)**

#### **Opinion on financial statements**

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2014 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

#### **Matters on which we are required to report by exception**

We have nothing to report in respect of the following matters where the Charities Act 2011 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns;
- we have not received all the information and explanations we require for our audit.

Robin Dillamore Ltd, Statutory Auditor

The Melbourne Centre, Melbourne Road, Blacon, Chester CH1 5JQ

27 October 2015

Robin Dillamore Ltd is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006

**SOUTHEND CHRISTIAN FELLOWSHIP**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**YEAR ENDED 31 DECEMBER 2014**

	Note	Unrestricted Funds £	Restricted Funds £	Totals 2014 £	Totals 2013 £
<b>INCOMING RESOURCES</b>					
Incoming resources from generated funds					
Voluntary income	3	234,784	120,807	<b>355,591</b>	321,247
Investment income		86	-	<b>86</b>	158
Incoming resources for charitable activities	4	95,577	412,194	<b>507,771</b>	359,756
Other incoming resources	5	5,855	-	<b>5,855</b>	10,461
<b>TOTAL INCOMING RESOURCES</b>		<u>336,302</u>	<u>533,001</u>	<u><b>869,303</b></u>	<u>691,622</u>
<b>RESOURCES EXPENDED</b>					
Charitable activities					
Grants payable	6	36,466	3,318	<b>39,784</b>	39,013
Costs of activities	7	171,886	466,478	<b>638,364</b>	501,288
Support costs	8	133,426	-	<b>133,426</b>	104,211
Governance costs	9	4,046	-	<b>4,046</b>	5,340
<b>TOTAL RESOURCES EXPENDED</b>		<u>345,824</u>	<u>469,796</u>	<u><b>815,620</b></u>	<u>649,852</u>
<b>NET INCOME FOR THE YEAR BEFORE TRANSFERS</b>					
		(9,522)	63,205	<b>53,683</b>	41,770
Transfers between funds		(3,135)	3,135	-	-
<b>Other recognised losses</b>					
Loss on revaluation of fixed assets for the charity's own use		(143,831)	-	<b>(143,831)</b>	-
<b>NET MOVEMENT IN FUNDS</b>		<u>(156,488)</u>	<u>66,340</u>	<u><b>(90,148)</b></u>	<u>41,770</u>
Balances brought forward		738,529	75,164	<b>813,693</b>	771,923
Balances carried forward		<u>582,041</u>	<u>141,504</u>	<u><b>723,545</b></u>	<u>813,693</u>

The charity has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the charity are classed as continuing with the exception of the Isaiah Project. See note 2 "Discontinued operation" for further information.

**The notes on pages 20 to 28 form part of these financial statements.**

## SOUTHEND CHRISTIAN FELLOWSHIP

### BALANCE SHEET

31 DECEMBER 2014

	Note	2014 £	2013 £
<b>FIXED ASSETS</b>			
Tangible assets	12	659,194	696,800
		<u>          </u>	<u>          </u>
<b>CURRENT ASSETS</b>			
Debtors	13	18,262	33,569
Cash at bank and in hand		61,590	102,929
		<u>          </u>	<u>          </u>
		79,852	136,498
<b>CREDITORS:</b> amounts falling due within one year	14	(15,501)	(19,605)
		<u>          </u>	<u>          </u>
<b>NET CURRENT ASSETS / (LIABILITIES)</b>		64,351	116,893
		<u>          </u>	<u>          </u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		723,545	813,693
		<u>          </u>	<u>          </u>
<b>NET ASSETS</b>	17	723,545	813,693
		<u>          </u>	<u>          </u>
<b>FUNDS</b>	18		
Unrestricted funds			
General reserve		569,214	723,365
Designated funds		12,827	15,164
		<u>          </u>	<u>          </u>
Total unrestricted funds		582,041	738,529
Restricted funds		141,504	75,164
		<u>          </u>	<u>          </u>
<b>TOTAL FUNDS</b>		723,545	813,693
		<u>          </u>	<u>          </u>

These financial statements were approved by the trustees on 25 October 2015 and are signed on their behalf by:

M Churchward  
(Chairman)

G Stone  
(Treasurer)

The notes on pages 20 to 28 form part of these financial statements.

**SOUTHEND CHRISTIAN FELLOWSHIP**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 DECEMBER 2014**

**1. ACCOUNTING POLICIES**

**Basis of preparation**

The financial statements have been prepared under the historical cost convention, with the exception of freehold property which is included at market value, and in accordance with the Statement of Recommended Practice (SORP), "Accounting and Reporting by Charities (revised 2005)", the FRSSE, the Charities Act, and applicable accounting standards.

**Fund accounting**

Unrestricted funds are general funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes.

The cost of raising and administering such funds are charged against the specific fund. Investment income and gains are allocated to the appropriate fund.

**Incoming resources**

All incoming resources are included in the statement of financial activities when the Charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

No amounts are included in the financial statements for services donated by volunteers.

**Resources expended**

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Costs of activities are direct costs related to furthering the objects of the Charity by way of its activities.

Support costs are those incurred in connection with running the Charity and its premises.

Governance costs are those incurred in connection with administration of the Charity and compliance with constitutional and statutory requirements.

**Tangible fixed assets and depreciation**

Freehold property is stated at market value, and is revalued by a suitably qualified person at least every five years.

Other tangible fixed assets are stated at cost less depreciation. Assets are capitalised where they can be used for more than one year and cost over £250.

Depreciation is calculated to write off the cost of fixed assets over their expected useful lives, and is provided on the following bases:

- Freehold buildings	2% on cost
- Fixtures & fittings	20% on cost
- Office equipment & computers	20% on cost
- Motor vehicles	25% on cost

**SOUTHEND CHRISTIAN FELLOWSHIP**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 DECEMBER 2014**

**2. DISCONTINUED OPERATION**

The trustees of Southend Christian Fellowship decided to transfer the Isaiah Project into a separate charity called "The Isaiah Project" (charity number 1156428) with effect from 1 January 2015. During the year ended 31 December 2014 the Isaiah Project generated income of £413,570, incurred expenditure of £405,612 and had a fund balance at the end of the year of £34,075. All of the Isaiah Project funds were classed as restricted as at 31 December 2014.

**3. VOLUNTARY INCOME**

	2014 £	2013 £
Tithes and offerings	308,623	262,805
Income tax recoverable	46,968	53,577
Travel contributions	-	4,865
	<u>355,591</u>	<u>321,247</u>

**4. INCOMING RESOURCES FROM CHARITABLE ACTIVITIES**

	2014 £	2013 £
Isaiah Project – rent receivable	109,461	72,656
Isaiah Project – charitable trading	192,271	147,904
Isaiah Project – other income	110,462	37,330
Playgroup income	63,751	58,177
Café income	25,533	27,578
Church activities	6,293	16,111
	<u>507,771</u>	<u>359,756</u>

**5. OTHER INCOMING RESOURCES**

	2014 £	2013 £
Rent receivable	5,765	9,257
Other income	90	1,204
	<u>5,855</u>	<u>10,461</u>

**SOUTHEND CHRISTIAN FELLOWSHIP**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 DECEMBER 2014**

**6. GRANTS PAYABLE IN FURTHERANCE OF THE CHARITY'S OBJECTS**

	2014 £	2013 £
Gifts to other NGOs:		
- UK	978	9,350
- Africa	600	720
- India	1,200	1,200
- Russia	3,396	604
Gifts to individuals		
- UK	7,854	7,043
- Africa	3,467	2,479
- India	17,020	11,299
- Russia	5,269	6,318
	<u>39,784</u>	<u>39,013</u>

**7. COSTS OF ACTIVITIES IN FURTHERANCE OF THE CHARITY'S OBJECTS**

	2014 £	2013 £
Ministry services	55,710	54,653
Ministry salaries	17,713	24,382
Ministry expenses	7,795	6,995
Overseas travel	19,561	13,479
Playgroup wages	49,855	43,806
Playgroup expenditure	15,713	3,634
Isaiah Project wages	189,377	107,149
Isaiah Project expenditure	211,897	156,822
Church activities	17,112	28,941
Youth work wages	14,316	18,941
Café wages	17,710	19,110
Café expenditure	21,605	22,678
Money advice project	-	698
	<u>638,364</u>	<u>501,288</u>

**SOUTHEND CHRISTIAN FELLOWSHIP**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 DECEMBER 2014**

**8. SUPPORT COSTS**

	2014 £	2013 £
Administration wages	66,253	36,446
Administration services	12,621	10,621
Premises costs and insurance	17,713	15,305
Printing, postage and stationery	2,046	2,926
Expensed equipment	664	1,048
Telephone and internet	3,373	3,331
Repairs and maintenance	7,039	11,515
Depreciation	20,640	17,672
Bank charges	1,560	2,914
Loan interest	-	283
Subscriptions	1,427	1,395
Sundry expenses	90	755
	<u>133,426</u>	<u>104,211</u>

**9. GOVERNANCE COSTS**

	2014 £	2013 £
Independent Examiner's fees		
- Previous year	-	150
Auditors fees		
- Current year	3,500	3,600
- Previous year	(180)	-
Consultancy	101	951
Accountancy & payroll services	625	639
	<u>4,046</u>	<u>5,340</u>

**10. TRANSACTIONS WITH TRUSTEES**

During the year, three trustees were engaged in remunerated ministry and received the following amounts in respect of ministry fees or salary, in accordance with the terms of the trust deed: M Churchward £27,855 (2013 - £27,327), P Martin £17,836 (2013 - £17,424) and P Burgess £23,548 (2013 - £22,069).

No trustees received ministry gifts during the year (2013 - none).

M Churchward, P Burgess and G Stone were reimbursed for expenses incurred on behalf of the charity during the year totalling £429, £749 and £100 respectively (2013 - two trustees totalling £1,405).

Also during the year, the spouses of two trustees, Mrs A Churchward and Mrs J Martin, received ministry fees or salaries of £27,855 and £5,213 respectively (2013 - £27,326 and £12,628). The spouse of one trustee, Mrs C Burgess was reimbursed for expenses incurred on behalf of the charity totalling £429 (2013 £nil). These amounts were authorised by other trustees in the absence of the related trustees.

**SOUTHEND CHRISTIAN FELLOWSHIP**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 DECEMBER 2014**

**11. STAFF COSTS**

	<b>2014</b>	2013
	<b>£</b>	£
Wages and salaries	333,195	235,563
Employer's National Insurance	15,228	12,762
Employer's pension contributions	6,801	1,509
	<u>355,224</u>	<u>249,834</u>

No employee received emoluments, as defined for taxation purposes, amounting to over £60,000 in the tax year.

The average number of employees during the year was 30 (2013 – 22 employees). The average number of employees on a full-time equivalent basis, analysed by function, was:

	<b>2014</b>	2013
Playgroup	3	3
Isaiah Project	11	6
Ministry	2	1
Café	1	1
Youth work	1	1
Administration	3	2
	<u>21</u>	<u>14</u>

**SOUTHEND CHRISTIAN FELLOWSHIP**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 DECEMBER 2014**

**12. FIXED ASSETS**

	Freehold property £	Fixtures & fittings £	Office equipment & computers £	Motor vehicles £	Total £
<b>Cost or valuation</b>					
At 01.01.2014	725,394	45,990	114,671	4,025	890,080
Additions	123,761	1,597	1,507	-	126,865
Revaluations	(199,155)	-	-	-	(199,155)
At 31.12.2014	<u>650,000</u>	<u>47,587</u>	<u>116,178</u>	<u>4,025</u>	<u>817,790</u>
<b>Depreciation</b>					
At 01.01.2014	38,341	44,468	108,596	1,875	193,280
Charge for year	16,983	890	2,167	600	20,640
Revaluations	(55,324)	-	-	-	(55,324)
At 31.12.2014	<u>-</u>	<u>45,358</u>	<u>110,763</u>	<u>2,475</u>	<u>158,596</u>
<b>Net book value</b>					
<b>At 31.12.2014</b>	<u><b>650,000</b></u>	<u><b>2,229</b></u>	<u><b>5,415</b></u>	<u><b>1,550</b></u>	<u><b>659,194</b></u>
At 31.12.2013	<u>687,053</u>	<u>1,522</u>	<u>6,075</u>	<u>2,150</u>	<u>696,800</u>

The freehold property represents the Plaza Centre in Southend. It was revalued at £650,000 by Ends and Whites Chartered Surveyors on 3 December 2014 using an open market value. Its previous valuation took place on 26 November 2009.

**13. DEBTORS**

	2014 £	2013 £
Income tax recoverable	5,759	23,253
Prepayments	6,153	3,967
Other debtors	6,350	6,349
	<u>18,262</u>	<u>33,569</u>

**14. CREDITORS: amounts falling due within one year**

	2014 £	2013 £
Trade creditors	1,932	11,905
Other creditors and accruals	13,569	7,700
	<u>15,501</u>	<u>19,605</u>

## SOUTHEND CHRISTIAN FELLOWSHIP

### NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2014

#### 15. CONTINGENT LIABILITIES

At the year end the charity was acting as guarantor for 18 of its Isaiah Project tenants. The rent for each is an average of £563 per month but these are all covered by housing benefit and therefore the trustees do not consider any of these contingent liabilities as probable to materialise.

#### 16. OPERATING LEASE COMMITMENTS

As at 31 December 2014 the charity had annual commitments under non-cancellable operating leases as follows:

Operating leases which expire:

	2014 £	2013 £
Within one year	6,417	-
Within two and five years	32,750	19,250
	39,167	19,250

These operating leases all relate to properties used as part of the Isaiah Project and were transferred to "The Isaiah Project" (charity number 1156428) with effect from 1 January 2015.

#### 17. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Restricted funds £	Designated funds £	General fund £	Total £
<b>Fund balances at 31.12. 2014 represented by:</b>				
Tangible fixed assets	61,652	12,827	584,715	659,194
Current assets	79,852	-	-	79,852
Current liabilities	-	-	(15,501)	(15,501)
	<b>141,504</b>	<b>12,827</b>	<b>569,214</b>	<b>723,545</b>

Sufficient resources are held in an appropriate form to enable each fund to be applied in accordance with any restrictions.

## SOUTHEND CHRISTIAN FELLOWSHIP

### NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2014

#### 18. STATEMENT OF FUNDS

	At 1 January 2014 £	Income £	Expenditure £	Transfers £	Other recognised losses £	At 31 December 2014 £
<b>Unrestricted funds:</b>						
General reserve	723,365	272,683	(279,868)	(3,135)	(143,831)	569,214
<b>Designated funds</b>						
Playgroup	15,164	63,619	(65,956)	-	-	12,827
<b>Total unrestricted</b>	<b>738,529</b>	<b>336,302</b>	<b>(345,824)</b>	<b>(3,135)</b>	<b>(143,831)</b>	<b>582,041</b>
<b>Restricted funds:</b>						
Overseas mission						
- Africa	617	1,483	(1,629)	-	-	471
- India	12,008	8,769	(16,720)	-	-	4,057
- Russia	1,962	4,835	(5,329)	-	-	1,468
- General	2,141	16,929	(21,229)	2,159	-	-
- Team trips	34	-	-	-	-	34
Projects						
- Urban outreach fund	1,500	-	(1,500)	-	-	-
- Kitchen/foyer redevelopment	28,854	78,385	(8,095)	-	-	99,144
- Isaiah Project	26,117	413,570	(405,612)	-	-	34,075
- Balcony	-	379	-	-	-	379
- Other projects	100	898	(1,974)	976	-	-
Re-directed giving						
- Basil D'Souza	1,145	1,405	(1,500)	-	-	1,050
- Other re-directed giving	686	1,770	(1,630)	-	-	826
Café	-	163	(163)	-	-	-
M Churchward	-	4,415	(4,415)	-	-	-
<b>Total restricted</b>	<b>75,164</b>	<b>533,001</b>	<b>(469,796)</b>	<b>3,135</b>	<b>-</b>	<b>141,504</b>
<b>Total funds</b>	<b>813,693</b>	<b>869,303</b>	<b>(815,620)</b>	<b>-</b>	<b>(143,831)</b>	<b>723,545</b>

The general reserve represents the free funds of the charity which are not designated for particular purposes.

The playgroup and café are projects which are run from the Plaza Centre for the benefit of the local community in Southend.

The 'M Churchward' fund represents gifts received which are partly to fund Mr Churchward's ministry.

The 'Overseas mission' restricted funds represent income received for mission work in various countries overseas.

The 'Projects' restricted funds represent income received to further projects working into and helping the community.

'Re-directed giving' represents donations given for a specific beneficiary or purpose, which are then passed on to the beneficiary or used in such a way as to fulfil its purpose in accordance with the wishes of the donors.

Transfers to restricted and designated funds from the general reserve are to cover any overspend.

**SOUTHEND CHRISTIAN FELLOWSHIP**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 DECEMBER 2014**

The following page does not form part of the statutory financial statements.

**SOUTHEND CHRISTIAN FELLOWSHIP**

**CASHFLOW STATEMENT**

**YEAR ENDED 31 DECEMBER 2014**

	2014 £	2013 £
<b>Net incoming/(outgoing) resources before other recognised losses</b>	<b>53,683</b>	41,770
Depreciation	<b>20,640</b>	17,672
(Increase) / decrease in debtors	<b>15,307</b>	(2,727)
Increase / (decrease) in creditors	<b>(4,104)</b>	15,712
	<u><b>31,843</b></u>	<u>72,427</u>
<b>Capital expenditure</b>		
Payments to acquire tangible fixed assets	<b>(126,865)</b>	(83,257)
Loan repayments	-	(24,657)
	<u><b>(41,339)</b></u>	<u>(35,487)</u>
<b>Increase / (decrease) in cash for the year</b>	<b>(41,339)</b>	(35,487)