

Calvary
Christian
fellowship

Trustees' Report
and
Accounts

for the period ended
31 March 2015

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Reference and Administration Detail

Period	1st April 2014 to 31st March 2015
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 Pete McDermott
Mr M Headley	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	Independent Examiner
CAF BANK Ltd	O J Grills
PO Box 289	J A Fell and Company
West Malling	40 Hoghton Street
Kent	Southport
ME19 4TA	PR9 0PQ

Senior Staff Members

Name	Position	Status
Graham Hooke	Senior Pastor	Employed
Paul Jackson	Associate Pastor	Employed
Dorothy Barton	Elder	Volunteer
Stephen Whymark	Elder	Volunteer (until October 2014)
Linda McDermott	Elder	Volunteer
Ian Shepherd	Elder	Volunteer (from October 2014)

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 meeting its charitable objectives)
2. Elders (including pastors)

The Elders are responsible for the spiritual life, leadership and activities of the church. They continued to meetings every two to three weeks at Elders' homes on Wednesday evenings, with breaks for holiday periods, and held 16 meetings in 2014/15.

The Trustees are responsible for those areas relating to the charity as a legal entity; specifically the financial, legal and employment matters. Trustees meet approximately quarterly on Friday evenings and met together 5 times in 2014/15.

The pastors and elders are responsible for the direction and spiritual welfare of the charity as a Christian church. As a team they take care of the church and decisions are usually 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. No joint meetings were held during the period covered by this report.

The church relies heavily on volunteers to fulfil its ministries. Partnership (formerly known as 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.

Employed Staff

Graham Hooke and Paul Jackson continued to serve the church and were paid as full-time Senior and Associate Pastors respectively.

Jill Jackson continued to work in paid part-time employment as the CAP Centre Manager and Debt Advisor.

Sarah Downie continued to work in paid part-time employment as an additional CAP Debt Advisor.

Lee-James Warren completed his trial period as a paid, part-time Youth Worker and his role was made permanent. He continues in training with time and support from the church.

Karen Whaite continued as a part-time paid Administrator.

Billy Garnett continued as a part-time paid Site Supervisor.

The Senior Pastor, Graham Hooke, was off sick for several weeks in June/July 2014 and also commenced a three month sabbatical in February 2015. During these absences the Associate Pastor, Paul Jackson, covered very capably.

Work Streams

The activities of the church are divided between seven Work Streams with Pastors, Staff & Elders continuing to take responsibility for each stream as follows:

The Senior Pastor, Graham Hooke, has responsibility for the following three streams with support from staff and elders as stated:

TEACHING & WORSHIP DISCIPLESHIP PATHWAYS INTERNATIONAL MISSION

Elder: Linda McDermott

The Associate Pastor, Paul Jackson, took responsibility for the following three streams with support from staff and elders as stated:

COMMUNITY MISSION

Debt Advisor: Jill Jackson
Debt Advisor: Sarah Downie
Elder: Steve Whymark

MISSIONAL WORSHIPPING COMMUNITIES YOUTH & CHILDREN

Elder: Dorothy Barton
Youth Worker: Lee-James Warren

Paul Jackson line manages Lee-James Warren, Jill Jackson
Jill Jackson line manages Sarah Downie

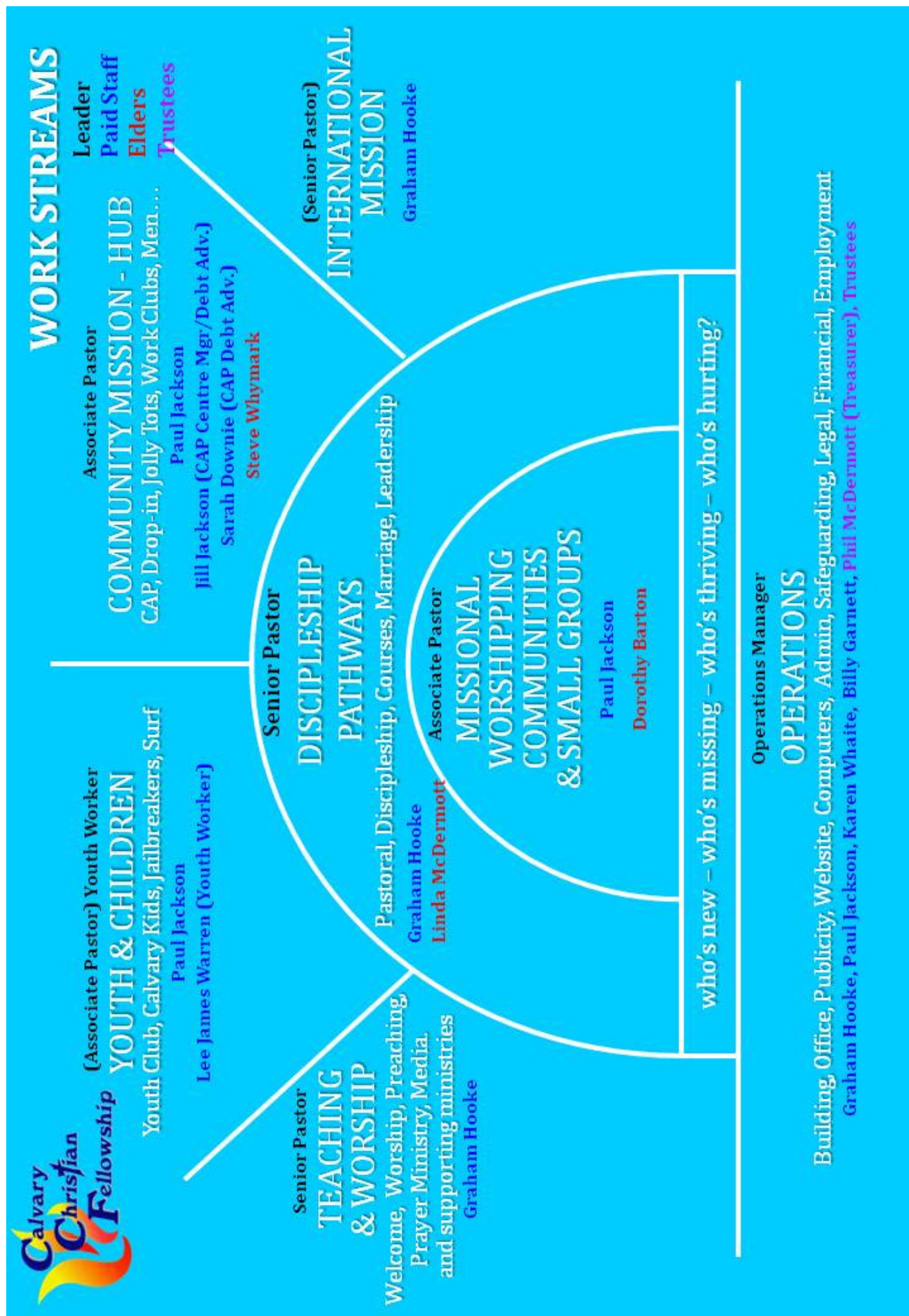
A seventh stream, **OPERATIONS**, supports all the work of the other six streams and, in an ideal scenario, would be headed up by an Operations Manager. In the absence of a suitable person the Pastors shared responsibility for this seventh stream:

OPERATIONS

Administrator: Karen Whaite
Site Supervisor: Billy Garnett

Graham Hooke line manages Karen Whaite and Billy Garnett.

All groups and activities of the church are managed and supported within the above Work Streams framework. This framework is displayed in the following diagram.



1. MISSIONAL WORSHIPPING COMMUNITIES

During 2014/15 the church continued 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

The development of Missional Worshipping Communities is one of the main ways the church engages in outreach.

Established MWC's

M2E (Ministry to the Elderly) has been running for a number of years and meets monthly on a Sunday afternoon for a short service of worship, monthly on a Tuesday for a "Brew time" usually featuring a speaker on a topic of interest and monthly on a Thursday for a Film Club. A monthly Keep-fit session on Friday and a Discipleship gathering were added to their programme during 2014. The M2E community numbers between 25 and 30 people

Splat - Messy Church led by Miriam Grave and a team, has continued meeting on the third Saturday of each month. Splat is for all generations and mixes creative activities, worship, teaching and a simple meal together. Average monthly attendance is between 50-60 people.

Emerging MWCs

The **20s/30s** community, co-ordinated by Ruth Porter, continued to come together for occasional events and activities.

Mercy People - a Choir for Justice began to perform at a number of events and raise money for three charities. There are approx. 35-40 choir members with an average attendance at rehearsals and events of 20-25.

In addition to these emerging Missional Worshipping Communities the church's activities to reach men, and also some of its debt support are increasingly following the principles of MWCs and small communities are beginning to develop.

Alongside Missional Worshipping Communities the church also has various **Small Groups** (SGs) that provide a place for people to meet and grow in faith.

2. DISCIPLESHIP PATHWAYS

Discipleship Pathways Team

The Senior Pastor has a team of 8 people (DP Oversight Team) to work together with him in the development of this stream of church life. We recognise four key groups of people in church life, those who are **New, Missing, Hurting** and **Thriving**. For people in each of these groups their life experiences may currently be challenging, such that they benefit from additional pastoral support from the church, over and above the support and friendship offered in SGs and MWCs. These are times for potential growth in discipleship.

The DP team has continued to meet to:

1. Establish better procedures for helping new people become part of church.
2. Co-ordinate care and support for people, pastorally, who are not in a position to receive support from other groups in church.
3. Develop a range of Discipleship Resources for communities and groups to use. A churchwide programme called "Disciple 2015" was introduced in Autumn 2014, first to church partners and then to the leaders of all groups. The Senior Pastor produced a book listing 18 different courses and their strengths and weaknesses for small groups to try out during 2015.

The Prayer Clinic continued to provide opportunity for people to book private opportunities to receive prayer support in a different and quieter context than Sunday morning services or MWC/SG meetings.

One of the elders, Linda McDermott, continued in her role as the **Pastoral Co-ordinator**. She meets with the Senior Pastor regularly to oversee and action pastoral support where required. A small team of people was established to provide pastoral support, working with Linda, but this work is still in its infancy.

Pastoral care of members continues to take place through SGs and MWCs, with the individual members of the church involved in **mutual support** for one another.

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.

Counselling of a few people continues to be undertaken by three appropriately trained counsellors, all of whom are members of the DP oversight team.

The **Prayer Ministry Team** ensure that prayer is available at each Sunday morning service. People can also put prayer requests on a prayer chain. George and Joan Thomas stepped down from their responsibility for Prayer Ministry. The Senior Pastor has called the team together on a few occasions so that this ministry can continue but it has not yet been possible to appoint new leaders. However, Grahame Treasure took responsibility for the email Prayer Chain.

Courses

1. The **Partners and Friends** course has replaced the previous **Vision, Values and Involvement** course.

One course was completed in Spring 2014 adding 5 new partners and 2 new friends. A second course was run in Jan/Feb 2015, led by Graham Hooke along with Phil & Linda McDermott, and hosted at their home. It was followed by an extra session for a meal and an interview, addressing what it means to be a partner of Calvary Christian Fellowship.

5 people took part in this course of whom 4 decided to become partners.

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2. The **Christianity Explored** course was run as part of **Stuff for Men**. Around a dozen men went through the course starting in January and running until Easter 2015. The course provides an introduction to the Christian faith and an opportunity to discuss and ask questions.
3. **CAP Money** is a 3 week course that encourages and enables people to get control of their finances. One course was run in January/February 2015 with 6 delegates attending.
4. One **Baptism preparation** course was run during this period but no people were baptised.
5. No **Marriage Preparation** classes were held this year.

Other Events and Activities

No **Weddings** or **Funerals** were held at CCF between April 2014 and March 2015

3. TEACHING & WORSHIP

Teaching Series 2014/15:

A Matter of Life... (John's Gospel) completed

Living Faith (James)

Summer Sundays (more from John's Gospel)

Revelation chs 1 – 6

supplemented by occasional one-off topics and services.

Talks continued to be supplemented by Small Group activities published on most Sundays in the weekly Bulletin and also accessible online through our church website.

A completely new church website was launched in May 2014 and this provided the opportunity for all Sunday talks to be made available as online podcasts. They continue to be sold as CDs for 50p, immediately after the service, but are also available online from Sunday afternoons, along with any notes produced and some of the visual presentations.

i. Sunday Mornings

The Sunday morning service is open to all, with a steady stream of visitors. Services were held every Sunday morning and also on Christmas Day. During 2014/15 the preaching and teaching on the Sunday services was covered by a wider range of speakers than ever and a greater diversity of approaches. Most speakers were from CCF with just three external speakers, two from CAP and one from World Horizons (China). Sunday preaching was covered as follows: (previous years in brackets)

CCF Speakers	2014/5	2013/4	2012/3
Graham Hooke	17	(24)	16)
Graham Hooke & Paul Jackson	0	(1)	1)
Paul Jackson	8	(11)	11)
Paul & Jill Jackson	2	(1)	2)
Jill Jackson & Sarah Downie	1		
Jill Jackson & Jacqui Shurr	1		
George Thomas	3	(4)	2)
Lee-James Warren	1	(1)	
Lee-James & Becky Warren	1		
Hannah Jackson, Sam Prosser, Jennifer Hebson & Joe Winter	1		
Paul Richardson	1	(1)	3)
Derrick Bannister	2	(3)	1)
Paul & Miriam Grave	3	(2)	3)
Paul Grave	2		
Miriam Grave	1		
Bev Redman	2		
Andy Prosser	1		
Brian Whaite	1		
Steve Coates	1		
Ruth Hooke	0	(1)	
Neil Kiley	0	(1)	
Sarah Downie	0	(1)	
Nigel Stewart	0	(1)	
Visiting Speakers			
Dave Tudor (CAP)	1		

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Gary Foulds (CAP) 1
Wayne (World Horizons) with Steve Coates & Jacqui Shurr 1

Every Generation Services	5	(5	?)
Baptismal Services	1	(2	0)
Youth Services	3	(1	3)
Dedication Services	4	(2	2)
Connect	1	(2	7)
CAP	3		

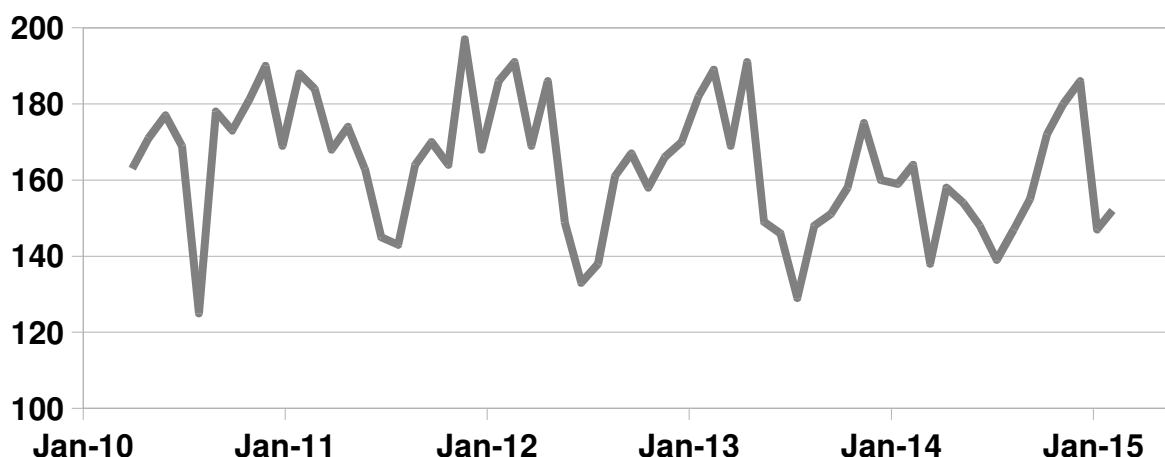
Communion (at "Shalom" services) was celebrated on a monthly basis.

In addition to the Sunday morning service the Splat and M2E Missional Worshipping Communities continued to provide monthly services.

ii. Attendance trends April 2014 - March 2015

The following graph shows average monthly attendance at Sunday morning services between April 2010 and March 2015:

Attendance: Monthly Averages



iii. Partners Meetings

Following last year's change from membership to partnership, we held two Partner's Meetings with financial reports, in March 2014, (54 attendees) and October 2014, (66 attendees).

The invitation to people to be "Friends of CCF" first made on 5th January 2014 was included on a CD which was adapted in the summer 2014. It is available both on CD and the church website.

Being a "Friend of CCF" is open to anyone regardless of faith and attendance, however, there has not been significant take-up of this option.

The change from Members to Partners invited people to a new understanding of what it means to be committed to CCF, as outlined in detail in last year's report. This led to an initial reduction from 152 members to 127 partners and 8 friends. Most of the 17 other members who did not become partners had not been involved or committed at CCF for some time.

During the course of the year two Partners Courses were completed and nine new partners were added, along with six new friends, giving a total at March 31st 2015 of: 36 partners, 14 friends.

4. YOUTH AND CHILDREN

Youth Work Role

In summer 2014 Lee-James Warren completed the New Wine Discipleship Year as part of his training linked to the youth worker role. The position of Youth Worker was made permanent from September 2014. The church membership supported this appointment and gave over £25,000 to fund this role. Lee-James Warren continues in the role as Youth Worker and as part of his training he enrolled on a Kingdom Theology course with Westminster Theology Centre and Chester University.

Youth Work

Youth is our Friday night term time youth club aimed at young people at high school. This club attracts young people from both church and local community and attendance varies between 20 and 40 young people, averaging about 25 young people.

Jailbreakers is a Sunday morning discipleship group for 11 – 14s.

14+ is a new, fortnightly Sunday morning discipleship group aimed at those aged 14+.

5-2-7 is a Sunday evening discipleship group that Lee-James Warren has initiated. It's focussed on the 14 – 17 age group.

Youth Community is a monthly Sunday morning gathering for all Youth. It started in February 2015 and is planned to run on the first Sunday of each month.

The church has continued links with Lostock Hall Academy. Lee-James has had involvement in supporting RE lessons. In addition Lee-James, along with staff from our CAP Centre have delivered Money Management Workshops to year 7, 8 and 9 pupils.

Lee-James has also developed links with Balshaws High School. This has involved one assembly and also supporting the school chaplain in a lunch time club.

There was also a youth weekend-away held on 27th – 29th March. 39 young people and leaders went to Waddecar for a mix of games, activities, teaching and worship.

Children's Work

Calvary Kids is our Sunday morning activities for children aged 0 – 11. Within that age range the following specific groups exist Bubbles (pre-schoolers), Splash (infants: reception – yr2) and XStream (juniors: yrs 3 – 6).

Surf is a fortnightly Friday night children's activity aimed at 6 – 11 year old church children who are encouraged to bring church friends along.

Easter Holiday Club ran from 30th March to 2nd April. It was for children aged from 4 – 11 and around 35 children attended.

5. COMMUNITY MISSION

The church aims to reach out to, connect with and serve the local community through different groups and initiatives.

Christians Against Poverty – Debt Help

Our church runs a Debt Help centre in partnership with the national charity Christians Against Poverty. Our centre has been operating since September 2008 and we've visited and worked with over 250 individuals or families.

In the 12 month period of this report our debt help centre has

Received 72 new appointment bookings

Visited 46 different individuals or families to give debt advice and support with a budget.

Seen 15 clients become debt free through either repayment, debt relief order or bankruptcy.

In addition to our debt advisors meeting people in their homes we also ran a fortnightly debt drop-in. The debt drop-in is another way to support clients and builds stronger relationships between new and existing clients and the debt centre team of advisors and befrienders.

The Hub – Improving the Wellbeing of Individuals and Community

Through the summer and autumn of 2013 the church began to discuss and develop a vision for The Hub. The Hub would be a place that provides help and support for local people in four different areas: debt and money advice, crisis food support, employment advice and housing advice.

The Hub – Job Club

In May 2014, in partnership with Kings Church, Penwortham we opened a CAP Job club. The job club operates over two locations: Thursdays at Kingsfold Centre, Fridays at CCF Ward St. The job club provides an environment where people can develop a CV, search for jobs, prepare for and practice interviews. In addition the job club runs a termly 6 week long "Steps to Employment" course.

Since May 2014 up to March 2015 the CCF based job club has supported, helped and advised 36 different individuals.

The Hub – Food Bank

Through the summer of 2014 we developed a partnership with Community Solutions North West, a social enterprise with experience of running foodbanks. In autumn of 2014 we hosted some foodbank training that Community Solutions presented. This was for people in our church and other local community organisations. Around 15 of our church people attended the training. Our aim was to launch a foodbank, in partnership with Community Solutions, in February 2015. Our primary referral source would be the Lancashire County Council Care and Urgent Needs Scheme. Foodbank didn't launch until June 2015.

Jolly Tots

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),

Ripples

The *Special Needs Dance Group* called Ripples has continued to run on a bi-monthly basis on Sunday afternoons.

Events

In addition to the above regular activities we ran the following events to engage and connect with the local community or to support activities in our church.

We were part of Lostock Hall Carnival on 5th July

We organised and hosted a Craft Afternoon 22nd November. This was open to friends and

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members of the local community and approximately 300 people attended.

CCF has supported the Creative Network, led by one of our partners, Nigel Stewart since its launch in 2010. Nigel has instigated Live Events in the area: Leyland Live, Penwortham Live, Chorley Live and Longton Live, each running once or twice per year. Each live event features about 100 acts taking part in approx. 25 venues over a Friday and Saturday evening. Many CCF members have supported these events, hosting venues, running the PA and supporting a whole range of budding and experienced artists of all ages.

These events have been highly successful and won Nigel the South Ribble B.C. Community Volunteer Award in 2014 as well as helping raise the profile of the church as a supporter of our local communities.

Musicians and other members of the church participated in a community Carol Singing event in Lostock Hall in December 2014.

The Associate Pastor took part in leading a special Walk of Remembrance in August to mark the centenary of the outbreak of WW1.

The Senior Pastor took part in leading the annual Remembrance Day service in November at the Cenotaph, Lostock Hall.

6. INTERNATIONAL MISSION

International Partners

Support through prayer, relationship and finance continues to be 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.

CCF's international involvement is primarily through people who we already have a relational connection with. Of the following people listed, Sarah Pinninty (Hooke) and Hannah Wang (Linford) both grew up and were baptised at CCF. Steve Coates and Jacqui Shurr also both became Christians and were baptised at CCF. Each of them has gone on to give their lives to serving God internationally.

Steve and Mary Coates are working with '**World Horizons**', based in South Wales, with a special interest in Italy.

Pastor Joshua Magezi leads the Kibuli Miracle Centre Church in Kibuli District, Kampala, Uganda. He also established a major project that we have a special interest in: **Bulabakulu Children's Village** for abandoned children, home to 150 children and widows who act as carers. AGLM UK is a Wales-based registered charity, directly involved in supporting the work of this village, with whom we co-operate and channel funds.

Hannah Wang, along with her husband Wang Ping, is working with **World Horizons** in Japan, helping to establish a church.

Fountain of Life Ministries was founded by **Sundar & Sarah Pinninty** and works with Sundar's Indian family and others in village evangelism, literacy and sewing centres in South India. The Home of Hope for abandoned children, completed in January 2013, has been caring for up to 10 children and is a base for the work of FLM, which is a registered UK charity.

Good Rock Foundation is working with orphanages and supporting foster care of children in China. **Jacqui Shurr**, the founder, is based in our church and travels to China occasionally to sustain and develop this ministry.

Support for International Partners

Details of funding for the work of our International Partners can be seen in the audited financial report. Newsletters from our International Partners continue to be reproduced and distributed via the Bulletin whenever received. Information is also made available on the church website, although this has to be carefully restricted in some cases for the safety and well-being of our partners overseas.

International work is highlighted on Sunday mornings for informed prayer on an occasional basis, especially when there is any significant news to bring.

The International Links Noticeboard is updated by the Senior Pastor. International Partners have been encouraged to produce a regular A4 highlights page for the Noticeboard, covering a 4/6/12 month period in advance so that information does not go out of date so quickly.

Each international partner has either a link person at CCF, or two or three supporters who maintain good contact with them.

Uganda

A crisis of food supply for the village when a donor pulled out led to AGLM UK mobilising fund raising aiming at £2,000 per month for the 200+ children and their carers. Various groups at CCF engaged in a range of activities to raise money, and in total over £9,900 was raised between October 2014 and January 2015.

A Bradford church has been putting together a container to send out to the village. CCF members contributed significant quantities of clothing and useful goods to this venture in 2013. By March 2015 a truck had been acquired to include in the container and funds were almost in place to send it on its way at Easter 2015.

Visits

Japan

Hannah Wang visited the UK in the summer of 2014 and reported to CCF on her work in Japan.

India

The Pinninty Family (Fountain of Life) visited and reported to CCF in August 2013 and were present at CCF on one other occasion.

China

Jacqui Shurr (Good Rock Foundation) lives in the area and attends CCF regularly. She took part in two Sunday services during the course of the year.

The first of these occasions in January 2015 also featured a Chinese Pastor, Wayne, currently training with World Horizons at their Llanelli base. He came to visit CCF along with Steve and Mary Coates and the service featured an interview involving Wayne, Steve and Jacqui, who remarkably had each come to know each other in China, several years ago, through unrelated circumstances.

Italy

Steve & Mary Coates (World Horizons, Europe) visited CCF in May 2014 when Steve preached and again, along with the Chinese Pastor, Wayne in January 2015.

Just prior to his sabbatical, the Senior Pastor, Graham Hooke spent a week in Italy with Steve and Mary on one of their regular trips to support church leaders in Genoa. He wrote a comprehensive report about the visit, recognising the significant prayer support and encouragement that Steve and Mary bring to a number of Italian pastors. Their dream is to establish a prayer centre for the Mediterranean nations in Genoa.

7. OPERATIONS

Communication - Friday Feed, Dropbox & Website

The weekly e-mail communication, Friday Feed, has continued and is circulated to 122 people. Friends of CCF are automatically added to this distribution list.

The team brought together to work with Andy Prosser and EWDP to design a new website completed their work and the improved site was launched in May 2014. Andy continues to provide paid support for the website. Regular updating of the site is undertaken by the Administrator along with both Pastors.

The Sunday Church Programme, including some of the main rotas for Sunday teams, continues to be accessible through Dropbox.

Building management & Property

The Church Administrator, Karen Whaite, keeps a diary of all activities taking place in the building. Four members of staff hold a weekly Admin meeting on Wednesdays, with one focus of attention being the co-ordination of all activities to avoid clashes in the use of rooms and to aid the Site Supervisor in setting up for activities efficiently and appropriately.

Using the building efficiently and minimising the work for volunteers remains a challenge but once new activities have been launched and routines established, the regular admin meetings have helped to minimise these difficulties.

Finances

Phil McDermott, the church treasurer, administers the church finances and produces a monthly report for Elders and Trustees. Audited accounts are submitted for each year.

Relationship with other Charities and Organisations

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

The church is also part of the **New Wine network** of churches. The Pastors and their spouses attend occasional meetings of the North West New Wine network. The church supports other New Wine events, such as New Wine Men's and Women's days.

The New Wine Summer Conference at Newark ended in 2013 and since then a team of local New Wine Leaders, including our Associate Pastor, Paul Jackson, have been involved in the planning of a northwest region New Wine event, Landmark, to take place at Lancaster over a weekend in May 2015. Around 70 people from CCF are expected to attend this event.

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 and he meets with the two other Lostock Hall clergy (Anglican/RC) to maintain relationships and further work together in any ways that we can.

The church has continued working with Kings Church Penwortham and launched a Job Club. This was initiated by Paul Jackson, working with Mark Willett from Kings Church. More information about this can be found in the Community Mission section of this report.

Graham Hooke attends an occasional study, support and prayer group with two local Baptist ministers (Tony Crawford and James Watterson).

Paul Jackson meets with a New Wine Core Group for a similar purpose.

Plans for the Future

Learning Communities

The Learning Communities seminar, attended by the elders during 2012-13 gave us a way to assess, dream, plan and strategise the future of our church through 2 year targets and 6 month goals.

October 2013 6-month Goals

(Progress in italics)

Launch Mercy People, target 30 people. *(Launched with 35 people in April 2014)*

Establish core team for 20s/30s *(The leader is away often and no team has been established)*

Equipping Leaders: All leaders to have attended at least one session *(completed)*

Match use of building to priorities - review proposals *(completed)*

Youth - establish discipleship of 15s-21s. Focus on 15s-18s. *(A fortnightly Sunday group called 5-7 has been established with up to a dozen 14s-18s meeting regularly.)*

Establish viable core group that's a hot centre

Delegate Operations, identify teams/leaders - aim for 4 done. *(Greater clarity has been established in Operations although working hours of the Administrator sometimes extend beyond her 20 hour limit)*

Two-year goals (for 2015-16)

10 Missional Worshipping Communities *(We are not on target for this goal)*

Missional Initiatives become Missional Communities *(CAP has made significant steps in this direction)*

Mission Fruitfulness from "Person of Peace" relationships *(There are examples of this and significant potential opportunities arising especially through "People of Peace" serving our borough and who are favourably inclined to CCF.)*

Effective Leadership "Huddle" and potential missional leaders in "Huddles". *(Elders are not using "Huddle" as a leadership tool. "Huddle" is used occasionally for a small number of leaders)*

Known and working process for raising up leaders. *(We are continuing to think ahead and prioritise giving opportunity for new young leaders but we don't have a specific process for raising up leaders)*

Clarity and ownership of language. *(We do not yet have a measure of how well this has been achieved.)*

New Goals set in October 2014

In October 2014 Elders set a range of new goals for 2014/15 as follows. As of March 31st 2015 many of these goals are well on the way to being achieved but we will report more fully on progress in the 2015/16 report.

6-month goals

Youth and Children Stream

- Set up a Sunday morning discipleship group for year 10s and above.
- Establish our youthwork as a Missional Worshipping Community
- Develop younger people, those in teens and 20s in upfront roles

Missional Worshipping Communities and Small Groups Stream

- Engage all MWCs and Small Groups in the challenge: '**DISCIPLE**'
- Run Equip and Enthuse Learning Community for Small Group and Missional Worshipping Community leaders.

Community Mission Stream

- Establish crisis food support as a third spoke of The Hub.
- See 12 people linked to our CAP centre come to faith and be being discipled by August 2015.

Discipleship Pathways Team

- Launch the challenge to Groups to run a discipleship course in 2015.
- Establish new database of New, Missing, Hurting and Thriving.
- Develop team of pastoral support workers.
- Develop new Welcome Pack
- Launch Release Groups.

Teaching and Worship Stream

- Involve young people (14+) in a wide range of aspects of Sunday worship.
- Develop individuals specifically in the (1) Meeting Leading (2) Prayer (3) Family Worship leading aspects of Sunday worship
- Refocus and re-establish Prayer Ministry team with new leadership.

International Stream

- Develop a team to share responsibility for support of International partners.
- Set up International Page on website

Staff and Elders

- Progress the series of monthly "whole staff" meetings.
- Induct Ian as a new elder.

Two-Year Goals

- See 30 people annually make faith commitments and be being discipled across MWCs and Small Groups.
- We have 1 plus 6 monthly opportunities to go to church, with MWC teams and leaders orbiting in and out of Sunday morning.
- 10 leaders in teens, 20s and 30s having key roles (Worship, Meeting Leading, MWC and Groups, Preaching)

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 £18,330. At the period end there are free reserves of £19,763 (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

CCF is wholly reliant on the donations of its membership. These donations and associated gift aid show an increase of 12% on similar period of the previous year.

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 63% of expenditure was staffing costs. This provides two full time Pastors and additional support staff, two part time Christians against Poverty (CAP) worker and a part time Youth 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. 24% 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 £28,085.

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

P McDermott
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 2015, which are set out on pages 26 to 32.

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

1. which gives me reasonable cause to believe that, in any material respect, the trustees have not met the requirements to ensure that:
2. proper accounting records are kept (in accordance with section 41 of the Act); and
3. accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act; or
4. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

O J Grills
Chartered Accountant
40 Hoghton Street
Southport
PR9 0PQ

Date:

Statement of Financial Activities for the year ended 31st March 2015

Note	General Fund £	Restricted Funds £	Total Mar 2015 £	Total Mar 2014 £
Incoming Resources:				
2 Voluntary Income	173,843	44,823	218,666	194,048
Investment Income - Bank Interest	1	-	1	52
3 Proceeds of church activities	241	-	241	789
Total Incoming Resources	174,085	44,823	218,908	194,889
Resources Expended:				
3 Charitable Activities	172,501	39,422	211,923	195,275
4 Governance	613	-	613	615
Total Resources Expended	173,114	39,422	212,536	195,890
Net Incoming Resources	971	5,401	6,371	(1,001)
Fund Balances 31/03/2014 SOFA	211,690	23,680	235,370	236,370
Adjustment (error on 2014 SOFA)	996	(996)	-	
True fund balances brought forward 31/03/2014	212,686	22,684	235,370	
Fund Balances carried forward 31/03/2015	213,656	28,085	241,741	235,369

The notes on pages 28 to 32 form part of these accounts.

Balance Sheet at 31st March 2015

Note	March 2015		March 2014	
	£	£	£	£
Fixed Assets:				
7		182,460		182,654
Current Assets:				
8	Debtors	12,149		11,214
	Cash in hand	518		376
	Cash at bank	50,471		44,012
	Total current assets	<u>63,138</u>		<u>55,602</u>
Liabilities:				
9	Amounts falling due within one year	(3,857)		(2,887)
	Net Current Assets		59,281	52,715
	Net Assets		<u>241,741</u>	<u>235,369</u>
Funds				
10	Restricted Income Funds		28,085	23,680
	Unrestricted Income Fund		213,656	211,689
	Total funds		<u>241,741</u>	<u>235,369</u>

For the financial year ended 31 March 2015 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

Approved by the Board and authorised for issue on.....

.....
 Mr P McDermott - Director

Company Registration No. 07223694

The notes on pages 28 to 32 form part of these accounts.

Notes to the accounts 31st March 2015

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.

Calvary Christian Fellowship (Preston)
Trustees' Annual Report and Accounts 1 April 2014 to 31 March 2015

	General Fund	Restricted Funds	Total 2015	Total 2014
2 Donations				
Gifts	23,813	22,262	46,075	45,445
Gift Aid	150,031	22,560	172,591	148,603
Total Donations	173,843	44,823	218,666	194,048

3 Charitable Activities - Explanation of Workstreams

Teaching & Worship	Sunday worship meetings and associated expenses for resources, media etc.
Youth & Children	Youth Work and associated staff, Sunday School and other Childrens activities. Safeguarding
Community Mission	CAP Centre (Debt relief and Drop In), Job club, Jolly Tots (Mums & Toddlers) , Community social events.
International Mission	Overseas grants and support.
Discipleship Pathways	Welcome, Prayer, Pastoral & Counselling, CAP Release, Leadership development
Mission Worshipping Communities (MWCs) & Small Groups	Mission to Elderly (M2E), Messy Church (Splat), Men's Stuff and other small groups

3.1 Charitable Activities - Income

	Total 2015	Total 2014
Teaching & Worship	161	497
Youth & Children	-	122
Community Mission	80	170
Total	241	789

3.2 Charitable Activities - Expense

	Directly undertaken	Grant funding	Total 2015 Support costs	Total	Total 2014
Teaching & Worship	22,001	-	2,317	24,318	24,410
Youth & Children	36,092	8,923	3,756	48,770	34,960
Community Mission	46,203	19,596	4,447	70,246	72,068
International Mission	3,485	23,376	131	26,992	20,403
Discipleship Pathways	16,658	-	654	17,312	16,654
MWC's & Small groups	21,539	-	2,747	24,286	26,781
Totals	145,978	51,894	14,051	211,923	195,275

3.3 Directly undertaken activities

	Total 2015	Total 2014
Staff costs	133,113	123,824
Other costs	12,866	11,874
Total	145,978	135,698

Calvary Christian Fellowship (Preston)
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3.4 Grant funded activities

Purpose: All grants are made to further the gospel

	Total 2015	Total 2014
Institutional		
Africa Life Church & Children's Village (11 payments)	13,045	3,230
Christians Against Poverty (21 payments)	12,190	11,675
Fountain of Life Ministries (30 payments)	5,225	3,113
Fusion Youth (24 payments)	2,400	575
Good Rock Foundation (13 payments)	2,773	2,839
World Horizons (36 payments)	8,460	8,856
Other organisations (20 payments)	971	
	<hr/>	<hr/>
Total Institutional Grants	45,063	30,288
Individual		
Grants to individuals (51 separate grants)	6,831	8,868
	<hr/>	<hr/>
Total Grants	51,894	39,156

3.5 Activity support costs

	Total 2015	Total 2014
Building Repair & Maintenance	4,426	5,884
Utilities	2,565	5,854
Stationery, Post, Phone, Web and Admin	3,626	4,358
Insurance	2,254	2,300
Subscriptions	208	197
Licence fees	972	1,032
	<hr/>	<hr/>
Total	14,051	19,625

4 Governance

	Total 2015	Total 2014
Examiner's Fees	613	615
	<hr/>	<hr/>
	613	615

5 Staff costs

	Total 2015	Total 2014
Salaries	113,724	104,126
NIER	6,270	7,693
Pensions	5,804	4,769
Expenses	7,315	7,236
	<hr/>	<hr/>
Total staff costs	133,113	123,824

Average number of employees was:

Pastoral staff	2 (full time)
CAP Worker	2 (part time)
Youth Worker	1 (part time)
Administrative /Site supervisory/Cleaning staff	2 (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. One member of staff has chosen to take an extra 5% salary in lieu.

	Total 2015	Total 2014
The costs of the scheme to the charity for the year	5,804	4,769
The amount of contributions outstanding at the year end	-	239

Calvary Christian Fellowship (Preston)
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	Freehold land and buildings	Plant & Equipment	Totals
7 Fixed Asset Schedules			
<u>Cost or valuation:</u>			
At 1 April 2014	180,000	21,339	201,339
Additions		1,188	1,188
Disposals		(1,000)	(1,000)
At 31 March 2015	180,000	21,527	201,527
<u>Accumulated Depreciation</u>			
At 1 April 2014	-	18,685	18,685
Charge for year	-	820	820
Released on Disposal		(438)	(438)
At 31 March 2015	-	19,067	19,067
<u>Net book values</u>			
At 1 April 2014	180,000	2,655	182,655
At 31 March 2015	180,000	2,460	182,460
8 Debtors		Total 2015	Total 2014
Income tax recoverable		8,343	7,749
Prepayments		3,806	3,465
Total Debtors		12,149	11,214
9 Liabilities: amounts falling due within one year		Total 2015	Total 2014
Accruals		3,857	2,887
Total		3,857	2,887

	Balance 31st March 2015	Balance 31st March 2014	Movement in Resources Incoming	Transfers between Funds	Outgoing
10 Restricted funds					
CAP Donations	1,642	-	1,642	-	-
CAP Client aid	-	-	815	-#	815
CAP Debt Advisor (CAP Grant F)	-	-	300	-#	300
CAP Grant LCC	-	-	200	-#	200
CAP DAS (Debt Advisor Salary)	394	7,869	-	-#	7,475
Child Sponsorship/Children's Village	1,707	1,108	10,894	-#	10,295
Counselling	400	-	438	-#	38
Food Hygiene Course	20	20	-	-	-
Fountain of Life Ministries	38	93	2,430	-	2,485
Good Rock	-	13	-	-	13
Individual Gifts	48	602	825	-	1,380
Israel	23	-	419	-	396
Joshua Magezi	(1)	19	-	-	20
Living on the Edge	1,034	914	120	-	-
M2E	-	-	75	-	75
Mission & Community Needs	2,500	5,000	-	(2,500)	-
Splat	13	13	20	-	452
Youth Weekend Away	917	1,653	1,495	-	20
Youth Worker	-	5,381	-	2,500	2,231
Youth Worker Gift Day	19,139	-	24,286	-	7,881
Youth Worker Steria	210	-	411	-	5,147
Total Restricted Funds	28,085	22,684	44,823	-	39,422

Purpose of Restricted Funds

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

Calvary Christian Fellowship (Preston)
Trustees' Annual Report and Accounts 1 April 2014 to 31 March 2015

11 Designated Funds

	Balance 31st March 2014	Movement in resources		Balance 31st March 2015
		Incoming	Outgoing	
Coates TEFL	30	-	30	-
Staff Salaries		11433		11,433
Total Designated Funds	30	11,433	30	11,433

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	182,460	19,763	202,223
Designated Funds	-	11,433	11,433
Restricted Funds:	-	28,085	28,085
Total	182,460	59,281	241,741

