

Annual Report

1. Charity: Kettering Northfield Congregation of Jehovah's Witnesses
2. Annual Report for Year Ending 31st March 2012.

Legal and Administrative Information

3. The congregation is an unincorporated association now constituted by memorandum dated 29th May 1997 ("The Constitution")
4. Registered Charity Number 246598
5. The Congregation has during the year been administered by the following trustees being Elders of the congregation duly appointed pursuant by the constitution:

Chairman:	Brother Laurance Payne
Secretary:	Brother Colin Falvey
Trustees:	Brothers John Reynolds, Neil Reynolds, Graham Toms, Graham White, David Hart, David Dollery, Christopher Parker, Michael Vjestica, Daison Smith,
6. The Registered Address of the Congregation is: The Kingdom Hall, Montague Street, Kettering.
7. The Congregations Bank is Barclays Bank plc. Market Street, Kettering.
8. At the end of the year there was 142 Congregation Members
9. The Congregation is in the Northants Number one Circuit of Jehovah's Witnesses.

Objects and Activities

10. The constitution restricts the operation of the Congregation to religious purposes and limits the use of its assets to such purpose: It defines the objects of the Congregation as "The practice and advancement of Christianity founded on the Holy Bible." For this purpose, the Congregation is organised on the basis of scriptural precedent and as otherwise recommended by the Watchtower Bible and Tract Society of Great Britain ("The Society") with which the Congregation is affiliated.

During the year the Congregation has achieved its objects and continued to pursue its purposes by holding regular twice-weekly meetings for the public worship of God and Bible Study. Further, most Congregation members have assisted by sharing regularly in the preaching of the good news of God's Kingdom and teaching principles of Christian living including respect for secular authority, persons and property; the maintenance of personal morality and family values; and other facets of practical Christianity

Governance

11. The affairs of the Congregation are managed by the Trustees who as members of the charity work closely together and meetings are called whenever required, but at least three times a year. All major discussions are made by formal resolutions at meetings of Congregation members as provided for in the constitution. The Trustees and all other persons engaged in the activities of the Congregation have done so on a voluntary basis.

Review of Year and Financial Developments

12. The congregation is funded by voluntary donation made by the Congregation members and others, supplemented by the income from investments. Further, it is confirmed that the Congregation's accounts comply with the Constitution and with the relevant statutory requirements.

Throughout the year such funds have been used to provide facilities for the holding of regular weekly meetings for Worship and Bible Study. Funds have also been donated to the Society (and to other duly constituted Charities) to assist them in carrying out their related religious purposes.

The Annual Assets and Liabilities Statement at 31st March 2012 confirms the cash assets of the Congregation were as Follows

Funds	Cash in Current Account	£32637.51
	Cash In Hand	£0.00
	Business Account	£2592.35
	Monies Loaned to Associate Charities	£40,000.00
	Total Funds	£75229.86

13. These Funds are held for the purpose of financing the future activities of the Congregation, including the acquisition/improvement of accommodation for the holding of meetings for Worship and Bible Study

14. Property: - Kingdom Hall, Montagu Street, Kettering. Held in Trust for the Congregation by Locally appointed Trustees

15. Of particular significance in the financial affairs of the Congregation during the year were:-

a) Tax Repayment	£1520.22
b) Under Half of the contributions received are through the Gift Aid arrangement.	
c) Legacies	£0.00
d) Donations to the Worldwide Work-Kingdom Hall Construction WW-	£4449.46
	£2563.16
e) Contributions for circuit assembly and special day at Dudley	£1106.67
f) Pioneer Service School	£0.00
g) Refurbishment of the Kingdom Hall	£0.00

Finally in all aspects the Congregation continues to co-operate with the duly constituted Congregations within the circuit and with the society for the common purpose of advancing Christianity by Preaching the Good News of God's Kingdom by Jesus Christ

Internal Controls

16. Proper controls and procedures are adhered to, so that the monthly financial reports accurately represent all transactions, are in balance and provide reasonable assurance that finances are being used for their intended purpose. A competent person independently examines the accounts on a quarterly basis, using guidelines provided by the society. These results are announced to the Congregation.

Investment Policy

17. The Trustees have the power to invest in any way they see fit, but subject to the provisions of the Constitution. They will have regard to the soundness of the financial institution, and invest in harmony with Christian principles. Any funds that may be needed in the short term will be invested on that basis.


Reserves Policy

18. The charity has a consistent income base, through donations from congregation members, some of which is by tax effective means. Based on this income, we can plan confidently with relatively small reserves. This policy is to ensure that we have reserves on hand, not designated for specific purposes or otherwise committed equivalent to not less than three months working expenditure. At the year-end, the free reserves were roughly more than 12 months working expenditure.

Risk Management

19. The trustees actively review the major risks the charity faces and believe that by maintaining free reserves at the level stated in the reserves policy, combined with the internal audit programme, the charity will have sufficient resources in the event of adverse conditions. Established systems are in place to mitigate the significant risks.

20. Approved by the Trustees of the Charity on 31 JAN 13 and signed on its behalf by:

Signed  _____
Chairman

Signed  _____
Secretary

Independent Examiner's Report on the Accounts

Section A

Independent Examiner's Report

Report to the trustees/members of

Charity Name

KETTERING NORTHFIELD CONGREGATION OF
JEHOVAH'S WITNESSES

On accounts for the year ended

3 1 0 3 1 2

Charity no (If any)

2 4 6 5 9 8

Set out on pages

1

(remember to include the page numbers of additional sheets)

**Respective responsibilities of trustees
and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act), 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 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 no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention ~~(other than that disclosed below*)~~:

(1) which gives me reasonable cause to believe that in any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act;
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or

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

* Please delete the words in the brackets if they do not apply.

Signed

al Morgan

Date

03 - 03 - 2013

Name

ALISON R MORGAN, M.A.D.T

Relevant professional qualification(s)
or body (if any)

MEMBER OF ASSOCIATION OF ACCOUNTING TECHNICIANS

Address

14 LATIN CLOSE

OFFORD CLUNY

ST NEOTS, CAMBS

PE19 5RL

Only complete if the examiner needs to highlight material problems

Give here brief details of any items that the examiner wishes to disclose

Kettering Northfield Congregation Of Jehovah's Witnesses Charity No 246598

Annual Receipts and Payments Account Year to March 31, 2012

	Current Year	Previous Year
<u>Receipts</u>		
(Voluntary Sources)		
Congregation Contributions	27,575	10,381
Tax Repayment	1,520	974
Congregation Dees Of Covenant		
Congregation Gift Aid	10,280	5,432
Legacies		
Sub Total	39,375	16,787
 Income From Assets		
Interest from Investments		
Rents from Property		
Sub Total		
 Misc receipts		
Proceeds from Sale of Assets		
Loans Received		
Operating Account Receipts	5,228	1,845
Sub Total	5,228	1,845
 Total Receipts	44,601	18,432
<u>Payments</u>		
(Direct Charitable Expenditure)		
Donations to IBSA/Watchtower Society Associated Registered Charities	1,800	1,750
Other Donations (eg Pioneer Ministers School/Circuit Funds)	1,139	1,320
Sub Total	2,939	3,070
 (Other Expenditure)		
Kingdom Hall Operation and maintenance	6,140	7,991
Circuit and Visiting minister Expenses	187	926
Sub Total	6,327	8,917
 (Payments for Investments and other Assets)		
Long term investments (tied up for a year)		
Equipment purchased for the Kingdom Hall		
Purchase of Land/Buildings In connection with the place of Worship		
Sub Total		
 (Misc Payments)		
Loan repaymet to the Society re Kingdom Hall Building		
Other	3,407	2,324
Sub Total	3,407	2,324
 Total Payments	12,673	14,311
Net Receipts (Expense) for the Year	31,928	4,121
Bank and Cash Balances at April 1	43,303	39,182
Bank and cash Balances at March 31	75,230	43,303

Assets & Liabilities

Statement of Assets and Liabilities at March 31, 2012

	Current Year	Previous Year
<u>Cash Assets</u>		
Bank and Cash Balances	75230	43303
Bank Current Account		
Bank Deposit Account		
Cash not Banked		
Total: Agrees with March 31 Balance on Annual Account	<u>75230</u>	<u>43303</u>
Loans to other congregations and Watchtower Society		
Other		
<u>Liabilities</u>		
Due for immediate payment		
Loans (repayment within one year on request)		
Future and Contingent		
Loan re construction/renovation of place of worship (Footnote A)		
<u>Other Assets</u>		
Long term Investments (tied up for a year or more)		
Held for Functional use by Charly		
Place of Worship (Footnote B)	69062	69062
Furniture and other contents of place of Worship (Footnote C)	12000	12000

Footnotes

- A** Loan
- B** Registered Place of Worship
Kingdom Hall, Montagu Street Kettering
Condition of Property is Excellent
Land is held on a 60 year lease
Date of Acquisition May-85
- C** contents Purchased
- | | |
|-----------------|--------------|
| Sound Equipment | 1500 |
| Carpets | 4000 |
| Curtains | 1500 |
| Chairs | 5000 |
| | <u>12000</u> |
- Condition of the above is good