

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2020
FOR
THURROCK CHRISTIAN FELLOWSHIP TRUST

Brindley Millen Ltd
167 Turners Hill
Cheshunt
Hertfordshire
EN8 9BH

THURROCK CHRISTIAN FELLOWSHIP TRUST

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for the Year Ended 31 March 2020

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THURROCK CHRISTIAN FELLOWSHIP TRUST

REPORT OF THE TRUSTEES **for the Year Ended 31 March 2020**

The trustees present their report with the financial statements of the charity for the year ended 31 March 2020. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

Thurrock Christian Fellowship is a Christian Church that meets for:

- The worship of God
- The instruction and edification of Christians
- The care and Christian instruction of young people and children
- The evangelism of non-Christians
- The relief of poverty and sickness
- The advancement of the Christian faith generally in the UK and abroad

Over the year the Trust had involved itself in the following projects and activities in the pursuance of these main aims and objectives for the public benefit.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

TCF - A Christian Church

Thurrock Christian Fellowship is a small but vibrant, growing, local church in the borough of Thurrock, South Essex. We believe that God has called Thurrock Christian Fellowship (TCF) to help transform Thurrock, Essex and, ultimately the wider UK, with the message and person of Jesus Christ. Our aim is to serve God in creating a growing community of people who know and love Jesus Christ and whose lives encourage others to experience his message of hope and salvation.

We are particularly passionate about:

- Worshipping God, seeking Him, and expecting to experience his profound presence as we do this;
- Encouraging the supernatural gifts of the Holy Spirit to be utilised by every believer as we gather together;
- Expecting to see the Lord working through our day-to-day lives in a supernatural way as we pray, listen expectantly to his voice, and ask him to bless and to heal other people;
- The Bible: therefore we read it, meditate on it, preach it, teach it and put it into practice in our lives;
- The Gospel: the message of hope and salvation for the whole world and the main instrument to enlarge the Kingdom of God;
- Care for those suffering physically, materially, mentally and spiritually;
- Generosity in attitude and in financial giving to the work of God;
- Sound doctrine: we embrace the Evangelical Alliance's statement of faith; and
- The Christian community in all its aspects. We work with, and learn from, other churches and other Christians. We view the global church as the Bride of Christ, the Body of Christ and the Family of God.
- Leadership is 'Team', rather than one person being in overall charge. We listen to the Holy Spirit and lead the church jointly; we exercise our authority gently and take our responsibilities seriously.

Our own Community Groups meet throughout the week at various locations across Thurrock and they are at the core of our life in TCF. Community Groups provide a place of belonging within the wider vision and help to anchor a sense of identity and purpose as well as encouraging accountability and service. It is here, that we also encourage our vision for mission starting in our everyday lives and reaching out through activities such as a community café, local forums, camping holidays, street evangelism or supporting Christian projects in the Balkans.

Once a month we suspend Community Group meetings and gather together for a 'Seeking God' meeting, where we worship, listen to the Holy Spirit speaking to us and pray about key issues relating to the church.

THURROCK CHRISTIAN FELLOWSHIP TRUST

REPORT OF THE TRUSTEES **for the Year Ended 31 March 2020**

TCF Ministry Staff

Thurrock Christian Fellowship has a team of four leaders:

John Freeman, Glenda Freeman, Gillian Cranefield and Andy Acreman. They take the main responsibility for directing and leading the Church, and meet formally at least once a month. TCF has good relationships with other churches both local and further afield, and the input from their leaders and key people has proved invaluable over the past year.

The TCF Administration consists of John Freeman and three other part time staff. Between them they are employed to provide administrative support to the whole of the TCF Church as well as to several main ministries including the TCF PreSchool, Thurrock Foodbank and the CAP (Thurrock) Debt Centre.

TCF Mission Budget

The Mission Budget is set at 10% of TCF's income for the previous year, therefore the amount allocated has decreased the last few years in line with the declining income.

Kosova - Our ministry in Kosova is focused into supporting Victory Church in the town of Gjakova, their leaders (Faton & Kajmelina Berisha) and the ministries they are involved in. We also support poor families in gypsy communities in and around Gjakova.

This ministry is expanding its work into Northern Albania (Bajram Curri) and southern Kosova (Prizren) which has provided us with increased opportunity for support and encouragement to the leaders there. We support the increasingly successful ladies ministry which is encouraging the hard working women of the Gjakova area and the many widows that are left as a result of the Balkans war.

Albania - Here we support church leaders and missionary workers under the direction of Tomor & Miranda Ajeti from the Victory Church in Tirana.

TCF has also supported **Movements.Net**, a charity focussed on personal evangelism and discipleship.

The Mission Budget also continues to fund the CAP (Thurrock) Debt Centre and to make monthly donations to CAP UK central funds, relating to the Debt Centre's use of CAP UK's financial expertise and advice to our clients.

Treasure Children Forever Pre School - Corringham

Our Pre School caters for children aged 2 years to 5 years. It presently employs 21 regular staff, with 7 staff members providing cover for one-to-one support for 8 children with additional needs. The Pre School has grown in reputation for working with children with Special Education needs and is now working with children that have moderate to severe education and health needs. The Pre School continues to be fully subscribed. It has a very good reputation in the area with many recommendations from parents to family and friends.

The Pre School was last inspected by Ofsted on the 22nd October 2015 and received an overall 'Outstanding' for the second successive time. Below is a quoted from this latest inspection report.

"The provider has a thorough understanding of the requirements of the Early Years Foundation Stage. Staff are highly valued. This leads to excellent partnership working throughout the pre-school. Close communication with outside agencies helps to meet the needs of families. Parents speak highly of the pre-school and say that their children's confidence has increased since attending. Safeguarding is effective. Staff have an excellent understanding of the importance of safeguarding children through highly effective recruitment and induction arrangements. Staff attend regular training and take part in extensive, in-house updates at staff meetings".

The Pre School continues to remain in a healthy financial position and has a secure future.

Staff training continues. During the year the whole staff team have undertaken various training courses, including First aid in July 2019, thereby ensuring we stay compliant with Ofsted requirements.

Due to Covid 19 the Pre School closed on Friday 20th March. Reopening on the 23rd March for children of keyworkers, vulnerable children and children with Educational Health Care Plans. The Pre School has remained open during the entirety of the pandemic.

THURROCK CHRISTIAN FELLOWSHIP TRUST

REPORT OF THE TRUSTEES **for the Year Ended 31 March 2020**

ACHIEVEMENT AND PERFORMANCE

Thurrock CAP Centre

Christians Against Poverty (CAP) is a national debt counselling charity working through a network of centres based in local churches across the UK. CAP offers hope and a solution to anyone in debt through its unique, in-depth service. The Thurrock CAP Debt Centre has been operating for five years now and covers the whole of Thurrock, and continues to be managed by David Acreman, a member of TCF. David's role is to coordinate and communicate about the activities of CAP Thurrock and its volunteers as well as visiting clients and supporting them through CAP's debt help process.

This is a 'low volume but high impact' ministry, seeing roughly three new households per month, but visiting and supporting them for an extended period of months or years. During the year 2019-2020 we worked with 31 new client households (compared with the feasible maximum 36) performing more than 80+ debt help visits, despite a five-month pause on new referrals due to a surge in complex cases. CAP Thurrock already had a three-month waiting list when the pause started, so effectively in Thurrock it was more like a two-month pause on new clients followed by a few months with fewer visits.

This year, 10 client households went 'debt free', and another 1 client was able to switch to CAP's 'Independent Option' route and transition back to managing their own finances completely. Obviously some of the above cases will have their start or end point in another year.

There have been a number of changes and improvements to the way CAP Thurrock runs, some from ongoing development and some precipitated by the above challenges and opportunities. For example:

- We began to create distinct 'teams' within our volunteers and interested people (for example the 'Potential Visit Support Team', 'Practical Needs Team', 'Church Link Team'), and resources for presenting these different opportunities and easily recording interest when David (or one of the volunteers) speaks at a gathering. This is a gradual project and is currently on pause due to COVID-19, but the method has already borne fruit in helping volunteers feel more specifically needed and empowered and making it easier for David to delegate to and involve volunteers. This really made a difference at the end of the period when COVID-19 restrictions required a big increase in clients needing emergency practical help.
- We trained 3 members of TCF as CAP Money coaches, and they ran one course before COVID-19. Hopefully another will run soon, perhaps online.
- We have created a visual progress chart to help us track our interactions and case progress for all CAP Thurrock Debt Help cases. This has a real benefit in helping us to be more proactive and guided by real data as we seek to encourage and support every client. Having this data already to hand also makes reporting much easier, which helps for applying for funding or complying with the conditions of existing funding or regulations.
- It is worth noting that CAP nationally continues to work on and improve methods for the actual debt help process (e.g. making it easier to get credit reports and improving online paperwork collection) and our clients are benefiting from that as well.

This year David worked 2 days per week, but as a volunteer rather than being paid by TCF. This is because his CAP hours were supported entirely by committed individuals who give regular financial support without any involvement from TCF. Shortly after the end of this year David received enough additional support (including some from a local grant-making trust) to increase to 3 days per week, which has been an aim for a long time.

Thurrock FoodBank

UK Foodbanks, launched by the Trussell Trust, identify that 13 million people live below the poverty line in the UK. As a result of this, people in the UK go hungry every day for reasons ranging from redundancy to receiving an unexpected bill on a low income. Trussell Trust Foodbanks provide a minimum of three days emergency food and support to people experiencing crisis in the UK. In 2018-2019 Foodbanks fed over a 1,600,000 people nationwide. Rising costs of food and fuel combined with static income, underemployment and the implementation of Universal Credit are causing more and more people to come to Foodbanks for help. The Trussell Trust partners with churches and communities to open new Foodbanks nationwide.

In November 2011, TCF partnered with the Trussell Trust to launch Thurrock foodbank on behalf of local churches. A project team was formed in December 2011, headed up by Victoria Windus of Community Church Chafford, which did a fantastic job of successfully establishing the project across Thurrock. The Project Team is formed by individuals from local churches in Thurrock.

During this year (April 1 2019 - March 31 2020) Thurrock Foodbank 'Voucher Givers' have issued 2,425 vouchers, providing 3 days emergency food to 6,660 people, approximately a 20% increase on the previous year. Of these 3,746 were adults and 2,914 were children.

Thurrock Foodbank presently receives support from approximately 40 local churches, businesses and community groups across Thurrock. This support is made up of regular financial support, one off financial gifts, food donations, provision of volunteers, the running of distribution centres and support with supermarket collections.

THURROCK CHRISTIAN FELLOWSHIP TRUST

REPORT OF THE TRUSTEES **for the Year Ended 31 March 2020**

ACHIEVEMENT AND PERFORMANCE

Thurrock Foodbank currently operates distribution centres 5 days per week, every Tuesday to Saturday, in the towns of Tilbury, Little Thurrock, Stanford-le-Hope, West Thurrock, Linford, South Ockendon Purfleet, Grays, Chadwell St Mary and Aveley. Each distribution centre is based in a local church and run by volunteers. They provide a warm welcome and emergency food to those people who have been referred to the Foodbank.

The Foodbank works with Thurrock Council, statutory frontline agencies, other charities, local schools and others to refer people to the Foodbank for 3 days of emergency food. We now have in excess of 70 voucher givers.

Throughout the year we have regular 'Store Collections' with support from our local supermarkets through their community Champions. Throughout this year this has meant collections at Tesco Lakeside, Asda Tilbury and Morrisons Grays. Tesco, as part of their 'Neighborhood Food Collection', also add 20% of the financial value of the collections we make at Tesco stores and credit this directly to our account. The support we receive from the public and the stores at these collections is always very generous and encouraging.

We also have permanent collection points that we collect from weekly at Tesco Lakeside, Morrisons Grays, Asda Tilbury, the Gateway Peoples' Centre Stanford-le-Hope, the South Ockendon Centre, Stifford Clays Community Hub, Sainsburys Chafford Hundred, Iceland Corringham, Co-ops in The Sorrells, Corringham, Stanford Le Hope High Street, East Tilbury, Aveley and Socketts Heath, and 'News and Booze' in Grays.

FINANCIAL REVIEW

Financial position

The Trustees, Advisors and Administrators have worked hard over this year in all areas of financial accounting and controls to ensure that the finances of TCF are used effectively in our ministry. The members of TCF have continued to give generously and, as always, God has been gracious to us all. In addition to the church's income from tithes, offerings and hall rental, fundraising is received through offerings, including a monthly 'Special Offering', which is an opportunity for members to contribute directly to a Foodbank collection, as well as the Thurrock CAP Debt Centre and the Poor & Needy Fund. In this context, including Preschool fees, we are thankful for total 'Incoming Resources' of £519,559.00. Against this our total 'Outgoing Resources' amounted to £503,637.00, leaving us at a surplus over the year of £15,922.

At the end of the year, there was a total of £213,772.00 in the TCF bank accounts.

Reserves policy

The Trustees have reviewed the Reserves Policy and consider it prudent to keep sufficient reserves to cover any unforeseen circumstances such as redundancy etc. These reserves are not invested in tangible assets but are kept restricted in line with the TCF Business Policy. The ongoing aim is to have sufficient funds to cover the total staff wages for a period of 3 months, but this is not possible at present. Currently, there is a sum of £47,500.00 that has been set aside.

Effects of the COVID-19 Pandemic

The onset of the Coronavirus during March 2020 has inevitably caused change and disruption to the operations and work of both TCF Church and the Trust. By UK Government decree, all church face-to-face gatherings have ceased temporarily, and the church is currently meeting using electronic communications. Every weekday hall hirer discontinued renting from us, due to pandemic regulations, and Preschool remained open but only to the children of Key Workers. Foodbank, as an essential activity, continued its operations and, indeed, needed to expand them due to the greater demand from clients over this month (and beyond). Consequently, the main church hall has been temporarily converted into a Foodbank Distribution and additional storage centre. CAP (Thurrock) has modified its operations but the demand from its debt clients has certainly not diminished.

Financially, therefore, the Trust is operating on reduced income, largely due to fees from hall hiring being reduced to zero. The majority of Preschool staff have been placed on 'Furlough' but the Preschool will be topping up their 80% government payments to 100% again, at further expense to the Trust.

Notwithstanding these financial setbacks, we believe that God will supply any shortfall and that our overall finances will remain secure for the long term.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

THURROCK CHRISTIAN FELLOWSHIP TRUST

REPORT OF THE TRUSTEES **for the Year Ended 31 March 2020**

The Board of Trustees is a team of seven people; this includes Trustees, any appointed Advisors and Executives, and other board members representing the Church Leadership Team. The board meets a minimum four times per annum.

Trustees	Andrew Acreman - Chairman Ricky Cranefield - Secretary Godfred Adomako - Treasurer Nicola Nsubuga
Executives	Rachel Hicks - Senior Administrative Team Member John Freeman - Administrative Manager & Leadership Team Member Alison Jones - Preschool Manager & Safeguarding Officer

Recruitment and appointment of new trustees

Trustees are recruited from within the church membership. They are active, reliable members, of reasonably long standing within TCF. They are people who clearly demonstrate their understanding and commitment to the vision and values of the church, are deemed to be of good Christian character, and give financially to the work of God in accordance with Biblical beliefs. Furthermore, they are people who demonstrate a competence commensurate with the fulfilment of the responsibilities of Trustees.

New Trustees are proposed by existing Trustees, in consultation with the Church Leadership, which has a veto over the appointment of any Trustee. New Trustees are invited to attend regular Trustees' meetings for an initial minimum period of 6 months, functioning in a probationary capacity, but with full decision-making power. After this probationary period, if approved by the existing Trustees and Church Leadership, they would normally be invited by the existing Trustees to take up the permanent role of a Trustee, with written confirmation of each appointment from the Chairman. After this, there would normally follow a discussion of the specific roles and functions of each new Trustee within the Board.

Induction and training of new trustees

The formal invitation to become a Trustee 'on probation' would include a copy of the Charity Commissions publication outlining "Responsibilities of Charity Trustees", the latest of which is "The Essential Trustee: What you need to know" (July 2015). Each invitee is invited to spend a day in the Church Office, speaking to our Administrative staff and reviewing past minutes and financial documents. Also, these invitees will both observe, and participate in, a number of Trustees' meetings before being formally invited to become a permanent Trustee, usually over a 6-month period. In addition, there is the opportunity for informal mentoring by an existing Trustee and an encouragement to attend external training or conference meetings as required by the Trust.

Risk management

The Trustees are constantly reviewing the major risks to which the Charity is exposed with a view to updating the systems already in place to mitigate these risks wherever possible. Regular reviews are placed on each Trustee agenda and undertaken in relation to 'Health & Safety', 'Financial Controls & Management', 'Human Resources', 'Insurance', 'Safeguarding Policy', 'Compliance' and 'Changes in Legislation / External Factors'.

TCF Safeguarding Policy

We adhere strictly to our 'Child Protection Policy', which has been updated to adhere to the changes within legislation. All new children and youth workers will continue to be DBS (Disclosure and Barring Service) checked.

Regular training events take place, which are both a refresher for existing youth and children workers, and an introduction to safeguarding for new workers. The training incorporates safeguarding vulnerable adults, particularly in relation to the work of CAP (Thurrock) and the Thurrock Foodbank, and also provides the opportunity to highlight to all volunteers any amendments or additions to the policy and remind them of best practice.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number
297569

Principal address
2-4 Chase Road
Corringham
Essex
SS17 7QH

Trustees
A Acreman Chair
R Cranefield
Mrs N Nsubuga
G Adomako

THURROCK CHRISTIAN FELLOWSHIP TRUST

REPORT OF THE TRUSTEES
for the Year Ended 31 March 2020

REFERENCE AND ADMINISTRATIVE DETAILS

Independent Examiner

Brindley Millen Ltd
167 Turners Hill
Cheshunt
Hertfordshire
EN8 9BH

Solicitors

Margaret Reynolds
24 London Road
Grays
Essex
RM17 5XY

Administrative Information

The TCF administrative offices are based at the principal address above.

Telephone	01375 641867
Email	tcfadmin@thurrockcf.org.uk
Website	www.thurrockcf.org.uk

There are a team of administrators serving the work and ministry of TCF. These people are;

Mr John Freeman - Administrative Manager
- with particular responsibility for the management of the Administration Team.

Mrs Rachel Hicks - Senior Administrative Team Member
- with particular responsibility for all areas of finance, payroll & Trustee support

Mrs Ceri Norton - Administrative Team Member
- with responsibility for Pre School administration, finances and invoicing, and hall hiring

Mrs Gillian Cranefield - Administrative Team Member
- with responsibility for church administration and communication

Approved by order of the board of trustees on Jul 13, 2020 and signed on its behalf by:



.....
A Acreman - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
THURROCK CHRISTIAN FELLOWSHIP TRUST**

Independent examiner's report to the trustees of Thurrock Christian Fellowship Trust

I report to the charity trustees on my examination of the accounts of Thurrock Christian Fellowship Trust (the Trust) for the year ended 31 March 2020.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of Institute of Chartered Accountants in England & Wales which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.


mwbrindley
mwbrindley (Jul 14, 2020 15:07 GMT+1)

Maurice William Brindley FCA BSc
Institute of Chartered Accountants in England & Wales
Brindley Millen Ltd
167 Turners Hill
Cheshunt
Hertfordshire
EN8 9BH

Jul 14, 2020
Date:

THURROCK CHRISTIAN FELLOWSHIP TRUST**STATEMENT OF FINANCIAL ACTIVITIES****for the Year Ended 31 March 2020**

	Notes	Unrestricted funds £	Restricted funds £	31.3.20 Total funds £	31.3.19 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	44,845	138,417	183,262	222,705
Other trading activities	3	328,901	-	328,901	323,894
Investment income	4	34	2	36	29
Other income		6,964	396	7,360	1,610
Total		380,744	138,815	519,559	548,238
EXPENDITURE ON					
Charitable activities	5				
Church operations		377,728	125,909	503,637	548,112
NET INCOME		3,016	12,906	15,922	126
RECONCILIATION OF FUNDS					
Total funds brought forward		1,027,870	39,915	1,067,785	1,067,659
TOTAL FUNDS CARRIED FORWARD		1,030,886	52,821	1,083,707	1,067,785

The notes form part of these financial statements

THURROCK CHRISTIAN FELLOWSHIP TRUST**BALANCE SHEET****31 March 2020**

	Notes	Unrestricted funds £	Restricted funds £	31.3.20 Total funds £	31.3.19 Total funds £
FIXED ASSETS					
Tangible assets	10	875,000	-	875,000	875,000
CURRENT ASSETS					
Debtors	11	949	-	949	977
Cash at bank and in hand		160,951	52,821	213,772	203,804
		<u>161,900</u>	<u>52,821</u>	<u>214,721</u>	<u>204,781</u>
CREDITORS					
Amounts falling due within one year	12	(6,014)	-	(6,014)	(11,996)
NET CURRENT ASSETS		<u>155,886</u>	<u>52,821</u>	<u>208,707</u>	<u>192,785</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>1,030,886</u>	<u>52,821</u>	<u>1,083,707</u>	<u>1,067,785</u>
NET ASSETS		<u>1,030,886</u>	<u>52,821</u>	<u>1,083,707</u>	<u>1,067,785</u>
FUNDS	13				
Unrestricted funds				1,030,886	1,027,870
Restricted funds				52,821	39,915
TOTAL FUNDS				<u>1,083,707</u>	<u>1,067,785</u>

The financial statements were approved by the Board of Trustees and authorised for issue on **Jul 13, 2020** and were signed on its behalf by:


.....

A Acreman - Trustee


.....

R Crane - Trustee

THURROCK CHRISTIAN FELLOWSHIP TRUST

CASH FLOW STATEMENT
for the Year Ended 31 March 2020

	Notes	31.3.20 £	31.3.19 £
Cash flows from operating activities			
Cash generated from operations	1	9,932	12,326
Net cash provided by operating activities		9,932	12,326
Cash flows from investing activities			
Sale of tangible fixed assets		-	147
Interest received		36	29
Net cash provided by investing activities		36	176
Change in cash and cash equivalents in the reporting period		9,968	12,502
Cash and cash equivalents at the beginning of the reporting period		203,804	191,302
Cash and cash equivalents at the end of the reporting period		213,772	203,804

The notes form part of these financial statements

THURROCK CHRISTIAN FELLOWSHIP TRUST

NOTES TO THE CASH FLOW STATEMENT

for the Year Ended 31 March 2020

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.3.20 £	31.3.19 £
Net income for the reporting period (as per the Statement of Financial Activities)	15,922	126
Adjustments for:		
Depreciation charges	-	5,364
Profit on disposal of fixed assets	-	(147)
Interest received	(36)	(29)
Decrease in debtors	28	1,768
(Decrease)/increase in creditors	(5,982)	5,244
Net cash provided by operations	<u>9,932</u>	<u>12,326</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.19 £	Cash flow £	At 31.3.20 £
Net cash			
Cash at bank and in hand	203,804	9,968	213,772
	<u>203,804</u>	<u>9,968</u>	<u>213,772</u>
Total	<u>203,804</u>	<u>9,968</u>	<u>213,772</u>

NOTES TO THE FINANCIAL STATEMENTS

for the Year Ended 31 March 2020

1. ACCOUNTING POLICIES

Basis of preparing the financial statements and assessment of going concern

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Improvements to property	- 10% on cost
Fixtures and fittings	- 20% on cost
Motor vehicles	- 10% on cost
Computer equipment	- 33% on cost

Taxation

The charity is exempt from tax on its charitable activities.

Debtors

Trade and other debtors are recognised at the settlement amount. Prepayments are valued at the amount prepaid.

Cash at bank and in hand

Cash at bank and in hand includes cash, current bank accounts and deposit bank accounts with no withdrawal limitations.

Creditors

Creditors are recognised where then charity has a present obligation resulting from a past event that will result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are recognised at their settlement amount.

Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially settled at transaction value and subsequently measured at their settlement value.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

THURROCK CHRISTIAN FELLOWSHIP TRUST

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 March 2020

2. DONATIONS AND LEGACIES

	31.3.20	31.3.19
	£	£
Donations and offerings	75,026	63,414
Gift aid	6,409	6,553
Grants	-	73,212
Donated services and facilities	94,958	77,077
Sundry income	6,869	2,449
	<u>183,262</u>	<u>222,705</u>

During the year the Foodbank received food donations totalling £94,958 (2019: £77,077). This figure was calculated using the Trussell Trust suggested valuation of £1.68p/Kg of donated food (2019: £1.68p/Kg).

3. OTHER TRADING ACTIVITIES

	31.3.20	31.3.19
	£	£
Income from Pre School	308,433	308,823
Hire of hall	20,468	15,071
	<u>328,901</u>	<u>323,894</u>

4. INVESTMENT INCOME

	31.3.20	31.3.19
	£	£
Deposit account interest	<u>36</u>	<u>29</u>

5. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.20	31.3.19
	£	£
Independent examiners fee	<u>3,350</u>	<u>3,350</u>

6. SUPPORT COSTS

	Governance costs
	£
Church operations	<u>6,083</u>

7. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2020 nor for the year ended 31 March 2019.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2020 nor for the year ended 31 March 2019.

THURROCK CHRISTIAN FELLOWSHIP TRUST**NOTES TO THE FINANCIAL STATEMENTS - continued**
for the Year Ended 31 March 2020**8. STAFF COSTS**

	31.3.20	31.3.19
	£	£
Wages and salaries	295,250	262,500
Social security costs	9,686	14,780
Other pension costs	9,595	5,318
	<u>314,531</u>	<u>282,598</u>

The average monthly number of employees during the year was as follows:

	31.3.20	31.3.19
	18	13
All staff	<u>18</u>	<u>13</u>

No employees received emoluments in excess of £60,000.

Key management remuneration

The trustees consider the Key Management of the Charity to be that of the Core Leadership Team.

During the year remuneration totalling £22,941 (2019: £21,969) was made to the key management of which £489 relates to Employers Pension Contribution.

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	40,880	181,825	222,705
Other trading activities	323,594	300	323,894
Investment income	20	9	29
Other income	1,004	606	1,610
Total	<u>365,498</u>	<u>182,740</u>	<u>548,238</u>
EXPENDITURE ON			
Charitable activities			
Church operations	350,541	197,571	548,112
NET INCOME/(EXPENDITURE)	<u>14,957</u>	<u>(14,831)</u>	<u>126</u>
Transfers between funds	<u>1,556</u>	<u>(1,556)</u>	<u>-</u>
Net movement in funds	<u>16,513</u>	<u>(16,387)</u>	<u>126</u>
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>1,011,359</u>	<u>56,300</u>	<u>1,067,659</u>
TOTAL FUNDS CARRIED FORWARD	<u>1,027,872</u>	<u>39,913</u>	<u>1,067,785</u>

THURROCK CHRISTIAN FELLOWSHIP TRUST

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 March 2020

10. TANGIBLE FIXED ASSETS

	Freehold property £	Improvements to property £	Fixtures and fittings £
COST			
At 1 April 2019 and 31 March 2020	875,000	313,155	67,755
DEPRECIATION			
At 1 April 2019 and 31 March 2020	-	313,155	67,755
NET BOOK VALUE			
At 31 March 2020	875,000	-	-
At 31 March 2019	875,000	-	-
	Motor vehicles £	Computer equipment £	Totals £
COST			
At 1 April 2019 and 31 March 2020	15,102	24,095	1,295,107
DEPRECIATION			
At 1 April 2019 and 31 March 2020	15,102	24,095	420,107
NET BOOK VALUE			
At 31 March 2020	-	-	875,000
At 31 March 2019	-	-	875,000

Freehold Property is shown at fair value.

11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.20 £	31.3.19 £
Tax recoverable	430	417
Other debtors	519	560
	949	977

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.20 £	31.3.19 £
Taxation and social security	2,414	2,734
Other creditors	3,600	9,262
	6,014	11,996

THURROCK CHRISTIAN FELLOWSHIP TRUST

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 March 2020

13. MOVEMENT IN FUNDS

	At 1.4.19 £	Net movement in funds £	Transfers between funds £	At 31.3.20 £
Unrestricted funds				
General fund	80,095	5,685	(1,085)	84,695
Designated Building fund	875,000	-	-	875,000
Youth	53	(14)	-	39
Hall Hire	13,881	2,292	(12,988)	3,185
Poor & Needy	1,035	(821)	480	694
Business Reserve	47,500	-	-	47,500
Foodbank - Designated	3,803	3,006	(6,809)	-
Mission	1,513	(9,600)	10,402	2,315
Preschool Garden	4,990	2,324	-	7,314
Community Space	-	144	10,000	10,144
	<u>1,027,870</u>	<u>3,016</u>	<u>-</u>	<u>1,030,886</u>
Restricted funds				
Foodbank	39,653	5,108	-	44,761
Albania UCB	2	-	-	2
Albania Sparks	260	-	-	260
CAP	-	2,521	-	2,521
Preschool Garden	-	199	-	199
Foodbank - Food	-	4,922	-	4,922
Other one off restrictions	-	156	-	156
	<u>39,915</u>	<u>12,906</u>	<u>-</u>	<u>52,821</u>
TOTAL FUNDS	<u>1,067,785</u>	<u>15,922</u>	<u>-</u>	<u>1,083,707</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	351,223	(345,538)	5,685
Youth	-	(14)	(14)
Hall Hire	26,896	(24,604)	2,292
Poor & Needy	26	(847)	(821)
Foodbank - Designated	131	2,875	3,006
Mission	-	(9,600)	(9,600)
Preschool Garden	2,324	-	2,324
Community Space	144	-	144
	<u>380,744</u>	<u>(377,728)</u>	<u>3,016</u>
Restricted funds			
Foodbank	126,035	(120,927)	5,108
CAP	3,602	(1,081)	2,521
Poor & Needy	855	(855)	-
Preschool Garden	866	(667)	199
Foodbank - Food	7,301	(2,379)	4,922
Other one off restrictions	156	-	156
	<u>138,815</u>	<u>(125,909)</u>	<u>12,906</u>
TOTAL FUNDS	<u>519,559</u>	<u>(503,637)</u>	<u>15,922</u>

THURROCK CHRISTIAN FELLOWSHIP TRUST

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 March 2020

13. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.18 £	Net movement in funds £	Transfers between funds £	At 31.3.19 £
Unrestricted funds				
General fund	35,218	21,677	23,200	80,095
Designated Building fund	934,419	-	(59,419)	875,000
Youth	72	(19)	-	53
Hall Hire	13,146	3,218	(2,483)	13,881
Mission Shaped Community	7	(7)	-	-
Pension Fund	579	(489)	(90)	-
Poor & Needy	1,521	(966)	480	1,035
Goodstart	6	-	(6)	-
Business Reserve	20,000	-	27,500	47,500
CAP	6,391	(1,159)	(5,232)	-
Foodbank - Designated	-	-	3,803	3,803
Mission	-	(7,300)	8,813	1,513
Preschool Garden	-	-	4,990	4,990
	<u>1,011,359</u>	<u>14,955</u>	<u>1,556</u>	<u>1,027,870</u>
Restricted funds				
Foodbank	41,458	5,743	(7,548)	39,653
Albania UCB	2	-	-	2
Kosovo Projects	653	(250)	(403)	-
Albania Sparks	260	-	-	260
CAP	589	124	(713)	-
CAP - D Acreman	40	(40)	-	-
Preschool Garden	13,298	(20,406)	7,108	-
	<u>56,300</u>	<u>(14,829)</u>	<u>(1,556)</u>	<u>39,915</u>
TOTAL FUNDS	<u><u>1,067,659</u></u>	<u><u>126</u></u>	<u><u>-</u></u>	<u><u>1,067,785</u></u>

THURROCK CHRISTIAN FELLOWSHIP TRUST**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 March 2020****13. MOVEMENT IN FUNDS - continued**

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	350,179	(328,502)	21,677
Youth	-	(19)	(19)
Hall Hire	15,320	(12,102)	3,218
Mission Shaped Community	-	(7)	(7)
Pension Fund	-	(489)	(489)
Poor & Needy	(1)	(965)	(966)
CAP	-	(1,159)	(1,159)
Mission	-	(7,300)	(7,300)
	<hr/>	<hr/>	<hr/>
	365,498	(350,543)	14,955
Restricted funds			
Foodbank	102,601	(96,858)	5,743
Kosovo Projects	500	(750)	(250)
CAP	5,795	(5,671)	124
Poor & Needy	282	(282)	-
CAP - D Acreman	30	(70)	(40)
Preschool Garden	72,252	(92,658)	(20,406)
Foodbank - Food	620	(620)	-
Kosovo - Faton	660	(660)	-
	<hr/>	<hr/>	<hr/>
	182,740	(197,569)	(14,829)
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>548,238</u>	<u>(548,112)</u>	<u>126</u>

THURROCK CHRISTIAN FELLOWSHIP TRUST**NOTES TO THE FINANCIAL STATEMENTS - continued**
for the Year Ended 31 March 2020**13. MOVEMENT IN FUNDS - continued**

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.18 £	Net movement in funds £	Transfers between funds £	At 31.3.20 £
Unrestricted funds				
General fund	35,218	27,362	22,115	84,695
Designated Building fund	934,419	-	(59,419)	875,000
Youth	72	(33)	-	39
Hall Hire	13,146	5,510	(15,471)	3,185
Mission Shaped Community	7	(7)	-	-
Pension Fund	579	(489)	(90)	-
Poor & Needy	1,521	(1,787)	960	694
Goodstart	6	-	(6)	-
Business Reserve	20,000	-	27,500	47,500
CAP	6,391	(1,159)	(5,232)	-
Foodbank - Designated	-	3,006	(3,006)	-
Mission	-	(16,900)	19,215	2,315
Preschool Garden	-	2,324	4,990	7,314
Community Space	-	144	10,000	10,144
	<hr/> 1,011,359	<hr/> 17,971	<hr/> 1,556	<hr/> 1,030,886
Restricted funds				
Foodbank	41,458	10,851	(7,548)	44,761
Albania UCB	2	-	-	2
Kosovo Projects	653	(250)	(403)	-
Albania Sparks	260	-	-	260
CAP	589	2,645	(713)	2,521
CAP - D Acreman	40	(40)	-	-
Preschool Garden	13,298	(20,207)	7,108	199
Foodbank - Food	-	4,922	-	4,922
Other one off restrictions	-	156	-	156
	<hr/> 56,300	<hr/> (1,923)	<hr/> (1,556)	<hr/> 52,821
TOTAL FUNDS	<hr/> <hr/> 1,067,659	<hr/> <hr/> 16,048	<hr/> <hr/> -	<hr/> <hr/> 1,083,707

THURROCK CHRISTIAN FELLOWSHIP TRUST

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 March 2020

13. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	701,402	(674,040)	27,362
Youth	-	(33)	(33)
Hall Hire	42,216	(36,706)	5,510
Mission Shaped Community	-	(7)	(7)
Pension Fund	-	(489)	(489)
Poor & Needy	25	(1,812)	(1,787)
CAP	-	(1,159)	(1,159)
Foodbank - Designated	131	2,875	3,006
Mission	-	(16,900)	(16,900)
Preschool Garden	2,324	-	2,324
Community Space	144	-	144
	<hr/>	<hr/>	<hr/>
	746,242	(728,271)	17,971
Restricted funds			
Foodbank	228,636	(217,785)	10,851
Kosovo Projects	500	(750)	(250)
CAP	9,397	(6,752)	2,645
Poor & Needy	1,137	(1,137)	-
CAP - D Acreman	30	(70)	(40)
Preschool Garden	73,118	(93,325)	(20,207)
Foodbank - Food	7,921	(2,999)	4,922
Kosovo - Faton	660	(660)	-
Other one off restrictions	156	-	156
	<hr/>	<hr/>	<hr/>
	321,555	(323,478)	(1,923)
TOTAL FUNDS	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
	1,067,797	(1,051,749)	16,048

General fund

The general fund is used for the general running of the fellowship

Business Reserve - Designated

This fund represents money set aside for any unforeseen circumstances.

Building fund - Designated

This is a designated and restricted fund for the building to account for monies that have been given for the purchasing and developing the new building and for monies set aside for that purpose.

Youth - Designated

This fund represents funds raised/donations received - Christian teaching to young people.

Hall Hire - Designated

This fund represents money received for hiring out our hall at Giffords Cross.

Pension Fund-Designated

This is income specifically restricted to be used in the setting up of a Pension scheme.

Goodstart - Designated

This fund represents income from our coffee/breakfast morning club.

Poor & Needy - Restricted/Designated

This represents donations received/funds allocated, to support the poor & needy when needed.

Foodbank-Restricted

This fund represents funds received and specific expenditure related to the operation of the Foodbank.

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 March 2020

13. MOVEMENT IN FUNDS - continued

Youth Funding - Restricted

This fund represents grants received to help any youth causes.

Albania UCB-Restricted

This fund represents donations received to support the production of UCB Word for today in Albania.

Kosovo Projects - Restricted

This is a fund which represents donations received to support families in Kosovo.

Albania Sparks Ministry - Restricted

This is a fund which represents funds raised/donations received to help Tomor & Miranda with their work with poor and needy children in Albania.

CAP - Restricted/Designated

This is a fund which represents donations received to help support Christians Against Poverty work.

Kosovo Bricks - Restricted

This is a fund which represents funds raised to support the continued work with improving poor and needy homes in Kosovo.

CAP - D Acreman - Restricted

This is a fund which represents donations received on behalf of D Acreman for the work he does with CAP.

Kosovo - Suzana - Restricted

This fund represents donations received to support an individual in Kosovo

Individual support - Restricted

This represent donations received for personal support.

Playschool Garden - Restricted

This fund represents money raised or donated for the development of the garden.

14. RELATED PARTY DISCLOSURES

During the year G Cranefield, the spouse of R Cranefield, received remuneration totalling £3,850 (2019: £3,767) for Church administration.

During the year D Acreman, the son of A Acreman, received remuneration totalling £nil (2019: £6,391) for outreach work.