

Bridport Christian Fellowship

Report and Accounts

year ended 31 March 2020

stewardship[®]

1 Lamb's Passage LONDON EC1Y 8AB
t: 0208 502 5600
e: enquiries@stewardship.org.uk
w: www.stewardship.org.uk

BRIDPORT CHRISTIAN FELLOWSHIP
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 MARCH 2020

ADDRESS FOR CORRESPONDENCE	4-5 Kings Square East Street Bridport Dorset DT6 3QE
GOVERNING DOCUMENT	Declaration of Trust dated 2 April 1991
CHARITY REGISTRATION NUMBER	1002844
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Elaine Butcher (appointed March 2020) Grant Butcher Jacqueline Edwards [was Webb] Derek Finch (to September 2019) Carolyn Swadling Kelvin Weaver (appointed March 2020)
	Treasurer Secretary
BANKERS	Lloyds Bank plc
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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BRIDPORT CHRISTIAN FELLOWSHIP
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2020

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 March 2020.

Objects of the charity

The charity, which is a church, is governed by a trust deed. The charitable objectives of the Fellowship are the proclamation of the Christian Gospel as contained in the Holy Bible recognising Jesus as our Saviour and Lord, and bringing people to know Jesus by both public and personal witness.

These charitable objectives are realised through activities designed to build up the church. These include: regular worship services; prayer meetings; clubs for young people and children which are open to church and non-church attendees; house groups and Bible Study groups as a basis for mutual care and support; Outreach activities in Bridport town square throughout the year, and especially at Christian festivals as a public witness.

Outward giving

We recognise a responsibility to support other Christian and charitable works world-wide, and therefore it is a policy of the Trust to provide financial support to causes that are judged as deserving by an appointed Giving Committee, the work of which is overseen by the Trustees. We aim to give away about twenty per cent of our total income received from offerings and tax reclaimed on those offerings. Approximately fifty per cent of our outward giving is applied to UK registered charities working overseas; the balance is applied to charities working in the UK.

Church Life

House-groups continue to be a key part of church life, each church member being assigned to membership of one of the groups. Leaders of these groups have first responsibility for the pastoral care of those in their groups. It is however recognised that needs can arise for the provision of deeper care in ways that are beyond the scope of house-groups and their leaders. This kind of pastoral care is currently the responsibility of the Elders.

Bible Study, worship and prayer evenings are an essential part of our church life and are usually held on a Sunday evening.

Social activities and fellowship meals are seen as an important means of building fellowship. A Seder meal took place at Easter-tide and barbecues took place in the church garden during summer months.

Summary of the charity's main activities and achievements

The core activities of the Trust – meeting for worship, prayer and Bible Study, plus outreach activities and acts of public witness appropriate to the season, have continued throughout the year and indeed are still on-going. These include:-

Worship services in church on Sunday mornings.

Prayer meetings in church on Sunday evenings.

Outdoor services of worship in the Town Square at Christmas and Easter.

Mums and Toddlers (“Precious Ones”) meet in church on Wednesday mornings.

Celebration meetings with guest speakers on occasional Saturday evenings.

An Art Group meets on church premises weekly on Fridays and is counted among our outreach activities.

House-groups meet in church and in members’ homes mid-week.

Sale of donated goods in town square to support Christian work overseas.

Sale of Third World products in town square to support Christian charities.

Music and entertainment in town square as a means of evangelism.

A feeding programme for the homeless started in February and serves a hot meal in the church on Mondays.

A holiday club was held in the summer with a theme of Noah and creation.

Delivery of a free monthly Christian newspaper, “Good News”, to Bridport households.

At Christmas we sang carols in several local retirement homes, and as a result have been invited to continue visiting Harbour House to bring a Christian message to the residents. We also participated in Bridport’s Late Night shopping event, “Christmas Cheer”.

We continue to enjoy an income from hiring our premises to other local groups e.g. the Bridport Chamber Orchestra, and Allington Strings, and we receive a regular income from the residential letting of the “Headmaster’s Flat”.

On a Sunday in June we again provided a service of worship at the annual West Bay Steam Fair.

We also participate in the running of services during the summer on Harbour Green in West Bay in conjunction with Churches Together in Bridport

Our work among children and young people continues under the leadership of the Elders. We have not yet had any success in appointing a new Youth Worker.

Outward giving continues at the level of 20% of income. Much thought and prayer is still being given to the proper use of surplus funds and it was agreed that an amount would be invested to ensure any emergencies could be met.

During the year, re-building of the kitchen and toilets was undertaken to provide a suitable disabled toilet and much needed upgrade to the kitchens to match our current needs. At the same time a much needed upgrade in the wiring and heating systems, to ensure safety, was undertaken.

We continue in membership of Churches Together in Bridport (CTiB) through which we work with other Bridport churches to provide a Christmas Lunch for needy or lonely people. We also worked with our sister churches to participate in a Walk of Witness at Easter and to present an acted Nativity in December.

In November 2019, 20 Church members spent three days at Sidholm Hotel in Sidmouth for a weekend of teaching from guest speakers, fellowship, worship and relaxation. Most members paid for their own accommodation but the Fellowship funded those members who have low incomes as well as the guest speakers.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Whilst writing this report we have been subjected to a number of restrictions due to the outbreak of Covid 19. We have had to close the church but, thanks to technology, we are able to link to our associate church Ichthus Fellowship in London and hold Sunday evening meetings and house groups using Zoom technology.

Thanksgiving

The work of the Trustees would not be possible without the enthusiastic support and prayer of church members, and the blessings of our Lord and Saviour Jesus Christ to the glory of Whom all our efforts are dedicated.

Financial review

During the year income increased by £4,200, to £66,000, and expenditure increased by £57,400, to £104,400. As a result the cash held by the charity decreased by £38,400, to £36,600, of which £35,500 is unrestricted and can be used for any charitable purpose.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £20,000 (which equates to one year's salary for our pastor, 3 months of general costs and £5,000 for emergency unbudgeted building repairs) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £35,500 and the charity is complying with its reserves policy.

Governance

Responsibility for setting policy and for making operating decisions rest with the trustees who meet regularly to monitor the activities of the charity.

At Trustees meetings during the year the following Policies were agreed and circulated:- Anti Money Laundering, Complaints Handling, Conflict of Interest, Grant Making, Reserves, Risk Management and Safeguarding.

Responsibility for the spiritual direction of the church rests with the Eldership Team.

New Trustees are appointed by the Elders and approved by the existing Trustees.

At the commencement of the year the Trustees were, Derek Finch, Grant Butcher, Mrs Carrie Swaddling and Ms Jackie Webb. Sadly Derek Finch, Secretary to the Trustees, passed away during the year and will be sadly missed by the Fellowship. Two new Trustees were appointed: Mr Kelvin Weaver and Mrs Elaine Butcher. Jackie Webb has taken over the duties as Secretary and has married and is now Jackie Edwards.

At the commencement of the year the Eldership Team comprised of: Ray & Carole Dobson as "Founding Elders", assisted by Leading Elders David & Janice Collins, and Elders Theresa Gordon and, newly appointed, Kevin and Sue Hillier. Mr Dave Collins has continued in his paid part-time position as 'Leading Elder'. Further consideration is being given to extending the amount of paid time given to this position.

Responsibilities of trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

Grant Butcher

Date: 03 July 2020

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
BRIDPORT CHRISTIAN FELLOWSHIP

I report to the trustees on my examination of the accounts of Bridport Christian Fellowship ('the charity') for the year ended 31 March 2020 on pages 7 to 10 following.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

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 accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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

Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 08 July 2020

BRIDPORT CHRISTIAN FELLOWSHIP
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2020

	Unrestricted Funds	Restricted Funds	2019	2018
Notes	£	£	£	£
Income receipts				
Donations and grants	41,682	-	41,682	40,911
Gift aid receipts	8,731	-	8,731	8,057
Rental income	9,620	-	9,620	10,321
Charitable activities	4,199	607	4,806	1,698
Interest	-	-	-	27
Other	892	-	892	716
	<u>65,124</u>	<u>607</u>	<u>65,730</u>	<u>61,730</u>
Capital and similar receipts				
Sale of fixed assets	250	-	250	-
	<u>250</u>	<u>-</u>	<u>250</u>	<u>-</u>
Total receipts	<u><u>65,374</u></u>	<u><u>607</u></u>	<u><u>65,980</u></u>	<u><u>61,730</u></u>
Payments				
Payments in relation to charitable activities undertaken directly	2	92,195	429	92,624
Grants paid in relation to charitable activities undertaken by others	3	11,638	115	11,753
		<u>103,834</u>	<u>544</u>	<u>104,378</u>
Total payments		<u><u>103,834</u></u>	<u><u>544</u></u>	<u><u>104,378</u></u>
Net of receipts / (payments) before transfers		(38,460)	63	(38,397)
Transfers between funds	5	274	(274)	-
Net movement in funds		<u>(38,186)</u>	<u>(212)</u>	<u>14,749</u>
Cash funds as at last year end		73,648	1,383	75,031
Cash funds at this year end	A	<u><u>35,462</u></u>	<u><u>1,171</u></u>	<u><u>36,634</u></u>

The notes on pages 9 to 10 form part of these accounts.

BRIDPORT CHRISTIAN FELLOWSHIP
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 MARCH 2020

	Unrestricted funds £	Restricted funds £	2019 £	2018 £
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
A Cash funds				
Cash at bank with immediate access	35,462	1,171	36,634	75,031
	<u>35,462</u>	<u>1,171</u>	<u>36,634</u>	<u>75,031</u>
B Other monetary assets				
Gift aid due to charity	3,469	-	3,469	3,438
Other debtors	250	-	250	-
	<u>3,719</u>	<u>-</u>	<u>3,719</u>	<u>3,438</u>
C Liabilities				
Fee for Independent Examination	900	-	900	780
Accrued expenses	928	-	928	-
	<u>1,828</u>	<u>-</u>	<u>1,828</u>	<u>780</u>
D Assets retained for charity's own use			Insurance value 2019 £	Insurance value 2018 £
			<u> </u>	<u> </u>
Freehold building			745,086	702,911
Contents			98,489	93,799
			<u>843,575</u>	<u>796,710</u>

The trustees have used insurance values as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

The accounts were approved by the trustees and signed on their behalf

by Grant Butcher date 03 July 2020

The notes on pages 9 to 10 form part of these accounts.

BRIDPORT CHRISTIAN FELLOWSHIP
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2020

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	Unrestricted funds	Restricted Funds	Total 2019	Total 2018
	£	£	£	£
2 Payments in relation to charitable activities undertaken directly				
Pastor and church expenses	11,515	-	11,515	12,126
Utilities	4,951	-	4,951	4,446
Property maintenance	20,496	-	20,496	7,296
Building project	39,850	-	39,850	-
Service charges and insurance	2,376	-	2,376	2,579
Speakers	823	-	823	1,950
Advertisements, leaflets & books	992	-	992	1,034
Events and outreach	5,687	429	6,116	1,965
Work among the young	283	-	283	308
Equipment	2,538	-	2,538	1,709
Governance costs	904	-	904	731
Other costs	1,781	-	1,781	1,670
	<u>92,195</u>	<u>429</u>	<u>92,624</u>	<u>35,813</u>

3 Grants paid in relation to charitable activities undertaken by others

Organisations:				
Samaritans Purse	1,307	-	1,307	865
Organisations under £1,000	7,206	115	7,321	8,117
Individuals	3,125	-	3,125	2,186
	<u>11,638</u>	<u>115</u>	<u>11,753</u>	<u>11,168</u>

4 Transactions with related parties

Other than reimbursement for expenses purchased on behalf of the charity, no payments were made to any trustees or persons connected to

BRIDPORT CHRISTIAN FELLOWSHIP
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2020

5 Movement of funds	Balance at 31Mar2019	Receipts	Payments	Transfers	Balance at 31Mar2020
	£	£	£	£	£
General funds	73,648	65,374	(103,834)	274	35,462
	<u>73,648</u>	<u>65,374</u>	<u>(103,834)</u>	<u>274</u>	<u>35,462</u>
Restricted funds					
Friday Art Group	1,383	543	(429)	(326)	1,171
Mission Funds	-	63	(115)	52	-
	<u>1,383</u>	<u>607</u>	<u>(544)</u>	<u>(274)</u>	<u>1,171</u>
Total funds	<u>75,031</u>	<u>65,980</u>	<u>(104,378)</u>	<u>-</u>	<u>36,634</u>

The transfer from the Friday Art Group relates to reimbursement of funds previously accounted for as general funds.