

# Bridport Christian Fellowship

Report and Accounts

Year ended 31 March 2021

Stewardship   
*Active generosity*

1 Lamb's Passage, London EC1Y 8AB  
[www.stewardship.org.uk](http://www.stewardship.org.uk)

**BRIDPORT CHRISTIAN FELLOWSHIP  
LEGAL AND ADMINISTRATIVE DETAILS  
FOR THE YEAR ENDED 31 MARCH 2021**

ADDRESS FOR CORRESPONDENCE	4-5 Kings Square East Street Bridport Dorset DT6 3QE	
GOVERNING DOCUMENT	Declaration of Trust dated April 1991	
CHARITY REGISTRATION NUMBER	1002844	
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Elaine Butcher Grant Butcher Jacqueline Edwards Carolyn Swadling Kelvin Weaver	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 2021**

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 March 2021.

**Objects of the charity**

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.

**Summary of the charity's main activities and achievements**

To further the above objects and vision, the charity's main activities and achievements were as follows:

**Church life**

In spite of the restrictions over the past year, house-groups continue to be a key part of church life, with an increased use of technology, Trustee, Elders, Church and House Group meetings have been able to take place albeit in a limited fashion, via Zoom. 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. In view of the restrictions these have again been held using zoom technology.

Sunday morning worship meetings have been held when allowed and strict Covid regulations have been applied. A full risk assessment was carried out and guidelines put in place.

The church has been open during the year, when allowed, for private prayer.

Social activities and fellowship meals are seen as an important means of building fellowship but unfortunately none have been possible this year due to restrictions.

**Review of the year 2020-21**

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 been severely restricted but where possible and with regulations and technology permitting we have endeavoured to carry out the following :-

Worship services in church on Sunday mornings.

Prayer meetings via Zoom on Sunday evenings.

Outreach in Bucky Doo Square in Bridport Town when allowed.

House-groups meet via Zoom mid-week.

A feeding programme for the homeless started in February 2020 and serves a hot takeaway meal at the church on Mondays.

The Lord's Larder food bank has been expanded to meet local families in need.

We continued to receive some income from hiring our premises to local groups when allowed, again with strict Covid regulations in place and we receive a regular income from the residential letting of the flat in the "Headmaster's House".

In spite of loss of income from hall lettings and Sunday morning services, we have continued to enjoy a healthy financial position, with income exceeding budget for the year due to the generosity of our members and costs also being below expectations. We have also been able to complete the refurbishment of the kitchen and coffee bar areas during lockdown. Outward giving continues at the level of 20% of income, increasing to 25% next year. 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. This has not been implemented due to the financial uncertainty.

We continue in membership of Churches Together in Bridport (CTiB) through which we work with other Bridport churches. Unfortunately we were unable to provide the annual Christmas Lunch for needy or lonely people. We were also unable to celebrate the usual Easter activity of the walk of witness and the Christmas nativity in the Town Square.

Although we have had to close the church on a number of occasions, 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.

In planning the activities the Trustees have complied with their duty to have due regard to the public benefit and have closely followed guidance published by the Charity Commission.

### **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. We have also been overwhelmed by the love and provision of God our Father who has kept us safe and provided abundantly for our needs above and beyond our expectations.

### **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 twenty per cent of our total income received from offerings and tax reclaimed on those offerings, this will increase to 25% next year. Approximately fifty per cent of our outward giving is applied to beneficiaries who work overseas but payments are made in the UK; the balance is applied within the UK particularly focussing on local needs. We also operate a food bank supplying local families in need.

### **Financial review**

During the year income decreased by £11,700, to £54,300, and expenditure decreased by £52,300, to £52,100. As a result the cash held by the charity increased by £2,200, to £38,800, of which £37,100 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 £37,100 and the charity is complying with its reserves policy. During the year, discussion was held at two Trustees meetings to consider whether to invest the reserves in a Savings account with Kingdom Bank but due to the pandemic this was put on hold.

## **Governance**

Responsibility for policy setting and the operating decisions of the Charity rest with the Trustees who meet regularly to direct and monitor the activities of the Trust. In spite of Covid19 restraints we have still been able to meet using the Zoom platform.

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 Mr Grant Butcher (Chairman), Mrs Carrie Swaddling, Mrs Jackie Edwards, Mrs Elaine Butcher & Mr Kelvin Weaver

At the commencement of the year the Eldership Team comprised of: Ray & Carole Dobson as "Founding Elders", assisted by Leading Elders David & Janice Collins, Elder Theresa Gordon and Kevin and Sue Hillier.

Mr Dave Collins has continued in his paid part-time position as 'Leading Elder'.

## **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: 6th June 2021

**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 2021 on pages 6 to 9 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: 7th June 2021

**BRIDPORT CHRISTIAN FELLOWSHIP**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
**FOR THE YEAR ENDED 31 MARCH 2021**

	Notes	Unrestricted Funds		Restricted Funds	Total 2021	Total 2020
		General Funds	Designated Funds			
		£	£	£	£	£
<b>Income receipts</b>						
Donations		36,582	-	1,500	38,082	41,682
Gift aid receipts		7,627	-	-	7,627	8,731
Rental income		8,083	-	-	8,083	9,620
Charitable activities		168	-	87	255	4,806
Other		261	-	-	261	892
		<u>52,721</u>	<u>-</u>	<u>1,587</u>	<u>54,308</u>	<u>65,730</u>
<b>Capital and similar receipts</b>						
Sale of fixed assets		-	-	-	-	250
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>250</u>
<b>Total receipts</b>		<u>52,721</u>	<u>-</u>	<u>1,587</u>	<u>54,308</u>	<u>65,980</u>
<b>Payments</b>						
Payments in relation to charitable activities undertaken directly	2	41,932	-	-	41,932	92,624
Grants paid in relation to charitable activities undertaken by others	3	9,136	-	1,050	10,186	11,753
<b>Total payments</b>		<u>51,067</u>	<u>-</u>	<u>1,050</u>	<u>52,117</u>	<u>104,378</u>
Net of receipts / (payments) before transfers		1,654	-	537	2,191	(38,397)
Transfers between funds	5	-	-	-	-	-
<b>Net movement in funds</b>		<u>1,654</u>	<u>-</u>	<u>537</u>	<u>2,191</u>	<u>(38,397)</u>
Cash funds as at last year end		35,462	-	1,171	36,634	75,031
<b>Cash funds at this year end</b>	A	<u>37,116</u>	<u>-</u>	<u>1,708</u>	<u>38,825</u>	<u>36,634</u>

The notes on pages 8-9 form part of these accounts.

**BRIDPORT CHRISTIAN FELLOWSHIP**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**FOR THE YEAR ENDED 31 MARCH 2021**

	<u>Unrestricted Funds</u>			Total 2021 £	Total 2020 £
	General funds £	Designated funds £	Restricted funds £		
<b>A Cash funds</b>					
Cash at bank with immediate access	37,116	-	1,708	38,825	36,634
	<u>37,116</u>	<u>-</u>	<u>1,708</u>	<u>38,825</u>	<u>36,634</u>
<b>B Other monetary assets</b>					
Gift aid due to charity	1,798	-	-	1,798	3,469
Other debtors	-	-	-	-	250
	<u>1,798</u>	<u>-</u>	<u>-</u>	<u>1,798</u>	<u>3,719</u>
<b>C Liabilities</b>					
<b>Falling due within one year:</b>					
Fee for Independent Examination	900	-	-	900	900
Accrued expenses	-	-	-	-	928
	<u>900</u>	<u>-</u>	<u>-</u>	<u>900</u>	<u>1,828</u>
<b>D Assets retained for charity's own use</b>					
				Value 2021 £	Value 2020 £
Freehold building				789,792	745,086
Contents				103,414	98,489
				<u>893,206</u>	<u>843,575</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 6th June 2021

The notes on pages 8-9 form part of these accounts.



**BRIDPORT CHRISTIAN FELLOWSHIP**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**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.

	<u>Unrestricted Funds</u>		Restricted Funds	Total 2021	Total 2020
	General funds	Designated funds			
	£	£	£	£	£
<b>2 Payments in relation to charitable activities undertaken directly</b>					
Employment costs and church expenses	10,457	-	-	10,457	11,515
Utilities	4,245	-	-	4,245	4,951
Property maintenance	7,976	-	-	7,976	20,496
Building project	8,947	-	-	8,947	39,850
Service charges and insurance	2,470	-	-	2,470	2,376
Speakers	-	-	-	-	823
Advertisements, leaflets & books	760	-	-	760	992
Events and outreach	113	-	-	113	6,116
Work among the young	-	-	-	-	283
Equipment	5,299	-	-	5,299	2,538
Governance costs	900	-	-	900	904
Other costs	766	-	-	766	1,781
	<u>41,932</u>	<u>-</u>	<u>-</u>	<u>41,932</u>	<u>92,624</u>
<b>3 Grants and gifts paid to others</b>					
Organisations:					
Samaritans Purse	-	-	-	-	1,307
Organisations under £1,000	8,430	-	1,050	9,480	7,321
Individuals	706	-	-	706	3,125
	<u>9,136</u>	<u>-</u>	<u>1,050</u>	<u>10,186</u>	<u>11,753</u>
<b>4 Transactions with related parties</b>					

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

**BRIDPORT CHRISTIAN FELLOWSHIP**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2021**

<b>5 Movement of funds</b>	Balance at 31Mar2020 £	Receipts £	Payments £	Transfers £	Balance at 31Mar2021 £
General funds	35,462	52,721	(51,067)	-	37,116
	<u>35,462</u>	<u>52,721</u>	<u>(51,067)</u>	<u>-</u>	<u>37,116</u>
Restricted funds					
Friday Art Group	1,171	87	-	-	1,258
Giving Committee	-	500	(500)	-	-
Feeding programme	-	1,000	(550)	-	450
	<u>1,171</u>	<u>1,587</u>	<u>(1,050)</u>	<u>-</u>	<u>1,708</u>
<b>Total funds</b>	<u>36,634</u>	<u>54,308</u>	<u>(52,117)</u>	<u>-</u>	<u>38,825</u>

The Feeding programme funds relates to the provision of hot meals to the homeless and those in need.