

# Christ Church Dunstable

Trustees' Report, Accounts and Notes to the Accounts

For the year ended 31<sup>st</sup> March 2021

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Registered Address: Christ Church Dunstable, West Street, Dunstable, Beds, LU6 1SX

Registered Charity No. 1159475

**Christ Church Dunstable  
Trustees' Annual Report  
for the year ended 31<sup>st</sup> March 2021**

The trustees submit their annual report and accounts for the year ended 31<sup>st</sup> March 2021.

The accounts comply with the Charities Act 2011, the Trust Deed and 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).

**Full Name and Principal Address**

Christ Church Dunstable, West Street, Dunstable, Bedfordshire, LU6 1SX

**Registered Charity Number**

1159475

**Trustees**

Under the definition of The Charities Act, the Senior Pastor, Associate Pastor and Elders are considered to be the managing or executive trustees of the charity, as they are the persons having the general control and management of the administration of the charity.

The trustees who served during the year were:

Mark Lawrence (Chairperson)  
Andy Bianchi  
Robert Heath  
Glyn Hodges  
Gareth Mitchell  
Graham Newton  
Andrew Wintersgill

The Fellowship of Independent Evangelical Churches Limited (Company Number 225717, Charity Number 251395) is the custodian trustee in respect of the property.

**Bankers**

CAF Bank, 25 King's Hill Avenue, King's Hill, West Malling, Kent, ME19 4JQ  
HSBC Bank plc, 22 West Street, Dunstable, Beds, LU6 1SY  
Kingdom Bank, Ruddington Fields Business Park, Mere Way, Ruddington, Nottingham, NG11 6JS  
Santander UK plc, 11 High Street North, Dunstable, LU6 1HY  
Nationwide Building Society, 20 High Street North, Dunstable, Beds, LU6 1JF  
Virgin Money, Jubilee House, Gosforth, Newcastle Upon Tyne, NE3 4PL

**Independent Examiner**

Geoff Mann FCIE, Geoff Mann Limited, Dee House, Highworth Avenue, Cambridge, CB4 2BQ

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**STRUCTURE, GOVERNANCE & MANAGEMENT**

The church is governed by a Trust Deed dated 1<sup>st</sup> May 1838, amended by a trustee's resolution on 12<sup>th</sup> May 2013 which was subsequently approved by members on 4<sup>th</sup> June 2013.

**APPOINTMENT OF TRUSTEES**

The Managing Trustees of Christ Church Dunstable are the Senior Pastor, Associate Pastor and Elders.

Appointments are made by the Elders and confirmed by the church members of Christ Church Dunstable.

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**OBJECTIVES AND ACTIVITIES**

**Christ Church Dunstable has two purposes which are within the remit of an Indenture dated 1 May 1838 (as amended by a Deed of Variation dated 6 December 2007 and a resolution passed under section 280 of the Charities Act 2011 on 4 June 2013)**

1. The advancement of the Christian faith in accordance with the Doctrine and Practice Rules booklet primarily but not exclusively within Dunstable and the surrounding area.
2. Such other charitable purposes as shall, in the opinion of the Senior Pastor, Associate Pastor and Elders (the managing trustees) further the work of the Church.

**Christ Church Dunstable Public Benefit Statement**

**Purpose 1 - advancement of the Christian faith**

We carry out this purpose by activities including but not limited to the following:

- a) *Organise weekly services and other gatherings of members and non-members, including at our Christian Community Centre known as "The Way", to present the teachings of the Bible in accordance with the Statement of Beliefs of the FIEC and to provide opportunities for Christian response, including but not limited to prayer and worship.* The meetings are free of charge and open to all, and the public benefit of such meetings for those attending includes the promotion of family stability and wellbeing, and increased ability to contribute positively to society. Meetings are held weekly on most days of the week, and include children's and youth work and associated meetings in Dunstable. The church employs four full-time pastors (comprising a Senior Pastor, an Associate Pastor, an Assistant Pastor and an Assistant Pastor for Youth & Children), and a Director of Ministries, whose collective responsibilities include the leadership of Sunday services, all ministries and activities run in The Way, the promotion and coordination of work with young people, teenagers and children, and pastoral care of the church family.
- b) *Provide support and guidance to those activities of its members that seek to promote, in Dunstable and the surrounding areas, an understanding of the Christian beliefs as set out in the church's Doctrinal Basis, through practical expression of Christian beliefs and ideals in the local community.* The benefit of such support and guidance is to enable those members to be better able to serve everyone in the local community. The church provides teaching and training opportunities for members, using the resources of the staff employed by the church and also external courses and events. These are advertised in the weekly church news sheet and on the church website as necessary.
- c) *Assist the work of individual Christians and Christian organisations, insofar as that work, whether in this country or abroad, accords with the church's aims.* The public benefit of providing donations to such charitable organizations is expected to be in accordance with their aims and purposes. We make donations as agreed by the pastor and elders in the church's "global mission" budget. The purpose of these donations includes the promotion of religious activity, relief of poverty and hardship, training and equipping, work with youth and the elderly, and refugees. The Church website includes reference to each of our Global Mission Partners and the organisations they represent.

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**Purpose 2 – charitable activities to further the work of Christ Church Dunstable.**

We carry out this purpose by activities including but not limited to the following

- a) *Assist the work of individual Christians and Christian organisations, insofar as that work, whether in this country or abroad, accords with the church's aims.* The public benefit of providing donations to such charitable organizations is expected to be in accordance with their aims and purposes. We make donations as agreed by the pastor and elders in the church's "global mission" budget. The purpose of these donations includes the promotion of religious activity, relief of poverty, training and equipping, work with youth and the elderly, and refugees.
- b) *Carry out acts of social concern to benefit persons in Dunstable and across the world facing hardship on the basis of their need.* The public benefit of these acts is expected to be in the area of poverty relief, caring, youth and elderly people's activities aimed at promoting their health, wellbeing, spiritual life and education. It is addressed by church activities, volunteer activities of individual members, and also by donations to appropriate charitable organizations and activities; donations are from regular giving and through special collections such as our Christmas Day Offering, disbursed at the discretion of the Trustees. Please refer to the church accounts for further details. Our members currently support the local community through the work of The Way, our Christian Community Centre, including support of the Dunstable Foodbank which we help to finance and run with many other churches in the town of Dunstable.

We are also developing relationships with other churches in Dunstable through the Dunstable Fellowship of Evangelical Churches, and in the surrounding areas and nationally through affiliation to our church grouping, the Fellowship of Independent Evangelical Churches (FIEC). Similarly, we develop relationships with churches and Christian communities overseas, which are mutually beneficial in advancing our aims. The public benefit of such association is expected to be in developing awareness and providing opportunity for partnership in meeting the needs of others through community events in the life of our church and our community centre.

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**CHURCH MINISTRY DEVELOPMENT AND COMMUNITY ACTIVITIES 2020-21**

The past year has been dominated by the impact nationally of the COVID-19 pandemic.

This has led to three major “national lockdowns” (March-late June 2020, November 2020 and Jan-March 2021); during the first two places of worship were ordered by the government to be closed, but during the third in 2021 churches were permitted to stay open.

However, in the Bible the “church” is always the people of God, rather than “buildings”, and therefore Christ Church Dunstable remained, and remains, open at all times.

Throughout the year, therefore, the church operated to the maximum extent permitted by law, in line with government advice and our own church risk assessments, whether at face-to-face Sunday services and small group work, through live broadcast streaming of Sunday services and midweek meetings, or by recorded Daily Devotions Bible ministry.

The year’s report can conveniently be organised around the three National Lockdowns announced by the UK government in March and November 2020 and January 2021.

**It is important to emphasize that, throughout this year, Christ Church Dunstable has continued to operate its Foodbank outlet for the benefit of the whole Dunstable community, operated by our committed volunteer teams, and supported by Trussell Trust.**

**We have seen many people supported throughout this very difficult and challenging year coming every Tuesday and Friday afternoons for foodbank parcels and wider encouragement and support. This activity has been essential, and we are very grateful to our teams and team leaders for enabling this ministry to continue to meet the needs of so many friends who live within the town.**

**March to late June 2020 - National Lockdown:** During the lockdowns beginning March 2020 all ministry activities switched online to our CCD YouTube channel.

Sunday morning service was broadcast live from the church building, with live service leadership and live preaching, and using recorded band and singers. Daily devotions from the psalms beginning at psalm 1 were recorded each day and put online.

Midweek meetings took the form of weekly virtual “Zoom” prayer and Bible study small groups.

Children’s and Youth work also ran every week online, either midweek (5-11yrs) at Websday Club, or at weekends for Nano (11-14yrs) and Frontline (14yrs+).

An extensive online community engagement ministry to the wider community of Dunstable was started and maintained online on our church YouTube channel, led by our Community Engagement Pastor.

We sought to ensure that everyone in need of provisions or other practical assistance in the church and The Way community (and anyone else with whom we came into contact) were helped, through the many homegroups we run, as well as through central pastoral care and provisions teams. Most of the staff who work in The Way were furloughed during this lockdown.

We continued to operate our Foodbank outlet in The Way for the benefit of the whole Dunstable community, operated by our committed volunteer teams, and supported by Trussell Trust.

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**July to October 2020 - Lifting of National Lockdown:** with total “lockdown” lifted from end of June 2020, church services in the church buildings resumed.

**Risk Assessment:** First, however, before the first Sunday service on Sunday 5<sup>th</sup> July, we set up a Risk Assessment team, led by the Operations Director. This team took their responsibilities seriously, and their deliberations in the light of government guidance led to a full risk assessment being prepared and placed online prior to Sunday 5<sup>th</sup> July in line with government guidance and legal requirements. This risk assessment required, amongst many other conclusions, social distanced arrangements for entry, exit and consequent rearranged seating, (for example, 2m separation between rows of seats downstairs, with alternate pews closed upstairs in the galleries), whole-church cleaning between services, extensive provision of hand-sanitiser on entry and exits, a booking system for services utilising our Church Suite database of church members and congregational friends, revised capacity of our building in the light of the aforementioned social distancing requirements, and a number of other requirements and recommendations were made.

A further meeting and assessment of the Risk Assessment team was held later in the summer to improve and refine procedures; the risk assessment was tweaked and improved from time to time when necessary.

The risk assessment team was utilised and enlarged for separate risk assessments of Youth and Children’s activities, all community centre activities, operation of The Way Coffee House.

**The Way Christian Community Centre was reopened speedily in early July** and recommenced operations at a Coffee House. The rear room was utilised so that capacity could resume close to pre-Covid levels; as the wider Way activities were gradually recommenced, these were run from the large foyer area in the main church building.

**For Sunday services in the main church building**, clearly *total capacity* for any given service was reduced from pre-covid levels in line with risk assessment for a covid-safe environment, but we sought to compensate by laying on as many services as necessary so that everyone in the church and wider community could join in public worship. Cleaning teams ensured the church premises were as safe as possible for each service.

We recommenced first with one morning service for week one (Sunday 5<sup>th</sup> July), increasing to a second service at 9.15pm which took the form of a Family Service by Sunday 12<sup>th</sup> July and throughout August. Both of these services were live streamed.

From the start of September, we progressed to live singing from the front platform - in line with permitted guidelines from the government - plus a 3.15pm afternoon All-age service and an evening service. The 11.15am and 6.15pm services were livestreamed.

The youth work recommenced face-to-face by early September.

Women@ChristChurch women’s Bible Study groups ran on Wednesday mornings in the church buildings in ten face-to-face groups of six, (five groups per week) as well as via two online Zoom groups. Zoom groups also ran once a month on Monday evenings for those who were working on Wednesday mornings.

Mid-week prayer meetings were recommenced, twice monthly in September and October, along with fortnightly Zoomed homegroups.

From the beginning of October the children’s work recommenced on Sunday mornings, which led to the 3.15pm family service ceasing, and the two morning services becoming identical “adult” services for the over 11s. Daily Devotions online were maintained throughout the year, completing all 150 psalms by mid-October, and after a short break for a week or two recommencing with the Sermon on the Mount from Matthew chapters 5-7.

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## **Trustees' Annual Report**

### **for the year ended 31<sup>st</sup> March 2021**

**November 2020 - National Lockdown:** All ministries switched online once again, and operated with a similar scope as during the previous lockdown between March-late June, but this time we increased our output with the addition of a streamed weekly Sunday evening service.

Midweek Zoomed Home Groups took place on alternate weeks, with Zoomed Prayer Central alternating with Home Groups.

However, as permitted by government guidelines, we also ran up to three Lockdown Support Groups in the main church building (for the Church Community) and in The Way (for the wider Way Community). These were permitted to run for up to 15 people.

Daily Devotions were continued through Matthew ch5 from the Sermon on the Mount.

Our extensive online community engagement ministry to the wider community of Dunstable was restarted online on our church YouTube channel led by our Community Engagement Pastor.

Most of the staff who work in The Way were furloughed during this lockdown.

We continued to operate our Foodbank outlet in The Way for the benefit of the whole Dunstable community, operated by our committed volunteer teams, and supported by Trussell Trust.

This lockdown extended from Thursday 5th November and was lifted at midnight at the start of Wednesday 2<sup>nd</sup> December.

### **December 2020 - first week in January 2021 - Lifting of National Lockdown:**

From 2<sup>nd</sup> December, church services in the church buildings were resumed with the addition of a fourth service at 4.15pm, comprising a "second" evening service to accommodate the required demand with a safe congregational capacity.

Dunstable was initially placed in Tier 2, increased on Friday 18<sup>th</sup> Dec to Tier 3 followed quickly 24 hours later by elevation to Saturday 19<sup>th</sup> Dec to Tier 4. The church building remained open throughout December in line with government guidelines.

We maintained home groups online during this month.

Christmas saw a number of carol services, including an "outside" Christmas Carol service for the local community midweek on Tuesday 15<sup>th</sup> December at Ashton Primary School field at which we valued the attendance and participation of our Andrew Selous M.P..

During Christmas week, we held a total of 12 carol services in eight days, with two All Age Carol Services and three Carols by Candlelight services on the Sunday before Christmas. On Christmas Eve we held two Children's Carol Services in the afternoon, and an adult Carol Service at 6.15pm, which was bracketed with two All Age Christmas Day services on Christmas Morning.

We also held two morning services on 27<sup>th</sup> December, (one of these an all-age service), returning on 3<sup>rd</sup> January to four services including a second All-age family service at 4.15pm. The 11.15pm and 6.15pm Sunday services were live-streamed throughout December between 6<sup>th</sup>-20<sup>th</sup> December, as was the 11.15pm Christmas Day service.

Over 1,000 bookings were received and accommodated for the "12 Services of Christmas".



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## **Trustees' Annual Report**

### **for the year ended 31<sup>st</sup> March 2021**

**January - March 2021 - National Lockdown:** Following the announcement of lockdown on Monday 4<sup>th</sup> January, it was welcome news that churches were permitted to remain open during this time, though the parallel children's and youth work was not permitted to run.

During this time, we ran the following programme on Sundays by way of services physically gathered in the church building as permitted by law:

**9.15am and 4.15pm:** all-age family services (identical services),

**11.15am,** adult (over 11s) service usually led by the senior pastor and associate pastor. This service was live streamed.

**6.15pm,** alternating between a standard adult evening service (with our Assistant Pastor preaching from 1 Peter) and a specific Youth Service with our senior Youth Team leading and preaching. This service was live streamed

Midweek Zoomed Home Groups took place on alternate weeks, with Zoomed Prayer Central alternating with Home Groups.

Women@christchurch were run on Zoom during this period, on Wednesday mornings and also once a month on Monday evenings.

Online Daily Devotions, since mid-November now centred on The Sermon on the Mount from Matthew's gospel, were continued.

Our extensive online community engagement ministry to the wider community of Dunstable was restarted online on our church YouTube channel led by our Community Engagement Pastor.

We continued to operate our Foodbank outlet in The Way for the benefit of the whole Dunstable community, operated by our committed volunteer teams, and supported by Trussell Trust.

The Way staff were again furloughed during these weeks.

## **Wider Church Ministry**

Internationally, through regular monthly gifts, we continued to support our Global Mission Partners in Portugal, Russia, Thailand, India, America, Hong Kong and new Mission Partners in Serbia in their work of church planting, alleviating poverty and bringing local community reconciliation and renewal through practical support and sharing the gospel of Jesus Christ.

Christmas time 2020 saw the congregation providing substantial funds in a Christmas offering for the ministry of Azalea, a respected Luton charity which seeks to help men and women to choose to walk free from being caught up in sex trafficking. Half of the Christmas offering was also given (as advertised prior to the collection being taken up) towards the work of Ramada Baptist Church, for their work of refurbishment and enlargement of their church building, towards the cost of employment of an assistant pastor, and a small proportion as a personal gift to the church pastor and his wife as they prepare for the arrival of their third child.

Our senior pastor continued to serve on the Trust Board (TB) for the Fellowship of Independent Evangelical Churches (FIEC), and as a Director of Edward Connor Solicitors. Our Associate Pastor continued to serve on the Board of Contagious Bible Ministries, and also took up a new role on the Board of the Four Counties Ministry Training Course.

**Christ Church Dunstable  
Trustees' Annual Report  
for the year ended 31<sup>st</sup> March 2021**

**FINANCIAL REVIEW**

Christ Church Dunstable's principal source of income is donations from the members and congregation of the church. As Trustees we continue to express our profound gratitude to all who donate, for their generous giving to the work of the church. We know that for many this is with significant sacrifice on their part. And we acknowledge our dependence on the God and Father of our Lord Jesus Christ from whom all these good gifts ultimately come. A small but increasing amount of other income comes through the commercial activities of The Way Coffee Shop. We do not engage in any external fundraising.

2020/21 saw regular giving at £412,253, up 9% from £377,415 the year before. Extra giving, for the Christmas collection (a restricted fund) increased 14% to £19,104 from £16,757 the previous year. This Christmas Collection was passed on in full, split between Ramada church, Azalea and T&M Bugalo. We also held a Coronavirus Collection which raised £26,172. This was split between DBI and our own Pastoral Care Fund.

The Coffee House also contributed £24,496 income, and we were able to claim £18,426 under the CJRS and £1,466 under the EOTH scheme.

On top of this giving, donations and Gift Aid meant that our total income was £549,980, up 10% from £498,756 the previous year.

The money given was used to support the key objectives of the charity by employing an average of 11 members of staff, 5 of whom worked almost solely on our key objectives of advancing the Christian faith and running charitable activities to further the work of the church. The other employees support the work in running activities, in administration and in day-to-day running of the charity. Money was also spent in supporting mission overseas and elsewhere in the UK and in supporting community work locally through the many-fold activities run by the church in Dunstable, chiefly through The Way Community Centre. As well as the paid staff, several teams of volunteers gave their time at Christ Church and in The Way. We acknowledge that without their invaluable contribution our mission and ministry would not be possible at the scale it is run.

Designated Mission charitable activities expenditure was £34,203 compared to £23,616 the previous year.

There was a net cash inflow of £70,133 (2019/20 £38,319) primarily due to our operating surplus.

The total balance of charity funds at the end of 2020/21 was £1,349,926 (2019/20 £1,279,793). Of this, £63,962 was restricted and £883,034 was only realisable by disposing of tangible fixed assets. Actual free reserves at the end of 2021 were £402,930. This means that our total general reserves remain above our target range. We are continuing to invest in significant repairs to our buildings and are anticipating investing in outreach work in the coming years.

During the year, our fixtures and fittings tangible fixed assets increased by £17,042 as we invested in new IT equipment, CCTV, a disabled hoist and an AV Camera. The fixtures and fittings depreciation charge for the year increased from £3,025 to £8,423 as during the previous year we bought equipment for The Way Coffee House.

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**Accounts**  
**for the year ended 31<sup>st</sup> March 2021**

**STATEMENT OF FINANCIAL ACTIVITIES**

	Note	Unrestricted £	Designated £	Restricted £	Total £	2019/20 £
<b>Income</b>						
Voluntary Income	4	498,731	-	51,249	549,980	498,756
Investment Income	5	1,446	-	-	1,446	1,227
Incoming Resources from Charitable Activities	6	7,197	46,336	-	53,533	149,306
<b>Total Income</b>		<b>507,374</b>	<b>46,336</b>	<b>51,249</b>	<b>604,959</b>	<b>649,289</b>
<b>Expenditure</b>						
Charitable Activities	7	377,438	85,393	71,995	534,826	610,970
<b>Total Expenditure</b>	8	<b>377,438</b>	<b>85,393</b>	<b>71,995</b>	<b>534,826</b>	<b>610,970</b>
<b>Net Income/(Expenditure) Before Transfers</b>		<b>129,936</b>	<b>(39,057)</b>	<b>(20,746)</b>	<b>70,133</b>	<b>38,319</b>
<b>Transfers Between Funds</b>	9	<b>(69,726)</b>	<b>43,826</b>	<b>25,900</b>	<b>-</b>	<b>-</b>
<b>Net Movement in Funds</b>		<b>60,210</b>	<b>4,769</b>	<b>5,154</b>	<b>70,133</b>	<b>38,319</b>
<b><u>Reconciliation of Funds</u></b>						
<b>Total Funds Brought Forward</b>		<b>211,254</b>	<b>1,009,731</b>	<b>58,808</b>	<b>1,279,793</b>	<b>1,241,474</b>
Transfers Due To Revised 2019/20 Funds	17	-	14,091	(14,091)	-	
<b>Revised Total Funds Brought Forward</b>		<b>211,254</b>	<b>1,023,822</b>	<b>44,717</b>	<b>1,279,793</b>	
<b>Total Funds Carried Forward</b>		<b>271,464</b>	<b>1,028,591</b>	<b>49,871</b>	<b>1,349,926</b>	<b>1,279,793</b>

The notes on pages 13 to 24 form part of these accounts.

**Christ Church Dunstable**  
**Accounts**  
**for the year ended 31<sup>st</sup> March 2021**

**BALANCE SHEET**

	Note	Unrestricted £	Designated £	Restricted £	Total £	2019/20 £
<b>Fixed Assets</b>						
Tangible Assets	<b>10</b>	-	883,034	-	883,034	874,415
<b>Total Fixed Assets</b>		-	883,034	-	883,034	874,415
<b>Current Assets</b>						
Bank & Cash	<b>11</b>	247,813	143,413	48,963	440,189	381,266
Debtors	<b>12</b>	30,864	3,875	908	35,647	32,642
<b>Total Current Assets</b>		278,677	147,288	49,871	475,836	413,908
<b>Liabilities</b>						
Creditors: Amounts Falling Due Within One Year	<b>13</b>	7,213	1,731	-	8,944	8,530
<b>Net Current Assets</b>		271,464	145,557	49,871	466,892	405,378
<b>NET ASSETS</b>		<b>271,464</b>	<b>1,028,591</b>	<b>49,871</b>	<b>1,349,926</b>	<b>1,279,793</b>
<b>The Funds of the Charity</b>						
Unrestricted	<b>14</b>	271,464	-	-	271,464	211,254
Designated	<b>15</b>	-	1,028,591	-	1,028,591	1,009,731
Restricted	<b>16</b>	-	-	49,871	49,871	58,808
<b>TOTAL CHARITY FUNDS</b>		<b>271,464</b>	<b>1,028,591</b>	<b>49,871</b>	<b>1,349,926</b>	<b>1,279,793</b>

The notes on pages 13 to 24 form part of these accounts.

**Christ Church Dunstable**  
**Notes to Accounts**  
**for the year ended 31<sup>st</sup> March 2021**

**1. Accounting Policies**

**1.1 Basis of Preparation.**

The accounts have been prepared in accordance with the 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 Second Edition Oct 2019) (Effective 1 January 2019) – (Charities SORP (FRS102)), the financial reporting standard applicable in the UK and Republic of Ireland (FRS 102).

Christ Church Dunstable meets the definition of a public entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in relevant accounting policy note (s).

**1.2 Donations and Legacies.**

Donations and legacies are accounted for gross when received.

**1.3 Investment Income.**

Investment income is included in the accounts when received.

**1.4 Gift Aid.**

Income Tax to be reclaimed under the Gift Aid scheme is included in the accounts as a debtor.

**1.5 Apportionment of Costs between Charitable Activities.**

Costs clearly belonging to one of the Church's Charitable Activities are directly charged to the relevant activity. Other costs are allocated on an estimated basis.

**1.6 Fundraising and Publicity Costs.**

The church does not make formal appeals for funds, and expenditure on these items is therefore not material.

**1.7 Grants Payable.**

The church makes grants to other organisations whose charitable objects complement its work. They are accounted for in the year in which they are paid or accrued.

**1.8 Governance Costs.**

This represents direct expenditure on the governance of the church, consisting basically of legal costs and independent examination fees.

**1.9 Fixed Assets and Depreciation.**

The church premises are included in the balance sheet at an estimated cost value because reliable cost information is not available. A formal valuation would have incurred significant costs which would be onerous compared with the additional benefit gained by the user of the accounts. Fixed assets purchased at a value in excess of £500 are capitalised in the accounts at cost and written off on a straight-line basis over a three year period.

**1.10 Investment Assets.**

Quoted investments are stated at market value. All other investment assets are shown at cost.

**1.11 Stocks.**

The value of stocks of stationery and consumables are written off on purchase.

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**1.12 Reserves Policy.**

It is our policy to maintain the General Fund Reserve at the level of at least two months General Fund expenditure; however, the trustees may decide to run the reserve at one month's expenditure at certain times with a view to restoring it to at least two as soon as possible.

**1.13 Debtors.**

Trade debtors and other debtors are recognised at their settlement amount due after any discounts. Prepayments are valued at the amount prepaid net of any trade discount.

**1.14 Creditors and Provisions.**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably 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 and provisions are normally recognised at their settlement amount after allowing for any trade discount due.

**1.15 Going Concern.**

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

The Trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

**2. Funds of the Charity**

**2.1 Unrestricted Funds** – see Note 14. May be used for any of the general purposes of the church decided by the trustees.

**General**

Supported by regular non-designated giving of the members and congregation. The Fund is used to pay the salaries and expenses of the church employees, other expenses, and the upkeep of the premises. Transfers are also made, as required, from this fund to the Global Mission Fund, the Future Refurbishment Fund and The Way Refurbishment Fund.

**Christ Church Dunstable**  
**Notes to Accounts**  
**for the year ended 31<sup>st</sup> March 2021**

**2.2 Designated Funds** – see Note 15. Those funds designated by the trustees for a specific or general purpose, but may be reversed at their discretion.

**Freehold Property**

The church premises are included in the balance sheet at an estimated cost value. Reliable cost information is not available and a formal valuation would incur significant costs, which would be onerous compared with the additional benefit gained by the user of these accounts.

**Other Tangible Assets**

Other assets are included at net book value and written off over a three-year period.

**Future Refurbishment**

Money set aside for refurbishment of church premises.

**The Way Future Refurbishment**

Money set aside for refurbishment of The Way premises.

**Coffee House**

Used for the income and expenditure specific to The Way Coffee House.

**Gospel Purposes**

Money set aside for local or Global evangelism.

**Building Project**

Gifts donated for the purpose of the Christ Church Dunstable Building Project.

**Security Project**

Money set aside for a specific project.

**Outreach Events**

Money set aside in the budget for outreach events.

**Ministry Events**

Money set aside in the budget for events largely for the church family.

**The Way Ministries**

Funds used for the ministries run in The Way, such as Knit & Natter, Patchwork, Book Club, etc...

**Youth & Children's Work**

Money set aside in the budget for our youth and children's work, such as Nano, Frontline, etc....

**Projects & Events**

Used to run the year specific activities, such as Church Holiday, HUB weekend, etc...

**Christ Church Dunstable**  
**Notes to Accounts**  
**for the year ended 31<sup>st</sup> March 2021**

**2.3 Restricted Funds** – see Note 16. Those which have been given for a specific purpose and can only be used for that purpose, unless the donor consents otherwise.

**Global Mission**

Used principally to support other Christian Charities and individuals, primarily operating overseas.

**Pastoral Care**

Used to support members of the church and others who are in particular financial need.

**Christmas Collection**

Gifts donated to external charities.

**Coronavirus Collection**

Used for specific collections towards helping those suffering from the effects of Covid-19.

**Omotayo Family**

Used to support the Omotayo Family.

**The Way Refurbishment**

Money set aside for refurbishment of The Way.

**FIEC Grant**

Money received from the FIEC for use towards Pastoral staff in The Way.

**Contagious**

Used to support Christ Church Dunstable members to attend Contagious youth events.

All of the above mentioned funds are considered by the trustees to be adequate to fulfil the obligations of the charity.

**3. Connected Charity**

Aletheia Ministries Trust (Charity Commission Number 296614) is a Connected Charity. Aletheia Ministries own 'The Way', a former public house. This building is leased by Christ Church Dunstable and is used for many activities to enable us to engage with the local community. The building is registered as a place of worship.



**Christ Church Dunstable**  
**Notes to Accounts**  
**for the year ended 31<sup>st</sup> March 2021**

**4 VOLUNTARY INCOME**

	Unrestricted	Designated	Restricted	Total	2019/20
	£	£	£	£	£
Regular Giving	406,758	-	5,495	412,253	377,415
Special Collections	-	-	45,276	45,276	22,616
Donations and Grants	-	-	-	-	15,000
Gift Aid Reclaimed	91,973	-	478	92,451	83,725
	<b>498,731</b>	<b>-</b>	<b>51,249</b>	<b>549,980</b>	<b>498,756</b>

**5 INVESTMENT INCOME**

	Unrestricted	Designated	Restricted	Total	2019/20
	£	£	£	£	£
Bank Interest	1,446	-	-	1,446	1,227
	<b>1,446</b>	<b>0</b>	<b>0</b>	<b>1,446</b>	<b>1,227</b>

**6 INCOMING RESOURCES FROM CHARITABLE ACTIVITIES**

	Unrestricted	Designated	Restricted	Total	2019/20
	£	£	£	£	£
Sales, Fees & Charges	-	1,947	-	1,947	40,124
Sale of Books & Publications	2,854	-	-	2,854	920
Youth Weekend Away	-	-	-	-	3,129
Contagious Contribution	900	-	-	900	1,800
Other Reimbursements	1,080	-	-	1,080	19,628
The Way Coffee House	-	25,963	-	25,963	83,705
Coronavirus Job Retention Scheme	2,363	18,426	-	20,789	-
	<b>7,197</b>	<b>46,336</b>	<b>-</b>	<b>53,533</b>	<b>149,306</b>

**7 CHARITABLE ACTIVITIES**

	Unrestricted	Designated	Restricted	Total	2019/20
	£	£	£	£	£
Ministry	272,044	12,408	12,020	296,472	340,100
Mission	102,600	72,985	59,975	235,560	270,068
Governance Costs	2,794	-	-	2,794	802
	<b>377,438</b>	<b>85,393</b>	<b>71,995</b>	<b>534,826</b>	<b>610,970</b>

**Christ Church Dunstable**  
**Notes to Accounts**  
**for the year ended 31<sup>st</sup> March 2021**

**8 TOTAL EXPENDITURE**

	Charitable Activities				
	Undertaken Directly	Grant Funded	Support Costs	Total	2019/20
	£	£	£	£	£
Ministry	208,630	-	87,842	296,472	340,100
Mission	142,460	59,780	33,320	235,560	270,068
Governance Costs	2,794	-	-	2,794	802
	<b>353,884</b>	<b>59,780</b>	<b>121,162</b>	<b>534,826</b>	<b>610,970</b>

**9 GROSS TRANSFERS BETWEEN FUNDS**

	Unrestricted	Designated	Restricted	Total	2019/20
	£	£	£	£	£
General to Global Mission	(30,870)	-	30,870	0	0
General to Future Refurbishment	(7,500)	7,500	-	0	0
General to The Way Future Refurbishment	(5,000)	5,000	-	0	0
General to Coffee	(23,137)	23,137	-	0	0
Men's Conference to General	109	(109)	-	0	-
Coffee to Global Mission	-	(30)	30	0	-
FIEC to Coffee	-	5,000	(5,000)	0	0
General to Youth & Children's Work	(2,658)	2,658	-	0	-
General to Outreach Events	(446)	446	-	0	0
General to Ministry Events	(224)	224	-	0	0
	<b>(69,726)</b>	<b>43,826</b>	<b>25,900</b>	<b>0</b>	<b>0</b>

**Christ Church Dunstable**  
**Notes to Accounts**  
**for the year ended 31<sup>st</sup> March 2021**

**10 TANGIBLE FIXED ASSETS**

	Freehold Property	Fixtures & Fittings	Total	2019/20
Cost	£	£	£	£
At 31 March 2020	870,899	189,693	1,060,592	1,069,642
Additions	-	17,042	17,042	2,310
Disposals	-	(12,034)	(12,034)	(11,360)
<b>At 31 March 2021</b>	<b>870,899</b>	<b>194,701</b>	<b>1,065,600</b>	<b>1,060,592</b>
<b>Depreciation</b>				
At 31 March 2020	-	186,177	186,177	194,511
Charge for Year	-	8,423	8,423	3,026
Disposals	-	(12,034)	(12,034)	(11,360)
<b>At 31 March 2021</b>	<b>0</b>	<b>182,566</b>	<b>182,566</b>	<b>186,177</b>
<b>Net Book Value at 31 March 2021</b>	<b>870,899</b>	<b>12,135</b>	<b>883,034</b>	<b>874,415</b>
Net Book Value at 31 March 2020	870,899	3,516	874,415	875,131

All of the fixed assets are used for direct charitable purposes.

In addition to the above we insure the buildings of The Way, which is owned by Aletheia Ministries Trust but leased to Christ Church Dunstable.

The value of the above assets of the charity for insurance purposes is £4,035,160 (Buildings £3,857,560 & Contents £177,600).

The valuation of the assets of The Way for insurance purposes is £1,876,451 (Buildings £1,795,708 & Contents £80,743).

**11 BANK & CASH BALANCES**

	Unrestricted	Designated	Restricted	Total	2019/20
	£	£	£	£	£
CAF Cash	79,176	(30,587)	48,963	97,552	58,495
CAF Gold	65,428	15,000	-	80,428	60,400
Nationwide	12,448	74,000	-	86,448	86,393
HSBC Current	3,983	-	-	3,983	5,135
Kingdom Bank	15,622	70,000	-	85,622	85,000
Virgin Money	71,056	14,850	-	85,906	85,166
Petty Cash	100	150	-	250	677
	<b>247,813</b>	<b>143,413</b>	<b>48,963</b>	<b>440,189</b>	<b>381,266</b>

**Christ Church Dunstable**  
**Notes to Accounts**  
**for the year ended 31<sup>st</sup> March 2021**

**12 DEBTORS**

	Unrestricted	Designated	Restricted	Total	2019/20
	£	£	£	£	£
Inland Revenue	26,328	-	908	27,236	21,082
Prepayments	4,176	3,875	-	8,051	11,560
Accounts Receivable	360	-	-	360	
	<b>30,864</b>	<b>3,875</b>	<b>908</b>	<b>35,647</b>	<b>32,642</b>

**13 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	Unrestricted	Designated	Restricted	Total	2019/20
	£	£	£	£	£
Accruals	7,213	1,081	-	8,294	5,450
Creditors	-	650	-	650	3,080
	<b>7,213</b>	<b>1,731</b>	<b>-</b>	<b>8,944</b>	<b>8,530</b>

**14 UNRESTRICTED FUNDS**

	31 March 20	Incoming Resources	Resources Expended	Transfers	31 March 21
	£	£	£	£	£
General	211,254	507,374	(377,438)	(69,726)	271,464
	<b>211,254</b>	<b>507,374</b>	<b>(377,438)</b>	<b>(69,726)</b>	<b>271,464</b>

**Christ Church Dunstable**  
**Notes to Accounts**  
**for the year ended 31<sup>st</sup> March 2021**

**15 DESIGNATED FUNDS**

	31 March 20	31 March 20	Incoming	Resources	Transfers	31 March 21
	£	Adjustment	Resources	Expended	£	£
Freehold Property	870,899	-	-	-	-	870,899
Other Tangible Assets	3,516	-	-	8,619	-	12,135
Future Refurbishment	66,875	-	-	-	7,500	74,375
The Way Future Refurbishment	20,000	-	-	-	5,000	25,000
The Way Refurbishment	15,279	(15,279)	-	-	-	-
Coffee House	-	-	43,694	(71,816)	28,122	-
Gospel Purposes	14,000	-	-	-	-	14,000
FIEC Grant	10,000	(10,000)	-	-	-	-
Security Project	6,246	-	-	(5,402)	-	844
Building Project	-	40,797	-	(10,442)	1	30,356
Outreach Events	-	-	-	(446)	446	-
Ministry Events	-	-	1,206	(1,430)	224	-
Youth & Children's Work	-	-	417	(3,060)	2,643	-
Projects & Events	-	-	695	(695)	-	-
Men's Conference	-	109	-	-	(109)	-
The Way Ministries	-	1,380	324	(721)	(1)	982
Activity Fund (25 in total)	2,916	(2,916)	-	-	-	-
	<b>1,009,731</b>	<b>14,091</b>	<b>46,336</b>	<b>(85,393)</b>	<b>43,826</b>	<b>1,028,591</b>

**16 RESTRICTED FUNDS**

	31 March 20	31 March 20	Incoming	Resources	Transfers	31 March 21
	£	Adjustment	Resources	Expended	£	£
Global Mission	6,735	-	3,847	(34,381)	37,410	13,611
FIEC Grant	-	10,000	-	-	(5,000)	5,000
Pastoral Care	6,134	-	1,988	(12,020)	13,172	9,274
Christmas Collection	-	-	19,104	(12,594)	(6,510)	-
Coronavirus Collection	-	-	26,173	(13,000)	(13,173)	-
Omotayo Family	4,881	-	-	-	-	4,881
Contagious	-	1,688	138	-	-	1,826
The Way Refurbishment	-	15,279	-	-	-	15,279
Building Project	40,797	(40,797)	-	-	-	-
Cabin	261	(261)	-	-	-	-
	<b>58,808</b>	<b>(14,091)</b>	<b>51,250</b>	<b>(71,995)</b>	<b>25,899</b>	<b>49,871</b>
<b>Total All Fund Balances</b>	<b>1,279,793</b>		<b>604,959</b>	<b>(534,826)</b>	<b>-</b>	<b>1,349,926</b>

**Christ Church Dunstable**  
**Notes to Accounts**  
**for the year ended 31<sup>st</sup> March 2021**

**17 REVISED FUNDS**

In the 2019/20 accounts, 'Building Project' and 'Cabin' were incorrectly included as restricted rather than designated funds. 'FIEC Grant' and 'Way Refurbishment' were incorrectly included as designated rather than restricted funds. 'Contagious' was included as part of 'Activity Funds' rather than designated funds. This transfer corrects the total funds carried forward figure.

**18 ANALYSIS OF NET ASSETS**

	Fixed Assets	Current Assets	Current Liabilities	Total	2019/20
	£	£	£	£	£
Unrestricted Funds	-	278,677	(7,213)	271,464	211,254
Designated Funds	883,034	147,288	(1,731)	1,028,591	1,009,731
Restricted Funds	-	49,871	-	49,871	58,808
	<b>883,034</b>	<b>475,836</b>	<b>(8,944)</b>	<b>1,349,926</b>	<b>1,279,793</b>

**Christ Church Dunstable**  
**Notes to Accounts**  
**for the year ended 31<sup>st</sup> March 2021**

**18 GRANTS PAYABLE**

Fund	Unrestricted £	Designated Specific Donations £	Restricted Global Mission £	Total £	2019/20 £
Partners in Service (DBI)	-	13,000	6,902	19,902	23,707
Chrestos Mission	-	-	4,500	4,500	4,510
Eurasian Ministries	-	-	4,512	4,512	4,467
Juniper Tree	-	-	2,455	2,455	5,341
S & K Kenworthy	-	-	1,812	1,812	1,792
D & D Woodard	-	-	1,092	1,092	1,077
J & A Franka	-	-	2,719	2,719	-
T McMahon	-	-	2,400	2,400	-
T & M Bugalo	-	1,095	-	1,095	-
Ramada Church, Portugal	-	4,482	3,289	7,771	3,212
Azalea	-	7,000	-	7,000	-
Other Designated Gifts	-	-	4,522	4,522	752
<b>TOTAL GRANTS</b>	<b>0</b>	<b>25,577</b>	<b>34,203</b>	<b>59,780</b>	<b>44,858</b>
Other Expenses (not grants)	-	17	178	195	723
<b>Total as included in Funds</b>	<b>0</b>	<b>25,594</b>	<b>34,381</b>	<b>59,975</b>	<b>45,581</b>

**19 SUPPORT COSTS**

	Unrestricted £	Designated £	Restricted £	Total £	2019/20 £
Administrative Staff	70,705	-	-	70,705	74,979
Other Administrative Costs	50,457	-	-	50,457	37,060
	<b>121,162</b>	<b>-</b>	<b>-</b>	<b>121,162</b>	<b>112,039</b>

Much of the work of the Church is carried out, without charge, by volunteers. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost.

**Christ Church Dunstable**  
**Notes to Accounts**  
**for the year ended 31<sup>st</sup> March 2021**

**20 STAFF COSTS AND TRUSTEES EXPENSES**

	Total	2019/20
	£	£
Salaries	282,726	272,917
Social Security Costs	22,607	18,702
Pension Costs	32,380	29,908
	<b><u>337,713</u></b>	<b><u>321,527</u></b>

The average number of employees during the year was 11.5 F/T Equivalent (Previous Year 11.5)

No employees earned £60,000 or more.

None of the trustees were remunerated, or received any expenses, in their office as trustee.

Two trustees, M Lawrence and G Mitchell received a salary as employees of the charity and were reimbursed for expenses incurred in that capacity. Contributions to private pension plans were made on behalf of these employees.

The key management personnel of the charity comprise the Pastoral Team and the Elders. The total employee benefits of the key management personnel of the charity were £20,797 (2020: £23,015)



**Christ Church Dunstable**  
**Notes to Accounts**  
**for the year ended 31<sup>st</sup> March 2021**

The trustees declare that they have approved the report and accounts above

Signed on behalf of the charity's trustees

Signature	Signature
Position	Position
Full Name	Full Name
Date	Date

**Christ Church Dunstable**  
**Independent examiner's report**  
**for the year ended 31<sup>st</sup> March 2021**

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CHRIST CHURCH DUNSTABLE**

I report to the Trustees on my examination of the accounts of the Church for the year ended 31<sup>st</sup> March 2021, which are set out on pages 11 to 24.

**RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER**

As the Church's Trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Acts 2011 ("the Act").

I report in respect of my examination of your church's accounts carried out under section 145 of the Act, and in carrying out my examination I have followed the applicable directions given by the Charity Commission under section 145 (5)(b) of the 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:

- the accounting records were not kept in respect of the church as required by section 130 of the Act;  
or
- the accounts do not accord with those records; or
- 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 matter in connection with the examination to which attention should be brought in this report in order to enable a proper understanding of the accounts to be reached.

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