

# Christ Church Dunstable

Trustees' Report, Accounts and Notes to the Accounts

For the year ended 31<sup>st</sup> March 2022

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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 2022**

The trustees submit their annual report and accounts for the year ended 31<sup>st</sup> March 2022.

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  
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.

# **Christ Church Dunstable Trustees' Annual Report for the year ended 31<sup>st</sup> March 2022**

## **BACKGROUND AND INTRODUCTION**

By April 2021, after a further three months of national “lockdown” (between January-March), the United Kingdom was tentatively emerging from the nationwide impact of the COVID pandemic with its repeated economic and social disruption.

Between January and March 2021, Christ Church Dunstable (in accordance with what was legally permitted) had been open throughout on Sundays for multiple public services of worship, though the parallel children’s and youth work was not permitted to run alongside until April.

Similarly, our desire to reach out and care for the whole community of Dunstable, epitomised through the outreach work of our Christian community centre known as “The Way”, had continued throughout those three months through the work of our ministry of Foodbank (under the oversight of Trussell Trust). For two afternoons every week during those winter months those in need in our local community were welcomed, warmly cared for and given much needed and valued supplies of food, as we had continued to do through virtually the entire pandemic.

Yet now, by April 2021, society was opening up once again, and the wider range of ministries, activities and social care which is part of our normal ministry activity throughout the week was able to recommence for the good of the church community, The Way community and, indeed, the wider Dunstable-and-surrounding-area neighbourhood that we aim to reach and to welcome in every creative and meaningful way that we can.

## **SUNDAY SERVICES FOR PUBLIC WORSHIP OPEN TO THE WHOLE COMMUNITY:**

For the record, throughout the whole of 2021 we continued to run four Sunday services in order to make maximum use of the space in our building for the health and well-being of the local community. We regularly had up to 450 people joining us across the four services each Sunday throughout the year, albeit with some attending more than one service as part of that total people count. Caring well for the congregation is an important part of our work as a church.

For the first two Sundays in April (**Easter Sunday 4<sup>th</sup> April and 11<sup>th</sup> April**) the youth and children’s work remained suspended; the services were therefore formatted as follows:

**9.15am & 4.15pm:** all-age family services (identical services).

**11.15am:** adult (over 11s) service. This service was live-streamed.

**6.15pm:** alternating between a standard adult evening service and a specific Youth Service with our senior Youth Team leading and preaching. This service was also live-streamed.

**From Sunday 18<sup>th</sup> April**, and throughout the rest of the year, in line with government permission for us to once again run our children’s and youth work on Sundays and throughout the week, this Sunday service pattern changed slightly:

**9.15am & 11.15am:** similar adult services, with parallel children’s work. The 11.15am service was live-streamed for the benefit of those in the community who could not attend church in person

**4.15pm:** adult evening service. This was from the outset intended as a smaller Sunday evening service, particularly aimed at providing plenty of space for those friends in the congregation and the wider community who for various reasons felt more vulnerable to COVID infection.

## **Christ Church Dunstable Trustees' Annual Report for the year ended 31<sup>st</sup> March 2022**

**6.15pm:** alternating between a standard adult evening service and a specific Youth Service with our senior Youth Team leading and preaching. This service was also live-streamed.

We ran the “extra” service at 4.15pm time until the end of the year; from 2<sup>nd</sup> January 2022 we felt able to change back to a single evening service at 5.15pm – this reverted to 6.15pm when the clocks were put forward an hour at the end of March.

**Daily Online Bible Ministry on the church YouTube channel had been provided** for the whole community for all ages throughout the COVID pandemic. This continued for adults with “Bite-sized Psalms”, portions of the psalms following the reading plan outlined in Timothy Keller’s book “My Rock, My Redeemer” right through until Friday 18<sup>th</sup> June 2022, ending with a final study from Psalm 73. [In the previous year from March 2020-21, the daily online devotions had included the entire psalter of 150 psalms at the rate of five psalms per week, followed by verse-by-verse from the Sermon on the Mount, Matt 5-7].

### **MID-WEEK CHURCH MEETINGS:**

We ran a number of mid-week meetings throughout the week, intended primarily for our church community. For April to June these were held online via “Zoom”, thereafter reverting as per normal to face-to-face in person.

**Our key Tuesday evening meetings** comprising alternating **home groups** and **central meetings** for prayer were conducted online via Zoom until the end of May, when we switched to face to face meetings in homes (or, if preferred by any group, church premises) for home groups, and central meetings for prayer.

**Women@ChristChurch Bible study small groups for women of all ages** were run fortnightly on Wednesday mornings on Zoom between April to June (with one meeting in person in July), and also once a month online on Monday evenings until July. Thereafter, from September onwards, these meetings reverted to face-to-face in person.

### **YOUTH AND CHILDREN’S WORK**

We continued to run a wide-ranging youth and children’s work covering ages 18yrs down to 4yrs which was able to restart during April 2021 and which then ran throughout the next twelve months. All necessary DBS checks are made on children’s leaders.

All our children’s and youth activities are open to all children and young people in the local community, regardless as to whether their parents attend the church. All written appropriate permissions are obtained from parents/guardians, and all children’s and youth activities are subject to appropriate risk assessments being carried out.

The youth and children’s work ran on Wednesday evenings, Saturday evenings and on Sundays parallel with the two morning services. On Sunday mornings the children’s work includes a creche for babies up to 2 ½ yrs, and a Footsteps group for toddlers aged 2 ½ to 4yrs .

The final week of the school summer holiday saw a successful Holiday Bible Club entitled “Champions” run in the extensive but secure grounds of a local school, so that the event was held largely out in the open, as well as under canvas in the event of inclement weather. This was, as always, open to all children in the local community, and this year was run for those children aged between 4 and 14. The event proved very popular with local children, led by our committed team of youth and children’s leaders who were suitably trained and greatly enthusiastic.

# **Christ Church Dunstable**

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### **for the year ended 31<sup>st</sup> March 2022**

Our various summer camps for young people run either by ourselves or Contagious Bible Camps (though supported by a number of our leaders who join the leadership team each year) had to be cancelled due to ongoing COVID restrictions.

#### **CHURCH HOLIDAY**

A successful church holiday was held and run at Ashburnham Place in late June for around 50 of our adult congregation, aimed at those aged over 45yrs. Ashburnham Place advised that it had full legal permission to run the holiday in accord with COVID government guidelines and regulations, and we were permitted near-full and unrestricted use of the extensive premises so that the holiday could be run safely. The holiday proved to be much appreciated by many of those who came, as an opportunity to renew friendships and social interaction after the isolation of the pandemic restrictions.

#### **THE WAY: WIDER COMMUNITY ENGAGEMENT AND SUPPORT:**

Christ Church Dunstable places a significant emphasis on reaching out to engage with the wider local community especially through the ministry of **The Way**.

**The Way** was open throughout this twelve months. It comprises **The Way Coffee House**, with the **extensive rear premises** in particular being extensively used by a wide variety of activities and ministry which are free to attend.

**The Coffee House** management changed during the year. Rob Pugh, who had provided able and valued service first as Assistant Manager and then latterly Manager in recent years moved away to London; his role was taken up by Ann Wintersgill as our new Coffee House manager. **The Way** has continued to flourish and to grow in terms of both business and ministry, with the development in care and outreach developed greatly by our Community Engagement Pastor, Steve Neal, and our Community Worker, Sarah Curtis.

#### **A wide range of community activities and ministries in The Way resumed after the pandemic:**

All of the above activities and groups are freely open to everyone in the local community of Dunstable and beyond (allowing for restrictions regarding the intended age for the group concerned – e.g. “Toddlers”, “Wednesday Club” children’s ministry, “Connect” for senior aged friends, and so on – and the need for waiting lists for groups in heavy demand, e.g. Toddlers).

**1. Our Foodbank outlet in The Way** continued to be in heavy demand throughout the year on Tuesday and Friday afternoons. This is run for the benefit of the whole Dunstable community, operated by our committed volunteer teams, and supported by Trussell Trust. Up to three, free, generous food parcels from any single referral are supplied to clients, referred by a number of outside agencies involved in health, well-being and community care. Frequently these food parcels provide for whole families. The team endeavours to provide as much holistic care as possible, treating each client as an individual and signposting to other agencies whenever needs are identified.

**2. Toddlers! group** ran twice a week

**3. Knit and Natter** (in the church foyer)

**4. Art classes**



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**5. Connect** (a large group for older “senior” friends with different group activities or presentations laid on each Thursday morning)

**6. Patchwork and Quilting**

**7. Wednesday Club** (early evening, a large group children’s activity for children aged 4-7yrs and 7-11yrs, part of our wider children’s ministry referred to earlier in this report).

**8. Other activities and ministries which may run on a monthly or occasional basis**, such as **Men’s Prayer and Bible Study Breakfast**.

**Additionally, our extensive online community engagement ministry to the wider community of Dunstable** was continued online on our church YouTube channel fronted by our Community Engagement Pastor.

### **WIDER CHURCH GLOBAL 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 2021 saw the congregation providing substantial funds in a Christmas offering for the ministry of the Crossroads Foundation in Hong Kong. Specifically, our giving enabled the mobilization of a container shipment - including school furniture, computers, clothing and household items - for a school in a deprived part of South Africa.

### **WIDER CHURCH MINISTRY BY THE PASTORS**

Our senior pastor continued to serve on the Trust Board for our church grouping, the Fellowship of Independent Evangelical Churches (FIEC), and as a Director of Edward Connor Solicitors, a registered charity which serves as an independent, but “FIEC linked”, ministry.

Our Associate Pastor continued to serve on the Board of Contagious Bible Ministries, and the Board of the Four Counties Ministry Training Course.

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**Trustees' Annual Report**  
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**FINANCIAL REVIEW**

Christ Church Dunstable's principal source of income is donations from the members and congregation of the church. As Trustees, we are profoundly grateful to all who donate, for their generous giving to the work of the church, whether their contributions are large or small. We know that for many this is done 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.

Regular giving for 2021/22 was £498,167, up almost 21% (£412,253) from the previous year. On top of this there was extra giving of £48,860, consisting of £18,122 for the Christmas collection (a restricted fund, which was a decrease of a little over 5% [£19,104] from the previous year), and £30,738 for a special Coronavirus Collection. The Christmas Collection was passed on in full to Crossroads International, and the Coronavirus Collection in full to DBI.

During the year, the Coffee House contributed £90,066 income, up 267% from the previous year (£24,496). In addition to all of this, donations and Gift Aid meant that our total income was £577,298, up almost 5% from the previous year (£549,980).

The money given was used to support the key objectives of the charity by employing an average of 11.5 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 supported 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.

There was a net cash outflow of £25,949 (compared to an inflow of £70,133 the previous year), due to a lower operating surplus and the boundary wall project spend of £50,700.

The total balance of charity funds at the end of 2021/22 was £1,323,977 (down from £1,349,926 the previous year). Of this, £30,978 was restricted and £883,867 was only realisable by disposing of tangible fixed assets. Actual free reserves at the end of 2022 were £382,617. 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 significant outreach work in the coming years.

During the year, our fixtures and fittings tangible fixed assets increased by £10,915 as we invested in new IT equipment, and a new AV desk. The fixtures and fittings depreciation charge for the year increased from £8,423 to £10,082. We depreciate assets on a straight line 3-year basis and so this increase represents the depreciation on asset investment in the previous years.

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**Accounts**  
**for the year ended 31<sup>st</sup> March 2022**

**STATEMENT OF FINANCIAL ACTIVITIES**

	Note	Unrestricted £	Designated £	Restricted £	Total £	2020/21 £
<b>Income</b>						
Voluntary Income	4	498,167	-	79,131	577,298	549,980
Investment Income	5	480	8,250	-	8,730	1,446
Incoming Resources from Charitable Activities	6	2,877	122,421	-	125,298	53,533
<b>Total Income</b>		<b>501,524</b>	<b>130,671</b>	<b>79,131</b>	<b>711,326</b>	<b>604,959</b>
<b>Expenditure</b>						
Charitable Activities	7	432,580	204,565	100,130	737,275	534,826
<b>Total Expenditure</b>	8	<b>432,580</b>	<b>204,565</b>	<b>100,130</b>	<b>737,275</b>	<b>534,826</b>
<b>Net Income/(Expenditure) Before Transfers</b>		<b>68,944</b>	<b>(73,894)</b>	<b>(20,999)</b>	<b>(25,949)</b>	<b>70,133</b>
<b>Transfers Between Funds</b>	9	<b>(76,766)</b>	<b>69,540</b>	<b>7,226</b>	<b>-</b>	<b>-</b>
<b>Net Movement in Funds</b>		<b>(7,822)</b>	<b>(4,354)</b>	<b>(13,773)</b>	<b>(25,949)</b>	<b>70,133</b>
<b><u>Reconciliation of Funds</u></b>						
<b>Total Funds Brought 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>
<b>Total Funds Carried Forward</b>		<b>263,642</b>	<b>1,024,237</b>	<b>36,098</b>	<b>1,323,977</b>	<b>1,349,926</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 2022**

**BALANCE SHEET**

	Note	Unrestricted £	Designated £	Restricted £	Total £	2020/21 £
<b>Fixed Assets</b>						
Tangible Assets	<b>10</b>	-	883,867	-	883,867	883,034
<b>Total Fixed Assets</b>		-	883,867	-	883,867	883,034
<b>Current Assets</b>						
Bank & Cash	<b>11</b>	242,268	140,349	30,978	413,595	440,189
Debtors	<b>12</b>	28,283	21	5,120	33,424	35,647
<b>Total Current Assets</b>		270,551	140,370	36,098	447,019	475,836
<b>Liabilities</b>						
Creditors: Amounts Falling Due Within One Year	<b>13</b>	6,909	-	-	6,909	8,944
<b>Net Current Assets</b>		263,642	140,370	36,098	440,110	466,892
<b>NET ASSETS</b>		<b>263,642</b>	<b>1,024,237</b>	<b>36,098</b>	<b>1,323,977</b>	<b>1,349,926</b>
<b>The Funds of the Charity</b>						
Unrestricted	<b>14</b>	263,642	-	-	263,642	271,464
Designated	<b>15</b>	-	1,024,237	-	1,024,237	1,028,591
Restricted	<b>16</b>	-	-	36,098	36,098	49,871
<b>TOTAL CHARITY FUNDS</b>		<b>263,642</b>	<b>1,024,237</b>	<b>36,098</b>	<b>1,323,977</b>	<b>1,349,926</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 2022**

**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.

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**for the year ended 31<sup>st</sup> March 2022**

**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.

**Church Future Refurbishment**

Money set aside for refurbishment of church premises.

**The Way Future Refurbishment**

Money set aside for refurbishment of The Way premises.

**Outreach**

Money set aside in the budget for outreach events, outreach books and advertising

**Coffee House**

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

**Church Plant (was Gospel Purposes)**

Money set aside for local or Global evangelism.

**The Way Flat**

Money received from the rental of the flat and spent in maintenance and upkeep costs.

**Building Project**

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

**Security Project**

Money set aside for a specific security project.

**AV Project**

Money set aside for new AV equipment in the church building.

**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...

**Boundary Wall Project**

Money set aside for the rebuilding of the boundary wall.

**Operational Projects**

Money set aside for the Operations Manager to use for various specific projects.

**Christ Church Dunstable**  
**Notes to Accounts**  
**for the year ended 31<sup>st</sup> March 2022**

**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.

**ABWE Ukraine Crisis**

Used for specific collections towards the work of ABWE in assisting those caught up in the Ukraine conflict.

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 2022**

**4 VOLUNTARY INCOME**

	Unrestricted	Designated	Restricted	Total	2020/21
	£	£	£	£	£
Regular Giving	415,959	-	9,169	425,128	412,253
Special Collections	-	-	57,253	57,253	45,276
Donations and Grants	-	-	-	-	-
Gift Aid Reclaimed	82,208	-	12,709	94,917	92,451
	<b>498,167</b>	<b>-</b>	<b>79,131</b>	<b>577,298</b>	<b>549,980</b>

**5 INVESTMENT INCOME**

	Unrestricted	Designated	Restricted	Total	2020/21
	£	£	£	£	£
Bank Interest	480	-	-	480	1,446
Flat Rental	-	<b>8,250</b>	-	8,250	-
	<b>480</b>	<b>8,250</b>	<b>-</b>	<b>8,730</b>	<b>1,446</b>

**6 INCOMING RESOURCES FROM CHARITABLE ACTIVITIES**

	Unrestricted	Designated	Restricted	Total	2020/21
	£	£	£	£	£
Sales, Fees & Charges	-	32,354	-	32,354	1,947
Sale of Books & Publications	659	-	-	659	2,854
Contagious Contribution	-	-	-	-	900
Other Reimbursements	2,218	-	-	2,218	1,080
The Way Coffee House	-	90,067	-	90,067	25,963
Coronavirus Job Retention Scheme	-	-	-	-	20,789
	<b>2,877</b>	<b>122,421</b>	<b>-</b>	<b>125,298</b>	<b>53,533</b>

**7 CHARITABLE ACTIVITIES**

	Unrestricted	Designated	Restricted	Total	2020/21
	£	£	£	£	£
Ministry	264,338	63,750	1,869	329,957	296,472
Mission	166,988	140,815	98,261	406,064	235,560
Governance Costs	1,254	-	-	1,254	<b>2,794</b>
	<b>432,580</b>	<b>204,565</b>	<b>100,130</b>	<b>737,275</b>	<b>534,826</b>

**Christ Church Dunstable**  
**Notes to Accounts**  
**for the year ended 31<sup>st</sup> March 2022**

**8 TOTAL EXPENDITURE**

	Charitable Activities			Total	2020/21
	Undertaken Directly	Grant Funded	Support Costs		
	£	£	£	£	£
Ministry	252,275	-	77,682	329,957	296,472
Mission	257,830	100,492	47,742	406,064	235,560
Governance Costs	1,254	-	-	1,254	2,794
	<b>511,359</b>	<b>100,492</b>	<b>125,424</b>	<b>737,275</b>	<b>534,826</b>

**9 GROSS TRANSFERS BETWEEN FUNDS**

	Unrestricted	Designated	Restricted	Total	2020/21
	£	£	£	£	£
General to Global Mission	(27,609)	-	27,609	0	0
General to Boundary Wall Project	(32,940)	32,940	-	0	-
General to AV Project	(11,500)	11,500	-	0	-
General to Coffee	(9,489)	9,489	-	0	0
Way Refurbishment to General	15,279	-	(15,279)	0	-
ABWE Ukraine to General	11	-	(11)	0	-
General to Christmas Collection	(67)	-	67	0	-
FIEC Grant to Coffee House	-	5,000	(5,000)	0	0
Coronavirus to General	160	-	(160)	0	-
General to Church Plant	(10,000)	10,000	-	0	-
General to AV Project	(299)	299	-	0	0
Way Future Refurbishment to General	9,842	(9,842)	-	0	-
General to Outreach	(1,272)	1,272	-	0	0
General to Ministry Events	(6,210)	6,210	-	0	0
General to Youth	(4,815)	4,815	-	0	0
Security Project to General	844	(844)	-	0	-
Way Ministries to General	1,299	(1,299)	-	0	-
	<b>(76,766)</b>	<b>69,540</b>	<b>7,226</b>	<b>0</b>	<b>0</b>

**Christ Church Dunstable**  
**Notes to Accounts**  
**for the year ended 31<sup>st</sup> March 2022**

**10 TANGIBLE FIXED ASSETS**

	Freehold Property	Fixtures & Fittings	Total	2020/21
Cost	£	£	£	£
At 31 March 2021	870,899	194,701	1,065,600	1,060,592
Additions	-	10,915	10,915	17,042
Disposals	-	-	-	(12,034)
<b>At 31 March 2022</b>	<b>870,899</b>	<b>205,616</b>	<b>1,076,515</b>	<b>1,065,600</b>
<b>Depreciation</b>				
At 31 March 2021	-	182,566	182,566	186,177
Charge for Year	-	10,082	10,082	8,423
Disposals	-	-	-	(12,034)
<b>At 31 March 2022</b>	<b>0</b>	<b>192,648</b>	<b>192,648</b>	<b>182,566</b>
<b>Net Book Value at 31 March 2022</b>	<b>870,899</b>	<b>12,968</b>	<b>883,867</b>	<b>883,034</b>
Net Book Value at 31 March 2021	870,899	12,135	883,034	874,415

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 £4,261,487 (Buildings £4,073,409 & Contents £188,078).

The valuation of the assets of The Way for insurance purposes is £1,981,949 (Buildings £1,896,442 & Contents £85,507).

**11 BANK & CASH BALANCES**

	Unrestricted	Designated	Restricted	Total	2020/21
	£	£	£	£	£
CAF Cash	77,128	(18,809)	30,978	89,297	97,552
CAF Gold	60,440	-	-	60,440	80,428
Nationwide	12,491	74,000	-	86,491	86,448
HSBC Current	10,623	-	-	10,623	3,983
Kingdom Bank	15,902	70,000	-	85,902	85,622
Virgin Money	71,171	14,850	-	86,021	85,906
Stripe	-	138	-	138	
Petty Cash	53	170	-	223	250
Barclaycard	(5,540)	-	-	(5540)	
	<b>242,268</b>	<b>140,349</b>	<b>30,978</b>	<b>413,595</b>	<b>440,189</b>

**Christ Church Dunstable**  
**Notes to Accounts**  
**for the year ended 31<sup>st</sup> March 2022**

**12 DEBTORS**

	Unrestricted £	Designated £	Restricted £	Total £	2020/21 £
HMRC	22,069	-	4,620	26,689	27,236
Prepayments	5,905	21	500	6,426	8,051
Accounts Receivable	309	-	-	309	360
	<b>28,283</b>	<b>21</b>	<b>5,120</b>	<b>33,424</b>	<b>35,647</b>

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

	Unrestricted £	Designated £	Restricted £	Total £	2020/21 £
Accruals	5,203	-	-	5,203	8,294
Creditors	1,706	-	-	1,706	650
	<b>6,909</b>	<b>-</b>	<b>-</b>	<b>6,909</b>	<b>8,944</b>

**14 UNRESTRICTED FUNDS**

	31 March 21 £	Incoming Resources £	Resources Expended £	Transfers £	31 March 22 £
General	271,464	501,524	(432,580)	(76,766)	263,642
	<b>271,464</b>	<b>501,524</b>	<b>(432,580)</b>	<b>(76,766)</b>	<b>263,642</b>

**Christ Church Dunstable**  
**Notes to Accounts**  
**for the year ended 31<sup>st</sup> March 2022**

**15 DESIGNATED FUNDS**

	31 March 21	Incoming Resources	Resources Expended	Transfers	31 March 22
	£	£	£	£	£
Freehold Property	870,899	-	-	-	870,899
Other Tangible Assets	12,135	-	833	-	12,968
Church Future Refurbishment	74,375	-	-	-	74,375
Way Future Refurbishment	25,000	-	-	(9,842)	15,158
Outreach	-	474	(1,746)	1,272	-
Coffee House	-	90,067	(104,556)	14,489	-
Church Plant (was Gospel Purposes)	14,000	-	-	10,000	24,000
The Way Flat	-	8,250	(3,635)	-	4,615
Security Project	844	-	-	(844)	-
Building Project	30,356	-	-	(30,356)	-
AV Project	-	-	(11,799)	11,799	-
Ministry Events	-	4,608	(10,818)	6,210	-
Youth & Children's Work	-	(345)	(4,470)	4,815	-
Projects & Events	-	24,836	(24,836)	-	-
Boundary Wall Project	-	-	(50,748)	63,296	12,548
Way Ministries	982	2,781	(1,790)	(1,299)	674
Operational Projects	-	-	9,000	-	9,000
	<b>1,028,591</b>	<b>130,671</b>	<b>(204,565)</b>	<b>69,540</b>	<b>1,024,237</b>

**16 RESTRICTED FUNDS**

	31 March 21	Incoming Resources	Resources Expended	Transfers	31 March 22
	£	£	£	£	£
Global Mission	13,611	2,433	(30,100)	27,719	13,663
FIEC Grant	5,000	-	-	(5,000)	-
Pastoral Care	9,274	5,457	(1,038)	28	13,721
Christmas Collection	-	18,055	(18,122)	67	-
Coronavirus Collection	-	30,737	(30,550)	(187)	-
Omotayo Family	4,881	-	(38)	-	4,843
Contagious	1,826	2,800	(755)	-	3,871
The Way Refurbishment	15,279	-	-	(15,279)	-
ABWE Ukraine Crisis	-	19,649	(19,527)	(122)	-
	<b>49,871</b>	<b>79,131</b>	<b>(100,130)</b>	<b>7,226</b>	<b>36,098</b>
<b>Total All Fund Balances</b>	<b>1,349,926</b>	<b>711,326</b>	<b>(737,275)</b>	<b>-</b>	<b>1,323,977</b>

**Christ Church Dunstable**  
**Notes to Accounts**  
**for the year ended 31<sup>st</sup> March 2022**

**18 ANALYSIS OF NET ASSETS**

	Fixed Assets	Current Assets	Current Liabilities	Total	2020/21
	£	£	£	£	£
Unrestricted Funds	-	270,551	(6,909)	263,642	271,464
Designated Funds	883,867	140,370	-	1,024,237	1,028,591
Restricted Funds	-	36,098	-	36,098	49,871
	<b>883,867</b>	<b>447,019</b>	<b>(6,909)</b>	<b>1,323,977</b>	<b>1,349,926</b>

**Christ Church Dunstable**  
**Notes to Accounts**  
**for the year ended 31<sup>st</sup> March 2022**

**18 GRANTS PAYABLE**

Fund	Unrestricted £	Restricted Specific Donations £	Restricted Global Mission £	Total £	2020/21 £
Partners in Service (DBI)	-	30,550	6,732	37,282	19,902
Chrestos Mission	-	-	-	-	4,500
Eurasian Ministries	-	-	5,312	5,312	4,512
Juniper Tree	-	-	-	-	2,455
Crossroads - Kenworthy	-	18,122	1,812	19,934	1,812
D & D Woodard	-	-	1,092	1,092	1,092
J & A Franka	-	-	3,603	3,603	2,719
T McMahon	-	-	5,588	5,588	2,400
T & M Bugalo	-	-	2,110	2,110	1,095
Ramada Church, Portugal	-	-	3,134	3,134	7,771
Azalea	-	-	-	-	7,000
ABWE – Ukraine Crisis	-	19,527	-	19,527	
Other Designated Gifts	-	-	2,910	2,910	4,522
<b>TOTAL GRANTS</b>	<b>0</b>	<b>68,199</b>	<b>32,293</b>	<b>100,492</b>	<b>59,780</b>
Other Expenses (not grants)	-	-	717	717	195
<b>Total as included in Funds</b>	<b>0</b>	<b>68,199</b>	<b>33,010</b>	<b>101,209</b>	<b>59,975</b>

**19 SUPPORT COSTS**

	Unrestricted £	Designated £	Restricted £	Total £	2020/21 £
Administrative Staff	83,117	-	-	83,117	70,705
Other Administrative Costs	42,307	-	-	42,307	50,457
	<b>125,424</b>	<b>-</b>	<b>-</b>	<b>125,424</b>	<b>121,162</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 2022**

**20 STAFF COSTS AND TRUSTEES EXPENSES**

	Total £	2020/21 £
Salaries	309,468	282,726
Social Security Costs	26,549	22,607
Pension Costs	35,876	32,380
	<b>371,893</b>	<b>337,713</b>

The average number of employees during the year was 11.7 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 £24,727 (2021: £20,797)



**Christ Church Dunstable**  
**Notes to Accounts**  
**for the year ended 31<sup>st</sup> March 2022**

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 2022**

**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.

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