

BRIDPORT CHRISTIAN FELLOWSHIP

REPORT & ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2018

Stewardship
1 Lamb's Passage
London EC1Y 8AB

BRIDPORT CHRISTIAN FELLOWSHIP

FOR THE YEAR ENDED 31 MARCH 2018

LEGAL & ADMINISTRATIVE DETAILS

ADDRESS FOR CORRESPONDENCE	4-5 Kings Square East Street Bridport Dorset DT6 3QE
GOVERNING DOCUMENT	Declaration of Trust dated 2 April 1991 Registered charity No 1002844
TRUSTEES	John Davidson (to July 2017) Jackie Webb Ray Dobson Derek Finch Secretary Grant Butcher Treasurer Carrie Swaddling from April 2017
BANKERS	TSB Bank plc Bridport
INDEPENDENT EXAMINER	Fiona Green ACA Stewardship 1 Lamb's Passage London EC1Y 8AB

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BRIDPORT CHRISTIAN FELLOWSHIP
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2018

The Trustees have pleasure in submitting the Report and Accounts for the year 2017-2018 as follows

Objects of the charity

The charitable objects of the Fellowship are the proclamation of the Christian Gospel as contained in the Holy Bible recognising Jesus as our Saviour and Lord, and bringing people to know Jesus by both public and personal witness.

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

Outward Giving

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

Government

Responsibility for policy setting and the operating decisions of the Charity rest with the Trustees who meet regularly to direct and monitor the activities of the Trust.

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

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

At the commencement of the year the Trustees were Messrs Ray Dobson, Derek Finch, Grant Butcher, Mrs Carrie Swaddling and Ms Jackie Webb. There were no changes during the year.

At the commencement of the year the Eldership Team comprised of: Ray & Carole Dobson as "Founding Elders", assisted by Leading Elders David & Janice Collins, and Elders David and Joan Allen and Theresa Gordon. During the year Mr & Mrs Allen resigned as Elders and left the church.

Discussions took place throughout the year concerning the perceived need for a paid pastor, and Trustees agreed in January to offer to Mr Dave Collins a paid part-time position as 'Leading Elder'. This appointment was approved by general acclamation of the membership at a Church Family Meeting in March.

CHURCH LIFE

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

Bible Study is another key element of church life. A group led by Mr & Mrs John Davidson has met regularly on church premises on Wednesday mornings to study a wide range of Scriptures, but sadly the group became leaderless due to the increasing ill-health and eventual retirement of Mr & Mrs Davidson. A group led by Mr Derek Finch, started in September 2016, continued meeting on church premises on Tuesday mornings until June 2017 to study the Jewish roots of the Christian faith.

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

REVIEW OF THE YEAR 2017-18

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

Worship services in church on Sunday mornings.

Prayer meetings in church on Sunday evenings.

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

Mums and Toddlers ("Precious Ones") meet in church on Wednesday lunchtimes.

Celebration meetings with guest speakers on occasional Saturday evenings.

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

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

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

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

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

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

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

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

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

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

Since making the final repayment of our mortgage in the previous financial year we have continued to enjoy a healthy financial position, with monthly income exceeding expenditure and cash reserves steadily increasing. Outward giving continues at the level of 20% of income. Much thought and prayer is still being given to the proper use of surplus funds. A re-ordering of the kitchen and toilets, thought to be desirable, has still not been authorised although Architect's plans have been drawn up and approved by the Local Authority.

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

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

THANKSGIVING

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

Financial Review

Receipts for the year to 31 March 2018 were £80,150 (2017: £59,175). Payments for the year were £47,253 (2017: £45,791) of which £11,148 was given to charitable causes.

This resulted in a surplus for the year of £32,897 compared with a surplus in the previous year of £13,384.

Cash balances at the end of the year totalled £60,282

The surplus has increased due to two main factors. Firstly there were four large bequests, one for £2315 which was for the art Group and is restricted but held in the Church account, and three totalling £11,100 which were unrestricted. We also paid off the mortgage in November 2016. There are a number of building refurbishment projects which need to be undertaken during the coming twelve months.

Reserves Policy

We do not currently have a reserves policy

Trustees' Responsibilities

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

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

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

Approval

This report was approved by the trustees on 7 September 2018 and signed on their behalf by:

Derek Finch

Independent Examiner's Report
To the Trustees of
Bridport Christian Fellowship

I report to the trustees on my examination of the accounts of Bridport Christian Fellowship (the charity) for the year ended 31 March 2018 on pages 5 to 8 following.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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

Fiona Green ACA

17 September 2018

For and on behalf of:
Stewardship
1 Lamb's Passage
London
EC1Y 8AB

BRIDPORT CHRISTIAN FELLOWSHIP
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2018

	Notes	Unrestricted General	Restricted Funds	2018 £	2017 £
Receipts					
<i>Voluntary receipts</i>					
Grants and gifts received		49,679	2,709	52,388	40,310
Tax refunds under Gift Aid		9,200	-	9,200	7,414
		<u>58,879</u>	<u>2,709</u>	<u>61,588</u>	<u>47,725</u>
<i>Other receipts</i>					
Rents received		10,030	-	10,030	9,212
Interest received		4	-	4	4
Income from clubs and events		4,157	-	4,157	1,082
Other income		4,371	-	4,371	1,153
Total Receipts		<u>77,441</u>	<u>2,709</u>	<u>80,150</u>	<u>59,175</u>
Payments					
<i>Payments in furtherance of the church's objectives</i>					
Costs of generating funds					
Direct costs	2	34,750	1,355	36,105	38,175
Grants paid	3	11,148	-	11,148	7,616
Total Payments		<u>45,899</u>	<u>1,355</u>	<u>47,253</u>	<u>45,791</u>
Net Movement in Funds		<u>31,543</u>	<u>1,354</u>	<u>32,897</u>	<u>13,384</u>
Balances , 1 April 2017		27,385	-	27,385	14,001
Balances, 31 March 2018		<u>58,928</u>	<u>1,354</u>	<u>60,282</u>	<u>27,385</u>

The notes on pages 7 to 8 form part of these accounts.

BRIDPORT CHRISTIAN FELLOWSHIP
STATEMENT OF ASSETS & LIABILITIES
FOR THE YEAR ENDED 31 MARCH 2018

1. Fixed Assets

	Insurance Value 2018 £
The value of the assets owned are:	
Freehold Building	663,124
Contents	89,332
	752,456

2. Bank & Cash Balances

	2018 £	2017 £
TSB Current account	52,691	19,798
TSB Instant Access account	7,591	7,587
	60,282	27,385

3. Other Assets & Liabilities

<i>Assets</i>		
Gift Aid tax and GASDS recoverable	3,585	3,508
Other debtors	-	91
<i>Total Assets</i>	3,585	3,508
 <i>Liabilities</i>		
Unbilled fee for Independent Examination	576	540
Overclaim of GASDS due to HMRC	850	-
<i>Total Liabilities</i>	1,426	540

The accounts were approved by the trustees and signed on their behalf on 7 September 2018 by

Derek Finch

The notes on pages 7 to 8 form part of these accounts.

BRIDPORT CHRISTIAN FELLOWSHIP
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2018

1. Accounting Policies

The accounts have been prepared on a receipts and payments basis with a statement of assets and liabilities.

2. Direct costs

	General Funds £	Restricted Funds £	Total 2018 £	Total 2017 £
Property costs (Note 4)	16,104	80	16,184	24,004
Special projects	857	-	857	392
Pastor and church expenses	3,647	-	3,647	5,260
Speakers	1,120	-	1,120	824
Advertisements, leaflets & books	1,023	-	1,023	2,052
Events	4,992	673	5,665	1,049
Work among the young	429	-	429	467
General equipment	4,683	602	5,285	2,277
Bank charges	430	-	430	244
Governance costs	545	-	545	540
Other costs	921	-	921	1,066
	<u>34,750</u>	<u>1,355</u>	<u>36,105</u>	<u>38,175</u>

3. Grants Paid

Individuals	2,550	-	2,550	1,959
Institutions	8,598	-	8,598	5,657
	<u>11,148</u>	<u>-</u>	<u>11,148</u>	<u>7,616</u>

There were no grants to institutions amounting to more than £1,000 in the year

BRIDPORT CHRISTIAN FELLOWSHIP
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2018

4. Property costs	2018	2017
	£	£
Mortgage repayment	-	15,976
Service charges and insurance	2,353	1,953
Heat, light and water	3,753	4,166
Maintenance	10,078	1,910
	<u>16,184</u>	<u>24,004</u>

5. Movement of Restricted Funds

	Balance at 1-Apr-17	Receipts	Payments	Transfers	Balance at 31-Mar-18
	£	£	£	£	£
Friday Art Group	-	2,709	(1,355)	-	1,354
	<u>-</u>	<u>2,709</u>	<u>(1,355)</u>	<u>-</u>	<u>1,354</u>