

Bridport Christian Fellowship

Report and Accounts

Year ended 31 March 2022

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

**BRIDPORT CHRISTIAN FELLOWSHIP
LEGAL AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 MARCH 2022**

ADDRESS FOR CORRESPONDENCE	4-5 Kings Square East Street Bridport Dorset DT6 3QE
GOVERNING DOCUMENT	Declaration of Trust dated April 1991
CHARITY REGISTRATION NUMBER	1002844
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Elaine Butcher Grant Butcher Jacqueline Edwards Carolyn Swadling Kelvin Weaver
BANKERS	Lloyds Bank plc
INDEPENDENT EXAMINER	Archie McDowall BA CA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

INDEX

Page 1	Legal and Administrative Details
Pages 2-5	Trustees' Report
Page 6	Independent Examiner's Report
Page 7	Receipts and Payments Account
Page 8	Statement of Assets & Liabilities
Pages 9-10	Notes to the Accounts

BRIDPORT CHRISTIAN FELLOWSHIP
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 March 2022.

Objects of the charity

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

These charitable objectives are realised through activities designed to build up the church. These include: Regular worship services; Prayer meetings; Clubs for all age groups, 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 and West Bay throughout the year, and especially at Christian festivals as a public witness.

Summary of the charity's main activities and achievements

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

Church life

In spite of the restrictions in the first half of the past year, house-groups continue to be a key part of church life, with an increased use of technology, meetings were able to take place albeit in a limited fashion. Leaders of these groups have first responsibility for the pastoral care of those in their groups. It is however recognised that needs can arise for the provision of deeper care in ways that are beyond the scope of house-groups and their leaders. This kind of pastoral care is currently the responsibility of the Elders.

Bible Study, worship and prayer evenings are an essential part of our church life and are usually held on Sunday afternoons and evenings. In view of the restrictions these were again being held using zoom technology and have continued to enable those who still are unable to get to church to take part.

Sunday morning worship meetings were held when allowed and strict Covid regulations were applied. A full risk assessment was carried out and guidelines put in place. Normal Sunday worship meetings are taking place again now restrictions have been lifted.

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

Social activities and fellowship meals are seen as an important means of building fellowship and have resumed as restrictions have been lifted.

Review of the year 2021-22

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 - were severely restricted in the first part of the year but where possible, and with regulations and technology permitting, we have endeavoured to carry out the following;

Worship services in church on Sunday mornings.

Prayer meetings via Zoom on Sunday evenings.

Outreach (Pray & Chat) in Bucky Doo Square in Bridport Town happens regularly.

House-groups meeting mid-week.

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

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

A Saturday morning Coffee Bar for visitors to the market has commenced.

Mother and Toddler group has re-started midweek.

Christian films, open to the general public are being shown on a regular basis.

The Shed (men's group) meets fortnightly and have breakfasts regularly.

The Friday morning Art Group resumed in September and is very well attended.

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

In spite of loss of income from hall lettings and Sunday morning services, we have continued to enjoy a healthy financial position, with income exceeding budget for the year due to the generosity of our members and costs also being below expectations. We have also been able to complete the refurbishment of the kitchen and coffee bar areas during lockdown. Outward giving was increased to the level of 25% of income. Much thought and prayer are still being given to the proper use of surplus funds and in accordance with our agreed reserves policy an amount of £20,000 has been deposited with Kingdom Bank in a Church and Charity Reserve Account.

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

Although at times during the past year we have had to close the church due to Covid restrictions, thanks to technology we were able to link to our associate church Ichthus Fellowship in London and hold Sunday evening meetings and house groups using Zoom technology. Thankfully we are now able to resume our previous activities and start some new ones.

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, generous financial giving and prayer of church members, and the blessings of our Lord and Saviour Jesus Christ to the glory of Whom all our efforts are dedicated. We have also been overwhelmed by the love and provision of God our Father who has kept us safe and provided abundantly for our needs above and beyond our expectations.

Financial review

During the year income increased by £1,350, to £55,650, and expenditure decreased by £5,400, to £46,700. As a result the cash held by the charity increased by £38,800, to £47,750, of which £45,900 is unrestricted and can be used for any charitable purpose.

Outward giving

We recognise a responsibility to support other Christian and charitable works worldwide, and therefore it is a policy of the Trust to provide financial support to causes that are judged as deserving by an appointed Giving Committee, the work of which is overseen by the Trustees. We aim to give away twenty five percent of our total income received from offerings and tax reclaimed on those offerings plus rental income from the flat and hall lettings. Approximately fifty per cent of our outward giving is applied to UK based charities that work overseas; the balance is applied within the UK particularly focussing on local needs. We also operate a food bank supplying local families in need, as well as offering a hot meal weekly to the homeless and people in need.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £20,000 (which equates to one year's salary for our pastor, 3 months of general costs and £5,000 for emergency unbudgeted building repairs) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £45,900 and the charity is complying with its reserves policy.

Governance

Responsibility for policy setting and the financial and legal decisions of the Charity rest with the Trustees who meet regularly to direct and monitor the activities of the Trust. In spite of Covid 19 restraints in the earlier part of the year, we were still able to meet using the Zoom platform. We have been able to resume all activities in the second half of the year when Covid restrictions were lifted.

Responsibility for the spiritual direction of the church rests with the Eldership Team. New Trustees are appointed by the Elders and approved by the existing Trustees.

At the commencement of the year the Trustees were Mr Grant Butcher (Chairman), Mrs Carrie Swaddling, Mrs Jackie Edwards, Mrs Elaine Butcher & Mr Kelvin Weaver

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

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

Responsibilities of trustees

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

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

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

Approval

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

Grant Butcher

Date: 21 July 2022

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 2022 on pages 7 to 10 following.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

Archie McDowall BA CA

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 22 July 2022

BRIDPORT CHRISTIAN FELLOWSHIP
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrestricted Funds		Restricted Funds	Total 2022	Total 2021
		General Funds	Designated Funds			
		£	£	£	£	£
Income receipts						
Donations		40,422	-	119	40,541	38,082
Gift aid receipts		6,396	-	-	6,396	7,627
Rental income		8,299	-	-	8,299	8,083
Charitable activities		62	-	288	350	255
Other		67	-	-	67	261
Total receipts		55,247	-	407	55,654	54,308
Payments						
Payments in relation to charitable activities undertaken directly	2	34,483	-	298	34,781	41,932
Grants paid in relation to charitable activities undertaken by others	3	11,867	-	69	11,936	10,186
Total payments		46,350	-	367	46,717	52,117
Net of receipts / (payments) before transfers		8,897	-	40	8,937	2,191
Transfers between funds	5	(94)	-	94	-	-
Net movement in funds		8,803	-	134	8,937	2,191
Cash funds as at last year end		37,116	-	1,708	38,825	36,634
Cash funds at this year end	A	45,919	-	1,843	47,761	38,825

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

BRIDPORT CHRISTIAN FELLOWSHIP
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 MARCH 2022

	<u>Unrestricted Funds</u>			Total 2022 £	Total 2021 £
	General funds £	Designated funds £	Restricted funds £		
A Cash funds					
Cash at bank with immediate access	25,919	-	1,843	27,761	38,825
Notice deposits	20,000	-	-	20,000	-
	<u>45,919</u>	<u>-</u>	<u>1,843</u>	<u>47,761</u>	<u>38,825</u>
B Other monetary assets					
Gift aid due to charity	2,781	-	-	2,781	1,798
Other debtors	295	-	-	295	-
	<u>3,076</u>	<u>-</u>	<u>-</u>	<u>3,076</u>	<u>1,798</u>
C Liabilities					
Falling due within one year:					
Fee for Independent Examination	900	-	-	900	900
	<u>900</u>	<u>-</u>	<u>-</u>	<u>900</u>	<u>900</u>
D Assets retained for charity's own use				Value 2022 £	Value 2021 £
Freehold buildings				837,180	789,792
Contents				108,585	103,414
				<u>945,765</u>	<u>893,206</u>

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

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

by Grant Butcher date 21 July 2022

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

BRIDPORT CHRISTIAN FELLOWSHIP
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies

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

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

	<u>Unrestricted Funds</u>		Restricted Funds	Total 2022	Total 2021
	General funds	Designated funds			
	£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly					
Employment costs	8,506	-	-	8,506	8,494
Utilities and telephone	6,299	-	-	6,299	4,922
Property maintenance	8,933	-	-	8,933	7,976
Building project	-	-	-	-	8,947
Service charges and insurance	2,164	-	-	2,164	2,470
Speakers	325	-	-	325	-
Advertisements, leaflets & books	585	-	-	585	760
Events and outreach	558	-	298	856	113
Work among the young	32	-	-	32	-
Equipment	3,378	-	-	3,378	5,299
Administration and support	2,203	-	-	2,203	1,882
Governance costs	840	-	-	840	900
Other costs	661	-	-	661	168
	<u>34,483</u>	<u>-</u>	<u>298</u>	<u>34,781</u>	<u>41,932</u>

3 Grants and gifts paid to others

Organisations:					
Disasters Emergency Committee	1,200	-	-	1,200	-
Organisations under £1,000	8,800	-	69	8,869	9,480
Individuals	1,867	-	-	1,867	706
	<u>11,867</u>	<u>-</u>	<u>69</u>	<u>11,936</u>	<u>10,186</u>

4 Transactions with related parties

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

BRIDPORT CHRISTIAN FELLOWSHIP
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2022

5 Movement of funds	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	37,116	55,247	(46,350)	(94)	45,919
	<u>37,116</u>	<u>55,247</u>	<u>(46,350)</u>	<u>(94)</u>	<u>45,919</u>
Restricted funds					
Friday Art Group	1,258	288	(298)	94	1,343
Bible Society	-	89	(69)	-	20
Feeding programme	450	30	-	-	480
	<u>1,708</u>	<u>407</u>	<u>(367)</u>	<u>94</u>	<u>1,843</u>
Total funds	<u>38,825</u>	<u>55,654</u>	<u>(46,717)</u>	<u>-</u>	<u>47,761</u>

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