

Bridport Christian Fellowship

Report and Accounts

Year ended 31 March 2024

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 2024**

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 Robin Harrison (appointed April 2024) Carolyn Swadling Kelvin Weaver
BANKERS	Lloyds Bank plc Kingdom Bank Limited
INDEPENDENT EXAMINER	Archie McDowall BA CA 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 2024

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.

Outward giving

We recognise a responsibility to support other Christian and charitable works world-wide, and therefore it is a policy of the Trust to provide financial support to causes that are judged as deserving by an appointed Giving Committee, the work of which is overseen by the Trustees. We aim to give away twenty 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 working 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.

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.

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'.

Church life

House-groups continue to be a key part of church life. 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.

Worship meetings are held on Sunday mornings.

Social activities and fellowship meals are seen as an important means of building relationships and are usually held on the first Sunday of the month.

Review of the year

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 resumed fully:

Worship services in church on Sunday mornings.

Occasional prayer meetings 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 meet 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 is very popular and is very well attended.

There are regular Ladies Group meetings some of which are used for outreach by providing craft workshops.

We continue to provide accommodation for a Ukrainian Family who have settled well into the community and the fellowship and are looking for a more permanent home.

A first aid course was held for members and a defibrillator purchased to fix on the outside of the building for public use.

We continued to receive income from hiring our premises to local groups and get a regular income from the residential letting of the flat in the "Headmaster's House". Last year we converted the lower floor of the 'Headmaster's House' into accommodation for a Ukrainian refugee family for which we continued to receive a grant from the council.

We continue in membership of Churches Together in Bridport (CTiB) through which we work with other Bridport churches. The annual Christmas Lunch for needy or lonely people was held at the United Church. We were able to celebrate the usual Easter activity of the walk of witness with a service in Bucky Doo square and the Christmas nativity in St Mary's Church.

We still maintain our association with the Ichthus Fellowship in London, the leaders of which attend our church several times during the year, as well as our Elders attending their conferences.

We have recently had to replace the flooring in one of our main meeting rooms, as well as refurbishing our youth room to provide better insulation and soundproofing.

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

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 received a generous legacy from one of our members last year, which will be used for a number of projects. One of which was the provision of a defibrillator that is attached to the building and is in a public car park. Outward giving was maintained at 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 is still on deposit with Kingdom Bank in a Church and Charity Reserve Account.

Excluding the legacy received in the previous year, income increased by £4,200. Expenditure increased by £4,600, to £65,700. Overall, the cash held by the charity increased by £4,600, to £85,600, of which £83,100 is unrestricted and can be used for any charitable purpose.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £20,000 (which equates to about 3 months of unrestricted expenditure) 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 £83,100 and the charity is holding excess funds mainly due to a legacy received last year, as explained in the Financial review.

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:

G B Butcher

G B Butcher (Sep 13, 2024 10:06 GMT+1)

Grant Butcher

Date: Sep 13, 2024

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 2024 on pages 6 to 9 following.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

Archie McDowall
Archie McDowall (Sep 16, 2024 10:38 GMT+1)

Archie McDowall BA CA

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: Sep 16, 2024

BRIDPORT CHRISTIAN FELLOWSHIP
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2024

	Notes	<u>Unrestricted Funds</u>		Restricted Funds	Total 2024	Total 2023
		General Funds	Designated Funds			
		£	£	£	£	£
Income receipts						
Donations		39,371	-	2,156	41,527	42,388
Gift aid receipts		7,455	-	-	7,455	7,823
Legacies		-	-	-	-	28,169
Other grants		8,200	-	-	8,200	4,550
Rental income		10,708	-	-	10,708	8,643
Charitable activities		1,148	-	679	1,827	1,618
Other		670	-	-	670	491
		<u>67,551</u>	<u>-</u>	<u>2,835</u>	<u>70,386</u>	<u>93,682</u>
Capital and similar receipts						
Loan repayments		-	-	-	-	700
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>700</u>
Total receipts		<u>67,551</u>	<u>-</u>	<u>2,835</u>	<u>70,386</u>	<u>94,382</u>
Payments						
Payments in relation to charitable activities undertaken directly	2	45,631	1,369	565	47,565	44,281
Grants paid in relation to charitable activities undertaken by others	3	16,198	-	1,987	18,185	16,162
		<u>61,828</u>	<u>1,369</u>	<u>2,553</u>	<u>65,750</u>	<u>60,444</u>
Loans made		-	-	-	-	700
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>700</u>
Total payments		<u>61,828</u>	<u>1,369</u>	<u>2,553</u>	<u>65,750</u>	<u>61,144</u>
Net of receipts / (payments) before transfers		5,723	-	1,369	282	4,636
Transfers between funds	5	5,801	(1,251)	(4,550)	-	-
Net movement in funds		<u>11,524</u>	<u>(2,620)</u>	<u>(4,268)</u>	<u>4,636</u>	<u>33,238</u>
Cash funds as at last year end		46,003	28,169	6,827	80,999	47,761
Cash funds at this year end	A	<u>57,527</u>	<u>25,549</u>	<u>2,559</u>	<u>85,636</u>	<u>80,999</u>

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

BRIDPORT CHRISTIAN FELLOWSHIP
STATEMENT OF ASSETS AND LIABILITIES
AS AT THE YEAR ENDED 31 MARCH 2024

	<u>Unrestricted Funds</u>			Total 2024 £	Total 2023 £
	General funds £	Designated funds £	Restricted funds £		
A Cash funds					
Cash at bank with immediate access	36,922	25,549	2,559	65,030	60,879
Notice deposits	20,605	-	-	20,605	20,120
	<u>57,527</u>	<u>25,549</u>	<u>2,559</u>	<u>85,636</u>	<u>80,999</u>
B Other monetary assets					
Gift aid due to charity	3,212	-	-	3,212	2,848
Other debtors	759	-	-	759	745
	<u>3,971</u>	<u>-</u>	<u>-</u>	<u>3,971</u>	<u>3,593</u>
C Liabilities					
Falling due within one year:					
Fee for Independent Examination	1,002	-	-	1,002	960
	<u>1,002</u>	<u>-</u>	<u>-</u>	<u>1,002</u>	<u>960</u>
D Assets retained for charity's own use					
				Value 2024 £	Value 2023 £
<i>Freehold buildings: church and residential property</i>				-	-
Contents				127,697	114,015
				<u>127,697</u>	<u>114,015</u>

Current values have not been quoted for properties because reliable valuations are not available (disclosure is not mandatory).

The trustees have used insurance values for contents and equipment 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 G B Butcher
G B Butcher (Sep 13, 2024 10:06 GMT+1)
 Grant Butcher

date Sep 13, 2024

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

BRIDPORT CHRISTIAN FELLOWSHIP
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2024

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 2024	Total 2023
	General funds	Designated funds			
	£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly					
Employment costs	9,250	-	-	9,250	8,506
Utilities and telephone	8,653	-	-	8,653	8,765
Property maintenance	12,779	-	-	12,779	11,438
Insurance	1,589	-	-	1,589	1,367
Speakers	1,503	-	-	1,503	1,945
Events and outreach	-	-	565	565	472
Equipment	2,353	-	-	2,353	4,436
Administration and support	5,601	433	-	6,034	4,575
Governance costs	1,260	-	-	1,260	930
Other costs	2,644	936	-	3,580	1,847
	<u>45,631</u>	<u>1,369</u>	<u>565</u>	<u>47,565</u>	<u>44,281</u>
3 Grants and gifts paid to others					
Organisations:					
Disasters Emergency Committee	-	-	-	-	750
Organisations < £1,000	11,798	-	90	11,887	14,425
Individuals	4,400	-	1,898	6,298	987
	<u>16,198</u>	<u>-</u>	<u>1,987</u>	<u>18,185</u>	<u>16,162</u>
4 Transactions with related parties					

No payments were made to trustees or persons related to them, except for reimbursement of expenses paid out on behalf of the charity.

BRIDPORT CHRISTIAN FELLOWSHIP
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2024

5 Movement of funds	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	46,003	67,551	(61,828)	5,801	57,527
Designated funds					
Legacy	28,169	-	(1,369)	(1,251)	25,549
	<u>74,172</u>	<u>67,551</u>	<u>(63,197)</u>	<u>4,550</u>	<u>83,076</u>
Restricted funds					
Friday Art Group	1,777	679	(565)	-	1,891
Council grant	4,550	-	-	(4,550)	-
Bible Society	-	49	(49)	-	-
Feeding programme	500	270	(288)	-	482
Mission giving	-	1,610	(1,610)	-	-
Ladies Group	-	186	-	-	186
Other	-	41	(41)	-	-
	<u>6,827</u>	<u>2,835</u>	<u>(2,553)</u>	<u>(4,550)</u>	<u>2,559</u>
Total funds	<u>80,999</u>	<u>70,386</u>	<u>(65,750)</u>	<u>-</u>	<u>85,636</u>

The legacy was received in 2023 for the general work of the church.

The council grant last year related to funds received as a result of hosting a refugee family in the residential property owned by the charity. £250 of these funds relating to restricted funds which were fully spent in the previous year. The remaining funds had been paid to the charity with no conditions but were classified as restricted funds in error. The balance has therefore been transferred to the general fund.

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