

# Trustees' Annual Report for the period

Period start date

Period end date

From **1st January 2021** To **31<sup>st</sup> December 2021**

## Section A Reference and administration details

Charity name Other names charity is known by Registered charity number (if any) 

Charity's principal address

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Brian Addington	Chair of Trustees		Church Meeting
2	Rachel Litchfield	Secretary		Church Meeting
3	Pauline Todd	Treasurer		Church Meeting
4	Pat Cox	Deacon		Church Meeting
5	Dilys Leeder	Deacon		Church Meeting
6	Roger Smith	Deacon		Church Meeting
7	Jocelyn Harper	Trustee		Church Meeting
8				

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
Congregational Federation Ltd (Custodian Trustees)	

### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

### Name of chief executive or names of senior staff members (Optional information)

## Description of the charity's trusts

Type of governing document	Constitution. Adopted 7 <sup>th</sup> March 2006 Amended 7 <sup>th</sup> June 2012; and 2 <sup>nd</sup> December 2014
How the charity is constituted	Association
Trustee selection methods	Suitable, willing candidates, are elected (or not) by members, at our Annual General Meeting. Trustees can appoint during the year if an unexpected situation arises.

## Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

The Annual General Meeting (AGM) of Elstow Bunyan Christian Fellowship (EBCF) appoints Trustees (to focus on the fabric of the building) and Deacons (to focus on the faith-life of the Fellowship). In line with our Constitution, Deacons are also Trustees. The AGM also appoint our Secretary and Treasurer. If training is needed, regarding the role and responsibility, we seek to offer this, or find a competent person / organisation who can deliver the necessary information.

As and when necessary, the Church Meeting appoint the Pastor. Belonging to the Congregational Federation (CF), their Officers offer advice and guidance with this appointment.

From time to time the CF offer helpful advice and guidance on issues we need to be taking into consideration, and act upon (eg GDPR; Safeguarding; Covid-19).

As members of the East Midland Area of the CF we are encouraged to participate in Area events. We are also invited to the Annual Congregational Assembly – normally held in May.

We are also members of the local Churches Together group.

Our trustees are encouraged to be well versed in the requirements laid upon them by the Charity Commission, and the Office they hold, including public benefit, and an awareness of the various pieces of legislation we need to take into consideration, as part of our responsibilities relating to the positions we hold within the Charity.

All our Office holders give their skills and time without any financial reward.

Summary of the objects of the charity set out in its governing document.

To advance the Christian religion in the Elstow / Bedford area, for the benefit of the public; and maintain links with the wider Congregational Federation.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

To meet the objectives of the charity:

- We hold weekly services on a Sunday. With the easing of Covid 19 regulations we started meeting in the building again, from 1<sup>st</sup> August 2021, and also offered some of our meetings via Zoom.
- Our Office Holders met regularly throughout the year. Initially via Zoom, and when restrictions permitted, in person, to monitor our ongoing work; responses to the pandemic; and make the necessary arrangements regarding all the issues that need our attention.
- Within the restrictions of Covid 19 we have sought to sustain fellowship with all of our number; and maintain a positive benefit to the community by the existence of the Charity we manage. Due to not all of our contacts being comfortable using Zoom, we have made regular phone calls, supplied monthly newsheets, and service sheets, to preserve links among the Fellowship, and provide as much support as we have been able, taking into account the various regulations brought in by the Government to reduce the spread of Covid 19.
- Due to the pandemic regulations, several of our previously regular events: [Bible study and fellowship; Coffee mornings; Tots Time; Men's Fellowship breakfasts; and occasional meetings] did not take place for most of 2021. It is possible that Tots Time will not restart, as a number of the regular attendees have moved on. However, when the Government Guidelines permitted, our Coffee morning restarted – following all the necessary guidance, and we were pleasantly surprised how many of our 'Pre-Covid' contacts, returned to meeting in the building.

All of our meetings are open to anyone who would like to attend. Our services via Zoom have been joined by people who in the past benefited from being part of our Charity, but for a variety of reasons have moved to other parts of the country.

At our Office Holder meetings, some agenda items may be of a confidential nature, and not open to non-Office Holders.

There is no charge made to attend any, or all, of our events. When Covid regulations permitted, we have given attendees the opportunity to make a financial donation to support the work of EBCF; many continue to support our work with a regular Bank Transfer of money to the Fellowship's account, or a cheque, payable to the Fellowship.

2021 was a challenging year for many, despite this, a significant number of our contacts can testify to the benefit they obtain by being part of EBCF and sharing fellowship with others – as the Covid restrictions through the year permitted.

As part of our oversight of our engagement with our contacts, the Trustees keep in mind and seek to pay due regard to the issue of public benefit guidance issued by the Charity Commission.

We are also aware of the need to protect people, (especially during the Covid Pandemic); property and the environment. Indeed, many would say that these are a natural outworking of the Christian Faith which shapes our actions.

A local pre-school group (Ladybirds) use our premises four days per week, during term time. This meets the needs of families within the local area for such provision. As they provided ongoing support for families of 'Key Workers', they were able to continue throughout the lockdowns.

The Slimming World group; and Brownies Pack that used the premises before Covid, reopened in the later part of 2021 adhering to the Covid guidance, and we believe there were sounds of great rejoicing to get back to something like 'normal'.

Ladybirds, Slimming World and Brownies are not run by EBCF, but are a tangible expression of how our building is used for the public benefit of the local community. The Leaders of these groups have signed that they will adhere to our Safeguarding Policy and other relevant regulations, during their use of our premises.

All of the above are examples of how our premises and the range of activities that take place in the building, are a great benefit to the local community.

With ongoing high levels of Covid in the area in the latter part of 2021, the Trustees felt that it was not yet the right time to allow our premises to be used for 'one off' events.

### **Additional details of objectives and activities (Optional information)**

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

We are greatly blessed by the contribution made by all our volunteers, who give freely of their time, talents, and money, to support the ongoing work of EBCF, without any financial reward. Due to the ongoing Pandemic there were limited opportunities for volunteer led maintenance work to taken place on the property, but many of our number have worked in other voluntary capacities as part of their commitment to the public benefit that EBCF provides to those in our area.

We are not a grant-making body.

If we have surplus to current expenditure funds, we seek to hold some of them in an easy access interest-bearing account.

**Summary of the main achievements of the charity during the year**

Like other Charities, (and the rest of the world) many of our achievements during 2021 (and 2020) were shaped by Covid 19 regulations.

We started the year with a significant number of Covid related restrictions. In line with the Government's Road Map, we took gentle steps to open up the building to more of our pre Covid activities. Via Zoom, and in the building, our Sunday services have been open to any who would like to attend. A significant number of our folks found that with a bit of 'coaxing' they were able to manage to operate Zoom, and benefit from interacting with others. Most of our attendees follow that time honoured Christian tradition of making a financial donation towards the ongoing work of EBCF. In accordance with our objectives, some of the money raised is given to outside causes to alleviate poverty and need; and some of our income is given to organisations which promote the Christian faith; our greatest expenditure relates to keeping the property in a good condition.

Fellowship gatherings were again somewhat limited in 2021 due to the prevailing restrictions around Covid 19. A number of our contacts gathered (within the prevailing guidelines) for a Christmas meal, at a local Garden Centre in December. All who attended greatly enjoyed not only the food, but also being with other people!

Throughout the year the Trustees regularly monitored our financial position and continued to give due diligence to the funds being used in accordance with our Charitable purposes; and ensure assets were available when required.

The Trustees consider that all known risks around reduced income – due to the building being used less, (because of Covid) and anticipated expenditure on our large stained glass window in 2021 were given due consideration.

**Brief statement of the charity's policy on reserves**

We aim to hold approximately 3 months expenditure in our account to pay ongoing regular bills. In addition to this, we consider it wise to hold in the region of a further £10,000 in hand, to pay for any unplanned expenditure which may arise on our building which is over 110 years old.

Any funds not required in the near future are held in an interest-bearing account.

During 2021 we were able (at last!) to progress the significant restoration project on our large stained-glass window, which shows scenes from John Bunyan's "The Pilgrim's Progress". We received Grants we had been promised, and with the work coming in slightly under budget, we ended the financial year with a healthy balance in hand.

**Details of any funds materially in deficit**

None of our funds were in deficit at any stage during the year in question.

**Further financial review details (Optional information)**

You may choose to include additional information, where relevant about:

- the charity's principal sources of funds (including any fund-raising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

**Income.**

In 2021 our voluntary donations, increased to £12,277 - 99. Which shows the commitment of our givers, and the public benefit they believe is delivered through EBCF.

Gift Aid and Gift Aid Small Donations Scheme Tax refund was down at £1,448 - 65.

We received £17,500 – 00 in Grants towards the refurbishment costs of our large stained glass window depicting scenes from John Bunyan's "The Pilgrim's Progress".

Income for use of the building was up on 2020, at £12,714 – 18. In the later part of the year (in line with Covid regulations) Slimming World, and Brownies once again began to use the building, which provides us with some income, as well as a valuable asset to the local community.

All other income amounted to £260 – 03.

**Investment**

As our funds may be needed at short notice, any income over expenditure is held in easy access accounts. We have not had any sums left us in a will, (but would be willing to receive such a gift if anyone wanted to remember us!) We seek to keep our surplus to requirement funds in account(s) which pay due regard to the ethos of the Charity.

**Expenditure.**

Much of our expenditure relates to maintaining the premises, to enable us to continue our ongoing work at EBCF, as we seek to fulfil our objectives and keep the premises in a good condition, so that they can continue to be a useful resource to the local community.

Our accounts show that in 2021:

Electricity, Gas, Insurance, and Water experienced a significant increase at £5,381 - 96

Repairs to the property, include architect's fees for obtaining grants for window refurbishment, and oversight of the project; ongoing: Cleaning; Pest Control; and Payroll service amounted to £38,608 - 63. (In the region of £35,000 of this related to our window refurbishment.)

£736 - 16 was spent on leading meetings and subscriptions.

£2,582 - 50 was passed to charities, whose objectives are in line with the purposes for which the money is raised, or given in gifts and tributes.

£986 - 71 was spent on other small items.

All the money expended from our accounts is in accordance with the key objectives of the charity.

Total available funds at end of year were down slightly at £45,104 - 03, (of which £382 - 19 related to cheques not yet cleared). A very satisfactory position regarding the significant sums spent on the window, but also standing us in a good position for the work we have planned for the premises in 2022 - resurface front Car Park; Sand and seal floor in main hall; Decorate various parts of the building.

## Section F Other optional information

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## Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

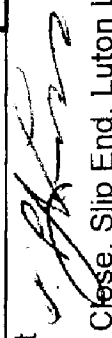
Signature(s)	<i>B. Addington</i>	<i>R A Litchfield</i>
Full name(s)	Brian John Addington	Rachel Litchfield
Position (eg Secretary, Chair, etc)	Chair of Trustees Meeting	Secretary
Date		

# Elstow Bunyan Christian Fellowship

## Summary of Accounts for Year Ending 31st December 2021

2020	Receipts	2021	2020	Expenditure	2021
8,235.27	Collections / DD	9458.00	185.00	Ministry / Speakers	175.00
7,151.00	Rent	12714.18	2363.17	Repairs / Equipment	34742.63
950.00	Donations	1444.94	1405.88	Gas	1559.13
2,164.46	Gift Aid/GASDS	1448.65	760.34	Electric	1344.92
0.00	Gift Days	245.00	242.00	Water / Drains	252.60
38.38	Flower Fund	205.00	1830.00	Cleaner & Materials/Gardening	2063.00
188.00	Improvement Fund	0.00	660.00	Architect/Planning fees	1323.00
4,600.00	Grants	17500.00	105.62	Stationery/Postage	86.95
50.00	Harvest	270.05	140.00	Gifts / Tributes	342.50
470.00	Coffee Morning	655.00	597.11	Subscriptions	561.16
364.87	Other	260.03	1040.00	Charities	1460.00
			2100.56	Insurance	2225.31
			0.00	Flower Fund	387.00
	Average Weekly Collections		360.00	Pest Control	380.00
	2021 £182		100.00	Payroll Services	100.00
	2020 £158		475.00	Coffee Morning	510.00
	2019 £164		150.00	Harvest	270.00
	2018 £209		176.98	Other	512.76
	2017 £194				
	2016 £172				
<b>24211.98</b>	<b>Total</b>	<b>44200.85</b>	<b>12691.66</b>	<b>Total</b>	<b>48295.96</b>
	<b>Brought forward</b>	48816.95		Coffee Morning Funds (Net)	149.65
				Bank (Improvement Fund etc)	0.00
				Bank (Reserves)	12223.34
				Bank (Other)	32695.66
				Cash in hand	35.38
				Sub Total	<b>93399.99</b>
				Less cheques not cleared	382.19
	<b>Total</b>	<b>93017.80</b>		<b>Total</b>	<b>93017.80</b>

Audited and found correct



S Lyons 26 Crawley Close, Slip End, Luton LU1 4BT

26 Crawley Close  
Slip End  
LUTON  
LU1 4BT  
11 April 2022

To Whom It May Concern

Dear Sirs

**Re: Elstow Bunyan Christian Fellowship/Accounts Y/E 31/12/21**

I have examined the records and vouchers for the above, and audited accounts for year ending 31 December 2021 and confirm they are correct.

Yours faithfully

A handwritten signature in black ink, appearing to read 'S. P. Lyons', written over a horizontal line.

Stephen P Lyons  
Independent Examiner