



# Trustees' Annual Report for the period

Period start date		Period end date					
From	1st	January	2023	To	31 <sup>st</sup>	December	2023

## Section A Reference and administration details

Charity name

Elstow Bunyan Christian Fellowship

Other names charity is known by

Registered charity number (if any)

1114128

Charity's principal address

High Street,

Elstow

Bedford

MK42 9XP

### 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	Roger Smith	Deacon		Church Meeting
6	Jocelyn Harper	Trustee		Church Meeting

### 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 (eg. trust deed, constitution)	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 (eg. trust, association, company)	Association
Trustee selection methods (eg. appointed by, elected by)	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 appropriate advice and guidance on issues we need to be taking into consideration, and act upon (eg GDPR; Safeguarding).

As members of the East Midland Area of the CF we are encouraged to participate in Area events, and are allowed two representatives at their Business Meetings. We are also invited to the Annual Congregational Assembly – normally held in May.

We are 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.

All our Office holders have a current Disclosure and Barring Certificate.

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 in the building. Our Sunday Services are followed by a time of fellowship.
- All of our meetings are open to anyone who would like to attend. During 2023 we welcomed some new people to our meetings.
- Throughout 2023 we continued to offer some of our meetings via Zoom, for those unable to attend 'in person'. Those joining via Zoom have in the past benefited from meeting in the building, but for a variety of reasons cannot currently meet with us on a Sunday morning or Thursday afternoon. The Zoom link is available to anyone who would like to attend.
- Our Office Holders met regularly throughout the year, to monitor our ongoing work; and make the necessary arrangements regarding all the issues that need our attention.
- On a fortnightly basis on a Thursday in Term Time, we run either Bible study and Fellowship or Coffee morning. These are open to anyone who would like to attend. A number from the local community join us for Coffee Mornings.
- A number of local community groups – including Ladybirds (Preschool); Brownies; and Slimming World use the premises. Along with the events we run, these groups add to the positive benefit to the community of the existence of the Charity we manage.
- From time to time (usually a Saturday) we have 'one off' bookings to use the premises for a variety of family gatherings – birthday parties, etc ...

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. Attendees are given the opportunity to make a financial donation to support the work of EBCF. Some support our work with a regular Bank Transfer of money to the Fellowship's account, or a cheque, payable to the Fellowship, others prefer to make a cash donation each time they visit the building.

2023 had its set of challenges. However, most, if not all of our contacts can testify to the benefit they obtain by being part of EBCF and sharing fellowship with others.

As part of our oversight and 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 from any infectious disease), our property and the environment. Indeed, many would say that these are a natural outworking of the Christian Faith which shapes our actions.

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.

### 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.

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.

## Section D

### Achievements and performance

Summary of the main achievements of the charity during the year

In accordance with our objectives, some of the money raised in 2023 was 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.

Some off-site gatherings like Fellowship breakfasts and a Christmas meal took place in 2023. All who attended these gatherings greatly enjoyed not only the food, but also being with fellow minded 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 any potential reduced income and anticipated expenditure were given due consideration.

## Section E

### Financial review

Brief statement of the charity's policy on reserves

We aim to hold a minimum of approximately 6 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 £15,000 in hand, to pay for any unplanned expenditure which may arise at short notice on our building which is over 110 years old.

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

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:

**Income.** In 2023 our voluntary donations, amounted to £14,828 - 35 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 amounted to £5,296 - 46

The groups who use the building contributed £16,709 – 50, which helps us maintain the building, keeping it as a valuable asset for the local community.

All other income amounted to £2,446 - 22.

- 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.

**Investment.** As our funds may be needed at short notice, any income over expenditure is held in an easy access account. 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 2023:

Electricity, Gas, Insurance, and Water amounted to £3,976 - 16

Repairs to the property, plus ongoing Cleaning etc. amounted to £16,222 - 90

Leading meetings and subscriptions amounted to £1,138 - 80

We passed to charities, whose objectives are in line with the purposes for which the money is raised, or given in gifts and tributes a total of £3,960 - 98

On other small items we spent £57 - 79

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

We consider that we have been wise stewards of the funds and property we have been responsible for during 2023, and also holding sensible reserves for any known, and potentially unknown expenditure during 2024.

**Section F Other optional information**

**Section G Declaration**

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

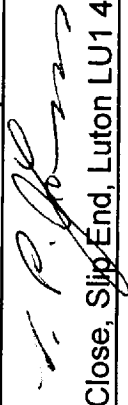
Signed on behalf of the charity's trustees

<b>Signature(s)</b>	<i>B. J. Addington</i>	<i>RA Litchfield</i>
<b>Full name(s)</b>	Brian John Addington	Rachel Litchfield
<b>Position (eg Secretary, Chair, etc)</b>	Chair of Trustees Meeting	Secretary
<b>Date</b>	11 - 4 - 24	

# Elstow Bunyan Christian Fellowship

## Summary of Accounts for Year Ending 31st December 2023

2022	Receipts	2023	2022	Expenditure	2023
11706.37	Collections / DD	12401.85	320.00	Ministry / Speakers	445.00
7113.00	Rent	16709.50	17617.67	Repairs / Equipment	11615.04
336.00	Donations	100.00	1522.00	Gas	12.00
0.00	Gift Aid/GASDS	5296.46	551.00	Electric	986.69
0.00	Gift Days	0.00	266.40	Water / Drains	338.78
200.00	Bike'n Hike	0.00	130.00	Bike'n Hike	0.00
0.00	Nappy Bin Reimbursement	368.73	2035.00	Cleaner/Gardener	2157.20
0.00	Improvement Fund	0.00	0.00	HMRC Tax	11.00
0.00	Grants	0.00	0.00	Architect/Planning fees	0.00
144.00	Harvest	116.50	6.80	Stationery/Postage	0.00
2540.00	Coffee Morning	2210.00	136.96	Gifts / Tributes	290.98
90.85	Other	20.00	615.89	Subscriptions	693.80
0.00	Insurance claim	1948.66	1950.00	Charities	1350.00
0.00	Interest	108.83	2357.50	Insurance	2638.69
	Average Weekly Collections		0.00	Flower Fund	0.00
	2023 £238		366.00	Pest Control	402.00
	2022 £225		100.00	Payroll Services	100.00
	2021 £182		2690.00	Coffee Morning	2200.00
	2020 £158		145.00	Harvest	120.00
	2019 £164		164.37	Other	46.79
	2018 £209		0.00	Insurance claim	1,948.66
<b>22130.22</b>	<b>Total</b>	<b>39280.53</b>	<b>30974.59</b>	<b>Total</b>	<b>25356.63</b>
	<b>Brought forward</b>	<b>35877.47</b>		Coffee Morning Funds (Net)	19.65
				Bank (Improvement Fund etc)	0.00
				Bank (Reserves)	22347.02
				Bank (Other)	29083.13
				Cash in hand	19.67
				Sub Total	<b>76826.10</b>
				Less cheques not cleared	1668.10
	<b>Total</b>	<b>75158.00</b>		<b>Total</b>	<b>75158.00</b>

Audited and found correct 

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

26 Crawley Close  
Slip End  
LUTON  
LU1 4BT  
28 February 2024

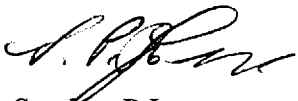
To Whom It May Concern

Dear Sirs

**Re: Elstow Bunyan Christian Fellowship/Accounts Y/E 31/12/23**

I have examined the records and vouchers for the above, and audited accounts for year ending 31 December 2023 and confirm they are correct.

Yours faithfully



Stephen P Lyons  
Independent Examiner