

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30TH SEPTEMBER 2020
FOR
THE BLESS NETWORK

DRAFT
18/06/21 09:30

D E Ball & Co Limited
Chartered Accountants
15 Bridge Road
Wellington
Telford
Shropshire
TF1 1EB

THE BLESS NETWORK

CONTENTS OF THE FINANCIAL STATEMENTS
for the Year Ended 30th September 2020

	Page
Report of the Trustees	1 to 3
Independent Examiner's Report	4
Statement of Financial Activities	5
Balance Sheet	6 to 7
Notes to the Financial Statements	8 to 13
Detailed Statement of Financial Activities	14

DRAFT
18/06/21 09:30

THE BLESS NETWORK

REPORT OF THE TRUSTEES **for the Year Ended 30th September 2020**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 30th September 2020. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and activities

The object of The Bless Network ('Bless'), is the advancement of the Christian faith throughout Europe in accordance with the articles of faith set out in the Company's Articles of Association. Bless uses a range of programmes to mobilise Christian individuals and groups to engage in relevant missional strategies in contemporary European culture. Recognising the place of the local church at the heart of Christian mission, Bless provides opportunities for individuals and groups to connect with dynamic local churches in strategic locations on mainland Europe. Emphasising the role of young adults as leaders in mission and community, our training programmes combine spiritual development, personal growth and skills acquisition to maximise the learning benefits of cross-cultural experience.

Charity's Mission Statement

'The Bless Network exists to transform the lives of people in Europe by empowering Christians through prayer, personal creativity and strategic partnerships to live for the service of others.'

ACHIEVEMENT AND PERFORMANCE

Charitable activities

As for all organisations in our sector, 2020 has been a year unlike any other. Despite restrictions on both international travel and localised activities, we have been able to maintain our work and have seen growth in several key areas.

The slowing down of our activities through the pandemic has afforded the opportunity to clarify vision and consolidate structures, with four key areas of activity emerging as priorities for future growth. These are: the church-plants in France; our activities in support of refugees and others in need; our training initiatives centring on the 7 Stories Course and our work in coaching and support new kingdom business ventures. These activities are largely carried out through our French organisation, L'Association Vivre Pour Les Autres, supported by partners in France, the UK, the Netherlands and the USA. A new emphasis on online engagement has allowed us to consolidate and strengthen these International links through the year.

- **Bethanie**, our ministry centre in Normandy has had a largely fallow year, with our usual international groups unable to travel. Despite this, we have been able to use the centre for a number of localised activities as well as accommodating interns.

- **Our Church-plants** have weathered the storm of the pandemic reasonably well, despite several instances of sickness and extended periods of lock-down. We transferred some of our gatherings to an online format which was much appreciated by our somewhat dispersed community. Where gatherings have been allowed they have continued in Caen, Livarot and Villedômer. Our Vision Team has continued to meet online, as has our 'Kingdom Business Network' supporting the business ventures linked to our community.

- **Training**. The lockdown period of early 2020 gave us the opportunity to create and publish a new workbook for our "7 Stories" training course. This has been used by groups in France, the UK and the Netherlands and will form the basis both of future residential offerings and of an online course.

Our intern programme in 2020 this year attracted 4 students, all from the UK, working with us for periods from 3 to 12 months.

THE BLESS NETWORK

REPORT OF THE TRUSTEES **for the Year Ended 30th September 2020**

- **Refugees.** Our refugee ministry, SOS CHAI, continues to grow in strength this year, spearheading our vision to see transformation in the city of Caen. Our base in the City is now open twice weekly, on Monday and Wednesday afternoons, and we continue to feed between 30 and 100 on each of these evenings. Our volunteer team now also offer small conversation classes in both French and English, and we have expanded our capacity to supply clothing, toiletries and other essentials. Funding for this work comes from the USA, the Netherlands, France and the UK.

- **Network:**

Stichting Bless Holland, in the Netherlands, experienced a transition in 2020, with new Directors being recruited and a renewed vision to draw Dutch nationals into the ministry and to develop the 7 Stories course for Dutch participants. Our partnership with L'Orangerie de Beauregard, the international campsite in Villedômer, has significantly increased our engagement with Dutch nationals.

Our links with the USA have continued to build, with increased financial support for SOS Chai and the work in Caen.

Overall the year saw the charity facing significant challenges - both operational and financial - in responding to the pandemic, but we have come through these in good health, with signs of growth and strong future vision in all four of our key areas of activity.

The trustees have continued to take due regard of the Charity Commission's guidance related to public benefit, and the specific guidance for charities on the advancement of religion.

FINANCIAL REVIEW

Reserves policy

The policy on reserves is to maintain funds equivalent to keeping the charity operational for 3 months before additional income is required from grants, donations or contributions from Bless programmes, i.e. approximately £6,000. Action is in hand to improve the reserves position by increasing the level of unrestricted income via donations and fund-raising, and by reducing the net operating costs of the charity.

Financial Review

Core running costs are continually kept under review; it is also acknowledged that the trustees and volunteer team often cover expenses incurred on behalf of Bless. None of the trustees or volunteer team receive any remuneration.

As Bless strives to grow, it will be important to secure increasing levels of income in future years to cover the operating costs of the charity and to continue to look at ways of minimising those costs.

Funds continued to be raised towards the purchase of Bethanie and the repayment of the associated loans.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, the Memorandum and Articles of Association, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Organisational structure

Bless, established as a charitable company in June 2004, is overseen by a board of trustees, who delegate operational tasks to a core team of volunteers. The core team, living mainly in community in France, include trustees Gerard and Chrissie Kelly, who lead this team and operate as the link between it and the trustees. Additionally there continues to be volunteer 'reps' operating in the UK and the Netherlands, as well as France, assisting in the development, in both working practices and values, of a Europe wide Bless network.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

05156475 (England and Wales)

Registered Charity number

1105173

THE BLESS NETWORK

REPORT OF THE TRUSTEES
for the Year Ended 30th September 2020

Registered office

c/o Rising Brook Baptist Church
Burton Square
Stafford
Staffordshire
ST17 9LT

Trustees

Mrs M A Eccleshall
Mrs C E Kelly
G J Kelly
T D Gwilliam
M J Young - Board Chairman
Prof J M Saker
Mrs C L Gwilliam
Mrs S C Harrington

Company Secretary

T M Herriott

Independent Examiner

D E Ball & Co Limited
Chartered Accountants
15 Bridge Road
Wellington
Telford
Shropshire
TF1 1EB

Bankers

The Co-operative Bank Plc
PO Box 250
Delf House
Southway
Skelmersdale
WN8 6WT

Approved by order of the board of trustees on and signed on its behalf by:

.....
M J Young - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
THE BLESS NETWORK**

Independent examiner's report to the trustees of The Bless Network ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 30th September 2020.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the 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 matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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.

Russell Ball
D E Ball & Co Limited
Chartered Accountants
15 Bridge Road
Wellington
Telford
Shropshire
TF1 1EB

Date:

THE BLESS NETWORK

STATEMENT OF FINANCIAL ACTIVITIES
for the Year Ended 30th September 2020

	Notes	Unrestricted fund £	Restricted fund £	30.9.20 Total funds £	30.9.19 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		25,023	910	25,933	22,038
Charitable activities					
Go2Bless		240	-	240	5,626
Year2Bless		897	-	897	459
Bethanie		6,508	-	6,508	22,133
Management & administration		4,287	-	4,287	7,263
Total		36,955	910	37,865	57,519
EXPENDITURE ON					
Raising funds		1,860	-	1,860	648
Charitable activities					
Go2Bless		1,264	-	1,264	8,800
Year2Bless		-	-	-	1,290
Bethanie		17,507	-	17,507	24,608
Management & administration		11,972	-	11,972	15,622
SOS Caen		653	-	653	4,309
Total		33,256	-	33,256	55,277
NET INCOME		3,699	910	4,609	2,242
RECONCILIATION OF FUNDS					
Total funds brought forward		73,974	171,980	245,954	243,712
TOTAL FUNDS CARRIED FORWARD		77,673	172,890	250,563	245,954

The notes form part of these financial statements

THE BLESS NETWORK

BALANCE SHEET 30th September 2020

	Notes	Unrestricted fund £	Restricted fund £	30.9.20 Total funds £	30.9.19 Total funds £
FIXED ASSETS					
Tangible assets	5	204,291	169,311	373,602	374,539
CURRENT ASSETS					
Debtors	6	5,348	-	5,348	8,306
Cash at bank		11,126	3,579	14,705	5,720
		<u>16,474</u>	<u>3,579</u>	<u>20,053</u>	<u>14,026</u>
CREDITORS					
Amounts falling due within one year	7	(7,753)	-	(7,753)	(2,272)
NET CURRENT ASSETS		<u>8,721</u>	<u>3,579</u>	<u>12,300</u>	<u>11,754</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		213,012	172,890	385,902	386,293
CREDITORS					
Amounts falling due after more than one year	8	(135,339)	-	(135,339)	(140,339)
NET ASSETS		<u>77,673</u>	<u>172,890</u>	<u>250,563</u>	<u>245,954</u>
FUNDS	10				
Unrestricted funds				77,673	73,974
Restricted funds				172,890	171,980
TOTAL FUNDS				<u>250,563</u>	<u>245,954</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 30th September 2020.

The members have not required the company to obtain an audit of its financial statements for the year ended 30th September 2020 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

THE BLESS NETWORK

BALANCE SHEET - continued

30th September 2020

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on and were signed on its behalf by:

.....
M J Young - Trustee

DRAFT
18/06/21 09:30

The notes form part of these financial statements

THE BLESS NETWORK

NOTES TO THE FINANCIAL STATEMENTS **for the Year Ended 30th September 2020**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Motor vehicles	- 25% on reducing balance
Computer equipment	- 33% on cost

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	30.9.20	30.9.19
	£	£
Depreciation - owned assets	937	1,290
	<u> </u>	<u> </u>

THE BLESS NETWORK

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30th September 2020

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30th September 2020 nor for the year ended 30th September 2019.

Trustees' expenses

There were no trustees' expenses paid for the year ended 30th September 2020 nor for the year ended 30th September 2019.

4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	19,045	2,993	22,038
Charitable activities			
Go2Bless	5,626	-	5,626
Year2Bless	459	-	459
Bethanie	22,133	-	22,133
Management & administration	7,263	-	7,263
Total	54,526	2,993	57,519
EXPENDITURE ON			
Raising funds	648	-	648
Charitable activities			
Go2Bless	8,800	-	8,800
Year2Bless	1,290	-	1,290
Bethanie	24,608	-	24,608
Management & administration	15,622	-	15,622
SOS Caen	4,309	-	4,309
Total	55,277	-	55,277
NET INCOME/(EXPENDITURE)	(751)	2,993	2,242
Transfers between funds	3,500	(3,500)	-
Net movement in funds	2,749	(507)	2,242
RECONCILIATION OF FUNDS			
Total funds brought forward	71,225	172,487	243,712
TOTAL FUNDS CARRIED FORWARD	73,974	171,980	245,954

THE BLESS NETWORK

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30th September 2020

5. TANGIBLE FIXED ASSETS

	Freehold property £	Motor vehicles £	Computer equipment £	Totals £
COST				
At 1st October 2019 and 30th September 2020	370,792	5,850	904	377,546
DEPRECIATION				
At 1st October 2019	-	2,104	903	3,007
Charge for year	-	936	1	937
At 30th September 2020	-	3,040	904	3,944
NET BOOK VALUE				
At 30th September 2020	370,792	2,810	-	373,602
At 30th September 2019	370,792	3,746	1	374,539

6. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.9.20 £	30.9.19 £
Inter-Charity account	3,442	7,881
Other debtor	1,906	425
	<u>5,348</u>	<u>8,306</u>

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.9.20 £	30.9.19 £
Other loans (see note 9)	5,000	-
Accrued expenses	2,753	2,272
	<u>7,753</u>	<u>2,272</u>

8. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	30.9.20 £	30.9.19 £
Other loans (see note 9)	<u>135,339</u>	<u>140,339</u>

9. LOANS

An analysis of the maturity of loans is given below:

	30.9.20 £	30.9.19 £
Amounts falling due within one year on demand:		
Other loans	<u>5,000</u>	<u>-</u>
Amounts falling due between two and five years:		
Other loans - 2-5 years	<u>135,339</u>	<u>5,000</u>

THE BLESS NETWORK

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30th September 2020

9. LOANS - continued

	30.9.20 £	30.9.19 £
Amounts falling due in more than five years:		
Repayable otherwise than by instalments:		
Other loans more 5yrs non-inst	-	135,339
	<u> </u>	<u> </u>

10. MOVEMENT IN FUNDS

	At 1.10.19 £	Net movement in funds £	At 30.9.20 £
Unrestricted funds			
General fund	73,974	3,699	77,673
Restricted funds			
Restricted Fund	171,980	910	172,890
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>245,954</u>	<u>4,609</u>	<u>250,563</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	36,955	(33,256)	3,699
Restricted funds			
Restricted Fund	910	-	910
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>37,865</u>	<u>(33,256)</u>	<u>4,609</u>

Comparatives for movement in funds

	At 1.10.18 £	Net movement in funds £	Transfers between funds £	At 30.9.19 £
Unrestricted funds				
General fund	71,225	(751)	3,500	73,974
Restricted funds				
Restricted Fund	172,487	2,993	(3,500)	171,980
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>243,712</u>	<u>2,242</u>	<u>-</u>	<u>245,954</u>

THE BLESS NETWORK

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30th September 2020

10. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	54,526	(55,277)	(751)
Restricted funds			
Restricted Fund	2,993	-	2,993
TOTAL FUNDS	<u>57,519</u>	<u>(55,277)</u>	<u>2,242</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.10.18 £	Net movement in funds £	Transfers between funds £	At 30.9.20 £
Unrestricted funds				
General fund	71,225	2,948	3,500	77,673
Restricted funds				
Restricted Fund	172,487	3,903	(3,500)	172,890
TOTAL FUNDS	<u>243,712</u>	<u>6,851</u>	<u>-</u>	<u>250,563</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	91,481	(88,533)	2,948
Restricted funds			
Restricted Fund	3,903	-	3,903
TOTAL FUNDS	<u>95,384</u>	<u>(88,533)</u>	<u>6,851</u>

Unrestricted funds

These represent funds held to meet the reserves policy. Any surplus funds will be used to fulfil the charitable objectives. Details of both are provided in the Report of the Trustees.

Restricted funds

These relate to the funds donated towards the purchase of the property "Bethanie" at Heurtevent, France.

THE BLESS NETWORK

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 30th September 2020

11. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 30th September 2020.

DRAFT
18/06/21 09:30

THE BLESS NETWORK

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
for the Year Ended 30th September 2020

	30.9.20 £	30.9.19 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations - general	17,915	13,892
Donations - Bethanie	6,035	5,148
SOS Caen	1,983	2,998
	<hr/> 25,933	<hr/> 22,038
Charitable activities		
Go2Bless	240	5,626
Year/Time2Bless	897	459
Bethanie facilities	6,508	22,133
Management fees	4,287	7,263
	<hr/> 11,932	<hr/> 35,481
Total incoming resources	37,865	57,519
EXPENDITURE		
Raising donations and legacies		
Events	566	-
Publicity and promotion	750	343
Platform fees	544	305
	<hr/> 1,860	<hr/> 648
Charitable activities		
Insurance	1,841	2,061
Repairs and maintenance	31	130
Motor and travel expenses	6,639	11,340
Mission costs - Bethanie	17,506	24,608
Mission costs - Go2Bless	1,265	8,800
Mission costs - SOS Caen	653	4,309
Sundry expenses	1,571	1,551
Accountancy and legal costs	600	540
Bank charges	353	-
Depreciation of vehicle	936	1,248
Depreciation of computer	1	42
	<hr/> 31,396	<hr/> 54,629
Total resources expended	33,256	55,277
Net income	<hr/> <hr/> 4,609	<hr/> <hr/> 2,242

This page does not form part of the statutory financial statements