



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name

BEDLINGTON CHRISTIAN FELLOWSHIP

On accounts for the year
ended

31 March 2025

Charity no
(if any)

1128046

Set out on pages

3-5

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2025.

Responsibilities and
basis of report

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

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

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (~~other than that disclosed below *~~) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- 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.

** Please delete the words in the brackets if they do not apply.*

Signed:

Date:

21 January 2026

Name:

Miles Humble BA BFP FCA

Relevant professional
qualification(s) or body
(if any):

ICAEW

Address:

7 York Grove

Bedlington

Northumberland

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

BEDLINGTON CHRISTIAN FELLOWSHIP

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2025

	2025			2024
	Unrestricted	Restricted	Total	All unrestricted
	£	£	£	£
INCOME				
Collections, Donations, Activities	17,864	7,258	25,123	12,295
Transfer from Food Bank project	-	-	-	1,032
Interest	-	2	2	-
Gift Aid Tax received	-	-	-	4,969
TOTAL	17,864	7,260	25,124	18,295
EXPENDITURE				
Ministry				
Speakers Expenses	570	-	570	260
Sundry Expenses	-	-	-	1,138
Charitable Gifts	4,130	-	4,130	1,985
Subscriptions/Copyright fees	597	-	597	393
	<u>5,297</u>	<u>-</u>	<u>5,297</u>	<u>3,776</u>
Legal fees	3,926	-	3,926	3,298
Utilities and insurance	3,162	-	3,162	3,311
Repairs Property/Equipment	11,861	-	11,861	3,128
Refund of Gift Aid to HMRC	840	-	840	-
Flowers and Sundry Expenses	1,142	-	1,142	628
	<u>20,930</u>	<u>-</u>	<u>20,930</u>	<u>10,365</u>
TOTAL EXPENDITURE	26,227	-	26,227	14,141
(DEFICIT)/SURPLUS FOR THE YEAR	(8,363)	7,260	(1,102)	4,154
Reserves brought Forward	22,028	-	22,028	17,874
(DEFICIT)/SURPLUS FOR THE YEAR	(8,363)	7,260	(1,102)	4,154
Reserves carried forward	<u>13,666</u>	<u>7,260</u>	<u>20,926</u>	<u>22,028</u>

The accounts on pages 3-5 were approved by the Trustees on 19 January 2026

BEDLINGTON CHRISTIAN FELLOWSHIP

DESIGNATED FUND ACCOUNT:

FOOD BANK PROJECT

SUMMARY OF THE ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2025

	<div>2025</div> <div>£</div>	<div>2024</div> <div>£</div>
Balance of funds brought forward	481	15,601
Donations received	-	30
	<hr/> 481	<hr/> 15,631
Expenditure	261	15,150
Balance of funds at 31 March	<hr/> <u>220</u>	<hr/> <u>481</u>
Analysis of Expenditure		
Purchases and Food Vouchers	261	920
Sundry expenses/Donations/Activities	-	25
Payments to aid establishment of Bedlington Food Bank		
Transfer of funds	-	13,174
Transfer to Bedlington Christian Fellowship	-	1,031
	<hr/> <u>261</u>	<hr/> <u>15,150</u>

BEDLINGTON CHRISTIAN FELLOWSHIP

Charity Number 11238046

	2025	2024
	£	£
CURRENT ASSETS		
Cash at Bank /in hand		
Cash in Hand	511	-
Church Account	13,197	22,028
Building Fund Account	7,218	-
Food Bank	220	481
	<u>21,146</u>	<u>22,509</u>
CURRENT LIABILITIES		
Designated Fund		
Food Bank Project	<u>220</u>	<u>481</u>
	<u>220</u>	<u>481</u>
NET CURRENT ASSETS	<u><u>20,926</u></u>	<u><u>22,028</u></u>
RESERVES		
<i>Unrestricted</i>		
Balance brought forward	22,028	17,874
Less (deficit)/add surplus for the year	<u>(8,363)</u>	<u>4,154</u>
	<u><u>13,666</u></u>	<u><u>22,028</u></u>
<i>Restricted</i>		
Building Fund Brought Forward	-	-
Add surplus for the year	<u>7,260</u>	<u>-</u>
	<u><u>7,260</u></u>	<u><u>-</u></u>
BALANCE OF FUNDS	<u><u>20,926</u></u>	<u><u>22,028</u></u>

Notes.

The Funds of the Charity as at 31 March 2025 are represented by the cash at Bank, These accounts do not include the value of the property, equipment or fixtures and fittings that are the property of the Bedlington Christian Fellowship

Bedlington Christian Fellowship: Trustees Annual Report for the period

01/04/24 to 31/03/25.

Charity: Bedlington Christian Fellowship

Charity Registration Number: 1128046

Charity's Principal Address: Vulcan Place, Bedlington, Northumberland, NE22 5DL

Context: The Charity has existed for the last 50 years and was renamed Bedlington Christian Fellowship in 2008. Prior to this, the Church was known as Bedlington Evangelical Church and prior to the latter again for many years as Central Hall. The Charity is well established in the area and known in the local community. A food bank serving Bedlington and surrounding areas was operated by the charity from 2011 for 11 yrs providing practical and much needed local support.

Summary of the purpose of the charity as set out in its governing document:

In accordance with our Constitution dated 15th January 2008 – Adopted 11th August 2008:

1 – The advancement of the Christian Faith in accordance with the Basis of Faith produced by The Fellowship of Independent Evangelical Churches Ltd – primarily but not exclusively within Bedlington and the surrounding neighbourhood.

2- Such other charitable purposes as shall, in the opinion of the members of the Church in a general meeting, further the work of the Lord through the church.

In accordance with our Trust deed dated 18th November 1969:

3 –Teaching the doctrines of Holy Scripture and to uphold Christian principles of honesty virtue and integrity and also to encourage Christians in their faith and worship and in charitable works

4 – To promote Christian education for both adults and children –both within the Church and the surrounding area and beyond.

5- To relieve poverty in the district of Bedlington and elsewhere.

B-Summary of the main activities in relation to the above purposes for the public benefit.

1. The church holds regular Sunday services which are posted on our website and the exterior of the church building. The services are inclusive and welcoming and include ministry for all age groups
2. A weekly house group provides an opportunity for smaller groups to encourage one another in the Christian faith and support one another through the process of bereavements and loneliness.

3- A weekly coffee morning is well attended by locals as is the weekly community craft group. Both events are aimed to promote wellbeing and mental health with opportunities to share the Christian faith.

4 - We operate monthly meetings for men and women.

5- A monthly Tabletop Games afternoon is open to the public, providing a friendly community welcome.

6. Social Events and Church lunches are a regular feature of church life.

7. The church gives practical support to asylum seekers, refugees and worldwide appeals.

C-Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit.

1-The managing trustees are aware of the above guidance issued by the charity commission and bear it in mind when making decisions.

D -Achievements and Performance:

A summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.

1- The church congregation continues to grow with an increase coming from believers and social inclusion. Membership is increasing on the basis of friendship, care and love and as a result annual giving to local and international charities.

2 – The weekly coffee morning and craft group are well attended by locals and church members. It provides a safe and welcoming space offering friendship and advice. Proceeds for these ventures are given to charities.

3- All the regular groups and services promote spiritual and social well-being.

4 – On-going general church funds are increasing and support our operating costs and overheads. In the current financial year, we have successfully funded church re-pointing and a new dry-ridge system fitted to the roof.

5- From February 2025 we have instituted a Building Fund supported by our church congregation and led by a building focus group with the aim to increase growth and community space.

Financial Review 1st April 2024 -31st March 2025

The overall income of the church increased to £25124 from the previous year £18295. The income of the church comes from donations received. These donations are either in cash to the freewill offering or by standing orders directly into the church general account. In addition, donations are received at the weekly coffee morning. The number of members paying by standing order increased significantly throughout year and amount received each month almost doubled. In addition, the cash donations (freewill offerings) remained constant.

In February 2025 the Fellowship agreed to a separate Building Fund Account being set up. The Fellowship obtained the Freehold of the church building during 2024. It was agreed that a substantial renovation of the interior of the building should be carried out. The new account was opened to receive new donations. In addition, it was agreed that 20% of the church's income would be transferred into this account each month. This account has been set up as a 'Restricted Account'.

The amount of income received into this account up to the 31st March 2025 was £7260. This included a donation of £5000 on the 12th of March which was the biggest donation received to date.

The expenditure increased to £26227 from £14141 in the previous year. This was mainly because of major property repairs carried out. This included re-pointing the exterior of the building, roofing repairs, scaffolding hire etc totalling £11861. In addition, legal fees were incurred for the transfer of the freehold to BCF. These costs were financed out of the balance in the General Bank Account. There was a deficit of £8363 recorded for the General Account and the balance decreased to £13666.

However, because of the surplus of £7260 from the Building Fund Account this has left an overall deficit of £1102 for the financial year.

It should also be noted that Charitable donations made by the Fellowship increased to £4130 from £1985 in the previous year. In addition, a Gift Aid claim is due for the past 2 financial years which will be in the region of £8000 to be added to the church income.

In summary the financial situation of the church remains strong with increased giving and the balance in both bank accounts increasing. There is no major expenditure expected to be paid out of the General Account, but the plan is to finance the improvements to the building from the Building Fund Account together with any improvement grants received

E- Structure ,Governance and Management:

1- Description of Charity's trusts:

Its Governing document – Constitution dated 15th January 2008; Adopted 11th August 2008. Trust deed dated 18th November 1969.

Church rules – June 2016: The charity is constituted as Unincorporated. It is a congregational church; the members are responsible for the appointment and removal the Church Officers who need to be in membership and decisions on Church matters. The rules deal with amongst other matters: membership, church officers, trustees, disciplinary procedure, leadership group, church business meetings.

The charity currently has a Leadership Group appointed in accordance with the church rules and constitution, comprising 3 members who are Managing Trustees. There is provision for the three to be increased to five and a one-year Sabbatical can be taken after six years continuous service as a Managing Trustee. The initial period of appointment is for three years.

Any member wishing to serve as part of the leadership group/managing trustee would follow the procedure in the church rules following recommendations from leadership group then to a business meeting with membership.

The Church Council of Reference meets three times per annum to act in a supportive and advisory role to the managing trustees.

Charity Commission News- relating to managing trustees is made available to the current Leadership

The charity is part of The Fellowship of Churches in Bedlingtonshire and is also a member of The Evangelical Alliance.

Prior to 2024 our Holding Trustee for the church building was FIEC Ltd. Following consultation, we appointed three temporary holding Trustees who are named in the trustee listing. The freehold of the building was transferred to Bedlington Christian fellowship October 2024. We had to appoint a Custodian Trustee which we arranged to be The Official Custodian for Charities –completed on 20/11/2024.

The names of the managing charity trustees including three temporary holding Trustees are as follows:

Maureen Chilton: Secretary/managing trustee

Michael Clark - Chair of Managing Trustees

Mark Armstrong Managing Trustee. No office held.

Three temporary holding trustees -30/09/24 to 20/11/24

Michael Clark, Rev David William Johnson, Christopher Million.

All our managing trustees are appointed by the Church membership.

The Official Custodian for Charities holds the legal title to the Church Building and adjoining land which we own. Appointed 20/11/24 .

The charity has no funds held as custodian trustees on behalf of others.

The general church funds act as a reserve fund when required.

The ownership of the building offers great encouragement to the Church. Establishing a long-term commitment to the local community

A Building Fund and focus group are in place and growing – supported by donations/regular subscriptions and a few internal fundraising events. We are now at the stage of meeting up with an Architect to draw up plans and costings. With the alterations the building will have more capacity to

enable us to serve the needs of the local community and local voluntary groups alongside our existing Church programme.

The managing trustees declare that there were no serious incidents over the past financial year that they should have brought to the Charity Commissions attention but have not done so.

The managing trustees declare that they have approved the trustees report above,

Signed on behalf of the charity's trustees

Signature: *Michael Clark* Position: Chair of Managing Trustees.

Full Name: Michael Clark Date: 30.01.26

Financial Statement:



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Signed on behalf of the charity's trustees

Signature: *Michael Clark* Position: Chair of Managing Trustees.

Full Name: Michael Clark Date: 30.01.26

Financial Statement:



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