

COMPANY REGISTRATION NUMBER: 6829106
CHARITY REGISTRATION NUMBER: 1128500

All Nations Church, Bedford
Company Limited by Guarantee
Financial Statements
30 September 2020

COLLETT HULANCE LLP

Chartered Certified Accountants & statutory auditor
40 Kimbolton Road
Bedford
MK40 2NR

All Nations Church, Bedford

Company Limited by Guarantee

Financial Statements

Year ended 30 September 2020

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All Nations Church, Bedford

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report)

Year ended 30 September 2020

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 30 September 2020.

Reference and administrative details

Registered charity name All Nations Church, Bedford

Charity registration number 1128500

Company registration number 6829106

Principal office and registered office Church Centre
79 Brickhill Drive
Bedford
MK41 7QF

The trustees

Richard Green
Matthew Dent
Paul Dowling
Jonathan Jeacocke (Resigned 14 February 2020)
Ian Riches
Andrew Woodward (Resigned 14 February 2020)
Heather Lampard

Custodian trustee

(for the church property)

The Baptist Union Corporation Limited
Baptist House
PO Box 44
129 Broadway
Didcot
OX11 8RT

Auditor

Collett Hulance LLP
Chartered Certified Accountants & statutory auditor
40 Kimbolton Road
Bedford
MK40 2NR

Solicitors

HCB Solicitors
Graylaw House
21 Goldington Road
Bedford
MK40 3JY

All Nations Church, Bedford

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Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 30 September 2020

Structure, governance and management

Governing Document

All Nations Church, Bedford is a company limited by guarantee, incorporated as Brickhill Baptist Church on 24 February 2009 and registered as a charity on 11 March 2009. Brickhill Baptist Church, Bedford changed its name to All Nations Church, Bedford on 27 June 2013. The church previously operated as an 'excepted' and unincorporated charity under the trusteeship of The Baptist Union Corporation Limited which is a registered charity and continues to be custodian trustee for the church property at 79 Brickhill Drive. The company was established by a Memorandum of Association, which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1.

Appointment of Responsible Individuals and Elders

The Church is governed by its responsible individuals who are appointed according to the Articles of Association. The individuals are closely involved in the church's operations and held regular meetings during the reporting period ended 30 September 2020. Elders are recognised by the congregation for the spiritual direction of the church, and these elders together with other people in leadership are appointed as Trustees as required. Day to day management is delegated to a team of senior staff and volunteer ministry leaders.

Trustees

The responsible individuals and elders, who are directors for the purpose of company law and trustees for the purpose of charity law, who served during the period and up to the date of this report are set out on page 1.

Trustees Induction and Training

Responsible Individuals and Elders are closely involved in the church's operations prior to appointment and are appointed according to their ability to lead the church and the skills they bring to the post. Existing Responsible Individuals, Elders and new appointees have a good knowledge of the operation of the Church prior to appointment. New appointees are supported in their posts by existing appointees. New appointees are also provided with copies of the Memorandum and Articles of Association, latest financial statements and guidance from the Charity Commission, including the Charity Commission guide 'The Essential Trustee'.

Pay Policy for Senior Staff

The key management personnel comprise the directors/trustees (elders), the operations director/trustee and the church leaders. Key management personnel remuneration is disclosed in note 11 to the accounts and includes remuneration paid to 3 trustees under their contracts of employment, in accordance with the provisions of Clause 6 of the Company's Articles of Association. The pay of key management personnel is reviewed annually and normally increased in accordance with average earnings. In view of the nature of the charity this is benchmarked against other similar organisations.

Risk Management

The trustees have assessed the major risks to which the church is exposed, in particular those relating to the operations and finances of the church. A detailed analysis of income and expenditure is provided to all trustees every month with the opportunity to raise questions at regular leadership team meetings. The trustees are satisfied that systems are in place to mitigate their exposure to major risk.

All Nations Church, Bedford

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Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 30 September 2020

Objectives and activities

Aims and Objectives

The church's purposes as more fully set out in the objects which form part of the memorandum of association are:

- to advance the Christian faith;
- to relieve sickness and financial hardship and to promote and preserve good health by providing funds, goods or services including counselling and support;
- to further Christian education; and
- to provide, or assist in providing, facilities for those in need, to help improve their conditions of life.

Statement on Public Benefit

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Church's aims and objectives and in planning future activities.

Strategic report

The following sections for achievements and performance and financial review form the strategic report of the charity.

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Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 30 September 2020

Achievements and performance

The Church is a member of the Baptist Union and Evangelical Alliance and operates within the Catalyst Network in association with Newfrontiers.

A pre-school has been operating within the Church building for over 40 years, with an outstanding report following the most recent Ofsted inspection. The pre-school continues to enjoy a very good reputation and is known for excellent help to those children with additional needs. The results of this activity are disclosed in note 20 to these financial statements.

The Hope Trust (Bedford) a subsidiary of the Church for community projects was closed during the year. The previous year the Bedford Food Bank originally part of the Hope Trust was established as an Independent Charitable Organisation still under the auspices of the Trussell Trust, while The Grove Pregnancy Advice Centre was incorporated as a ministry of All Nations Church. The Grove continues to serve specific needs including support for pregnant mothers and helping those in the first year of birth. The Grove is open to all the community and is staffed by volunteers from elsewhere as well as members of All Nations Church.

We record our appreciation to members of the public and to other churches that had previously contributed to Hope Trust activities and continue to support The Grove as well as other organisations serving the community, including the Bedford Foodbank, the Bedford Street Angels who operate in the town centre at weekends, and Open the Book who make Bible drama presentations to schools.

The South site established in September 2013 with Sunday meetings at Bedford Academy on Mile Road continued to develop, with midweek meetings and other activities being held at other locations in South Bedford until closed due to Covid-19 and then combined with the North Site for online services. Contact with those in the South continued by email, telephone, doorstep visits, and online gatherings.

Until closed due to Covid-19, Sunday services were held at the South site at 10.30am with an average attendance of 85 adults and at the North site also at 10.30am with an average attendance of 240 adults. The Church membership was revised during the year so that there were 269 members at the close.

Premises and Facilities

The Baptist Union Corporation Limited, which is a registered charity, continues to be custodian trustee for All Nations church centre at 79 Brickhill Drive MK41 7QF. The other building owned by All Nations church, occupied and used by The Grove Pregnancy Advice Centre, is situated at 118 Brickhill Drive MK41 7QN.

All Nations Church, Bedford

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Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 30 September 2020

The Church Centre

The church centre at 79 Brickhill Drive is the registered office of All Nations church, a charitable company limited by guarantee. The majority of the staff team are based in the first-floor offices, and the building houses the North site congregation every Sunday, as well as numerous activities throughout the week including the pre-school. The main rooms are available for specific wider community activities such as one of the Bedford Foodbank distribution centres, other charity meetings, and as a polling station on election days. All the main rooms are readily accessible to wheelchair users and parents with pushchairs, including a baby changing room and a toilet designed for wheelchair access. The building is also open to members of the community throughout the week for activities such as coffee mornings and for bringing donations for Face2Face in support of the homeless, and Bedford Foodbank.

During the first half of the year many midweek activities were held at the Church Centre in addition to the regular Sunday North Site morning services attended by an average of 240 adults plus youth and children. We serve children and families through many activities open to those in the church and the community such as weekly Toddler Groups, Mum's and New Babies Group, Toddlers for Dads Group, and a Kid's Club for school years 2-6. The Pre-School, consistently rated outstanding by Ofsted is also run in the Church Centre.

Other midweek events included the Monday Fellowship for all those over 55 attended by many members of the community as well as church members, Girls Brigade, a weekly Food Bank distribution centre and a monthly Coffee Morning for the community which collects donations every month for other charities.

We also ran events specifically catering for men and women, as well as events designed to foster relationships among diverse groups. These included community and equipping groups, as well as prayer meetings. All Nations en Español, a monthly service for the Spanish speaking community is normally held at the Church Centre, and the Overseas Fellowship of Nigerian Christians also met there once a month until prevented by the first lockdown due to Covid-19.

Group Events and Activities

Midweek groups meeting mainly in members' homes during the evenings or at the church centre during the day and known as 'growth groups' have been operating for many years. Separate events specifically for men and women have been further developed with the emphasis on activities designed to attract the wider community, particularly men's monthly meetings and women's gatherings, with speakers, held at local venues. These and other outreach events and any conferences held during the first half of the year were all open to members of the community as well as church members and regular attenders.

Response to the Pandemic

Following the first national lockdown some groups ceased to operate while others continued with on-line activities such as Zoom and Facebook. Most activities ceased to happen in the Church Centre building, while online Sunday services and other gatherings were developed using both Facebook and YouTube platforms. The church operated as a community hub, with a small team of people who made up weekly food parcels and delivered them to those in the community who were in desperate need.

Telephone contact was made with older members in particular to offer support. The Church Centre building remained open for personal prayer, filming of online activities, and available to individuals seeking help. Strict arrangements were made to follow Government guidelines, keeping numbers to a minimum, with one-way movements, keeping space, wearing face coverings and using hand sanitiser. When restrictions were partially lifted more activities took place in the Church Centre with socially distanced prayer meetings, weddings, and funerals.

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Year ended 30 September 2020

The South Site

Meeting at the Bedford Academy in South Bedford we started the autumn term averaging around 85 adults with our children's work seeing around 15 children each week on a Sunday morning. All our serving areas were well supported although the children's rota and the logistics rota were at times challenging. We were running three well attended house groups and our Friday morning prayer group began meeting at the new South office in the Faraday Centre.

Some of the last events we held at the South Site were our Christmas events with the highlight being the Living Nativity. This event gathered 180 people, many of whom stayed for our carol service afterwards. The New Year again started well with service numbers topping 95 on one Sunday morning.

At the end of February, we were no longer able to meet as a site in the Bedford Academy building due to the emerging threat of Covid-19 and the decision made by the Academy to exclude external hirers. As we were now unable to meet as a church family across both of our sites our Sunday morning services and all other gatherings continued online, and remained so, for the most part, throughout the year.

During the first lockdown the pastoring of the members changed very quickly from gathering to caring and keeping connected by various virtual means and lots of telephoning and doorstep visiting. Our children's work has come together with our North site to provide some excellent online content and resources led by the children work team. Although many parents were slow to connect with this, we have seen more interest as the weeks and months have gone by. Our house groups have transitioned to Zoom, and we continue to see people connected in this way although we would like to see more participating in this. Those who struggle to use Zoom or other online platforms have become our focus for telephoning and with regular doorstep visits.

We continued to stay in touch with those outside our church family at South, particularly those with whom we had made relational connections. Regular doorstep visits were being made and we were able to provide many of these with fresh food parcels throughout the summer months. With the community centres closing in March, this became one of our priorities. We were also able to have a presence on Faraday Square right through the summer and into the autumn with our 'Pop-up Church' initiative and had a number of significant encounters as a result.

Although our presence in South is continually limited by the Covid restrictions, our heart and passion to continue to reach out and serve this community remains and we look forward to many more opportunities in the coming year ahead to serve and love them.

The Grove Pregnancy Advice Centre

The Grove PAC based at 118 Brickhill Drive offers support to parents with unexpected pregnancy and following baby loss as well as families in need of help. A pregnancy test service is provided on request. During the year there were 240 separate enquiries, and the Baby Loss Programme Supported 14 clients a month on average.

When restrictions were imposed due to the pandemic most enquiries were dealt with by telephone, and a screen was installed for essential individual consultations.

The Family Support section provides baby clothes and the loan of equipment to families in need from birth to one year across the Bedford borough. The services are delivered by one part time paid employee with 9 volunteer advisers from other churches and members of the community. We are grateful for the practical support and donations from members of the community.

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Year ended 30 September 2020

Church Membership

There were 289 members recorded at the start of the year. During the year 5 new members were added by baptism. When the membership list was revised there were 269 active members recorded as of 30th September 2020.

Worship and Prayer

All are welcome to attend our regular Sunday Services when in the building, and to watch and listen online. During the autumn we met for coffee after the service, and groups were provided for children and youth up to age 15, with a crèche for babies. Both in the building and online Sunday services consist of a time of worship, a time to communicate relevant information and a sermon, with opportunity to receive prayer at any time in person or by telephone or email. We have teams of people to help welcome and integrate new people. During the first half of the year the Church Centre was used by many different groups, and it was open for prayer by any members of the community. During the second half of the year the building remained open for personal prayer.

Christmas Hampers

During December we provide food hampers for people in crisis in our community. With the support of many local schools and businesses as well as individuals we distributed more than 800 hampers, reaching over 2,000 people in Bedford.

All Nations en Español

A Ministry of our church created to outreach, make disciples and to create opportunities for Hispanic/Latinos to genuinely access a pathway to sit at the table, as agents of transformation in our church, and the wider community, in the full establishment of God's Kingdom.

A Spanish speaking service is normally held once a month at our North Site and the congregation includes people from Latin America and Spain as well as the UK. However, from March 2020 Due to the COVID 19 and following government guidelines an online service entirely in Spanish was held twice a month to keep in contact and do discipleship throughout the Latino congregation.

From August 2020 after suffering a heart attack our pastor of the ministry took medical leave. In consequence, all online activities were suspended; however, members were kept in contact with via social media, text and phone calls.

All Nations en Español runs a weekly Bible Study group and before the lockdown had completed the series on the books of James, Nehemiah and Ephesians. Plans are in place to hold informal online meetings from October 2020 and a weekly Bible Study from January 2021.

All Nations en Español aims to serve all members of our local community and is a way of expressing a welcoming heart to the immigrant, to exercise our faith for church growth and to serve the poor or lonely who are new in this country.

Pastoral Care

The Pastoral Care team continue to offer support and practical help to those who find themselves in crisis and in particular need. This included hospital visits, home visits including the housebound, and prayer support.

The Care Team also offered to help and support those that are vulnerable in the community, particularly the elderly and those with disability, both physical and mental. A confidential 'hardship fund' was made available for use by the Site Leaders. A group intended for those over 55 but open to all met at All Nations church North site with a speaker on alternate weeks, with 'Tea, cake and chat' the other weeks, and specialised in seasonal meals and outings until lockdown in March.

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Year ended 30 September 2020

Children and Young People

We started the year with our normal programme for children closely following the theme for the main church. We continued to use drama, puppets, and interactive storytelling alongside games, quizzes, and testimony hotspots.

We hosted our usual Christmas community events, to which families in the community were invited as well as those of church members.

When the pandemic struck and we had the first lockdown in March the children's programme came to an abrupt halt. After a couple of weeks, when we realised this was going to be a longer-term issue, we started an All Nations Kids Facebook page and used this to post a daily message story or testimony for the children. Children were sent an activity challenge sheet with ideas of things to do at home. Once the church started broadcasting services on YouTube, we made the decision to try to do a weekly Kids work broadcast which would incorporate the main elements of a normal Sunday morning. This has definitely been a work in progress, we have discovered new ways to do things and found out what works and what doesn't!

Our Sunday broadcast features worship, a story, games or challenges, prayer, hotspots and craft. For each series, the team have delivered or posted craft packs to the children we have contact details for. It has been great to see children engaging with the broadcasts and sending in photos of their crafts week by week. We have had children tell friends about the broadcasts and some have requested craft packs so they can join in.

The Covid-19 restrictions and lockdowns have meant that New Mums and Babies, Toddlers and Toddlers for Dads have not been running in the building since February last year. Last term we started an online Toddler group on Zoom on a Wednesday afternoon with an opportunity for parents to chat to each other and join in with a singing session. A small number of parents have joined in and we hope that it will grow and help us to keep in touch with parents until we can be back in the building.

Kid's Club has also had to move to Zoom during all the restrictions. We have been meeting weekly since the Summer term and have a number of new children who have joined us. We have found games that work on Zoom, can share stories on video and quizzes remain ever popular!

Our Pre-School continues to be a busy place and is attended by children from our local community as well as farther afield. Pre-School remained open to the children of key workers and vulnerable children throughout the first lockdown, and staff found new ways of working. Lots of things, such as handling transitions to school and talking to prospective parents, had to be done differently as well as finding ways to support parents who were at home with their children. In September, pre-school was able to open to all children again and went well. Even though parents could not come in with them children settled in well and seemed genuinely excited to be able to play with their peers. All Pre-school staff have become familiar with new ways of working, additional cleaning responsibilities and the need to be supportive of one another when yet another change happens.

Youth Work

During the autumn, our Friday outreach programme was attracting young people in the area from local schools. The turn-out was good with around 30 young people attending. The young people were engaged, and we were able to support a few of them with mental health problems, discussing openly about drugs, sex, difficulties at school, and other topics they had in mind. Out of this we were able to liaise with some of the church leaders with teaching roles, to offer information to help them support young people to overcome their difficulties at school.

In October, All Nations Church hosted a Hope Youth weekend. The purpose of this was to invite young people into a place where they could experience the presence of God and the outworking of the Holy Spirit. The aim was to provide a place where they could hear from God and be equipped as disciples

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Year ended 30 September 2020

over the weekend in the company of other young Christians in Bedford. This involved running a number of workshops;

- Sharing Jesus
- Gifts of the Spirit
- Mental health
- Worship leading
- Arts workshop

On the Saturday we held a celebration evening with the Soul Survivor worship team and guest speaker Mike Pilavachi. Youth work continued from years 7-13 with two sections in house and an outreach option, until prevented due the pandemic.

Since the Coronavirus-19 outbreak we have not been able to run both sections face to face, however we have been able to meet as a group online on Fridays from 7-8pm using zoom or google hangouts. The turnout has been around 7-10 young people with the majority being girls. Many parents have said their children are not keen on video calls and find these not to be natural. This has been the case particularly with the boys. We continued to pray for our young people as a youth team, and to offer them a chance to join the team on a weekly basis by sharing the link to the video call. We started to study Ecclesiastes; however, we did not finish the book as the young people found it difficult under the circumstances. We then gave the young people the opportunity to decide what topics they wanted to cover, and to focus on prayer.

The pandemic has made us realise the importance of family, and not to take for granted face to face contact time. The Youth leadership team continued to pray for all young people and a future where we can all meet and do life together.

Young Adults

During the year the group known as Young Adults continued to meet at the church building on Sunday evenings until the first lockdown due to Covid-19.

The highlight of the year was a weekend away when 20 young adults and leaders stayed at Standlake Ranch, Oxfordshire. The theme of the weekend was 'Relationships' and the group organised a full programme of activities, which included talks on relationships in the workplace, in the church, with each other, and with God. God really met with all of us, particularly during times of worship. Other activities included a prayer walk, a mindfulness session and paddle boarding. The food was fantastic and all organised and cooked by the group. We do give thanks for the weekend away as little did we know that less than three weeks later we would be in lockdown, and life would be very different.

At the beginning of the first lockdown, we continued to meet every Sunday via Zoom and we did a prayer course and prayed for each other as well as hold several fun quizzes.

During the Summer, when lockdown rules were released slightly, the group met up face-to-face in smaller encouragement groups of up to six people. Before we went back into lockdown, we were able to meet a couple of times in the church building during September and a prophecy evening was organised where members of the prophetic team came and prophesied over the young adults. The pandemic has made it difficult for the group to flourish, and whilst we are not losing sight of the incredible future that the Lord has for these young adults, please could you pray for the future and direction of this group.

Communication

During the Autumn through a variety of social and digital media, printed flyers and posters, and regular slots in other local publications, we continued to increase our presence in the community inviting the local community to various events that take place in the North Site building.

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Year ended 30 September 2020

From the outset of the Pandemic our on-line presence was developed using Facebook and YouTube to premier services at 10.30am every Sunday. These have been accessed by people across the country and around the world, not only by church members. During the year a number of other activities were developed, many specifically for children and young people, as well as adults, using an increasing variety of platforms, particularly Zoom for post broadcast catchups, and midweek prayer meetings.

During the Summer and Autumn 'Pop-up Church' proved very successful using portable sound equipment to deliver music, and short talks, on Sunday afternoons at various locations utilising green spaces around both North and South Bedford.

Disclosure and Barring Service

As part of our support to the community and commitment to safeguarding children and vulnerable adults, All Nations Church is an umbrella organisation handling DBS applications and disclosures on behalf of other local churches and organisations such as Family Matters Institute, Stables Christian Centre and Byrne House Ltd. a hostel for young persons. During the twelve months 13 applications for All Nations Church staff and volunteers were forwarded to the Disclosure and Barring Service and 54 application forms were checked and sent to DBS for other organisations. This number has declined, not only due to Covid-19, but also as two of the larger churches are now submitting applications online.

Compassion Bedford

In order to manage two community centres for the benefit of the community in South Bedford, Compassion Bedford was set up as a separate charity fully funded by All Nations Church. Although hiring started in 2019 further developments were delayed due to funding of building improvements and then prevented by closure of the centres due to the pandemic. The part time staff member was redeployed by All Nations Church.

Overseas Mission and Support

Relationships with partners and churches overseas continued, mainly in Malawi and Tanzania, although unfortunately it has not been possible to arrange any visits this year. Through the ministry and leadership of Booker Banda, we continue to serve his work of planting churches, training leaders and setting up projects that alleviate poverty and hardship in Malawi and Mozambique. Janet's House, a children's home in Lilongwe, served by Lesita Banda, Booker's wife, continues to be a focus for us in child sponsorship and support. Likewise, the children's home in Ndaga, Tanzania, continues to receive financial support from All Nations church.

In these relationships our vision is to resource Kingdom growth in a sustainable way such that Spirit-filled, local churches are established that in turn plant other works.

Staff Salary Remuneration Team

The salary remuneration team consists of the non-executive directors and meets annually and as required to consider all aspects of salaries and benefits.

Future Developments

Our prime goal this year continues to be to safely shepherd All Nations Church through the unprecedented challenges and pressures of a global pandemic, keeping our gaze firmly fixed on Jesus Christ, and seeing these times as opportunities for fresh endeavours of mission and community engagement. We realise that many of our existing ministries and outreach initiatives will need to be reset and possibly readjusted following the long-enforced lockdowns. However, our objectives still remain the same and we look to grow through reaching out to people of all ages, stages and backgrounds across our community. This will include Pregnancy Advice and Family Support; feeding

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Year ended 30 September 2020

and caring for the homeless; and working with Bedford Foodbank to ensure those in need are provided for.

Presently our second site in South Bedford at the Bedford Academy, as well as the community centres in Jubilee Park and Faraday Square, is unavailable for communal use and public worship. Our aim over this period of uncertainty is to establish small groups of connection and care that will serve as outposts of All Nations Church across our town, preparing the way for larger gatherings of worship and community service should such buildings become available to us again, alongside our building in North Bedford.

We will continue supporting overseas projects exploring new opportunities as they present themselves. The Eldership Team continues to prepare for growth with leadership development and new staffing appointments, and to build strong relationships across the town with other Bedford Churches. We continue to play our part in the Catalyst family of churches, exploring new apostolic relationships and supporting new churches.

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Year ended 30 September 2020

Financial review

The financial statements reflect activities during the twelve months ended 30 September 2020. Presented alongside the financial statements for this period are the comparable amounts as reported in the accounts for the twelve-month period ended 30 September 2019. Both periods include the activities of the Hope Trust (Bedford) which was wound up during the year. The Hope Trust (Bedford) was deregistered as a charity on 28 May 2020.

Summary of Financial Performance

Total income for the year was £688,623. Total expenditure for the year was £651,207. The surplus for the year was £37,416.

At 30 September 2020 unrestricted reserves were £1,892,170 (2019: £1,878,484). These comprised £1,662,609 (2019: £1,672,796) in the capital fund; £81,669 (2019: £102,898) in the designated future fund and £147,892 (2019: £102,790) of general funds.

Restricted funds at 30 September 2020 amounted to £151,800 (2019: £128,070).

Investment Policy and Returns

The trustees have wide investment powers and the trust's investment policy is to invest the monies not immediately required for the primary purpose of the trust, in such investments as may be thought fit.

Reserves Policy

It is the trustees' policy to hold in unrestricted free reserves the equivalent of two months' general running costs (£128,000) together with an additional one month's salary costs (£36,000). It is also our policy to hold an amount sufficient to enable the church to meet its known commitments to beneficiaries both in the UK and abroad (i.e., the restricted fund balance of £151,800). The total required reserves of £315,800 at 30 September 2020 compares to £332,720 of 'free reserves' (i.e. net assets less tangible fixed assets) held at 30 September 2020.

Trustees' responsibilities statement

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, for that period.

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Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 30 September 2020

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Auditor

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

The trustees' annual report and the strategic report were approved on 6 May 2021 and signed on behalf of the board of trustees by:

Richard Green
Trustee

All Nations Church, Bedford

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Independent Auditor's Report to the Members of All Nations Church, Bedford

Year ended 30 September 2020

Opinion

We have audited the financial statements of All Nations Church, Bedford (the 'charity') for the year ended 30 September 2020 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 30 September 2020 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

All Nations Church, Bedford

Company Limited by Guarantee

Independent Auditor's Report to the Members of All Nations Church, Bedford *(continued)*

Year ended 30 September 2020

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

All Nations Church, Bedford

Company Limited by Guarantee

Independent Auditor's Report to the Members of All Nations Church, Bedford (continued)

Year ended 30 September 2020

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
 - Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
 - Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
 - Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
 - Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
-

All Nations Church, Bedford

Company Limited by Guarantee

Independent Auditor's Report to the Members of All Nations Church, Bedford *(continued)*

Year ended 30 September 2020

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

Andrew Robert Upton (Senior Statutory Auditor)

For and on behalf of
Collett Hulance LLP
Chartered Certified Accountants & statutory auditor
40 Kimbolton Road
Bedford
MK40 2NR

Dated: 11 May 2021

All Nations Church, Bedford

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 30 September 2020

		Unrestricted funds	2020 Restricted funds	Total funds	2019 Total funds
	Note	£	£	£	£
Income and endowments					
Donations and legacies	5	493,662	55,207	548,869	568,382
Charitable activities	6	5,458	133,636	139,094	140,406
Investment income	7	660	—	660	832
Total income		<u>499,780</u>	<u>188,843</u>	<u>688,623</u>	<u>709,620</u>
Expenditure					
Expenditure on charitable activities	8,9	499,183	152,024	651,207	768,884
Total expenditure		<u>499,183</u>	<u>152,024</u>	<u>651,207</u>	<u>768,884</u>
Net income/(expenditure)		<u>597</u>	<u>36,819</u>	<u>37,416</u>	<u>(59,264)</u>
Transfers between funds		13,089	(13,089)	—	—
Net movement in funds		<u>13,686</u>	<u>23,730</u>	<u>37,416</u>	<u>(59,264)</u>
Reconciliation of funds					
Total funds brought forward		1,878,484	128,070	2,006,554	2,065,818
Total funds carried forward		<u>1,892,170</u>	<u>151,800</u>	<u>2,043,970</u>	<u>2,006,554</u>

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 21 to 34 form part of these financial statements.

All Nations Church, Bedford

Company Limited by Guarantee (Company registration 06829106)

Statement of Financial Position

30 September 2020

	Note	2020 £	2019 £
Fixed assets			
Tangible fixed assets	13	1,711,250	1,672,796
Current assets			
Debtors	14	28,691	30,819
Cash at bank and in hand		364,667	323,729
		<u>393,358</u>	<u>354,548</u>
Creditors: amounts falling due within one year	15	<u>27,358</u>	<u>20,790</u>
Net current assets		<u>366,000</u>	<u>333,758</u>
Total assets less current liabilities		<u>2,077,250</u>	<u>2,006,554</u>
Creditors: amounts falling due after more than one year	16	<u>33,280</u>	<u>—</u>
Net assets		<u><u>2,043,970</u></u>	<u><u>2,006,554</u></u>
Funds of the charity			
Restricted funds		151,800	128,070
Unrestricted funds		<u>1,892,170</u>	<u>1,878,484</u>
Total charity funds	20	<u><u>2,043,970</u></u>	<u><u>2,006,554</u></u>

These financial statements were approved by the board of trustees and authorised for issue on 6 May 2021, and are signed on behalf of the board by:

Richard Green
Trustee

The notes on pages 21 to 34 form part of these financial statements.

All Nations Church, Bedford

Company Limited by Guarantee

Statement of Cash Flows

Year ended 30 September 2020

	2020 £	2019 £
Cash flows from operating activities		
Net income/(expenditure)	37,416	(59,264)
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	31,303	34,381
Government grant income	(10,390)	–
Other interest receivable and similar income	(660)	(832)
Accrued income	(7,349)	(620)
<i>Changes in:</i>		
Trade and other debtors	2,128	3,685
Trade and other creditors	(1,443)	(250)
Cash generated from operations	51,005	(22,900)
Interest received	660	832
Net cash from/(used in) operating activities	<u>51,665</u>	<u>(22,068)</u>
Cash flows from investing activities		
Purchase of tangible assets	(69,757)	–
Proceeds from sale of tangible assets	–	2,774
Net cash (used in)/from investing activities	<u>(69,757)</u>	<u>2,774</u>
Cash flows from financing activities		
Government grant income	10,390	–
Payments of finance lease liabilities	48,640	–
Net cash from financing activities	<u>59,030</u>	<u>–</u>
Net increase/(decrease) in cash and cash equivalents	40,938	(19,294)
Cash and cash equivalents at beginning of year	323,729	343,023
Cash and cash equivalents at end of year	<u>364,667</u>	<u>323,729</u>

The notes on pages 21 to 34 form part of these financial statements.

All Nations Church, Bedford

Company Limited by Guarantee

Notes to the Financial Statements

Year ended 30 September 2020

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Church Centre, 79 Brickhill Drive, Bedford, MK41 7QF.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Significant judgements

There are no significant judgements (apart from those involving estimations) made by management.

Key sources of estimation uncertainty

Accounting estimates and assumptions are made concerning the future and, by their nature, will rarely equal the related actual outcome. The key assumptions and other sources of estimation uncertainty that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are the rates of depreciation applied to tangible fixed assets. Tangible fixed assets are depreciated at the rates and amounts disclosed in these financial statements and are regarded by management as the most appropriate rates for the relevant categories of assets.

All Nations Church, Bedford

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 30 September 2020

3. Accounting policies *(continued)*

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

All Nations Church, Bedford

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 30 September 2020

3. Accounting policies *(continued)*

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Freehold property	-	1%, 2% and 5% per annum on net book value
Fixtures, fittings and equipment	-	5% and 25% per annum on net book value
Motor vehicles	-	25% per annum on net book value
Computer equipment	-	33.33% per annum on net book value

All Nations Church, Bedford

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 30 September 2020

3. Accounting policies *(continued)*

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Finance leases and hire purchase contracts

Assets held under finance leases and hire purchase contracts are recognised in the statement of financial position as assets and liabilities at the lower of the fair value of the assets and the present value of the minimum lease payments, which is determined at the inception of the lease term. Any initial direct costs of the lease are added to the amount recognised as an asset.

Lease payments are apportioned between the finance charges and reduction of the outstanding lease liability using the effective interest method. Finance charges are allocated to each period so as to produce a constant rate of interest on the remaining balance of the liability.

Government grants

Government grants are recognised at the fair value of the asset received or receivable. Grants are not recognised until there is reasonable assurance that the charity will comply with the conditions attaching to them and the grants will be received.

Where the grant does not impose specified future performance-related conditions on the recipient, it is recognised in income when the grant proceeds are received or receivable. Where the grant does impose specified future performance-related conditions on the recipient, it is recognised in income only when the performance-related conditions have been met. Where grants received are prior to satisfying the revenue recognition criteria, they are recognised as a liability.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

All Nations Church, Bedford

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 30 September 2020

3. Accounting policies *(continued)*

Financial instruments *(continued)*

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. Limited by guarantee

The church is constituted as a charitable company, limited by guarantee and has no share capital. In the event of the charitable company being wound up, the liability in respect of the guarantee is limited to £1 per member of the charitable company.

All Nations Church, Bedford

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 30 September 2020

5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Donations			
Offerings and gifts	403,713	51,882	455,595
Income tax recovered on gifts	79,559	3,325	82,884
Grants			
Government grant income	10,390	—	10,390
	<u>493,662</u>	<u>55,207</u>	<u>548,869</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2019 £
Donations			
Offerings and gifts	408,268	75,310	483,578
Income tax recovered on gifts	81,195	3,609	84,804
Grants			
Government grant income	—	—	—
	<u>489,463</u>	<u>78,919</u>	<u>568,382</u>

6. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Contributions for use of premises	4,212	—	4,212
Income from charitable activities	1,246	133,636	134,882
	<u>5,458</u>	<u>133,636</u>	<u>139,094</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2019 £
Contributions for use of premises	10,789	—	10,789
Income from charitable activities	11,431	118,186	129,617
	<u>22,220</u>	<u>118,186</u>	<u>140,406</u>

7. Investment income

	Unrestricted Funds £	Total Funds 2020 £	Unrestricted Funds £	Total Funds 2019 £
Investment income - bank interest	<u>660</u>	<u>660</u>	<u>832</u>	<u>832</u>

All Nations Church, Bedford

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 30 September 2020

8. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Staff costs	340,867	97,121	437,988
Governance and support costs	48,984	4,255	53,239
Premises costs	64,064	3,863	67,927
Church based mission costs	23,838	38,445	62,283
Other mission costs	21,430	8,340	29,770
	<u>499,183</u>	<u>152,024</u>	<u>651,207</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2019 £
Staff costs	379,627	89,594	469,221
Governance and support costs	52,145	7,396	59,541
Premises costs	74,572	3,517	78,089
Church based mission costs	26,959	80,991	107,950
Other mission costs	26,886	27,197	54,083
	<u>560,189</u>	<u>208,695</u>	<u>768,884</u>

9. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Total funds 2020 £	Total fund 2019 £
Staff costs	437,988	437,988	469,221
Governance and support costs	53,239	53,239	59,541
Premises costs	67,927	67,927	78,089
Church based mission costs	62,283	62,283	107,950
Other mission costs	29,770	29,770	54,083
	<u>651,207</u>	<u>651,207</u>	<u>768,884</u>

10. Net income/(expenditure)

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

	2020 £	2019 £
Depreciation of tangible fixed assets	31,303	34,382
Auditors remuneration - audit	5,751	5,393
- independent examination	—	1,755
	<u>37,054</u>	<u>41,529</u>

All Nations Church, Bedford

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 30 September 2020

11. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2020	2019
	£	£
Wages and salaries	382,055	397,467
Social security costs	28,461	31,733
Employer contributions to pension plans	26,566	28,226
Other employee benefits	906	11,795
	<u>437,988</u>	<u>469,221</u>

The average head count of employees during the year was 24 (2019: 24).

No employee received employee benefits of more than £60,000 during the year (2019: nil).

Key Management Personnel

Key management personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total compensation paid to key management personnel for services provided to the charity was £161,241 (2019: £185,163).

12. Trustee remuneration and expenses

Key management personnel remuneration includes remuneration paid to 3 trustees under their contracts of employment, in accordance with the provisions of Clause 6 of the Company's Articles of Association. Remuneration paid to trustees is as follows:

	2020 Salary £	2020 Pension contributions £	2019 Salary £	2019 Pension contribution £
Mr R Green	44,946	6,201	44,946	6,317
Mr A Woodward	16,335	1,597	38,319	3,832
Mrs H Lampard	38,038	3,804	38,038	3,804

During the year, no trustees were reimbursed travel expenses (2019: nil).

All Nations Church, Bedford

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 30 September 2020

13. Tangible fixed assets

	Freehold property £	Fixtures and fittings £	Motor vehicles £	Equipment £	Total £
Cost					
At 1 October 2019	1,944,365	145,945	10,067	69,119	2,169,496
Additions	—	—	—	69,757	69,757
At 30 September 2020	<u>1,944,365</u>	<u>145,945</u>	<u>10,067</u>	<u>138,876</u>	<u>2,239,253</u>
Depreciation					
At 1 October 2019	324,629	102,385	8,076	61,610	496,700
Charge for the year	23,292	5,004	499	2,508	31,303
At 30 September 2020	<u>347,921</u>	<u>107,389</u>	<u>8,575</u>	<u>64,118</u>	<u>528,003</u>
Carrying amount					
At 30 September 2020	<u>1,596,444</u>	<u>38,556</u>	<u>1,492</u>	<u>74,758</u>	<u>1,711,250</u>
At 30 September 2019	<u>1,619,736</u>	<u>43,560</u>	<u>1,991</u>	<u>7,509</u>	<u>1,672,796</u>

The church is the beneficial owner of All Nations Church Centre, the legal title to which is held by the Church's custodian trustee The Baptist Union Corporation.

All Nations Church, Bedford is the owner of 118 Brickhill Drive, Bedford.

Tangible fixed assets held at valuation

The amounts shown for freehold property are based upon valuations made on 4 November 1993 for insurance purposes and subsequent additions at cost.

Under the transitional provisions of Financial Reporting Standard 15, the Church retained the valuation at 4 November 1993 and opted to depreciate buildings, rather than a policy of regular revaluation. Under the transitional provisions of FRS 102 the Church has continued to retain and depreciate the 1993 valuation.

In respect of tangible fixed assets held at valuation, the aggregate cost, depreciation and comparable carrying amount that would have been recognised if the assets had been carried under the historical cost model are as follows:

	Freehold property £
At 30 September 2020	
Aggregate cost	483,022
Aggregate depreciation	—
Carrying value	<u>483,022</u>
At 30 September 2019	
Aggregate cost	483,022
Aggregate depreciation	—
Carrying value	<u>483,022</u>

All Nations Church, Bedford

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 30 September 2020

13. Tangible fixed assets *(continued)*

Finance leases and hire purchase contracts

Included within the carrying value of tangible fixed assets are the following amounts relating to assets held under finance leases or hire purchase agreements:

	Equipment £
At 30 September 2020	48,640
At 30 September 2019	—

14. Debtors

	2020 £	2019 £
Prepayments and accrued income	7,218	6,223
Other debtors	21,473	24,596
	<u>28,691</u>	<u>30,819</u>

15. Creditors: amounts falling due within one year

	2020 £	2019 £
Accruals and deferred income	6,480	13,830
Social security and other taxes	5,518	6,960
Obligations under finance leases and hire purchase contracts	15,360	—
	<u>27,358</u>	<u>20,790</u>

Obligations under finance leases and hire purchase contracts are secured on the assets acquired.

16. Creditors: amounts falling due after more than one year

	2020 £	2019 £
Obligations under finance leases and hire purchase contracts	33,280	—

Obligations under finance leases and hire purchase contracts are secured on the assets acquired.

All Nations Church, Bedford

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 30 September 2020

17. Finance leases and hire purchase contracts

The total future minimum lease payments under finance leases and hire purchase contracts are as follows:

	2020 £	2019 £
Not later than 1 year	15,360	—
Later than 1 year and not later than 5 years	33,280	—
	<u>48,640</u>	<u>—</u>

18. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £26,566 (2019: £28,226).

19. Government grants

The amounts recognised in the financial statements for government grants are as follows:

	2020 £	2019 £
Recognised in income from donations and legacies:		
Furlough and Bedford Borough Council wages support	<u>10,390</u>	<u>—</u>

20. Analysis of charitable funds

Unrestricted funds

	At 1 October 2019 £	Income £	Expenditure £	Transfers £	At 30 September 2020 £
General funds	102,790	487,618	(454,989)	12,473	147,892
Capital fund	1,672,796	—	(31,304)	21,117	1,662,609
Designated fund	102,898	12,162	(12,890)	(20,501)	81,669
	<u>1,878,484</u>	<u>499,780</u>	<u>(499,183)</u>	<u>13,089</u>	<u>1,892,170</u>

	At 1 October 2018 £	Income £	Expenditure £	Transfers £	At 30 September 2019 £
General funds	136,420	507,096	(521,376)	(19,350)	102,790
Capital fund	1,709,951	—	(34,381)	(2,774)	1,672,796
Designated fund	101,910	5,419	(4,431)	—	102,898
	<u>1,948,281</u>	<u>512,515</u>	<u>(560,188)</u>	<u>(22,124)</u>	<u>1,878,484</u>

All Nations Church, Bedford

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 30 September 2020

20. Analysis of charitable funds *(continued)*

Unrestricted fund are the 'free reserves' after allowing for the restricted and designated funds.

Capital fund is an unrestricted fund which recognises the value of fixed assets held and not therefore freely available to be expended.

Designated fund comprises a 'future fund' which is set aside by the trustees for activities relating to the growth of the church.

Restricted funds are subject to restrictions on their expenditure imposed by the donor or through the terms of an appeal. Restricted funds include the Pre-School and other funds as described below.

Restricted funds

	At 1 October 2019 £	Income £	Expenditure £	Transfers £	At 30 September 2020 £
Bedford Foodbank	—	2	(376)	—	(374)
Pregnancy counselling	—	2,135	(14,503)	12,310	(58)
All Nations Pre-School	81,890	130,836	(98,412)	(25,199)	89,115
Appeals	—	4,347	(2,567)	—	1,780
Christmas in a box	1,014	729	(511)	—	1,232
Compassion	5,850	23,325	(7,653)	—	21,522
Face2Face	528	240	(749)	—	19
Heap	28,676	—	—	1	28,677
Grants	—	2,800	(2,800)	—	—
Kinder Café	1,756	—	(1,191)	—	565
Malawi widows and orphans	1,607	1,252	(500)	—	2,359
Education Tanzania	1,794	5,282	(1,015)	(201)	5,860
Ndaga Bethel	3,256	1,320	(4,258)	—	318
Christmas appeal	467	16,575	(17,042)	—	—
Youth	577	—	(447)	—	130
Breakfast outreach	655	—	—	—	655
	<u>128,070</u>	<u>188,843</u>	<u>(152,024)</u>	<u>(13,089)</u>	<u>151,800</u>

All Nations Church, Bedford

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 30 September 2020

20. Analysis of charitable funds *(continued)*

	At 1 October 2018 £	Income £	Expenditure £	Transfers £	At 30 September 2019 £
Bedford Foodbank	29,794	1,071	(33,639)	2,774	—
Pregnancy counselling	—	7,066	(26,568)	19,502	—
All Nations Pre-School	54,650	115,128	(87,888)	—	81,890
Appeals	—	2,995	(2,995)	—	—
Christmas in a box	294	1,364	(644)	—	1,014
Compassion	8,919	200	(3,269)	—	5,850
Face2Face	1,009	3,350	(3,831)	—	528
Heap	—	28,676	—	—	28,676
Grants	—	—	—	—	—
Kinder Café	—	1,980	(224)	—	1,756
Malawi widows and orphans	1,281	326	—	—	1,607
Operation Tanzania	13,891	—	(13,891)	—	—
Education Tanzania	4,033	5,658	(7,897)	—	1,794
Ndaga Bethel	2,729	1,370	(843)	—	3,256
Christmas appeal	—	26,921	(26,454)	—	467
Youth	281	1,000	(553)	(151)	577
Breakfast outreach	655	—	—	—	655
	<u>117,536</u>	<u>197,105</u>	<u>(208,696)</u>	<u>22,125</u>	<u>128,070</u>

21. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Tangible fixed assets	1,711,250	—	1,711,250
Current assets	241,558	151,800	393,358
Creditors less than 1 year	(27,358)	—	(27,358)
Creditors greater than 1 year	(33,280)	—	(33,280)
Net assets	<u>1,892,170</u>	<u>151,800</u>	<u>2,043,970</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2019 £
Tangible fixed assets	1,672,796	—	1,672,796
Current assets	226,478	128,070	354,548
Creditors less than 1 year	(20,790)	—	(20,790)
Creditors greater than 1 year	—	—	—
Net assets	<u>1,878,484</u>	<u>128,070</u>	<u>2,006,554</u>

All Nations Church, Bedford

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 30 September 2020

22. Analysis of changes in net debt

	At 1 Oct 2019	Cash flows	At 30 Sep 2020
	£	£	£
Cash at bank and in hand	323,729	40,938	364,667
Debt due within one year	—	(15,360)	(15,360)
Debt due after one year	—	(33,280)	(33,280)
	<u>323,729</u>	<u>(7,702)</u>	<u>316,027</u>

23. Related parties

During the year the Church employed Mrs H Jeacocke who is married to Mr J Jeacocke, a Trustee. Mrs Jeacocke's salary amounted to £2,357 (2019: £9,189) and employer pension contributions amounted to £230 (2019: £919).