

Fullbridge Evangelical Church
(also known as Fullbridge Church)
Fullbridge, Maldon,
Essex, CM9 4LE
Registered Charity no. 1139769

Fullbridge Evangelical Church has been in existence since 1937. The church is governed by a new declaration of trust dated 7 November 2010 which was registered with the Charity Commission 11 January 2011.

The objects of the trust are (i) to advance the Christian faith and (ii) to relieve sickness and financial hardship, for the benefit of the public in Maldon and in other parts of the United Kingdom and the world. The trustees ensure that public benefit requirements are met, giving due regard to the Charity Commission's guidance.

The purpose of the church is that there should be a congregation of Christian believers whose aim is the worship of God and the furtherance of the gospel of the Lord Jesus Christ, as well as the relief of need or hardship and the provision of pastoral care. The aims are thus the advancement of the Christian religion in a way which will bring public and personal benefit through the changes in individual lives which Christian belief engenders.

Trustees are chosen by resolution of the existing trustees. The trustees are listed on page 3.

The trustees have power to purchase property and to raise funds by mortgage or other means.

DBS checks are carried out on all trustees and all volunteers who work with children and vulnerable adults, in accordance with the church's Child Protection Policy.

The spiritual leadership of the church resides with the elders. In 2020 these were A.P.Mugford, M.Springett and S.Quelch.

Trustees Report 2020

The regular Sunday meetings are attended by around 60 people each week. Weekday activities for church members are centred on three well-attended home-groups. In addition there have been several other small groups for discussion, prayer and Bible study. An informal series of ladies' lunches, 'Hungry Hearts', is aimed at those on the fringe of the church. Activities aimed primarily at senior citizens include monthly "CAMEO", and occasional short services in residential homes. Church members also use the building for several other activities which result in people becoming familiar with the people and the place. Youth and children's work consists of various groups on Sunday mornings and at other times, and 'Noah's Ark' (a parent and toddler group held on Fridays). Church members are also involved in an inter-church outreach called Open The Book which presents Bible stories in two schools in Maldon.

All of the above came to a sudden stop in March as we entered lockdown. With the help of Grant Hulley and Mike Richardson, we took the Sunday service online. We began running midweek homegroups on Zoom and encouraging the membership to support one another, and especially those living on their own, by keeping in touch by phone, doorstep visits and social media.

The church was actively involved alongside other local voluntary services including Churches Together in Maldon in establishing food parcels for those shielding at home. Through this partnership we also promoted Easter and Harvest services online. This was also picked up by local radio stations. We had planned a "Drive in Carol Service" for the Sunday before Christmas, but the start of the Christmas lockdown stopped the event right at the last minute. Over 600 viewed the service online and the feedback about offering the event was very positive.

An Alpha course was begun very successfully online in the Autumn and the early response was very positive.

There were no baptisms during 2020.

We support Andrew and Rachel Mugford as evangelists working in connection with the Christian evangelistic charity 'Counties,' partly in the Maldon area and partly elsewhere (chiefly in Essex). As well as involvement in the activities listed above they have also been able to bring Christian input into several schools in the area. A formal pastoral role as "School Chaplains" in Plume Academy ran in the beginning of the Spring and then end of the Autumn terms.

Andrew and Rachel have continued with the Job Club and the Life Skills course, under the CAP banner. This its fourth year saw 12-15 regularly attending outside of lockdown. The flow of new members who stay around has ebbed, as it has in other Job Clubs, but there has been a steady flow of members requesting support for application and CV writing help. They were able to offer a shortened coffee morning for some of the more isolated members in the autumn.

The church supports several missionary organisations and individuals, both in this country and abroad. In addition, there was short-term mission trip by Richard and Sarah Reynolds to Cambodia – their first as team leaders. They were able to return just before lockdown. Simon Quelch's planned trip to Brazil had to be postponed to 2021.

Will Andrews, a Counties evangelist based in Hertfordshire led the eldership through a “Church Health Check”. This involved discussions with the leadership, visiting the church “unannounced” and lead a whole church discussion. The eldership worked on this report through the spring and summer, though the opportunity to share this report back with the church has again had to be postponed to 2022.

Matthew Springett stepped down as an Elder in late autumn as he was facing increasing workload challenges as a Head of History and with a young family. The remaining two Elders are seeking God’s guidance and provision for at least one new Elder.

There were no serious incidents during the year. [*Defined at:*
<https://www.gov.uk/guidance/how-to-report-a-serious-incident-in-your-charity>]

The Church Accounts for 2020 are summarised in the attached statement. Attention should however be drawn here to the following general considerations:

The church funds are identified as follows -

Unrestricted :	General Fund	Restricted :	Missionary Fund
			Building Fund
			Practical Fund
			Events Fund
			Special Purpose Fund

The church's income and expenditure is presented on a receipts and payments basis. It is the church's policy to assign all expenditure to the year in which the money is paid; thus there is no item for depreciation in the accounts. We believe that the accounts give a true and fair view, as required by legislation.

Reserves Policy:

Unrestricted Funds

In normal circumstances we aim to keep in reserve a sum no less than £45000, to enable us to contribute to non-regular needs such as emergency relief, support of short-term mission and unplanned needs for equipment or facilities, and to cover short-term employment contracts if required in the future.

Restricted Funds

Specified gifts should be used as specified by the giver. For example, income received for the missionary fund should normally be passed on in the same month; income received for the building fund may be kept until required for building needs.

All the above is subject to the provisions of the trust deed and charity law.

The actual level of reserves is as stated in the accounts for 2020.

All the above is subject to the provisions of the trust deed and charity law.

The accounts for 2020 were examined by Maria Richardson BA FCCA

The trustees in 2020 were:

R.C.Little

P.T.Gymer

S.R.Chesney

A.P.Mugford

R.K.Reynolds was added as a trustee in May 2020.

Report agreed by the trustees 17 May 2021, and signed on behalf of all the trustees.

Footnote – Fullbridge Evangelical Church Property Trust

The Fullbridge Church property is the subject of a separate Declaration of Trust dated 28th December 1978. A supplemental Declaration dated 22nd April 1991 changed the name from Fullbridge Gospel Hall to Fullbridge Evangelical Church. The trustees at the beginning of 2020 were R.C.Little, P.T.Gymer and S.R.Chesney. A.P.Mugford was added in June 2020.

The 1978 property trust further stipulates that the Fullbridge premises should be used as a place of meeting and worship, with services for worship, breaking of bread, evangelism and teaching, maintaining the New Testament principles as generally practised by "Open Brethren".

FULLBRIDGE CHURCH
ACCOUNTS
YEAR ENDED 31 DECEMBER 2020
Charity Number: 1139769

INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES OF
FULLBRIDGE EVANGELICAL CHURCH
Charity number 1139769

I report on the accounts of the charity trustees for the year ended 31st December 2020, which are set out on the attached accounts.

Respective responsibilities of trustees and examiner

As the charity's trustees, you are responsible for the preparation of the accounts; you consider that the audit requirement of section 144 of the Charities Act 2011 (the Act) does not apply, and that an independent examination is required. It is my responsibility to examine the accounts under section 145 of the Act, to follow the procedures specified in the general Directions given by the Charity Commission under section 145(5)(b) of the Act, and to state whether particular matters have come to my attention.

Basis of independent examiners' statement

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

Independent examiners' statement

In connection with our examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements
 - a) to keep accounting records in accordance with section 130 of the Act; and
 - b) to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



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1st April 2021

**Income & Expenditure Account
for the year ended 31st December 2020**

		2020	2019
Income			
Restricted Funds			
Practical Fund	£ 16.00		£ 64.05
Missionary	£ 5,203.00		£ 6,803.01
Building Fund	£ 440.00		£ 240.00
Special Purpose Gifts	£ 8,995.00		£ 6,818.30
Event Fees	£ 0.00		£ 1,249.00
Pastoral support (Mugford)	£ 9,620.00		£ 9,100.00
Gift Aid repayment	£ 4,939.74		£ 4,208.43
Interest	£ 129.33	£ 29,343.07	£ 133.51
			£28,616.30
Unrestricted Funds			
General Fund	£ 23,806.36		£ 22,465.50
Use of hall	£ 1,370.00		£ 3,384.00
Gift Aid repayment	£ 4,304.22		£ 5,025.74
Interest	£ 391.12	£ 29,871.70	£ 504.68
		<u>£ 59,214.77</u>	<u>£31,379.92</u>
			<u>£59,996.22</u>
Expenditure			
Restricted Funds			
Practical Fund	£ 0.00		£ 0.00
Missionary Fund	£ 6,449.00		£ 8,385.00
Building Fund	£ 0.00		£ 0.00
Pastoral support (Mugford)	£ 15,624.00		£ 15,360.00
Events:			
Fireworks	£ 0.00		£ 476.00
Weekend Away	£ 400.00		£ 1,109.31
CAP xmas meal	£ 0.00		£ 225.02
Worship 'Feast'	£ 0.00		£ 204.92
Others	£ 0.00		£ 172.83
Special Purpose Gifts	£ 15,701.50	£ 38,174.50	£ 10,603.90
			£36,536.98
Unrestricted Funds			
Church Meeting Expenses	3591.77		5327.51
Utilities, Insurance, Cleaning	£ 5,177.96		£ 6,243.50
Outreach Events	£ 6,142.86		£ 1,046.73
Equipment & Maintenance	£ 749.25		£ 20,849.27
CAP Job Club subscriptions	£ 960.00		£ 0.00
Retired Missionaries	£ 1,600.00		£ 1,600.00
Miscellaneous	£ 4,207.70	£ 22,429.54	£ 4,046.12
		<u>£ 60,604.04</u>	<u>£39,113.13</u>
			<u>£75,650.11</u>
Excess of Income over Expenditure		-£ 1,389.27	-£15,653.89
Add surplus at 31st December 2019		£ 76,821.22	£92,475.11
Income Fund at 31st December 2020		<u>£ 75,431.95</u>	<u>£76,821.22</u>

Balance Sheet at 31-12-2020

	2020	2019
FIXED ASSETS		
Freehold Property		
Fullbridge Church premises		
CURRENT ASSETS		
Bank Account Balances	£ 75,431.95	£76,821.22
	<u>£ 75,431.95</u>	<u>£76,821.22</u>
FUNDS		
Capital Funds		
Income Funds - Unrestricted	£ 56,034.70	£59,120.62
- Restricted	£ 19,397.25	£17,700.60
	<u>£ 75,431.95</u>	<u>£76,821.22</u>

Signed on behalf of the Trustees:

Date: