

Ashford Christian Fellowship operating as Bright City Church

Report and Accounts
Year ended 31 December 2020

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

**Ashford Christian Fellowship
Operating as Bright City Church**

**COMPANY INFORMATION
FOR THE YEAR ENDED 31 DECEMBER 2020**

Trustees	Richard Hill Angela Davis Wade Newland Ian Fowkes Anthony Trilsbach
Key Staff	Ian Fowkes Rachel Fowkes
Governing Document	Articles of Association dated 1 May 2014
Company Registration Number	9021910
Charity Registration Number	1157611
Principal Address	Centrepiece Bank Street Ashford, Kent TN23 1BA
Independent Examiner	Stephen Mathews FCA Stewardship 1 Lamb's Passage London EC1Y 8AB
Bankers	Santander plc, Bridle Road Bootle Merseyside L30 4GB

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ASHFORD CHRISTIAN FELLOWSHIP, operating as Bright City Church

TRUSTEE AND DIRECTORS REPORT FOR THE YEAR ENDED 31 DECEMBER 2020

The trustees present their report and accounts for the year ended 31 December 2020.

The accounts and financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016)

About us

'You are the light of the world. A city on a hill cannot be hidden' Matthew 5:14.

We are a family of people from all over the world and from every walk of life who love Jesus. Together we are living to shine the light of his love and good news in our community and across the nations. We worship together on Sundays and meet in smaller groups during the week where we encourage one another to love God and to share His love with others.

We believe that our message of love and hope should be demonstrated with practical help for those in need and we are active in our community with a number of growing social action projects.

Objectives and activities

The Church's objects are:

- to advance the Christian faith in accordance with the Statement of Beliefs.
- to provide or assist in the provision of facilities in the interest of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age, infirmity or disability, financial hardship or social circumstances with the object of improving their conditions of life.

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the church should undertake. In the opinion of the trustees, the activities described below demonstrate the church's commitment to providing public benefit to the community it serves.

Achievements and performance

Prior to the Covid-19 pandemic of 2020, the church had been meeting in the church building each Sunday for worship, bible teaching and preaching and also on other days to support special events and conferences.

The church had continued to build and strengthen its social interaction with the wider community through a number of key initiatives, including;

- ***Vinny's Diner*** – a weekly opportunity for those in need to meet, eat and be encouraged and supported.
- ***Winter Night Shelter*** – as part of the town wide commitment and working closely with Churches Together in Ashford and the local Council the church provides shelter and food to the homeless and rough sleepers in need during the winter months.
- ***Food Bank*** – the church operates a food-bank from our town centre premises. Working with Fareshare and local supermarkets in the re-distribution of otherwise surplus food to those suffering hardship and need.
- ***Rentals*** – the hiring of space within the building to other community groups.
- ***The Beacon Centre*** – a new project in partnership with Ashford Together and Ashford Borough Council which is based in our premises at 28 Bank Street in the heart of the town centre, providing practical help and advice to the homeless and others in need.

The **Covid-19** pandemic naturally impacted our planned activity for 2020. On 23rd March and in keeping with government regulations and guidance the building was closed to all non-essential activities with staff working from home, rentals suspended and services and meetings being switched to an online format.

During this time the trustees and elders moved promptly to protect and maintain cash flow, reduce costs and provide alternative ways for the congregation to continue supporting the ministry through online engagement and giving. Whilst donation income has reduced YOY due to the lack of physical meetings, general expenditure has been carefully managed and additional funding sought for specific projects, such as operation of the **Food Bank**.

Throughout 2020 the **Food Bank** saw a significant increase in activity to support the vulnerable in our community. On average, 153 families a week have been provided with food during the 9mth period from April to December 2020. The trustees would like to thank the excellent support provided by many volunteers, local supermarkets and catering businesses.

Also, we would like to acknowledge the financial grants made during the year from:

*Ashford Borough Council
Tesco (Bags of Help)
Ashford Holiday Kitchen
Kent Community Foundation
Frank Brake Community Fund*

Work continued on the **Beacon Centre** becoming operational from Autumn 2020. Agreement was subsequently reached with the trustees of Ashford Together to utilise the centre as its registered office and to provide an operational base for a number of joint initiatives with Bright City Church and Ashford Borough Council. This partnership has also helped to provide some additional income in 2021 to cover the overheads of the facility and we also acknowledge the financial support provided initially for the refurbishment by:

Ashford Together

*Ashford Borough Council
Godinton Charitable Trust*

The closure of the main building for all but essential purposes impacted directly on the **Rentals** activity that had previously provided some supplemental income. In light of the ongoing uncertainty as to when, if and how this activity might be able to resume and after careful consideration, the trustee and elders decided to curtail all external bookings. Sadly, this resulted in the redundancy of a dedicated administrative position. The reduced activity within the building has however allowed for a number of refurbishment projects to be undertaken.

Our online broadcasting of Sunday services through social media was established with a dedicated Studio facility developed within the building. In addition to Sunday services a number of other regular broadcast channels were launched, for example; ***Stretch, Un-subscribe and Word Up***, this has resulted in much wider interest and audience engagement with new people both locally and from other parts of the world now connecting on a regular basis.

Moving into 2021 we have continued to monitor the physical restrictions of meeting together that the virus has imposed on the congregation. Following two limited participant events in June 2021 in a covid secure manner we have now re-opened for Sunday services whilst maintaining a live broadcast channel.

Financial review

There was a surplus in the year on unrestricted funds of £1,351 (2019: £23,556 deficit) leaving a balance carried forward at 31 December 2020 after transfers of £355,077. Unrestricted cash at bank amounted to £53,321 (2019: £46,078).

Going Concern

The trustees have considered the financial resources and commitments of the charity and acknowledge that these are dependent on donations and fundraising activities of the church. After making appropriate enquiries, trustees have a reasonable expectation that the charity has adequate resources to continue its operation for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the charity's financial statements.

Reserves policy

The charity is in receipt of regular donated gifts primarily from church members, this helps to support the day-to-day work of the church and in addition a reserve of £25,000 is maintained in readily available funds. The trustees have assessed the major risks to which the charity is exposed, and are satisfied that this amount is sufficient to meet its ongoing commitments at this time.

Structure, governance and management

Ashford Christian Fellowship (ACF), is a charitable company limited by guarantee governed by its Memorandum and Articles of Association dated 1 May 2014. It was registered as a charity with the Charity Commission on 26 June 2014. The charity is the administrative vehicle for the activities of ACF now operating as Bright City Church.

The management and administration of the charity is the responsibility of the trustees who are also the directors for the purpose of company law. New trustees are identified as those with sufficient spiritual maturity and business experience who are elected and co-opted by the chair and serving trustees subject to the prior approval of the elders. Suitable training and induction is applied as necessary.

The elders are responsible for the spiritual leadership of the church.

Statement of trustees' responsibilities

The trustees, who are also the directors of Ashford Christian Fellowship for the purpose of company law, are responsible for preparing the trustees annual report and 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 group and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.

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

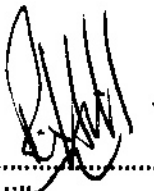
- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed 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 proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to 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 taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

This report was approved by the Board of Trustees on [^] 2021 and signed on their behalf by:

5th September



.....
Mr R Hill
Chairman

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
Ashford Christian Fellowship
(‘the Company’)**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2020 on pages 8 to 19 following, which have been prepared on the basis of the accounting policies set out on pages 10 to 11.

Responsibilities and basis of report

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

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

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

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Stephen Mathews FCA

7 September 2021

Stewardship
1 Lamb's Passage
London
EC1Y 8AB

**Ashford Christian Fellowship
Operating as Bright City Church**

**STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2020**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	157,885	39,144	197,030	177,149
Charitable activities	4	4,788	-	4,788	3,514
Other trading activities	5	7,543	-	7,543	26,896
Investments	6	106	-	106	231
Total income and endowments		170,322	39,144	209,466	207,790
EXPENDITURE ON:					
Charitable activities	7	166,162	38,326	204,489	237,084
Total expenditure		166,162	38,326	204,489	237,084
Net income/(expenditure)		4,160	818	4,978	(29,294)
Transfers between funds	16	(2,809)	2,809	-	-
Net movement in funds		1,351	3,627	4,978	(29,294)
Reconciliation of funds:					
Total funds brought forward		353,726	6,371	360,097	389,391
Total funds carried forward	16	355,077	9,998	365,074	360,097

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing operations.

The statement of financial activities also complies with the requirements for an income and expenditure account required by the Companies Act 2006.

The notes on page 10-18 form part of these accounts.

**Ashford Christian Fellowship
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BALANCE SHEET

AS AT 31 DECEMBER 2020

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
FIXED ASSETS					
Tangible assets	9	485,173	-	485,173	496,772
		<u>485,173</u>	<u>-</u>	<u>485,173</u>	<u>496,772</u>
CURRENT ASSETS					
Debtors	10	2,057	-	2,057	1,889
Cash at bank and in hand	11	53,321	9,998	63,318	52,449
		55,377	9,998	65,375	54,338
CREDITORS: Amounts falling due within one year	12	(10,327)	-	(10,327)	(11,683)
Net current assets / (liabilities)		<u>45,050</u>	<u>9,998</u>	<u>55,048</u>	<u>42,655</u>
Total assets less current liabilities		<u>530,223</u>	<u>9,998</u>	<u>540,221</u>	<u>539,427</u>
CREDITORS: Amounts falling due after more than one year	13	(175,146)	-	(175,146)	(179,330)
TOTAL NET ASSETS		<u>355,077</u>	<u>9,998</u>	<u>365,075</u>	<u>360,097</u>
FUND BALANCES	16				
Unrestricted Funds					
General funds		355,077	-	355,077	353,726
		<u>355,077</u>	<u>-</u>	<u>355,077</u>	<u>353,726</u>
Restricted Funds		-	9,998	9,998	6,371
		<u>355,077</u>	<u>9,998</u>	<u>365,075</u>	<u>360,097</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2020.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2019 in accordance with Section 476 of the Companies Act 2006 however, in accordance with Section 145 of the Charities Act 2011, the accounts have been examined by an independent examiner and their report has been included in these financial statements.

The directors (who are the charitable company's trustees for the purposes of charity law) acknowledge their responsibilities (a) ensuring that the charitable company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its net income or expenditure for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements have been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the Board of Directors on 5th September 2021 and were signed on its behalf by:


R Hill

Company number: 9021910

Charity number: 1157611

The notes on page 9-18 form part of these accounts.

**Ashford Christian Fellowship
Operating as Bright City Church**

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2020

1 Statutory Information

The charity is a charitable company limited by guarantee and is incorporated in the United Kingdom. The company's registered number and registered office address can be found on the Company Information page.

2 Accounting Policies

These financial statements are prepared on a going concern basis, under the historical cost convention.

These financial statements have been prepared in accordance with the "Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("the Charities SORP")", with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102"), with the Companies Act 2006 and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The trustees (who are the charitable company's directors for the purposes of company law) have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

b) Income

Income including investment income is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part, income is generally recognised when it is received. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations and legacies includes:

- i) Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.
- ii) Donated facilities, services and goods. Goods donated for distribution to beneficiaries are recognised as income when receivable at fair value (being an estimate of the amount it would cost to purchase those items). Facilities, services and goods donated for the charity's own use are recognised as income when receivable at their value to the charity.

The charity relies on volunteers to carry out many of its activities. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

When donated goods, services and facilities are distributed or consumed, an expense in respect of those items is included in the Statement of Financial Activities. At the year end any goods that have not been distributed or consumed are recognised as stock.

- iii) Legacies. Income from legacies is recognised when a distribution is received from the estate or, if earlier, when the charity has been notified that a distribution will be made and the amount receivable can be measured reliably.

Income from charitable activities represents income receivable from goods, services and facilities supplied in furtherance of the charity's charitable objects. It includes income from church retreats and other events and courses.

Investment income represents income generated by the charity's assets and includes income from letting the charity's property and bank interest.

c) Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

**Ashford Christian Fellowship
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**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

The charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

The cost of raising funds is not significant and has not been separately disclosed.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

d) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

e) Tangible fixed assets

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £1,000 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Freehold land	Is not depreciated (because it is not consumed by use)
Freehold buildings	Over 50 years after taking account of the building's residual value
Leasehold improvements	Over the lease term or, if shorter, expected useful life
Equipment	Over 3 to 7 years

The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

f) Stocks

Stocks of donated items held for distribution to beneficiaries are measured at fair value.

g) Pension scheme arrangements

The charity operates defined contribution pension schemes for its employees. Obligations for contributions to these schemes are recognised as an expense when the liability arises. The assets of these schemes are held separately from those of the charity in independently administered funds.

h) Taxation

The company is a registered charity; it has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

i) Financial instruments

The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Except for loans, creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive). The charity recognises liabilities for the principal of those loans that remains outstanding at the year end (i.e. the liabilities exclude any interest chargeable on the loans in future years).

j) Exemption from preparing a cashflow statement

The charity has taken advantage of an exemption conferred by the Charities SORP and has not prepared a cash flow statement.

l) Critical accounting estimates and areas of judgement

In preparing financial statements certain judgements, estimates and assumptions have to be made that affect the amounts recognised in the financial statements. The trustees consider the following to be significant:

- i) The annual depreciation charge for property, plant and equipment is sensitive to changes in the estimates for useful economic life and residual value. These estimates are reassessed annually and, when necessary, adjusted to reflect current circumstances.

**Ashford Christian Fellowship
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NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2020

3 Donations and legacies

	2020	2019
	£	£
Donations of cash and similar	121,201	143,775
Donations in kind (note 3a)	5,638	3,000
Income tax recoverable	27,534	30,374
Government grants (note 3b)	23,157	-
Other grants	19,500	-
	<u>197,030</u>	<u>177,149</u>

a Donations in kind comprise the following:

	2020	2019
	£	£
Goods donated for:		
Distribution to beneficiaries	5,638	3,000
	<u>5,638</u>	<u>3,000</u>

Donated goods comprise donations to the foodbank operated by the church.

b Government grants comprise:

	2020	2019
	£	£
Job Retention Scheme grants	7,604	-
Local authority Small Business grant	10,000	-
Other local authority grants	5,553	-
	<u>23,157</u>	<u>-</u>

4 Income from charitable activities

	2020	2019
	£	£
Church retreats and events	4,788	3,514
	<u>4,788</u>	<u>3,514</u>

5 Income from other trading activities

	2020	2019
	£	£
Rent income	7,478	26,896
Other income	65	-
	<u>7,543</u>	<u>26,896</u>

6 Investment income

	2020	2019
	£	£
Bank interest	106	231
	<u>106</u>	<u>231</u>

**Ashford Christian Fellowship
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**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

7 Charitable expenditure

	2020 £	2019 £
a Costs incurred directly on specific activities		
Ministry expenses	23,151	18,222
Missions expenses	491	3,580
Pastoral and travel expenses	3,034	4,289
Grants payable (note 7d)	16,561	14,971
Donations in kind expensed (note 7c)	5,638	3,000
	<u>48,874</u>	<u>44,063</u>
b Costs incurred on support & administration		
Governance costs		
Accounts preparation and independent examiner's fee	2,640	2,640
	<u>2,640</u>	<u>2,640</u>
Rent, rates and insurance	5,125	2,977
Heat and lighting	8,850	8,599
General office expenses	6,952	11,956
Repairs, renewals and equipment	16,724	13,301
Wages and salaries	89,511	126,878
Professional fees	1,857	1,046
Mortgage interest	10,080	10,288
Depreciation	15,709	15,069
Bank charges	167	268
	<u>155,615</u>	<u>193,022</u>
Total expenditure	<u>204,489</u>	<u>237,084</u>

The fee payable to the independent examiner for preparing and examining the accounts was £2,640 (2019: £2,640). In addition the charity paid £1,074 (2019: £1,046) to Stewardship for payroll bureau.

c Donations in kind expensed in year

	2020 £	2019 £
Donated goods distributed in year	5,638	3,000
	<u>5,638</u>	<u>3,000</u>

Donated goods distributed in year comprises parcels distributed by the food bank operated by the church.

d Grants payable

	Institutions £	Individuals £	2020 £
Grants for UK and overseas mission	5,465	11,096	16,561
Grants for the relief of poverty	-	-	-
	<u>5,465</u>	<u>11,096</u>	<u>16,561</u>

The comparatives for the previous year are as follows:

	Institutions £	Individuals £	2019 £
Grants for UK and overseas mission	2,217	11,056	13,273
Grants for the relief of poverty	1,399	300	1,699
	<u>3,616</u>	<u>11,356</u>	<u>14,972</u>

Ashford Christian Fellowship
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NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2020

The charity's principal grants to institutions comprised:

	2020	2019
	£	£
Churches Together in Ashford	-	1,399
Good Shepherd Home	1,440	1,453
Nations Light Ministries	1,200	-
Keys to the Harvest Trust	2,000	-
Grants to institutions for less than £1,000 each	825	764
	<u>5,465</u>	<u>3,616</u>

8 Analysis of staff costs, the cost of key management personnel and trustee remuneration and expenses

Staff costs amounted to £99,432 (2019: £126,806). The average monthly number of employees during the year was 6 (2019: 9). Most of the charity's activities are carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum (2019: none).

The charity's key management comprise the trustees and the key staff named on the Company information page. Key management included David Lamb and Joyce Lamb prior to the end of 2019. Total employment benefits payable to key management for the year were as follows:

	Wages & salaries	Other employment benefits	Employer pension contributions	2020 £
Trustees:				
Ian Fowkes	30,000		2,933	32,933
Key management connected to trustees:				
Rachel Fowkes	20,688		1,648	22,336
Other members of key management				-
				<u>55,269</u>

The following amounts were payable in the previous year:

	Wages & salaries	Other employment benefits	Employer pension contributions	2019 £
Trustees:				
David Lamb	21,679			21,679
Ian Fowkes	24,867		1,438	26,104
Key management connected to trustees:				
Joyce Lamb (wife of David Lamb)	8,823			8,823
Rachel Fowkes (wife of Ian Fowkes)	16,637		998	17,635
Other members of key management				-
				<u>74,241</u>

David Lamb and Ian Fowkes served as church leaders and received the above payments for serving in that capacity, not for serving as trustees; these payments are permitted by the charity's governing document.

Payroll costs in 2019 included a termination payment totalling £6,376 and comprise statutory payments and ex-gratia payments where this was considered appropriate. Redundancy and termination payments are charged when the liability or obligation arises.

**Ashford Christian Fellowship
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**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

9 Tangible fixed assets

	Freehold Property £	Computers & Equipment £	Furniture & Fittings £	Total 2020 £
Cost				
At 1 January 2020	553,463	26,114	15,292	594,869
Additions		1,414	2,695	4,109
Disposals		(274)	(7,337)	(7,611)
At 31 December 2020	<u>553,463</u>	<u>27,255</u>	<u>10,650</u>	<u>591,368</u>
Accumulated depreciation				
At 1 January 2020	66,415	22,921	8,761	98,097
Charge for the year	11,069	1,867	2,772	15,709
Eliminated on disposal		(274)	(7,337)	(7,611)
At 31 December 2020	<u>77,484</u>	<u>24,514</u>	<u>4,197</u>	<u>106,195</u>
Net book value				
At 31 December 2020	<u>475,979</u>	<u>2,741</u>	<u>6,453</u>	<u>485,173</u>
At 31 December 2019	<u>487,048</u>	<u>3,194</u>	<u>6,530</u>	<u>496,772</u>

10 Debtors

	2020 £	2019 £
Falling due within one year:		
Other debtors	236	-
Tax recoverable	<u>1,821</u>	<u>1,889</u>
Total debtors	<u>2,057</u>	<u>1,889</u>

11 Cash at Bank and in Hand

	2020 £	2019 £
Cash at bank with immediate access	<u>63,318</u>	<u>52,449</u>
	<u>63,318</u>	<u>52,449</u>

12 Creditors: liabilities falling due within one year

	2020 £	2019 £
Rent deposits	523	1,988
Accruals	<u>5,622</u>	<u>5,731</u>
Bank loans	<u>4,182</u>	<u>3,964</u>
	<u>10,327</u>	<u>11,683</u>

13 Creditors: amounts falling due after more than one year

	2020 £	2019 £
Bank loans	<u>175,146</u>	<u>179,330</u>
	<u>175,146</u>	<u>179,330</u>

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FOR THE YEAR ENDED 31 DECEMBER 2020**

14 Loans and finance leases

The liabilities for loans, finance leases and concessionary loans referred to in notes 12 and 13 fall due for repayment as follows:

	By instalments	Bank loans 2020 £	2019 £
Repayable:			
Within one year	4,182	4,182	3,964
Between one and five years	19,160	19,160	18,161
After five years	155,986	155,986	161,167
	<u>179,329</u>	<u>179,329</u>	<u>183,293</u>

The bank loan referred to in the above notes is secured on by way of a fixed and floating charge on the charity's assets. Interest is payable at a fixed rate, which at the balance sheet date was 5.5%. The loan is being repaid in monthly instalments and must be repaid in full by 2043.

15 Pension commitments

During the year employer's pension contributions totalling £5,443 (2019: £5,119) were payable to defined contribution personal pension schemes. No pension contributions were owing at the balance sheet date (2019: £nil).

16 Funds

During the year the movements in the charity's funds were as follows:

	Opening balance 2020 £	Incoming resources 2020 £	Outgoing resources 2020 £	Transfers in the year 2020 £	Gains and losses 2020 £	Closing balance 2020 £
<i>General Unrestricted Funds</i>	353,726	170,322	(166,162)	(2,809)		355,077
Total Unrestricted Funds	<u>353,726</u>	<u>170,322</u>	<u>(166,162)</u>	<u>(2,809)</u>	<u>-</u>	<u>355,077</u>
<i>Restricted Funds</i>						
Building fund	-	900	(3,475)	2,575		0
Centrepiece Frontage Fund	5,439	1,050	-	-		6,489
Vinny's diner	-	863	(1,097)	234		-
Youth fund	797	-	-	-		797
Other specific gifts	134	97	(206)	-		25
Bright City Foodbank fund	-	26,625	(24,314)	-		2,311
Beacon Centre fund	-	8,724	(8,724)	-		-
Pregnancy Crisis Centre fund	-	415	(40)	-		375
Winter night centre	-	471	(471)	-		-
	<u>6,371</u>	<u>39,144</u>	<u>(38,326)</u>	<u>2,809</u>	<u>-</u>	<u>9,998</u>
Aggregate of funds	<u>360,097</u>	<u>209,466</u>	<u>(204,489)</u>	<u>-</u>	<u>-</u>	<u>365,074</u>

A review was undertaken of the Building fund during 2019. It was determined that a portion of the church property had been retained within the restricted fund but there no retained restrictions on its use and therefore was transferred to general funds (£50,713). This was offset by transfers into the fund to cover the expenditure that exceeded the income of the year.

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**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	<u>Unrestricted Funds</u>			
	General funds	Designated funds	Restricted funds	2020
	£	£	£	£
Tangible fixed assets	485,173			485,173
Debtors	2,057			2,057
Cash at bank and in hand	53,321		9,998	63,318
Creditors falling due within one year	(10,327)			(10,327)
Creditors falling due after one year	(175,146)			(175,146)
	<u>355,077</u>	<u>-</u>	<u>9,998</u>	<u>365,075</u>

In the previous year the movements in the charity's funds were as follows:

	Opening balance 2019 £	Incoming resources 2019 £	Outgoing resources 2019 £	Transfers in the year 2019 £	Gains and losses 2019 £	Closing balance 2019 £
<i>General Unrestricted Funds</i>	338,678	193,128	(216,684)	38,604		353,726
Total Unrestricted Funds	<u>338,678</u>	<u>193,128</u>	<u>(216,684)</u>	<u>38,604</u>	<u>-</u>	<u>353,726</u>
<i>Restricted Funds</i>						
Building fund	50,713	1,200	(8,247)	(43,666)		-
Centrepiece Frontage Fund	-	9,409	(3,970)	-		5,439
Vinny's diner	-	1,134	(3,920)	2,786		-
Youth fund	-	-	-	797		797
Other specific gifts	-	2,919	(4,263)	1,478		134
	<u>50,713</u>	<u>14,662</u>	<u>(20,400)</u>	<u>(38,604)</u>	<u>-</u>	<u>6,371</u>
Aggregate of funds	<u>389,391</u>	<u>207,790</u>	<u>(237,084)</u>	<u>-</u>	<u>-</u>	<u>360,097</u>

Analysis of net assets by fund

In the previous year, the assets and liabilities of the various funds were as follows:

	<u>Unrestricted Funds</u>			
	General funds	Designated funds	Restricted funds	2019
	£	£	£	£
Tangible fixed assets	496,772			496,772
Debtors	1,889			1,889
Cash at bank and in hand	46,078		6,371	52,449
Creditors falling due within one year	(11,683)			(11,683)
Creditors falling due after one year	(179,330)			(179,330)
	<u>353,726</u>	<u>-</u>	<u>6,371</u>	<u>360,097</u>

Restrictions apply to the funds named above as follows:

Building fund	Building purchase, maintenance and repair costs
Centrepiece Frontage Fund	Renewal of the church centre's frontage
Vinny's diner	For the operation of the weekly Vinny's Diner event
Youth fund	Youth specific projects
Other specific gifts	other specific gifts for specific purposes
Bright City Foodbank fund	Operation of the church foodbank
Beacon Centre fund	General operation, maintenance and repair
Pregnancy Crisis Centre fund	Activity relating to the Pregnancy Crisis Centre
Winter night centre	Operational overhead costs relating to the Winter Night Centre

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17 Transactions with related parties

During the year the charity:

- a) received donations totalling £16,883 (2019: £29,542) from related parties (which includes trustees, any other members of key management and anyone closely connected to them).
- b) Reimbursements for expenses incurred when acting as agent for the charity or incurred when undertaking employment duties not connected with serving as a trustee are not included in this disclosure.

During the year the charity also made the following payments to, or for, related parties:

- a) As detailed in note 8, Rachel Fowkes, who is closely related to Ian Fowkes, who is a trustee and a member of key management, received employment benefits totalling £22,336 (2019: £16,938) for working as a pastor of the church.
- b) Alison Hill, who is closely related to Richard Hill, who is a trustee, received employment benefits totalling £10,094 (2019: £9,641) for providing administrative services to the charity.

Except as disclosed in note 8 'Analysis of staff costs', there have been no other transactions with related parties during the year.

18 Members

Each member of the company commits to contribute if the charity is wound up an amount of £10.

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**DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES
FOR THE YEAR ENDED 31 DECEMBER 2020**

	Note	2020				2019			
		Unrestricted funds General	Designated	Restricted	Total	Unrestricted funds General	Designated	Restricted	Total
		£	£	£	£	£	£	£	£
INCOME AND ENDOWMENTS FROM:									
Donations and legacies	3	157,885	-	38,144	197,030	162,487	-	14,662	177,149
Charitable activities	4	4,788	-	-	4,788	3,514	-	-	3,514
Other trading activities	5	7,543	-	-	7,543	26,896	-	-	26,896
Investments	6	106	-	-	106	231	-	-	231
Total Income and endowments		170,322	-	39,144	209,466	193,128	-	14,662	207,790
EXPENDITURE ON:									
Charitable activities:	7	166,162	-	38,326	204,489	216,684	-	20,400	237,084
Total Expenditure		166,162	-	38,326	204,489	216,684	-	20,400	237,084
Net Income/(expenditure)		4,160	-	818	4,978	(23,556)	-	(5,738)	(29,294)
Transfers between funds	16	(2,809)	-	2,809	-	38,604	-	(38,604)	-
Net movement in funds		1,351	-	3,627	4,978	15,048	-	(44,342)	(29,294)
Reconciliation of funds:									
Total funds brought forward		353,726	-	6,371	360,097	338,676	-	50,713	389,391
Total funds carried forward	16	353,077	-	9,998	365,074	353,726	-	6,371	360,097