

# Ashford Christian Fellowship operating as Bright City Church

Report and Accounts  
Year ended 31 December 2024

Stewardship   
*Active generosity*

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

**COMPANY INFORMATION  
FOR THE YEAR ENDED 31 DECEMBER 2024**

|                                    |                                                                                                                               |
|------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|
| <b>Trustees</b>                    | Richard Hill<br>Angela Davis<br>Ian Fowkes<br>Anthony Trilsbach<br>Fani Mukutuma<br>Simon Marshall (resigned 4 November 2024) |
| <b>Key Staff</b>                   | Ian Fowkes<br>Rachel Fowkes                                                                                                   |
| <b>Governing Document</b>          | Articles of Association dated 1 May 2014                                                                                      |
| <b>Company Registration Number</b> | 9021910                                                                                                                       |
| <b>Charity Registration Number</b> | 1157611                                                                                                                       |
| <b>Principal Address</b>           | Centrepiece<br>Bank Street<br>Ashford, Kent<br>TN23 1BA                                                                       |
| <b>Independent Examiner</b>        | Stephen Mathews FCA<br>Stewardship<br>1 Lamb's Passage<br>London<br>EC1Y 8AB                                                  |
| <b>Bankers</b>                     | Santander plc,<br>Bridle Road<br>Bootle<br>Merseyside<br>L30 4GB                                                              |

| <b>Contents</b>                                              | <b>Page</b> |
|--------------------------------------------------------------|-------------|
| Company Information                                          | 1           |
| Trustees' Annual Report                                      | 2-5         |
| Independent Examiner's Report                                | 6           |
| Statement of Financial Activities                            | 7           |
| Balance Sheet                                                | 8           |
| Notes to the Accounts                                        | 9-17        |
| Detailed Statement of Financial Activities with Comparatives | 18          |

# **ASHFORD CHRISTIAN FELLOWSHIP, operating as Bright City Church**

## **TRUSTEE AND DIRECTORS REPORT FOR THE YEAR ENDED 31 DECEMBER 2024**

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The trustees present their report and accounts for the year ended 31 December 2024.

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**

The congregation has been meeting on a regular basis in the church building each Sunday for worship, bible teaching and preaching and on other days to support special events.

On the 1<sup>st</sup> Sunday of each month smaller groups are meeting as 'Church in Homes' in a variety of locations in and around the town.

Our church plant 'Bright City South' continues to serve the growing community of South Ashford and has recently celebrated its third anniversary. The congregation operates under the umbrella of Bright City Church.

The church has continued to build and strengthen its social interaction with the wider community through several key initiatives, including.

- ***Vinny's Diner*** – a weekly opportunity for those in need to meet, eat, and be encouraged and supported. This has also been extended with an initiative called ***Lite-Bites*** held each Friday, also, during school holidays the church hosts '***Family, Food & Fun***' in co-operation with Ashford Together.
- ***Bright City Food Bank*** – the church continues to operate an independent foodbank 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.

These ministries operate under the banner of 'Bright City Cares' and over the past year more than 10,000 hot meals have been prepared and served to those locally who are in need. The trustees would like to thank the excellent support provided by the many volunteers, local supermarkets and catering businesses.

We would also like to thank and acknowledge the significant financial grants of c£100,000 that have been secured during the year to support and extend this work, in particular:

*Ashford Borough Council & Kent County Council via the Household Support Fund  
Kent Community Foundation  
The Neighbourly Ltd*

Our **online broadcasting** of Sunday services continues each week, together with a daily 'Start the Day' program established to provide prayer, reflection, and encouragement each morning hosted by different members of the congregation.

The potential re-development of the **lower hall** area of the building into a more community accessible space remains an ongoing focus, together with the need for improved access to the first-floor worship hall. In the short term some further remedial work is urgently required to parts of the roof, and fund raising over the past year of c£10,000 means that work has now started to resolve this.

In April 2024, a trip to Hungary involved a team from Bright City Church working with local churches on social action and outreach projects. The finances for the trip provided by those participating was processed through the church accounts and are included in the 'ministry trips' line of our charitable income/expenditure. In September 2024, a small team from the church visited Zimbabwe again to minister, support and encourage the believers there.

In 2025 our Senior Pastors Ian & Rachel Fowkes will be taking a four-month sabbatical from May to August, during which time the day-to-day activity of the church will be overseen by the Elders and Trustees.

### **Financial review**

During the year income increased by £90,811, to £300,821, and expenditure decreased by £58,993 to £227,758. As a result the surplus for the year increased by £149,804 to £73,063 (2023: £76,741 deficit) and the charity's net assets increased by the same amount, to £394,407. Net current assets increased by £86,892 to £88,144.

Most of the available reserves are held in restricted funds, which the trustees are seeking to address.

### **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 normally maintained in readily available funds. The trustees have re-assessed the major risks to which the charity is exposed and are satisfied that this amount is normally sufficient to meet its ongoing commitments.

2024 has seen a major uplift in restricted grant funding enabling the work of 'Bright City Cares' to continue and in turn support and strengthen our cash flow.

The cost management actions implemented in the 2024 budget have taken effect and will continue into 2025, helping to rebuild our unrestricted cashflow and reserve in line with our policy.

### **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.

### **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.

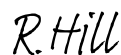
In preparing the financial statements, the trustees are required to:

- 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 and signed on their behalf by:



R.Hill (Jun 23, 2025 10:56 GMT+1)

Mr R Hill  
Chairman

Date: Jun 23, 2025

**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 2024 on pages 7 to 18 following, which have been prepared on the basis of the accounting policies set out on pages 9 to 10.

**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**

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants of England and Wales, which is one of the

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*

Stephen Mathews (Jul 1, 2025 15:21 GMT+1)

Stephen Mathews FCA  
Institute of Chartered Accountants in England and Wales  
Stewardship  
1 Lamb's Passage  
London  
EC1Y 8AB

Jul 1, 2025

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

**STATEMENT OF FINANCIAL ACTIVITIES  
INCLUDING INCOME AND EXPENDITURE ACCOUNT  
FOR THE YEAR ENDED 31 DECEMBER 2024**

|                                    | Note | Unrestricted<br>Funds<br>£ | Restricted<br>Funds<br>£ | Total<br>Funds<br>2024<br>£ | Total<br>Funds<br>2023<br>£ |
|------------------------------------|------|----------------------------|--------------------------|-----------------------------|-----------------------------|
| <b>INCOME AND ENDOWMENTS FROM:</b> |      |                            |                          |                             |                             |
| Donations and legacies             | 3    | 166,523                    | 117,028                  | 283,551                     | 166,222                     |
| Charitable activities              | 4    | 556                        | 14,899                   | 15,454                      | 43,567                      |
| Other trading activities           | 5    | 1,500                      | -                        | 1,500                       | -                           |
| Investments                        | 6    | 315                        | -                        | 315                         | 221                         |
| <b>Total income and endowments</b> |      | <b>168,894</b>             | <b>131,927</b>           | <b>300,821</b>              | <b>210,010</b>              |
| <b>EXPENDITURE ON:</b>             |      |                            |                          |                             |                             |
| Charitable activities              | 7    | 171,922                    | 55,835                   | 227,758                     | 286,751                     |
| <b>Total expenditure</b>           |      | <b>171,922</b>             | <b>55,835</b>            | <b>227,758</b>              | <b>286,751</b>              |
| <b>Net income/(expenditure)</b>    |      | <b>(3,028)</b>             | <b>76,091</b>            | <b>73,063</b>               | <b>(76,741)</b>             |
| <b>Transfers between funds</b>     | 16   | 2,495                      | (2,495)                  | -                           | -                           |
| <b>Net movement in funds</b>       |      | <b>(533)</b>               | <b>73,596</b>            | <b>73,063</b>               | <b>(76,741)</b>             |
| <b>Reconciliation of funds:</b>    |      |                            |                          |                             |                             |
| Total funds brought forward        |      | 311,589                    | 9,755                    | 321,344                     | 398,085                     |
| <b>Total funds carried forward</b> | 16   | <b>311,056</b>             | <b>83,351</b>            | <b>394,407</b>              | <b>321,344</b>              |

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 9-17 form part of these accounts.

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

**BALANCE SHEET**

**AS AT 31 DECEMBER 2024**

|                                                                | Note | Unrestricted<br>Funds<br>£ | Restricted<br>Funds<br>£ | Total<br>Funds<br>2024<br>£ | Total<br>Funds<br>2023<br>£ |
|----------------------------------------------------------------|------|----------------------------|--------------------------|-----------------------------|-----------------------------|
| <b>FIXED ASSETS</b>                                            |      |                            |                          |                             |                             |
| Tangible assets                                                | 9    | 462,666                    | -                        | 462,666                     | 481,174                     |
|                                                                |      | <u>462,666</u>             | <u>-</u>                 | <u>462,666</u>              | <u>481,174</u>              |
| <b>CURRENT ASSETS</b>                                          |      |                            |                          |                             |                             |
| Debtors                                                        | 10   | 1,631                      | -                        | 1,631                       | 1,738                       |
| Cash at bank and in hand                                       | 11   | 14,300                     | 83,351                   | 97,651                      | 11,208                      |
|                                                                |      | 15,931                     | 83,351                   | 99,283                      | 12,945                      |
| <b>CREDITORS: Amounts falling due within one year</b>          | 12   | (11,138)                   | -                        | (11,138)                    | (11,693)                    |
| <b>Net current assets / (liabilities)</b>                      |      | <u>4,793</u>               | <u>83,351</u>            | <u>88,144</u>               | <u>1,252</u>                |
| <b>Total assets less current liabilities</b>                   |      | <u>467,458</u>             | <u>83,351</u>            | <u>550,810</u>              | <u>482,427</u>              |
| <b>CREDITORS: Amounts falling due after more than one year</b> | 13   | (156,402)                  | -                        | (156,402)                   | (161,083)                   |
| <b>TOTAL NET ASSETS</b>                                        |      | <u>311,056</u>             | <u>83,351</u>            | <u>394,407</u>              | <u>321,344</u>              |
| <b>FUND BALANCES</b>                                           |      |                            |                          |                             |                             |
| Unrestricted Funds                                             | 16   |                            |                          |                             |                             |
| General funds                                                  |      | 311,056                    | -                        | 311,056                     | 311,589                     |
|                                                                |      | <u>311,056</u>             | <u>-</u>                 | <u>311,056</u>              | <u>311,589</u>              |
| Restricted Funds                                               |      | -                          | 83,351                   | 83,351                      | 9,755                       |
|                                                                |      | <u>311,056</u>             | <u>83,351</u>            | <u>394,407</u>              | <u>321,344</u>              |

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2024.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2024 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

and were signed on its behalf by:

*R Hill*  
R Hill (Jun 23, 2025 10:56 GMT+1)

Jun 23, 2025

R Hill

Company number: 9021910

Charity number: 1157611

The notes on page 9-17 form part of these accounts.

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

**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 DECEMBER 2024**

**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.

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.

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

**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 DECEMBER 2024**

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  
Operating as Bright City Church**

**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 DECEMBER 2024**

**3 Donations and legacies**

|                               | 2024           | 2023           |
|-------------------------------|----------------|----------------|
|                               | £              | £              |
| Donations of cash and similar | 139,632        | 135,912        |
| Donations in kind (note 3a)   | 3,303          | 2,050          |
| Income tax recoverable        | 25,166         | 22,530         |
| Government grants (note 3b)   | 101,000        | 5,000          |
| Other grants                  | 14,450         | 730            |
|                               | <u>283,551</u> | <u>166,222</u> |

**a** Donations in kind comprise the following:

|                               | 2024         | 2021         |
|-------------------------------|--------------|--------------|
|                               | £            | £            |
| Goods donated for:            |              |              |
| Distribution to beneficiaries | 3,303        | 2,050        |
|                               | <u>3,303</u> | <u>2,050</u> |

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

**b** Government grants comprise:

|                        | 2024           | 2023         |
|------------------------|----------------|--------------|
|                        | £              | £            |
| Local authority grants | 101,000        | 5,000        |
|                        | <u>101,000</u> | <u>5,000</u> |

**4 Income from charitable activities**

|                            | 2024          | 2023          |
|----------------------------|---------------|---------------|
|                            | £             | £             |
| Church retreats and events | 13,399        | 40,408        |
| Other                      | 2,056         | 3,160         |
|                            | <u>15,454</u> | <u>43,567</u> |

**5 Income from other trading activities**

|              | 2024         | 2023     |
|--------------|--------------|----------|
|              | £            | £        |
| Rent income  | 1,500        | -        |
| Other income | -            | -        |
|              | <u>1,500</u> | <u>-</u> |

**6 Investment income**

|               | 2024       | 2023       |
|---------------|------------|------------|
|               | £          | £          |
| Bank interest | 315        | 221        |
|               | <u>315</u> | <u>221</u> |

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

**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 DECEMBER 2024**

**7 Charitable expenditure**

|                                                         | 2024<br>£      | 2023<br>£      |
|---------------------------------------------------------|----------------|----------------|
| <b>a Costs incurred directly on specific activities</b> |                |                |
| Ministry expenses                                       | 9,957          | 14,796         |
| Missions expenses                                       | 1,812          | 3,594          |
| Ministry trips and pastoral expenses                    | 17,360         | 48,916         |
| Grants payable (note 7d)                                | 3,600          | 11,688         |
| Foodbank expenses                                       | 38,962         | 32,171         |
| Donations in kind expensed (note 7c)                    | 3,303          | 2,050          |
|                                                         | <u>74,994</u>  | <u>113,213</u> |
| <b>b Costs incurred on support &amp; administration</b> |                |                |
| Governance costs                                        |                |                |
| Accounts preparation and independent examiner's fee     | 3,240          | 2,820          |
|                                                         | <u>3,240</u>   | <u>2,820</u>   |
| Rent, rates and insurance                               | 7,936          | 8,394          |
| Heat and lighting                                       | 6,859          | 17,946         |
| General office expenses                                 | 1,503          | 6,911          |
| Repairs, renewals and equipment                         | 12,186         | 15,713         |
| Wages and salaries                                      | 81,163         | 83,875         |
| Professional fees                                       | 951            | 1,207          |
| Mortgage interest                                       | 10,839         | 10,421         |
| Depreciation                                            | 27,215         | 25,993         |
| Bank charges                                            | 871            | 260            |
|                                                         | <u>152,764</u> | <u>173,540</u> |
| <b>Total expenditure</b>                                | <u>227,758</u> | <u>286,752</u> |

The fee payable to the independent examiner for preparing and examining the accounts was £3,240 (2023: £2,820). In addition the charity paid £837 (2023: £922) to Stewardship for payroll bureau.

**c Donations in kind expensed in year**

|                                   | 2024<br>£    | 2023<br>£    |
|-----------------------------------|--------------|--------------|
| Donated goods distributed in year | 3,303        | 2,050        |
|                                   | <u>3,303</u> | <u>2,050</u> |

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

**d Grants payable**

|                                    | Institutions<br>£ | Individuals<br>£ | 2024<br>£    |
|------------------------------------|-------------------|------------------|--------------|
| Grants for UK and overseas mission | 2,100             | 180              | 2,280        |
| Grants for the relief of poverty   | 1,320             | -                | 1,320        |
|                                    | <u>3,420</u>      | <u>180</u>       | <u>3,600</u> |

The comparatives for the previous year are as follows:

|                                    | Institutions<br>£ | Individuals<br>£ | 2023<br>£     |
|------------------------------------|-------------------|------------------|---------------|
| Grants for UK and overseas mission | 6,600             | 2,448            | 9,048         |
| Grants for the relief of poverty   | 2,640             | -                | 2,640         |
|                                    | <u>9,240</u>      | <u>2,448</u>     | <u>11,688</u> |

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

**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 DECEMBER 2024**

The charity's principal grants to institutions comprised:

|                                                | 2024<br>£    | 2023<br>£    |
|------------------------------------------------|--------------|--------------|
| Marko Adonai (Zimbabwe)                        | 600          | 2,400        |
| Good Shepherd Home                             | 720          | 1,440        |
| Nations Light Ministries                       | 600          | 1,200        |
| Keys to the Harvest Trust                      | -            | 1,200        |
| Leap into Hope                                 | 600          | 1,200        |
| Word Alive Restoration (Zimbabwe)              | 600          | 1,200        |
| Grants to institutions for less than £500 each | 300          | 600          |
|                                                | <u>3,420</u> | <u>8,140</u> |

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

Staff costs amounted to £97,152 (2023: £99,139). The average monthly number of employees during the year was 5 (2023: 5). 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 (2023: none).

The charity's key management comprise the trustees and the key staff named on the Company Information page. Total employment benefits payable to key management for the year were as follows:

|                                       | Wages &<br>salaries | Other<br>employment<br>benefits | Employer<br>pension<br>contributions | 2024<br>£     |
|---------------------------------------|---------------------|---------------------------------|--------------------------------------|---------------|
| Trustees:                             |                     |                                 |                                      |               |
| Ian Fowkes                            | 33,075              |                                 | 1,985                                | 35,060        |
| Key management connected to trustees: |                     |                                 |                                      |               |
| Rachel Fowkes (wife of Ian Fowkes)    | 20,150              |                                 | 1,209                                | 21,359        |
| Other members of key management       |                     |                                 |                                      | -             |
|                                       |                     |                                 |                                      | <u>56,419</u> |

The following amounts were payable in the previous year:

|                                       | Wages &<br>salaries | Other<br>employment<br>benefits | Employer<br>pension<br>contributions | 2023<br>£     |
|---------------------------------------|---------------------|---------------------------------|--------------------------------------|---------------|
| Trustees:                             |                     |                                 |                                      |               |
| Ian Fowkes                            | 33,075              |                                 | 1,985                                | 35,060        |
| Key management connected to trustees: |                     |                                 |                                      |               |
| Rachel Fowkes (wife of Ian Fowkes)    | 22,808              |                                 | 163                                  | 22,971        |
| Other members of key management       |                     |                                 |                                      | -             |
|                                       |                     |                                 |                                      | <u>58,031</u> |

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

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

**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 DECEMBER 2024**

**9 Tangible fixed assets**

|                          | Plant &<br>Equipment<br>£ | Freehold<br>Property<br>£ | Computers &<br>Equipment<br>£ | Furniture &<br>Fittings<br>£ | Total<br>2024<br>£ |
|--------------------------|---------------------------|---------------------------|-------------------------------|------------------------------|--------------------|
| Cost                     |                           |                           |                               |                              |                    |
| At 1 January 2024        | 467                       | 553,463                   | 31,987                        | 83,415                       | 669,332            |
| Additions                | 5,183                     | -                         | 3,523                         | -                            | 8,706              |
| Disposals                |                           |                           | -                             | -                            | -                  |
| At 31 December 2024      | <u>5,650</u>              | <u>553,463</u>            | <u>35,510</u>                 | <u>83,415</u>                | <u>678,039</u>     |
| Accumulated depreciation |                           |                           |                               |                              |                    |
| At 1 January 2024        | 311                       | 110,692                   | 30,588                        | 46,567                       | 188,158            |
| Charge for the year      | 1,883                     | 11,069                    | 1,746                         | 12,517                       | 27,215             |
| Eliminated on disposal   |                           |                           | -                             | -                            | -                  |
| At 31 December 2024      | <u>2,194</u>              | <u>121,761</u>            | <u>32,333</u>                 | <u>59,084</u>                | <u>215,373</u>     |
| Net book value           |                           |                           |                               |                              |                    |
| At 31 December 2024      | <u>3,455</u>              | <u>431,702</u>            | <u>3,177</u>                  | <u>24,331</u>                | <u>462,666</u>     |
| At 31 December 2023      | <u>156</u>                | <u>442,771</u>            | <u>1,400</u>                  | <u>36,848</u>                | <u>481,174</u>     |

**10 Debtors**

|                                     | 2024<br>£    | 2023<br>£    |
|-------------------------------------|--------------|--------------|
| <b>Falling due within one year:</b> |              |              |
| Other debtors                       | 282          | 366          |
| Tax recoverable                     | 1,349        | 1,372        |
| <b>Total debtors</b>                | <u>1,631</u> | <u>1,738</u> |

**11 Cash at Bank and in Hand**

|                                    | 2024<br>£     | 2023<br>£     |
|------------------------------------|---------------|---------------|
| Cash at bank with immediate access | <u>97,651</u> | <u>11,208</u> |
|                                    | <u>97,651</u> | <u>11,208</u> |

**12 Creditors: liabilities falling due within one year**

|                 | 2024<br>£     | 2023<br>£     |
|-----------------|---------------|---------------|
| Accruals        | 6,458         | 6,795         |
| Deferred income | -             | 505           |
| Bank loans      | 4,680         | 4,393         |
|                 | <u>11,138</u> | <u>11,693</u> |

**13 Creditors: amounts falling due after more than one year**

|            | 2024<br>£      | 2023<br>£      |
|------------|----------------|----------------|
| Bank loans | 156,402        | 161,083        |
|            | <u>156,402</u> | <u>161,083</u> |

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

**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 DECEMBER 2024**

**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<br>instalments | Bank loans<br>2024<br>£ | 2023<br>£      |
|----------------------------|-------------------|-------------------------|----------------|
| Repayable:                 |                   |                         |                |
| Within one year            | 4,680             | 4,680                   | 4,393          |
| Between one and five years | 21,995            | 21,995                  | 16,250         |
| After five years           | 134,407           | 134,407                 | 146,102        |
|                            | <u>161,083</u>    | <u>161,083</u>          | <u>166,744</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 6.55% (2023: 6.55%). 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 £5,417 (2023: £3,809) were payable to defined contribution personal pension schemes. No pension contributions were owing at the balance sheet date (2023: £nil).

**16 Funds**

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

|                                   | Opening<br>balance<br>2024<br>£ | Incoming<br>resources<br>2024<br>£ | Outgoing<br>resources<br>2024<br>£ | Transfers<br>in the year<br>2024<br>£ | Gains and<br>losses<br>2024<br>£ | Closing<br>balance<br>2024<br>£ |
|-----------------------------------|---------------------------------|------------------------------------|------------------------------------|---------------------------------------|----------------------------------|---------------------------------|
| <i>General Unrestricted Funds</i> | 311,589                         | 168,894                            | (171,922)                          | 2,495                                 |                                  | 311,056                         |
| <b>Total Unrestricted Funds</b>   | <u>311,589</u>                  | <u>168,894</u>                     | <u>(171,922)</u>                   | <u>2,495</u>                          | <u>-</u>                         | <u>311,056</u>                  |
| <i>Restricted Funds</i>           |                                 |                                    |                                    |                                       |                                  |                                 |
| Building fund                     | -                               | 5,427                              | -                                  | 3,489                                 |                                  | 8,916                           |
| Centrepiece Frontage Fund         | 6,489                           | -                                  | -                                  | (6,489)                               |                                  | -                               |
| Vinny's diner                     | -                               | 1,916                              | (1,916)                            | -                                     |                                  | -                               |
| Other specific gifts              | 1,802                           | 8,549                              | (9,094)                            | 505                                   |                                  | 1,763                           |
| Bright City Foodbank fund         | 173                             | 115,835                            | (44,826)                           | -                                     |                                  | 71,183                          |
| Lower Hall Project                | 2,300                           | 200                                | -                                  | -                                     |                                  | 2,500                           |
|                                   | <u>9,755</u>                    | <u>131,927</u>                     | <u>(55,835)</u>                    | <u>(2,495)</u>                        | <u>-</u>                         | <u>83,351</u>                   |
| <b>Aggregate of funds</b>         | <u>365,074</u>                  | <u>300,821</u>                     | <u>(227,758)</u>                   | <u>-</u>                              | <u>-</u>                         | <u>394,407</u>                  |

**Transfers:**

Funds have been transferred from the Centrepiece Frontage fund by agreement from the original donors; being in line with the intention of the original donation. £3,489 has been transferred to the Building Fund and £3,000 to General Unrestricted funds, with the intention of being used for capital expenditure.

There was a transfer of £505 from General Funds to Other Specific gifts to cover the cost of two refund payments.

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

**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 DECEMBER 2024**

**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 | 2024           |
|                                       | £                         | £                | £                | £              |
| Tangible fixed assets                 | 462,666                   | -                | -                | 462,666        |
| Debtors                               | 1,631                     | -                | -                | 1,631          |
| Cash at bank and in hand              | 14,300                    | -                | 83,351           | 97,651         |
| Creditors falling due within one year | (11,138)                  | -                | -                | (11,138)       |
| Creditors falling due after one year  | (156,402)                 | -                | -                | (156,402)      |
|                                       | <u>311,056</u>            | <u>-</u>         | <u>83,351</u>    | <u>394,407</u> |

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

|                                   | Opening balance<br>2023<br>£ | Incoming resources<br>2023<br>£ | Outgoing resources<br>2023<br>£ | Transfers in the year<br>2023<br>£ | Gains and losses<br>2023<br>£ | Closing balance<br>2023<br>£ |
|-----------------------------------|------------------------------|---------------------------------|---------------------------------|------------------------------------|-------------------------------|------------------------------|
| <i>General Unrestricted Funds</i> | <u>360,284</u>               | <u>157,773</u>                  | <u>(203,927)</u>                | <u>(2,541)</u>                     | <u>-</u>                      | <u>311,589</u>               |
| Total Unrestricted Funds          | <u>360,284</u>               | <u>157,773</u>                  | <u>(203,927)</u>                | <u>(2,541)</u>                     | <u>-</u>                      | <u>311,589</u>               |
| <i>Restricted Funds</i>           |                              |                                 |                                 |                                    |                               |                              |
| Building fund                     | 1,125                        | 550                             | (1,675)                         | -                                  | -                             | -                            |
| Centrepiece Frontage Fund         | 6,489                        | -                               | -                               | -                                  | -                             | 6,489                        |
| Vinny's diner                     | -                            | 381                             | (876)                           | 495                                | -                             | -                            |
| Other specific gifts              | 1,125                        | 46,170                          | (47,538)                        | 2,046                              | -                             | 1,802                        |
| Bright City Foodbank fund         | 27,067                       | 5,642                           | (32,535)                        | -                                  | -                             | 173                          |
| Lower Hall Project                | 2,500                        | -                               | (200)                           | -                                  | -                             | 2,300                        |
|                                   | <u>37,801</u>                | <u>52,237</u>                   | <u>(82,824)</u>                 | <u>2,541</u>                       | <u>-</u>                      | <u>9,755</u>                 |
| Aggregate of funds                | <u>398,085</u>               | <u>210,010</u>                  | <u>(286,751)</u>                | <u>-</u>                           | <u>-</u>                      | <u>321,344</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 | 2023           |
|                                       | £                         | £                | £                | £              |
| Tangible fixed assets                 | 481,174                   | -                | -                | 481,174        |
| Debtors                               | 1,738                     | -                | -                | 1,738          |
| Cash at bank and in hand              | 1,453                     | -                | 9,755            | 11,208         |
| Creditors falling due within one year | (11,693)                  | -                | -                | (11,693)       |
| Creditors falling due after one year  | (161,083)                 | -                | -                | (161,083)      |
|                                       | <u>311,589</u>            | <u>-</u>         | <u>9,755</u>     | <u>321,344</u> |

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

**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 DECEMBER 2024**

**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           |
| Lower Hall project        | Project to refurbish the church's lower hall        |

**17 Transactions with related parties**

During the year the charity:

- a) received donations totalling £21,247 (2023: £13,538) 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 £21,359 (2023: £22,971) 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 £11,605 (2023: £11,081) 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.

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

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES**

**FOR THE YEAR ENDED 31 DECEMBER 2024**

|                                    | Note | <u>Unrestricted funds</u> |                         |                         |                    | <u>Unrestricted funds</u> |                         |                         |                    |
|------------------------------------|------|---------------------------|-------------------------|-------------------------|--------------------|---------------------------|-------------------------|-------------------------|--------------------|
|                                    |      | General<br>2024<br>£      | Designated<br>2024<br>£ | Restricted<br>2024<br>£ | Total<br>2024<br>£ | General<br>2023<br>£      | Designated<br>2023<br>£ | Restricted<br>2023<br>£ | Total<br>2023<br>£ |
| <b>INCOME AND ENDOWMENTS FROM:</b> |      |                           |                         |                         |                    |                           |                         |                         |                    |
| Donations and legacies             | 3    | 166,523                   |                         | 117,028                 | 283,551            | 154,392                   |                         | 11,829                  | 166,222            |
| Charitable activities              | 4    | 556                       |                         | 14,899                  | 15,454             | 3,160                     |                         | 40,408                  | 43,567             |
| Other trading activities           | 5    | 1,500                     |                         | -                       | 1,500              | -                         |                         | -                       | -                  |
| Investments                        | 6    | 315                       |                         |                         | 315                | 221                       |                         |                         | 221                |
| <b>Total income and endowments</b> |      | <u>168,894</u>            | <u>-</u>                | <u>131,927</u>          | <u>300,821</u>     | <u>157,773</u>            | <u>-</u>                | <u>52,237</u>           | <u>210,010</u>     |
| <b>EXPENDITURE ON:</b>             |      |                           |                         |                         |                    |                           |                         |                         |                    |
| Charitable activities:             | 7    | 171,922                   |                         | 55,835                  | 227,758            | 203,927                   |                         | 82,824                  | 286,751            |
| <b>Total Expenditure</b>           |      | <u>171,922</u>            | <u>-</u>                | <u>55,835</u>           | <u>227,758</u>     | <u>203,927</u>            | <u>-</u>                | <u>82,824</u>           | <u>286,751</u>     |
| <b>Net income/(expenditure)</b>    |      | (3,028)                   | -                       | 76,091                  | 73,063             | (46,154)                  | -                       | (30,587)                | (76,741)           |
| <b>Transfers between funds</b>     | 16   | 2,495                     | -                       | (2,495)                 | -                  | (2,541)                   | -                       | 2,541                   | -                  |
| <b>Net movement in funds</b>       |      | <u>(533)</u>              | <u>-</u>                | <u>73,596</u>           | <u>73,063</u>      | <u>(48,695)</u>           | <u>-</u>                | <u>(28,046)</u>         | <u>(76,741)</u>    |
| <b>Reconciliation of funds:</b>    |      |                           |                         |                         |                    |                           |                         |                         |                    |
| Total funds brought forward        |      | 311,589                   | -                       | 9,755                   | 321,344            | 360,284                   | -                       | 37,801                  | 398,085            |
| <b>Total funds carried forward</b> | 16   | <u>311,056</u>            | <u>-</u>                | <u>83,351</u>           | <u>394,407</u>     | <u>311,589</u>            | <u>-</u>                | <u>9,755</u>            | <u>321,344</u>     |