



**CHARITY COMMISSION
FOR ENGLAND AND WALES**

Trustees' Annual Report for the period

From 1st April 2021 to 31st March 2022

Charity Name: MILLBRIDGE CHURCH

Charity Registration Number: 1187290

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Minehead and the surrounding neighbourhood, including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of facilities in the interests 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.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Sunday worship includes preaching and/or Bible teaching. Age related activities will be provided for children when present. All meetings are open to the general public. A midweek evening meeting is held to which anyone is welcome and also a morning midweek meeting for ladies to study the Bible and to pray. Both are open to the public. Covid related restrictions have impacted upon the twice-monthly meet up for isolated seniors from the community, which has previously included a Christmas meal and often a summer lunch. Plans are to reintroduce this group during 2022. The Women's Group reconvened post Covid, on the 21st of October 2021. They meet on average twice a month. An opportunity is provided for biblical study, prayer and fellowship.

		The meeting is open to all. The church holds a fortnightly table tennis group which is open to anyone from within or outside the church fellowship. This brings together and encourages members, ex members, congregation and non-church goers under the church roof. Meetings are held in a relaxed environment where church, table tennis and the secular world get discussed, not forgetting playing table tennis, conversation and refreshments. The Minehead Macular Society support group brings information and support to those with macular disease, their family and friends. Each meeting provides a welcoming and compassionate environment to learn about the support available, build confidence and better understand macular disease. It is also a chance to make new friends who really understand what sight loss is like. This society was formed in September 2019 recognising that there was a real need for support in Minehead. Currently there are 50 members listed, 10 of these are from Millbridge Church. Leaders from the church visit local residential homes to take services as requested. Although curtailed whilst complying with Government advice, engagement with local residential/care homes continues. Although numbers were restricted, we were still able to host Christmas day lunch for the isolated or homeless over the Christmas period. The Church also seeks to fulfil its charitable objectives by supporting a number of overseas missionaries working in various countries. In times of disaster the Church also facilitates the collection and sending of funds to various parts of the world where the Church has contacts for emergency relief.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	All trustees are briefed and are in receipt of the Charity Commissions' guidance referenced through the publications PB3 Public Benefit Reporting, and the guidance issued by the Charity Commission about public benefit.

Additional information

	SORP reference	
Policy on grant making	Para 1.38	Not Applicable
Policy on social investment including program related investment	Para 1.38	Not Applicable
Contribution made by volunteers	Para 1.38	All activities are undertaken by both members and non-members in a voluntary role. The extent and range of activities where individuals give their time, range from ensuring the upkeep and maintenance of the church and the manse through to facilitating each of the groups that use and are hosted by the charity.

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	The demographics of both membership and the geographical area in which the charity is based, has been a factor in re-establishing church-based activities post covid. All groups and activities have now re-started providing much needed support to the beneficiaries and to the public, in line with the charity's purposes as outlined in the governing document.

Additional information

Achievements against objectives set	Para 1.41	Objectives determined by the members, has allowed for the continuing financial support to missionaries abroad and supporting other charities nationally. Additional support has been provided through quarterly missionary giving.
Performance of fundraising activities against objectives set	Para 1.41	Not Applicable
Investment performance against objectives	Para 1.41	Not Applicable
Other		Data Protection, Safe-Guarding & Covid All groups remain compliant with Data Protection, Safeguarding and Government

advice re Covid and the associated variants.

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Expenditure was in line with income and as a charity, we remain in a position whereby there is confidence in maintaining our objectives for the next reporting period.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	3-months reserves are held based on the average of the last 12 months to ensure that in the event that Government restrictions impacted upon the activities of the charity, known expenditure can be met.
Amount of reserves held	Para 1.22	100% of 3-months expenditure = £4,500.00
Reasons for holding zero reserves	Para 1.22	Not Applicable
Details of fund materially in deficit	Para 1.24	Not Applicable
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	There are no concerns raised about the charity continuing as a going concern.

Additional information

The charity's principal sources of funds (including any fundraising)	Para 1.47	The main source of funds is through sacrificial giving. Any additional funding is sought through engaging members and non-members to contribute accordingly.
Investment policy and objectives including any social investment policy adopted	Para 1.46	Not applicable
A description of the principal risks facing the charity	Para 1.46	The principal risk which will also be relevant in the next reporting period, is the impact upon membership and activities with regards to Covid19 and the associated variants whilst seeking to comply with Government advice. Financially, we remain in a strong position in going forward but with the geographical demographics of the membership/locality, the risk is one that has been recognised.
Other	Para 1.46	Stipend expenditure which is no longer being paid, will continue to be budgeted. The objective mid/long term is to build up a reserve to enable costs to be met at a time when a Pastor takes up employment. By taking this decision, this will, in a positive way, affect the financial position in going forward which will continue to be reflected in the charity's overall balance.

		Financial returns for the period 1 st April 2021 – 11 th June 2021 will show a nil return due to a delay in the transfer of financial assets from a CUO to a CIO. The delay in registering the transfer of the aforementioned assets, even though the charity was registered as a CIO on 10 th January 2020, was impacted upon through covid. The financial reporting period 11 th June 2021 – 31 st March 2022 will therefore reflect the charity's position as a CIO.
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Structure, Governance and Management

Description of charity's trusts:		
Type of governing document	Para 1.25	Constitution
How is the charity constituted?	Para 1.25	Charitable Incorporated Organisation
Trustee selection methods including details of any constitutional provisions e.g., election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Election to post by the members of the CIO according to the church handbook.

Additional information

Policies and procedures adopted for the induction and training of trustees	Para 1.51	All trustees on appointment are briefed as to the requirements as laid down by the Charity Commission publication CC3 'Essentials for Trustees.' All trustees go through the disclosure and barring service.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The constitution as the governing document and the church handbook, provide the framework for the structure of governance.
Relationship with any related parties	Para 1.51	Fellowship of Independent Evangelical Churches (FIEC)
Other		Not applicable

Reference and Administrative details

Charity name	Millbridge Church
Other name the charity uses	Millbridge Evangelical Church Millbridge Evangelical Free Church
Registered charity number	1187290

Charity's principal address	8 Parkhouse Road Minehead Somerset TA24 8AB
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Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Michael Wynford Green	Deacon		Church Members
2	David Robert James Capel	Deacon		Church Members
3	Paul Jeremy David Payne	Deacon	From 25 th January 2022	Church Members
4	Andrew Joseph Buchanan	Deacon	From 25 th January 2022	Church Members
5	Steve Barron	Deacon	1 st April 2021 – 25 th January 2022	Church Members
6	Margaret Langdon	Deacon	1 st April 2021 – 3 rd December 2021	Church Members

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year
Michael Wynford Green	
David Robert James Capel	
Paul Jeremy David Payne	From 25 th January 2022
Andrew Joseph Buchanan	From 25 th January 2022
Steve Barron	1 st Apr 2021 – 25 th Jan 2022
Margaret Langdon	1 st April 2021 – 3 rd Dec 2021

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	The Manse, 39 Lower Park Minehead. Somerset TA24 8AY - Millbridge Church, 8 Parkhouse Road Minehead. Somerset TA24 8AB
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	Millbridge Church, after the transfer of assets from the Fellowship Property Trust Limited, became effective from 11 th June 2021 and is used to promote the charity's objective. The financial returns reflect the date of transfer.
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	Overseen by the charity's trustees in line with the charity's governing document and church rules.
Additional Supporting Information	The transfer of assets from a CUO to a CIO took effect on 11 th June 2021. The delay in registering the transfer of the

assets, even though the charity was registered as a CIO on 10th January 2020, was impacted upon through covid. The accounts therefore, for the period 1st April 2021 – 11th June 2021, show a nil return with reporting as a CIO, reflecting the period 11th June 2021 – 31st March 2022.

Additional information

Names and addresses of advisers

Type of adviser	Name	Address
Auditor	Jean Armin MICB	Mews End Cottage, Quay Lane, Minehead TA24 5QU
Financial	HSBC plc	Wellington Square, Minehead TA24 5LH
Solicitor	Edward Connor	Via FIEC, 10 The Point, Market Harborough LE16 7QU

Exemptions from disclosure

Reason for non-disclosure of key personnel details

Not applicable

Declarations

Signature(s)	05.07.22	05.07.22
Full name(s)	Michael Wynford Green	Audrey Hazelton Williams
Position	Chair of Trustees	Administrator
Date	<i>Michael Wynford Green</i>	<i>Audrey H. Williams</i>

Millbridge Handover Accounts

11 June 2021

On 11 June 2021, the legal transfer of assets occurred between Millbridge Evangelical Church (CUA, or 'old Millbridge') and the CIO Millbridge Church. This statement summarises the financial position on that date.

1. Bank Accounts

Account	Total balance	General Fund
Barclays	£34,278.69	£32,434.67
HSBC	£261.50	£210.00
Total	£34,540.19	£32,644.67

2. Restricted and Designated Funds

Restricted funds are amounts given and/or collected for a particular purpose and so cannot be used for general expenditure. This also applies to any associated Gift Aid collected. Designated funds have been set aside by the church for use in a particular way but the church has the power to change this designation if it wishes. Details are as follows (with Gift Aid added as appropriate):

Fund	Type	Balance	Note
Manse	Restricted	£835.00	
QMO	Restricted	£361.25	30 May QMO – objective decided later
SPOT	Restricted	£160.77	
WG	Restricted	£265.00	
Cards	Restricted	£0.00	Sale of cards –split between Asghers, Porters and Caring For Life
Lunch	Designated	£273.50	
Total		£1,895.52	

Mike Adams

13 July 2021

Millbridge Church
Note on the Financial Report for the year ending 31 March 2022
The formal Financial Report

The report has the same four pages as last year's report.

Page one gives the overall summary of income and spending in each of the main categories and provides a comparison with the previous financial year. This may be sufficient for most people but more detail is provided on the following pages of the Report.

Page two

- (a) The **top half** of the page gives a more detailed breakdown of some of the income items.
- (b) The **bottom section** of the page provides a snapshot of the bank balance at 31 March 2022 showing monies held for various specific purposes and that available for general fund spending. There is also a comparison with the situation a year ago.

Page three gives more details about the spending that was summarised on the lower half of page 1 to explain exactly where the money went.

Page four summarises the income and expenditure on the restricted accounts.

Simplified take-home summary

Figures can be confusing especially in the way that they have to be set out in formal accounts. Some money is given for particular purposes and can only be used in that way. If Gift Aid is collected, then that must be apportioned in the same way as the original gift. To make a simple summary here, Gift Aid has been added to the gifts themselves and everything rounded to the nearest pound.

What the church has:

Money in the bank available to spend from the General Fund at the end of the financial year was £27,234.81, a decrease of £3,919.39 over the time of the CIO (near bottom of page 2 in the Report).

Total income for the whole year was about £2,000 less than that of the previous year and total expenditure was nearly £9,000 lower (the fact of having no Pastor would account for some of that, but in fact around £15,000 was spent on the manse).

What came in during the CIO period:

For General Spending	£27,411.25
Special offerings and specific gifts	£5,093.66
Womens Group and S.P.O.T	<u>£288.00</u>
Total	£32,792.71

What went out from the General Fund:

Pastor and regular missionary support	£7,345.10
Manse and church premises	£21,533.48
Subscriptions and licences	£450.00
CIO work	£1,057.00
Other	<u>£8,148.98</u>
Total	£38,534.56

There was therefore a General Fund deficit of about £11,200 (£27,411.25 minus £38,534.56)

MILLBRIDGE CHURCH FINANCIAL REPORT
(CIO, charity no. 1187290)

11th June 2021 - 31st March 2022

SUMMARY OF INCOME AND SPENDING

INCOME

General Fund Offering	23,459.05
Quarterly Missionary Offering	3,202.00
Other appeals/gifts	1,103.70
Porters' standing order	630.00
Cards Sales	157.96
Refunds	1,055.47
Gift Aid Rebate	<u>2,896.73</u>
	32,504.91

Women's Group/S.P.O.T.	<u>288.00</u>
	32,792.91

60,607.58 = Barclays + HSBC
-27,814.67 = 32,792.91

SPENDING

Pastor	1,945.10
Manse	15,835.70
Fellowship	2,450.82
Church premises	5,697.78
Missionaries	5,400.00
International Relief	155.00
International Mission	350.00
National Mission	252.00
Local Outreach	162.20
FIEC	450.00
Office	383.56
Other	<u>269.65</u>
	33,351.81

Missionary Standing Orders	570.00
QMOs	4,172.75
Women's Group/S.P.O.T.	<u>280.00</u>
	38,374.56

DETAILS OF RESTRICTED INCOME (JUNE 11-MARCH 31 2022)

	Received	Gift Aid applied
Manse Fund	1,695.17	6.25
QMO offerings (Kate)	50.00	+ 361.25 from CUO
(Porters)	2,708.00	525.25
(Asghers)	204.00	10.50
(Asghers)	<u>240.00</u>	13.75
	3,202.00	
Samaritan's Purse (Christmas)	151.20	3.00
(Ukraine)	739.50	82.50
Caring for Life	222.00	
Porters (standing orders)	630.00	
Other		
Card sales	157.96	
Groups		
Womens Group	288.00	

INCOME STREAMS (JUNE 11 – MARCH 31 2022)

Standing Orders	15,050.00
Cheques	3,919.94
Cash	9,870.77
Gift Aid Refunds	2,896.73
Manse tax refunds	841.29
Insurance refund	17.45
Avantigas refund	<u>196.73</u>
	32,792.91

SUMMARY OF BALANCES (JUNE 11 - MARCH 31 2022)

Balance at	June 11 2021	Mar 31 2021
Women's Group	141.00	273.00
S.P.O.T.	160.77	160.77
Lunch Fund	273.50	00.00 (closed into General Fund)
Manse Fund	00.00	00.00 (1,695.17 closed into General Fund)
Cards	00.00	67.96
Gifts pending	71.25	
(Porters)		60.00
(Ukraine)		822.00 (739.00)
<u>General fund</u>	<u>31,154.20</u>	<u>27,234.81</u>
Total in bank	31,800.72	28,618.54

DETAILS OF EXPENDITURE

MINISTRY		totals			totals
<u>Pastor</u>			<u>QMO's & Other Gifts</u>		
Stipend (net)	1,612.35		L & K Porter	3,263.25	
National Insurance	27.65		Standing Orders	570.00	
Other (solicitor)	<u>305.10</u>	1,945.10	R & M Asgher	498.25	
			Kate Richards	<u>411.25</u>	4,742.75
<u>Manse</u>			INTERNATIONAL RELIEF		
Council Tax (602.73 and 238.56 refunds)	1,409.69		Samaritan's Purse (Christmas)	155.00	155.00
Water	120.81		INTERNATIONAL MISSION		
Insurance	243.57		ReachAcross	350.00	350.00
Electricity	71.30		NATIONAL MISSION		
Gas	96.31		Caring For Life	252.00	252.00
Fridge	70.00		LOCAL OUTREACH		
Maintenance	<u>13,824.02</u>	15,835.70	<u>General</u>		
<u>Fellowship</u>			Explorers/Ducklings	51.50	
Preachers/Missionaries	745.00		Advertising	<u>110.70</u>	162.20
Sunday Refreshments	9.90		<u>OTHER</u>		
Media/Copyright	240.25		<u>Catering</u>		
Child Protection	236.20		Lunches	72.08	
Home Gp Bks (18.00 pd.)	29.90		Harvest Supper	132.94	
CIO Work	1,057.00		Cream Tea	<u>64.63</u>	269.65
Other	<u>132.57</u>	2,450.82	<u>FIEC</u>		
<u>Church premises</u>			Donation	450.00	450.00
Electricity	534.80		<u>OFFICE EXPENSES</u>		
Gas (196.73-refund)	464.23		General Expenses	324.11	
Water	80.88		Stationery	5.95	
Insurance (17.45-refund)	1,370.80		Photocopies	<u>53.50</u>	383.56
Maintenance	1,968.10		SUB TOTAL		38,254.56
Vacuum cleaner	199.99		Women's Group		
Internet	703.19			<u>280.00</u>	280.00
AV equipment	135.75		TOTAL SPENDING		38,534.56
Housekeeping	78.74				
Smaller Items	<u>321.30</u>	5,857.78			
<u>MISSIONARIES</u>					
<u>Allowances</u>					
OM (L & K Porter)	2,700.00				
Cranford Support Trust	<u>2,700.00</u>	5,400.00			

BANK ACCOUNT CORRELATION

Balance at 11 th June 2021	34,540.19	34,278.69 (In Barclays)+261.50 (In HSBC)
Net for 10 months	-5,741.65	
Balance at 31 st March 2022	28,798.54	(In HSBC)

WOMEN'S MORNING COFFEE GROUP

Balance at 11 th June 2021	265.00	
Offerings	288.00	
Spending	<u>280.00</u>	(200 donation to Ukraine to be taken in next tax year)
Balance at 31 st March 2022	273.00	

S.P.O.T. ACCOUNT

Balance at 11 th June 2021	160.77
Donations none	NONE
Spending none	<u>NONE</u>
Balance at 31 st March 2022	160.77

CHRISTMAS BOXES (Closed into General Fund)

Balance at 11 th June 2021	NONE
Donations	9.00
Spending	<u>30.00</u>
Balance at 31 st March 2022	-21.00

STUDY BOOKS (Closed into General Fund)

Balance at 11 th June 2021	NONE
Payment	18.00
Spending	<u>29.90</u>
Balance at 31 st March 2022	-11.90

Manse Fund 1,695.17 + Sale of books 64.07 merged with General Fund

13th May 2022

JEAN ARMIN MICB

**MEWS END COTTAGE
QUAY LANE
SOMERSET TA24 5QU**

arm1n_adm1n@btinternet.com

01643 703597

Ref. Millbridge Evangelical Church / Millbridge Church

Dear Audrey

The books presented to me are from April 2021 to March 2022.

In this year your church transferred on 11th June 2021 to a Charitable Incorporated Organisation (already registered 10th January 2020) and in conjunction with this, funds were transferred to a different bank (HSBC) and the entity is now known as Millbridge Church.

Noting these changes, I have informally reviewed the transactions under the previous set up, checked the transfer of general and restricted funds, and have then focused on an examination of the accounts for the CIO.

The annual income of your church is over £25,000 and your Trustees have requested an Independent Examination of your accounts. Your church is entitled to exemption under section 144 of the Charities Act 2011 to have its financial statements for year ended 31 March 2022 audited.

My Independent Examination included a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts which may have required explanations from the Managing Trustees concerning any such matters.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention which give me reasonable cause to believe that the requirements to keep accounting records and to prepare accounts have not been met.

The contents of this letter and summary should be reported to your Church meeting.

Please note that an Independent Examination is no substitute for ongoing effective procedures to minimise / prevent losses due to error or corruption.

Yours sincerely,

Mrs Jean Armin MICB



Practice Licence Number 10366

MILLBRIDGE CHURCH CIO

Independent Examination summary document

Since the resignation of Mr Mike Adams as Treasurer the financial records have been kept in order by Audrey Williams and Margaret Langdon. This arrangement covered the period of change to a Charitable Incorporated Organisation.

My independent examination has indicated that:

Banking is now with HSBC, at the Minehead branch.

No minister is currently employed by the church. For the one month of employment the necessary PAYE deductions were made.

The previous year's financial statement was available for reference, in addition to details of the changes to the status and banking.

The church accounts are recorded on a spreadsheet, with a detailed analysis of transactions.

There is evidence that the cash book is kept up to date and has been correctly reconciled to the bank statements.

All the receipts and payments undertaken by the church have been properly recorded in the accounting records, and weekly income has been banked regularly.

Church income is purely from donations and subsequent Gift Aid claims.

Gift Aid has been claimed and recorded throughout the year, amounting to £2,896.73 received in the financial year, with £850.03 to be paid in April 2022. The previous problem with the payment of Gift Aid was resolved before the change to the new CIO, which included a new Gift Aid account.

Money collected for specific purposes has been used for those purposes. It was noted that some offerings received for specific causes (eg for Ukraine) had not been paid out before the year end.

Payments made to church members for expenses are accompanied by evidence of costs incurred and are countersigned.

Payments made tally with invoices and with bank statement entries. Payments are made by Debit Card, Direct Debit or online transfer. Where applicable, VAT has been correctly calculated.

There is no petty cash account at present.

The Trustees' Annual Report and the Financial Report have been completed. Thanks are due to the writer of the very clear 'Notes on the Financial Report' to help members to understand the financial position of their church.

The Managing Trustees have fulfilled their responsibilities in accordance with their Constitution.

Additional comments:

Utility bills for the vacant manse were covered by the church. A Tenant in the manse from 17th March 2022, with a signed covenant document, took on responsibility for the Council Tax and Water account.

The insurance policy premium has been paid in September 2021, covering the period up to 28th September 2022 and the policy document was available for reference.

The Trustees should carry out an annual review of the charity's internal financial controls.