



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1st April 2022 to 31st March 2023

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	Weekly Sunday morning worship includes preaching and/or Bible teaching. Sunday evening worship takes place on alternate Sunday's. Age related activities are provided for children when present. All meetings are open to the general public. A midweek evening meeting is held to which anyone is welcome together with a morning midweek meeting for ladies to study the Bible and to pray. Reach out lunches which are open to those in the community, are held monthly providing a warm safe space for those who find themselves isolated, lonely or in need. The Women's Group meet on average three times a month allowing an opportunity for biblical study, prayer and fellowship.

		Ducklings meet once a week during school term and provides an opportunity for guardians with pre-school children, to meet together encouraging children to socialise whilst providing a safe environment for adults to engage in conversation. Prayer meetings take place twice monthly allowing for those housebound to engage in the fellowship of the church in their own homes. 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. SPOT (Sharing Pursuits over Tea) reaches out twice a month to the community providing much needed fellowship over tea, coffee whilst engaging in games of scrabble, jigsaws and conversation. To help facilitate the use of the charity's assets, the church hosts the Minehead Macular Society Support Group that meets to bring 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 35 members listed. The church is a sight friendly church. Engagement with the local residential homes allows for services to be taken out into the community providing fellowship to those who are unable to attend personally. Fellowship lunches take place every 2 months with an open invitation for those in the community to attend.
--	--	--

		Men's and Ladies brunches allow for conversation in an environment where the men and ladies wait on each other. These are open to all and advertised throughout the community. The Church seeks to fulfil its charitable objectives by supporting a number of overseas missionaries working in various countries. Where appeals either national or internationally are made, the Church facilitates the collection and sending of funds to various parts of the world where the Church has contacts for emergency relief. This includes gifts received at Christmas.
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 church's assets through to facilitating each of the groups that use and are hosted by the church.

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, means that there is a reliance on volunteers in providing the necessary supervision and support for church-based activities. All groups and activities have developed during this past year not only evidenced through the numbers attending but also, in raising the profile beyond the immediate vicinity of the church which provides much needed support to the beneficiaries and to the public, in line with the charity's purposes as outlined in the governing document. Millbridge church is part of the Somerset Local Government Warm Initiative scheme.

Additional information

Achievements against objectives set	Para 1.41	Objectives determined by the members, set against the charity's constitution overseen by the charities Trustees, has allowed for the continuing financial support to missionaries abroad and supporting other charities nationally. Additional support has been provided through quarterly missionary giving. A focus this past year has been engaging with local initiatives with the objective of meaningful engagement with the community at the heart.
Performance of fundraising activities against objectives set	Para 1.41	Working in partnership with the Minehead Community Defibrillator Charity, the church engaged with the local community to raise funds to provide a defibrillator hosted by the church but readily accessible to the community.
Investment performance against objectives	Para 1.41	Not Applicable
Other		The following policies were either adopted or reviewed during this reporting period: - Privacy and Data Protection; Safe-Guarding; Risk Management; Social Media and Communication; Capability and Disciplinary; Church Workers Code of Conduct; Equal Opportunities, Grievance Procedure; Complaints; Reserves; Conflict of Interest; Health & Safety; Church Safety.

		All groups remain compliant with Data Protection and Safeguarding.
--	--	--

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 of Government restrictions, or the income becoming severely impacted upon, 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	There are no reportable principal risks facing the charity. The demographics of those who freely give their time is constantly kept under review. 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	Anticipated future stipend expenditure continues to be budgeted for. For this reason, the funds held are in excess of that which the Trustees would normally recommend as we seek to employ a Pastor. For this reason, the Trustees accept the balance carried forward as being justified for the purposes in which they are held.

		By taking this decision, the financial position in going forward reflects the charity's overall balance. This is the first full reporting year as a CIO.
--	--	--

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 governing document and 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. This reporting year has seen the adoption of Policies and Procedures that provide the framework to protect the charities activities.
Relationship with any related parties	Para 1.51	Fellowship of Independent Evangelical Churches (FIEC)
Other		The Charities Act 2011 together with the Standard Recommended Operating Procedures remain key in providing a foundation for the charity to remain compliant with legislation.

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

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	Andrew Joseph Buchanan	Deacon		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	
Andrew Joseph Buchanan	

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.
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	

Additional information

Names and addresses of advisers

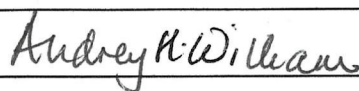
Type of adviser	Name	Address
Auditor	Jean Armin MICB	Mews End Cottage, Quay Lane, Minehead TA24 5QU
Financial	HSBC plc	Wellington Square, Minehead TA24 5LH
Solicitor	Edward Connor	Via FIEC, 10 The Point, Market Harborough LE16 7QU

Exemptions from disclosure

Reason for non-disclosure of key personnel details

Not applicable

Declarations

Signature(s)		
Full name(s)	Andrew Buchanan	Audrey Williams
Position	Trustee on behalf of the Trustees	Administrator
Date	04-07-23	04-07-23

Trustees' Annual Financial Report for the period

From 1st April 2022 to 31st March 2023

Charity Name: MILLBRIDGE CHURCH

Charity Registration Number: 1187290

The report follows the same format as the report produced for the financial year ending March 31st 2022.

Page 1 - Introductory notes.

Page 2 - A visual summary of income and spending in each of the main categories.

Page 3 - Evidences the overall summary of income and spending in each of the main categories.

Page 4 - A detailed breakdown of the income as referred to on page 2 with regards to designated/restricted and general fund income streams.

Page 5 - Provides a summary of balances held 31st March 2023.

Page 6 - Breaks down the expenditure for each of the expenditure categories.

Notes:

Corporation Tax: A nil-return was submitted for this reporting period.

Internal Financials Controls: An internal audit has been completed during this reporting period.

General Funds: These are funds that are held for day-to-day expenditure the income of which, is not classified as designated or restricted.

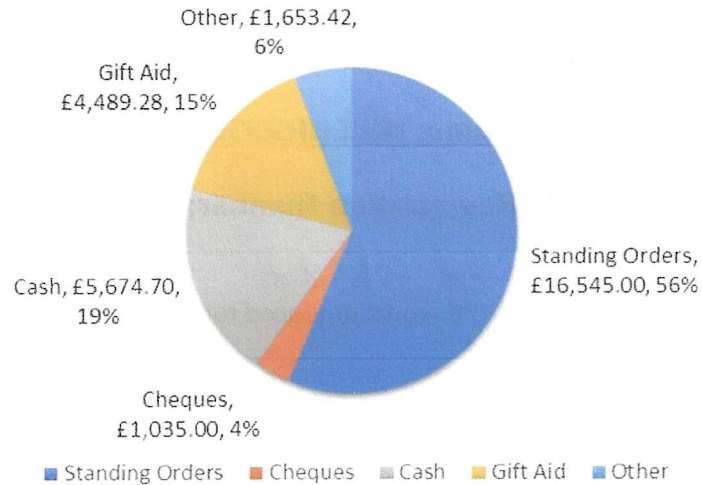
Designated Funds: These are unrestricted funds and are expendable at the discretion of the trustees in furtherance of the charity's objects. If part of an unrestricted fund is earmarked for a particular project it may be designated as a separate fund, but the designation has an administrative purpose only, and does not legally restrict the trustees' discretion to apply the fund.

Restricted Funds: These are funds subject to specific trusts which may be declared by the donor(s), or with their authority for example, in a public appeal but still within the objects of the charity. Restricted funds may be restricted income funds, which are expendable at the discretion of the trustees in furtherance of some particular aspect(s) of the objects of the charity.

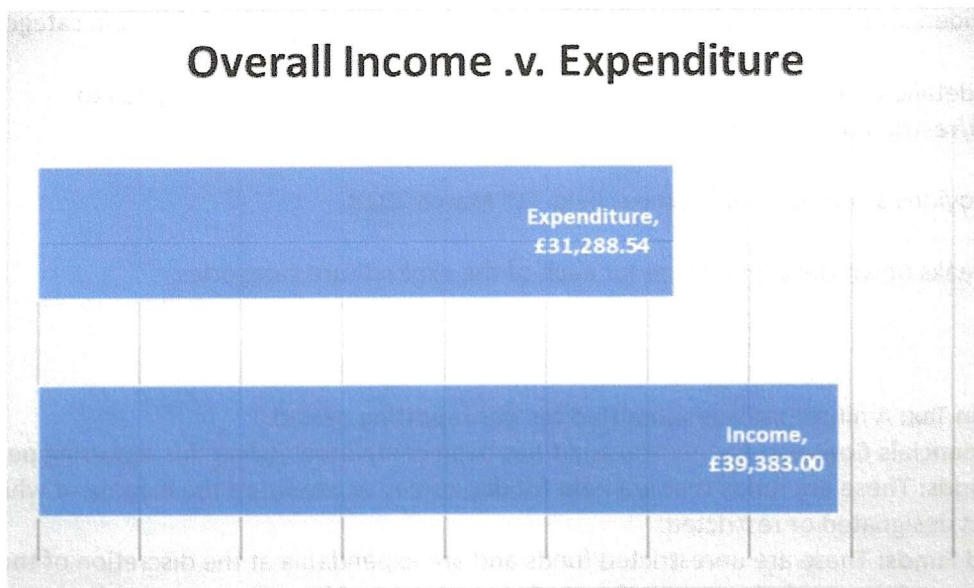
Reserves Policy: The definition as defined by the charities accounts and reports regulations 2008 use the term reserves to describe that part of a charity's income funds that is freely available for its general purposes. Reserves therefore, are the resources the charity has or can make, available to spend, for all or any of the charity's purposes once it has met its commitments and covered its planned expenditure. More specifically, this defines reserves as income which becomes available to the charity and is to be spent at the trustees' discretion in furtherance of any of the charity's objects which is not yet spent, committed or designated.

The Trustees acknowledge formally the contribution to this report by Margaret Langdon and Audrey Williams together with oversight of the accounts submitted to Mrs. Jean Armin Practice Licence Number 10366.

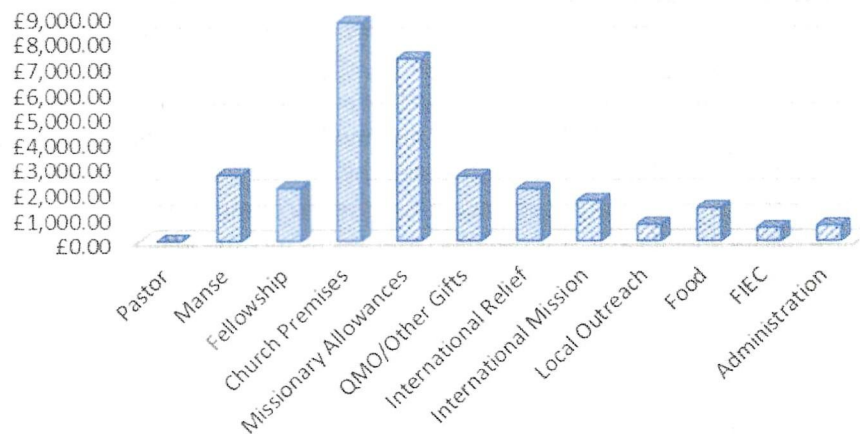
General Fund Income Streams



Overall Income .v. Expenditure



EXPENDITURE



MILLBRIDGE CHURCH FINANCIAL REPORT
(CIO Charity no. 1187290)

1st April 2022 - 31st March 2023

SUMMARY OF INCOME AND SPENDING

INCOME

General Fund Offering	25,251.70
(Includes gifts for dishwasher and catering)	
Legacy	560.00
Quarterly Missionary Offering	912.00
National Aid	1,511.37
International Relief	1,311.40
Porter's Standing Order	1,010.00
Asgher's Standing Order	200.00
Card Sales	177.80
Refunds (less bank error)	1,453.48

Defibrillator	1,395.87
Gift Aid Rebate	<u>4,489.28</u>
SUBTOTAL	38,272.90

Women's Group/S.P.O.T.	<u>1,110.10</u>
TOTAL	39,383.00

SPENDING

Pastor	0.00
Manse	2,616.69
Fellowship	2,076.48
Church premises	8,613.13
Missionary Allowances	7,200.00
International Relief	2,043.40
International Mission	385.00
National Mission	1,593.12
Local Outreach	650.01
FIEC	516.00
Office	612.41
Other - catering	<u>1,306.60</u>
SUBTOTAL	27,612.84

Missionary Standing Orders & other gifts	1,638.00
QMOs	912.00
Women's Group/S.P.O.T.	<u>1,125.70</u>

TOTAL	31,288.54 (excluding bank error 199.94)
--------------	--

**DETAILS OF DESIGNATED/RESTRICTED INCOME
(APRIL 1 2022 - MARCH 31 2023)**

	Received	Gift Aid applied	
Dishwasher	387.25	22.50	(closed to general fund)
Catering	412.25		(closed to general fund)
QMO offerings (SGA)	210.00	22.50	232.50
(Porters)	160.00	7.50	167.50
(Wycliffe)	277.00	18.00	295.00
(Asghers)	<u>265.00</u>		<u>265.00</u>
	912.00	<u>48.00</u>	960.00
 Tear Fund (Ernie Harvey)	50.00		50.00
Barnabas Fd (Pakistan flood)	208.00	20.00	228.00
(Earthquake)	640.00	85.00	725.00
Water Charity (Harvest)	208.40	5.00	213.40
SGA (Mission Sunday)	200.00	7.50	207.50
Caring for Life (Jean)	165.00	6.25	171.25
(Coffee mg)	410.87		410.87
(Quiz)	644.00	47.25	691.25
Ukraine Hub (Christmas)	253.50	11.25	264.75
Defibrillator	1,395.87	145.00	1,540.87
 Porters (standing orders)	1,010.00		
Asghers (standing orders)	200.00		
 Other			
Card sales	177.80		
 Groups			
Women's Group	998.10		
SPOT	112.00		

GENERAL FUND INCOME STREAMS (APRIL 1 2022 – MARCH 31 2023)

Standing Orders	16,545.00	
Cheques	1,035.00	(includes £5 gift for tracts)
Cash	5,674.70	(includes £100 gift for freezer and £100 for advertising)
Gift Aid Refunds	4,489.28	
Other refunds	<u>1,653.42</u>	(1,446.84 energy, 199.94 bank error, 2.15 BT, 4.49 Christianity Explored)
	29,397.40	

SUMMARY OF BALANCES (APRIL 1 2022 - MARCH 31 2023)

Balance at	April 1 2022	Mar 31 2023
Women's Group	273.00	185.10
S.P.O.T.	160.77	233.07
Cards	67.96	76.76
Gifts pending (Asghers)		20.00
(Porters)	60.00	20.00
(Ukraine) (Defibrillator)		
	822.00	1,540.87
General Fund	<u>27,234.81</u>	<u>34,817.20</u>
Total in bank	28,618.54	36,893.00

Dishwasher	409.75 (closed into General Fund)
Catering	- 150.39 (closed into General Fund)
Christmas Boxes	- 9.50 (closed into General Fund)

BANK ACCOUNT CORRELATION

Balance at 1 st April 2022	28,798.54
Net for 12 months	8,094.46
Balance at 31 st March 2023	36,893.00

WOMEN'S MORNING COFFEE GROUP

Balance at 1 st April 2022	273.00
Offerings	998.10
Spending	<u>1,086.00</u>
Balance at 31 st March 2023	185.10

S.P.O.T. ACCOUNT

Balance at 1 st April 2022	160.77
Donations	112.00
Spending	<u>39.70</u>
Balance at 31 st March 2023	233.07

CHRISTMAS BOXES (Closed into General Fund)

Balance at 1 st April 2022	-21.00
Donations	11.50
Spending	
Balance at 31st March 2023	- 9.50

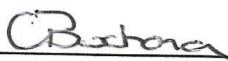
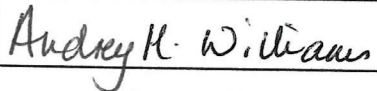
CATERING (Closed into General Fund)

Balance at 1 st April 2022	00.00
Payment	412.25
Spending	<u>562.64</u>
Balance at 31st March 2023	-150.39

DETAILS OF EXPENDITURE

<u>MINISTRY</u>		Totals		Totals
<u>Pastor</u>		0.00	INTERNATIONAL RELIEF	
<u>Manse</u>			Samaritan's Purse (Ukraine)	827.00
Insurance	263.26		Tear Fund (Ernie Harvey)	50.00
Electricity	535.49		Barnabas Fund (Pakistan fld)	228.00
Gas	983.32		(Earthquake)	725.00
Cooker	484.99		Water Charity (Harvest)	213.40
Maintenance	<u>349.63</u>	2,616.69	INTERNATIONAL MISSION	2,043.40
			SGA	385.00
<u>Fellowship</u>			NATIONAL MISSION	
Preachers/Missionaries	1,170.00		Caring For Life (Jean)	171.25
Sunday Refreshments	13.84		(Coffee morning)	410.87
Media/Copyright	214.00		(Cards)	55.00
Child Protection	212.85		(Quiz)	691.25
Bank Charges	139.28		Ukraine Hub (Christmas)	<u>264.75</u>
Other	<u>326.51</u>	2,076.48		1,593.12
<u>Church Premises</u>			LOCAL OUTREACH	
Electricity	980.42		<u>General</u>	
Gas	951.95		Christianity Explored	98.03
Water	104.44		Tracts	123.99
Insurance	1,422.97		Advertising	<u>427.99</u>
Maintenance	1,188.34			650.01
New Contents - over £100	1,822.10		<u>FOOD</u>	
IONOS	131.99		Catering	348.99
Internet	623.39		Harvest Supper	35.88
AV equipment	341.20		Christmas Tea	18.79
Housekeeping	127.96		Jubilee	158.29
Smaller Items	<u>918.37</u>	8,613.13	Jean's tea	19.44
			Reachout Lunches	342.79
<u>MISSIONARIES</u>			Other	<u>382.42</u>
<u>Allowances</u>				1,306.6
OM (L & K Porter)	3,600.00		<u>FIEC</u>	
Cranford Support Trust	<u>3,600.00</u>	7,200.00	Donation	516.00
				516.00
<u>QMO's & Other Gifts</u>			<u>OFFICE EXPENSES</u>	
SGA	232.50		General Expenses	414.50
L & K Porter	167.50		Stationery	114.50
Standing Orders	1,050.00		Prayer letter	27.41
Cards	55.00		Photocopies	<u>56.00</u>
Wycliffe	295.00			612.41
R & M Asgher	265.00		SUB TOTAL	30,162.84
Previous year	250.00		SPOT	39.70
Standing Orders	180.00		Women's Group	<u>1,086.00</u>
Cards	<u>55.00</u>	2,550.00		1,125.70
			TOTAL SPENDING	31,288.54

Declarations

Signature(s)		
Full name(s)	Andrew Buchanan	Audrey Williams
Position	Trustee on behalf of the Trustees	Administrator
Date	04-07-23	04-07-23

2nd June 2023

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 2022 to March 2023

Your church is now a Charitable Incorporated Organisation, known as Millbridge Church, banking with HSBC.

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 2023 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

As a Charitable Incorporated Organisation, responsibility for management of banking, payments and Gift Aid has been assigned to Audrey Williams. Margaret Langdon has responsibility for the accounting spreadsheet, with the assistance of Andrew Buchanan.

My independent examination has indicated that:

Banking is now with HSBC, at the Minehead branch.

No minister or other paid staff are currently employed by the church.

The previous year's financial statement was available for reference.

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 £4,489.28 received in the financial year.

Money collected for specific purposes has been used for those purposes. It was noted that some offerings received for specific causes were carried forward to the next period. Donations for Ukraine at the end of the previous financial period had been paid out early in the new year. Donations received for a defibrillator were used to purchase the item in April 2023.

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. A 'nil return' Corporation Tax Return was made in July 2022.

There is evidence on file of the insurance policy premium being paid to up 28th September 2023. No policy was seen; adequacy of the insurance cover should be reviewed annually.

Minutes of the four meetings of the Managing Trustees have been seen. It would be good practice to add the year to the header of these.

Additional comments:

The manse has been let to two shorthold tenants during the year, who have paid for their own Council Tax and water. The church has paid for energy usage and been refunded by the tenants, shown on the accounts summary under 'other refunds'.

The Trustees should carry out an annual review of the charity's internal financial controls. The Financial Controls Checklist provided was an older version: an updated form can be downloaded from Gov.uk.