

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021
FOR
THURROCK CHRISTIAN FELLOWSHIP TRUST

Brindley Millen Ltd
167 Turners Hill
Cheshunt
Hertfordshire
EN8 9BH

THURROCK CHRISTIAN FELLOWSHIP TRUST

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for the Year Ended 31 March 2021

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THURROCK CHRISTIAN FELLOWSHIP TRUST

REPORT OF THE TRUSTEES **for the Year Ended 31 March 2021**

The trustees present their report with the financial statements of the charity for the year ended 31 March 2021. The trustees have adopted the provisions of 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) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

Thurrock Christian Fellowship is a Christian Church that meets for:

- The worship of God
- The instruction and edification of Christians
- The care and Christian instruction of young people and children
- The evangelism of non-Christians
- The relief of poverty and sickness
- The advancement of the Christian faith generally in the UK and abroad

Over the year the Trust had involved itself in the following projects and activities in the pursuance of these main aims and objectives for the public benefit.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

TCF - A Christian Church

Thurrock Christian Fellowship is a small but vibrant, growing, local church in the borough of Thurrock, South Essex. We believe that God has called Thurrock Christian Fellowship (TCF) to help transform Thurrock, Essex and, ultimately the wider UK, with the message and person of Jesus Christ. Our aim is to serve God in creating a growing community of people who know and love Jesus Christ and whose lives encourage others to experience his message of hope and salvation.

We are particularly passionate about:

- Worshipping God, seeking Him, and expecting to experience his profound presence as we do so;
- Encouraging the supernatural gifts of the Holy Spirit to be utilised by every believer as we gather together;
- Expecting to see the Lord working through our day-to-day lives in a supernatural way as we pray, listen expectantly to his voice, and ask him to bless and to heal other people;
- The Bible: therefore we read it, meditate on it, preach it, teach it and put it into practice in our lives;
- The Gospel: the message of hope and salvation for the whole world and the main instrument to enlarge the Kingdom of God;
- Care for those suffering physically, materially, mentally and spiritually;
- Generosity in attitude and in financial giving to the work of God;
- Sound doctrine: we embrace the Evangelical Alliance's statement of faith;
- The Christian community in all its aspects. We work with, and learn from, other churches and other Christians. We view the global church as the Bride of Christ, the Body of Christ and the Family of God.
- Leadership is 'Team', rather than one person being in overall charge. We listen to the Holy Spirit and lead the church jointly; we exercise our authority gently and take our responsibilities seriously.

Our own Community Groups meet throughout the week at various locations across Thurrock and they are at the core of our life in TCF. Community Groups provide a place of belonging within the wider vision and help to anchor a sense of identity and purpose as well as encouraging accountability and service. It is here, that we also encourage our vision for mission starting in our everyday lives and reaching out through activities such as local forums, camping holidays, street evangelism or supporting Christian projects in the Balkans.

Once a month we suspend Community Group meetings and gather together for a 'Seeking God' meeting, where we worship, listen to the Holy Spirit speaking to us and pray about key issues relating to the church.

TCF Ministry Staff

Thurrock Christian Fellowship has a team of four leaders:

John Freeman, Glenda Freeman, Gillian Cranefield and Andy Acreman. They take the main responsibility for directing and leading the church and meet formally at least once a month, sometimes with others. TCF has good relationships with other churches both local and further afield, and the input from their leaders and other key people has proved invaluable over the past year.

The TCF Administration consists of John Freeman and two other part time staff. Between them they are employed to provide administrative support to the whole of the TCF Church as well as to several main ministries including the TCF Preschool, Thurrock Foodbank, and the CAP (Thurrock) Debt Centre.

THURROCK CHRISTIAN FELLOWSHIP TRUST

REPORT OF THE TRUSTEES **for the Year Ended 31 March 2021**

TCF Mission Budget

The Mission Budget is set at 10% of TCF's income for the previous year, therefore the amount allocated has decreased the last few years in line with the declining total income. We have supported the following:

Kosova - Our ministry in Kosova is focused into supporting Victory Church in the town of Gjakova, their leaders (Faton & Kajmelina Berisha) and the ministries they are involved in.

Albania - Here we support church leaders and missionary worker under the direction of Tomor & Miranda Ajeti from the Victory Church in Tirana.

The Mission Aviation Fellowship - a Christian organisation that uses light aeroplanes to deliver relief workers, doctors, pastors, books, food and medicines to some of the remotest and most inaccessible parts of the world.

School of Ministries - an international Christian organisation that trains church leaders across the world.

The Mission Budget also continues to fund the **Christians Against Poverty (Thurrock) Debt Centre** and to make monthly donations to **Christians Against Poverty ('CAP') UK** central funds, relating to the Debt Centre's use of CAP UK's financial expertise and advice to CAP Thurrock's clients.

Treasure Children Forever Pre School - Corringham

Our Preschool caters for children aged 2 years to 5 years. It presently employs 21 regular staff, with 7 staff members providing cover for one-to-one support for 8 children with additional needs. The Preschool has grown in reputation for working with children with Special Education needs and is now working with children that have moderate to severe education and health needs. It continues to be fully subscribed. It has a very good reputation in the area with many recommendations from parents to family and friends.

The Preschool was last inspected by Ofsted on the 22nd of October 2015 and received an overall 'Outstanding' for the second successive time. Below is a quoted from this latest inspection report.

"The provider has a thorough understanding of the requirements of the Early Years Foundation Stage. Staff are highly valued. This leads to excellent partnership working throughout the pre-school. Close communication with outside agencies helps to meet the needs of families. Parents speak highly of the pre-school and say that their children's confidence has increased since attending. Safeguarding is effective. Staff have an excellent understanding of the importance of safeguarding children through highly effective recruitment and induction arrangements. Staff attend regular training and take part in extensive, in-house updates at staff meetings".

The Preschool continues to remain in a healthy financial position and has a secure future.

Staff training continues. During the year the whole staff team have undertaken various training courses, including safeguarding, thereby ensuring we stay compliant with Ofsted requirements. Due to Covid all training has been undertaken online. Supplied by Noodle now.

Due to Covid 19 the Preschool worked in bubbles for keyworkers, vulnerable children and children with Educational Health Care Plans. From September 2020 we opened to all children. As per Government advice for Early Years we remained open to all children even during the second lockdown. The Preschool has remained open during the entirety of the pandemic.

THURROCK CHRISTIAN FELLOWSHIP TRUST

REPORT OF THE TRUSTEES **for the Year Ended 31 March 2021**

ACHIEVEMENT AND PERFORMANCE

Thurrock CAP Centre

Christians Against Poverty (CAP) is a national debt counselling charity working through a network of centres based in local churches across the UK. CAP offers expert financial advice and a route out of debt, in addition to its message of Christian hope through the gospel of Jesus Christ. Its services are free and are open to clients of all faiths or none.

Summary

This entire period has of course been affected by the Covid pandemic and associated legal restrictions to all organisations and activities. Despite very significant challenges it has been a positive year for the Centre. Our main task as a local Centre is to pull clients out of any immediate financial crisis, assist where possible with urgent practical needs, move them through the information gathering and financial advice stages, and support them as they stabilise onto a long-term plan.

Recent background.

For the past 3-4 years there had been a gradual build in complexity per debt case nationally, which eventually exceeded most debt advice providers' capacity. In Autumn 2019 CAP reluctantly declared a 6-month pause on new referrals, but in Thurrock we already had a three-month waiting list, and also used the time to develop our systems and volunteer network. In early 2020 the CAP Debt Helpline reopened to new referrals. After about five long-term cases achieved debt-freedom in the first half of 2020, most of our current cases originated in 2020-2021 and thus are still on their journey out of debt.

Finances

It costs the CAP Thurrock Centre about £500-£600 per month to run. The main cost is the normal £500 pm we contribute towards the CAP Head Office Debt Advice Teams, who provide the financial advice for our clients, contact creditors, arrange payments or insolvency proceedings and so on. The contribution we pay also includes regular FCA-required training and any CAP resources, like the client workbooks. Additional costs from this budget are monthly mileage and expenses if any of the Debt coach and purchasing any additional resources.

We started the year with 20 months funding in hand, thanks to a Local Grant addition, which reduced the urgency for additional fundraising activity, thankfully enabling the increased focus on meeting the needs of our clients during the pandemic and adapting to COVID-19. Now, the CAP Thurrock Fund has about £5500 remaining, which is enough for around 9-10 more months. Recently a volunteer from among the Trustees has agreed to assist the Centre Manager with funding bids.

The Centre Manager's individual support has been stable this year; he gained a few extra personal supporters and thankfully lost none. Part of the Local Grant was also for his role and enabled him to reduce his other part time paid work, and thereby increase his CAP hours.

Centre Workload

From April-July 2020 there was a huge drop nationally in self-referrals to the debt advice industry, most likely due to the overwhelming impact of Covid on every area of personal and operational life. Face to face visits in clients' homes, a bedrock of CAP support, had to be stopped. After a pause in April to re-work the CAP system, from May onwards it resumed, through telephone/video call visits instead.

Although there was a numerical decrease in clients seen at the Centre in the last 12 months, qualitatively the workload greatly increased. Previously cases typically required on average 2-3 days of work in total (direct contact plus preparation, follow up and admin) from initial contact to a stable budget and identifying a chosen debt solution. However, conducting 'visits' remotely or occasionally at the office rather than in their homes (frequently with clients who have literacy, memory, physical or mental health or IT challenges) takes much longer to gather and document the necessary information. It is also much harder for the Debt Coach to notice cues or help clients locate their information (or even open letters for them) when not physically present. Overall, there were many more total hours invested in each case, which required all our capacity just to keep progressing.

August-November 2020 there were more new cases, especially in November. Each of these has been among the most difficult encountered to date, partly because help had been delayed, debts had increased and clients were desperate. Lockdown had also adversely affected client's mental health and diminished their coping mechanisms and support and increased any associated abuse.

From November-2020 to January-2021 there was another lull in new referrals, but the intensity of ongoing work continued. From February-May 2021 new cases increased again, and the previous ones finally finished the setup process and moved to long term debt help plans. These cases look likely to continue the profile of greater complexity.

CAP Money Courses were also impacted by lockdowns and restrictions on face-to-face meetings, but eventually CAP nationally was able to produce and trial a model of remote delivery, and a couple of such courses was able to run in Thurrock. Unfortunately, take-up was still low with people saying they would prefer to wait until they could meet in person.

THURROCK CHRISTIAN FELLOWSHIP TRUST

REPORT OF THE TRUSTEES **for the Year Ended 31 March 2021**

ACHIEVEMENT AND PERFORMANCE

Thurrock FoodBank

What an incredible year 2020 was, overcoming numerous unprecedented challenges. It has been heartening to witness the overwhelming generosity and support of the public, and the dedication of our volunteers during this period of uncertainty has been amazing. Thurrock Foodbank continued to deliver a fantastic service to the people of Thurrock, providing them hope for a better future. We continue to be well and truly blessed!

We had to operate with a limited core team, and we were also able to welcome some temporary volunteers. They worked through the periods of lockdown with such great commitment. They all worked really hard through December and into the New Year, adapting to various changes that we had to make. The generosity was overwhelming, with us receiving many generous financial donations. As a result, we replaced the cardboard boxes we were previously using with plastic 'tote' boxes with attached lids. These have better storage and superior stacking ability, as well as being better for the transportation of the food parcels. We also took the opportunity to reorganise the warehouse to utilise all the available space.

We were also delighted to have taken delivery of our new van. Being a little larger than our previous van, it enables us to be more efficient and to get all the deliveries loaded in one go, thus avoiding a number of trips.

We operate ten foodbank Distribution Centres across Thurrock, but unfortunately due to the age and COVID vulnerability of the volunteers, our Tilbury distribution centre had to close for a period; although this wasn't a major problem as we were able to direct our clients to another nearby centre.

We are also opened a new distribution centre here at Corringham, with many of our referral agencies coming to collect food parcels and associated items. The Local Area Coordinators ('LACs') from Thurrock Council continue to come in person to collect food parcels to deliver to their clients.

The continued good work of Foodbanks continues to be well publicised via social media channels and has been a great platform for getting help and support. We have maintained our good relationships with Tesco, Sainsburys, ASDA, Morrisons, and the local CO-OPs. We continue to receive a weekly donation from Amazon, often including some weird and wonderful food items.

The interaction with Thurrock Council LACs and associated teams, the Well Homes Team, continues to be a good direct link to some of our clients and demonstrates the difference that we are able to make to the lives of families and individuals in desperate need across Thurrock. These relationships ensure that we are not only able to provide food but, aligned with the Trussell Trust strategy, we are able to signpost people to the help that they actually need, whether it be debt advice, addiction help, or mental health assistance etc. This year we have been asked to make up 180 Christmas Hampers for those in need.

We have partnerships with local schools & colleges who support us throughout the year but especially at Harvest Festival and Christmas times. We also have a developing partnership with Palmers college whose students did a great job packing those hampers. We look forward to continued development of that relationship in the future.

Statistics:

Since 1st April 2020 we have served 8483 people, 3808 of which have been children; this is an increase of 40% over the same period in the previous year.

The Future:

Thurrock Foodbank continues to develop and is in the process of becoming of Pathfinder Foodbank that will work to find an end to society's need for a Foodbank in the Thurrock area; and to provide a service that ensures that people get the help they need for their situation, without being reliant on a foodbank for their essentials.

FINANCIAL REVIEW

Financial position

The Trustees, Advisors and Administrators have worked hard over this year in all areas of financial accounting and controls to ensure that the finances of TCF are used effectively in our ministry. The members of TCF have continued to give generously and, as always, God has been gracious to us all. In addition to the church's income from tithes, offerings and hall rental, fundraising is received through offerings, including a monthly 'Special Offering', which is an opportunity for members to contribute directly to a Foodbank collection, as well as the Thurrock CAP Debt Centre and the Poor & Needy Fund. In this context, including Preschool fees, we are thankful for total 'Incoming Resources' of £892,273. Against this our total 'Outgoing Resources' amounted to £637,895, leaving us at a surplus over the year of £254,378.

At the end of the year, there was a total of £443,039 in the TCF bank accounts.

THURROCK CHRISTIAN FELLOWSHIP TRUST

REPORT OF THE TRUSTEES **for the Year Ended 31 March 2021**

FINANCIAL REVIEW

Reserves policy

The Trustees have reviewed the Reserves Policy and consider it prudent to keep sufficient reserves to cover any unforeseen circumstances such as redundancy etc. These reserves are not invested in tangible assets but are kept restricted in line with the TCF Business Policy. The ongoing aim is to have sufficient funds to cover the total staff wages for a period of 3 months, but this is not possible at present. Currently, there is a sum of £47,500 that has been set aside.

Effects of the COVID-19 Pandemic

The onset of the Coronavirus pandemic within the UK during March 2020 inevitably caused change and disruption to the operations and work of both TCF Church and the Trust. By UK Government decree, all TCF church face-to-face gatherings ceased, and the church began to meet, both on Sundays and for midweek meetings, using interactive electronic communications ('Zoom'). Later in the year, the TCF leaders took the view that the subsequent partial relaxation of the Government regulations on places of worship - which limited congregation numbers, continued to require face coverings and banned singing entirely - still prevented the congregation worshipping together face-to-face in any meaningful way. Our Zoom meetings therefore continued for the remainder of this financial year (and beyond) and were highly effective, in any case.

For most of the financial year, our weekday hall hirers chose to discontinue renting from us, mainly due to pandemic regulations, resulting in a significant loss of income to the Trust. However, our Preschool remained open but, initially, only to the children of Key Workers; this required some of our staff to be 'furloughed' for 3-4 months. Thurrock Foodbank, as an essential activity, continued its operations and, indeed, needed to expand them due to the greater demand from clients over the whole year. Consequently, the main church hall was converted into a Foodbank Distribution and additional storage centre. CAP (Thurrock) modified its operations - see its own report - but the demand from its debt clients was certainly not diminished.

Financially, therefore, the Trust operated on a reduced income, largely due to fees from hall hiring being reduced to zero. Having previously converted most of our church members' giving to standing order or online payment, the loss of face-to-face meetings had less of an impact on 'giving' than some other churches experienced. Notwithstanding these financial setbacks, we are pleased to report that God, by His grace, met all our needs and minimised the shortfall in our funds. Our overall finances remain secure for the long term.

Our 'Spacious Place' vision - of a community café, integrated Foodbank Distribution Centre, Cap Debt Centre, and Preschool, all combining resources to help the community and bring the good news of Jesus to the local population - required a considerable amount of re-configuration to our buildings, which will cost a great deal. However, the Trust has applied for large numbers of grants from a wide range of different grant providers and - by God's grace - has been hugely successful in attracting grants totalling £164,388.

It is planned to commence building works in mid-August 2021 and for these to be finished by the end of 2021.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

The Board of Trustees is a team of seven people; this includes Trustees, any appointed Advisors and Executives, and other board members representing the Church Leadership Team. The board meets a minimum four times per annum.

Trustees	Andrew Acreman - Chairman
	Ricky Cranefield - Secretary
	Godfred Adomako - Treasurer
	Nicola Nsubuga (resigned 18th January 2021)
	Claire Ruff (appointed 5th March 2021)
Executives	John Freeman - Administrative Manager & Leadership Team Member
	Rachel Hicks - Senior Administrative Team Member
	Alison Jones - Preschool Manager & Safeguarding Officer

THURROCK CHRISTIAN FELLOWSHIP TRUST

REPORT OF THE TRUSTEES **for the Year Ended 31 March 2021**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Recruitment and appointment of new trustees

Trustees are recruited from within the church membership. They are active, reliable members, of reasonably long standing within TCF. They are people who clearly demonstrate their understanding and commitment to the vision and values of the church, are deemed to be of good Christian character, and give financially to the work of God in accordance with Biblical beliefs. Furthermore, they are people who demonstrate a competence commensurate with the fulfilment of the responsibilities of Trustees.

New Trustees are proposed by existing Trustees, in consultation with the Church Leadership, which has a veto over the appointment of any Trustee. New Trustees are invited to attend regular Trustees' meetings for an initial minimum period of 6 months, functioning in a probationary capacity, but with full decision-making power. After this probationary period, if approved by the existing Trustees and Church Leadership, they would normally be invited by the existing Trustees to take up the permanent role of a Trustee, with written confirmation of each appointment from the Chairman. After this, there would normally follow a discussion of the specific roles and functions of each new Trustee within the Board.

Induction and training of new trustees

The formal invitation to become a Trustee 'on probation' would include a copy of the Charity Commissions publication outlining "Responsibilities of Charity Trustees", the latest of which is "The Essential Trustee: What you need to know" (July 2015). Each invitee is invited to spend a day in the Church Office, speaking to our administrative staff and reviewing past minutes and financial documents. Also, these invitees will both observe, and participate in, a number of Trustees' meetings before being formally invited to become a permanent Trustee, usually over a 6-month period. In addition, there is the opportunity for informal mentoring by an existing Trustee and an encouragement to attend external training or conference meetings as required by the Trust.

Risk management

The Trustees are constantly reviewing the major risks to which the Charity is exposed with a view to updating the systems already in place to mitigate these risks wherever possible. Regular reviews are placed on each Trustee agenda and undertaken in relation to 'Health & Safety', 'Financial Controls & Management', 'Human Resources', 'Insurance', 'Safeguarding Policy', 'Compliance' and 'Changes in Legislation / External Factors'.

TCF Safeguarding Policy

We adhere strictly to our 'Child Protection Policy', which has been updated to adhere to the changes within legislation. All new children- and youth- workers will continue to be DBS (Disclosure and Barring Service) checked.

Regular training event takes place, which are both a refresher for existing youth- and children- workers, and an introduction to safeguarding for new workers. The training incorporates safeguarding vulnerable adults, particularly in relation to the work of CAP (Thurrock) and the Thurrock Foodbank, and also provides the opportunity to highlight to all volunteers any amendments or additions to the policy and remind them of best practice.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

297569

Principal address

2-4 Chase Road
Corringham
Essex
SS17 7QH

Trustees

A Acreman Chair
R Cranefield
Mrs N Nsubuga (resigned 18.1.21)
G Adomako
Ms C Ruff (appointed 8.3.21)

Independent Examiner

Brindley Millen Ltd
167 Turners Hill
Cheshunt
Hertfordshire
EN8 9BH

THURROCK CHRISTIAN FELLOWSHIP TRUST

REPORT OF THE TRUSTEES
for the Year Ended 31 March 2021

REFERENCE AND ADMINISTRATIVE DETAILS

Solicitors

Margaret Reynolds
24 London Road
Grays
Essex
RM17 5XY

Administrative Information

The TCF administrative offices are based at the principal address above.

Telephone	01375 641867
Email	tcfadmin@thurrockcf.org.uk
Website	www.thurrockcf.org.uk

There are a team of administrators serving the work and ministry of TCF. These people are;

Mr John Freeman - Administrative Manager
- with particular responsibility for the management of the Administration Team.

Mrs Rachel Hicks - Senior Administrative Team Member
- with particular responsibility for all areas of finance, payroll & Trustee support

Mrs Ceri Norton - Administrative Team Member
- with responsibility for Pre School administration, finances and invoicing, and hall hiring

Mrs Gillian Cranfield - Administrative Team Member
- with responsibility for church administration and communication

Approved by order of the board of trustees on Sep 24, 2021 and signed on its behalf by:



.....
A Acreman - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
THURROCK CHRISTIAN FELLOWSHIP TRUST**

Independent examiner's report to the trustees of Thurrock Christian Fellowship Trust

I report to the charity trustees on my examination of the accounts of Thurrock Christian Fellowship Trust (the Trust) for the year ended 31 March 2021.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of Institute of Chartered Accountants in England & Wales which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.


mwbrindley (Sep 24, 2021 12:40 GMT+1)

Maurice Brindley FCA BSc
Institute of Chartered Accountants in England & Wales
Brindley Millen Ltd
167 Turners Hill
Cheshunt
Hertfordshire
EN8 9BH

Date: Sep 24, 2021

THURROCK CHRISTIAN FELLOWSHIP TRUST**STATEMENT OF FINANCIAL ACTIVITIES****for the Year Ended 31 March 2021**

	Notes	Unrestricted funds £	Restricted funds £	31.3.21 Total funds £	31.3.20 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	75,410	447,440	522,850	183,262
Other trading activities	3	305,970	-	305,970	328,901
Investment income	4	24	2	26	36
Other income		57,409	6,018	63,427	7,360
Total		438,813	453,460	892,273	519,559
EXPENDITURE ON					
Charitable activities	5				
Church operations		241,976	395,919	637,895	503,637
NET INCOME		196,837	57,541	254,378	15,922
Transfers between funds	13	5,423	(5,423)	-	-
Net movement in funds		202,260	52,118	254,378	15,922
RECONCILIATION OF FUNDS					
Total funds brought forward		1,030,886	52,821	1,083,707	1,067,785
TOTAL FUNDS CARRIED FORWARD		1,233,146	104,939	1,338,085	1,083,707

The notes form part of these financial statements

THURROCK CHRISTIAN FELLOWSHIP TRUST**BALANCE SHEET****31 March 2021**

	Notes	Unrestricted funds £	Restricted funds £	31.3.21 Total funds £	31.3.20 Total funds £
FIXED ASSETS					
Tangible assets	10	875,000	23,528	898,528	875,000
CURRENT ASSETS					
Debtors	11	2,326	-	2,326	949
Cash at bank and in hand		361,628	81,411	443,039	213,772
		<u>363,954</u>	<u>81,411</u>	<u>445,365</u>	<u>214,721</u>
CREDITORS					
Amounts falling due within one year	12	(5,808)	-	(5,808)	(6,014)
NET CURRENT ASSETS		<u>358,146</u>	<u>81,411</u>	<u>439,557</u>	<u>208,707</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>1,233,146</u>	<u>104,939</u>	<u>1,338,085</u>	<u>1,083,707</u>
NET ASSETS		<u><u>1,233,146</u></u>	<u><u>104,939</u></u>	<u><u>1,338,085</u></u>	<u><u>1,083,707</u></u>
FUNDS	13				
Unrestricted funds				1,233,146	1,030,886
Restricted funds				<u>104,939</u>	<u>52,821</u>
TOTAL FUNDS				<u><u>1,338,085</u></u>	<u><u>1,083,707</u></u>

The financial statements were approved by the Board of Trustees and authorised for issue on Sep 24, 2021 and were signed on its behalf by:



A Acreman - Trustee



R Crane - Trustee

THURROCK CHRISTIAN FELLOWSHIP TRUST**CASH FLOW STATEMENT****for the Year Ended 31 March 2021**

	Notes	31.3.21 £	31.3.20 £
Cash flows from operating activities			
Cash generated from operations	1	252,891	9,932
Net cash provided by operating activities		<u>252,891</u>	<u>9,932</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		(29,410)	-
Sale of tangible fixed assets		5,760	-
Interest received		26	36
Net cash (used in)/provided by investing activities		<u>(23,624)</u>	<u>36</u>
Change in cash and cash equivalents in the reporting period		<u>229,267</u>	<u>9,968</u>
Cash and cash equivalents at the beginning of the reporting period		<u>213,772</u>	<u>203,804</u>
Cash and cash equivalents at the end of the reporting period		<u><u>443,039</u></u>	<u><u>213,772</u></u>

The notes form part of these financial statements

THURROCK CHRISTIAN FELLOWSHIP TRUST

NOTES TO THE CASH FLOW STATEMENT

for the Year Ended 31 March 2021

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.3.21	31.3.20
	£	£
Net income for the reporting period (as per the Statement of Financial Activities)	254,378	15,922
Adjustments for:		
Depreciation charges	5,882	-
Profit on disposal of fixed assets	(5,760)	-
Interest received	(26)	(36)
(Increase)/decrease in debtors	(1,377)	28
Decrease in creditors	(206)	(5,982)
Net cash provided by operations	<u>252,891</u>	<u>9,932</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.20	Cash flow	At 31.3.21
	£	£	£
Net cash			
Cash at bank and in hand	213,772	229,267	443,039
	<u>213,772</u>	<u>229,267</u>	<u>443,039</u>
Total	<u>213,772</u>	<u>229,267</u>	<u>443,039</u>

NOTES TO THE FINANCIAL STATEMENTS

for the Year Ended 31 March 2021

1. ACCOUNTING POLICIES

Basis of preparing the financial statements and assessment of going concern

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

The financial statements are presented in sterling (£).

Critical accounting judgements and key sources of estimation uncertainty

In preparing financial statements it is necessary to make certain judgements, estimates and assumptions that affect the amounts recognised in the financial statements. The following judgements and estimates are considered by the trustees to have most significant effect on amounts recognised in the financial statements.

Useful economic life of tangible fixed assets:

The annual depreciation charge for tangible assets is sensitive to changes in the estimated useful economic lives and residual values of the assets. The useful economic lives and residual values are reassessed annually. They are amended when necessary to reflect current estimates, based on technological advancement, future investments, economic utilisation and the physical condition of the assets.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Improvements to property	- 10% on cost
Fixtures and fittings	- 20% on cost
Motor vehicles	- 20% on cost
Computer equipment	- 33% on cost

No depreciation is charged in respect of freehold land and buildings as the residual value of the property after its estimated useful life is anticipated to be at least the carrying value of the property shown in the financial statements.

Taxation

The charity is exempt from tax on its charitable activities.

Debtors

Trade and other debtors are recognised at the settlement amount. Prepayments are valued at the amount prepaid.

Cash at bank and in hand

Cash at bank and in hand includes cash, current bank accounts and deposit bank accounts with no withdrawal limitations.

Creditors

Creditors are recognised where the charity has a present obligation resulting from a past event that will result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are recognised at their settlement amount.

Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially settled at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

THURROCK CHRISTIAN FELLOWSHIP TRUST

NOTES TO THE FINANCIAL STATEMENTS - continued **for the Year Ended 31 March 2021**

1. ACCOUNTING POLICIES - continued

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2. DONATIONS AND LEGACIES

	31.3.21	31.3.20
	£	£
Donations and offerings	138,821	75,026
Gift aid	9,742	6,409
Grants	164,388	-
Donated services and facilities	209,368	94,958
Sundry income	531	6,869
	<u>522,850</u>	<u>183,262</u>

During the year the Foodbank received food donations totalling £209,368 (2020: £94,958). This figure was calculated using the Trussell Trust suggested valuation of £1.68p/Kg of donated food (2020: £1.68p/Kg).

Grants received, included in the above, are as follows:

	31.3.21	31.3.20
	£	£
Big Local	3,001	-
Essex Community Foundation	39,358	-
Griffin	2,000	-
Lottery Funding	57,370	-
Protor & Gamble	24,000	-
The Co-operative Group	5,283	-
Thurrock Community and Voluntary Services (CVS)	12,000	-
Thurrock Council	6,670	-
Trussell Trust - Foodbank	12,857	-
Other grants	1,849	-
	<u>164,388</u>	<u>-</u>

3. OTHER TRADING ACTIVITIES

	31.3.21	31.3.20
	£	£
Income from Pre School	298,605	308,433
Hire of hall	7,365	20,468
	<u>305,970</u>	<u>328,901</u>

THURROCK CHRISTIAN FELLOWSHIP TRUST

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 March 2021

4. INVESTMENT INCOME

	31.3.21	31.3.20
	£	£
Deposit account interest	26	36
	<u>26</u>	<u>36</u>

5. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.21	31.3.20
	£	£
Independent examiners fee	3,348	3,350
	<u>3,348</u>	<u>3,350</u>

6. SUPPORT COSTS

	Finance	Governance	Totals
	£	costs	£
Church operations	30	6,392	6,422
	<u>30</u>	<u>6,392</u>	<u>6,422</u>

7. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2021 nor for the year ended 31 March 2020.

8. STAFF COSTS

	31.3.21	31.3.20
	£	£
Wages and salaries	308,113	295,250
Social security costs	11,067	9,686
Other pension costs	10,732	9,595
	<u>329,912</u>	<u>314,531</u>

The average monthly number of employees during the year was as follows:

	31.3.21	31.3.20
All staff	17	18
	<u>17</u>	<u>18</u>

No employees received emoluments in excess of £60,000.

Key management remuneration

The trustees consider the Key Management of the Charity to be that of the Core Leadership Team.

During the year gross salary of £27,902 (2020: £22,452) was made to the key management as well as Employer's NI of £2,638 (2020: £1,908) and Employer's Pension Contributions of £555 (2020: £489).

THURROCK CHRISTIAN FELLOWSHIP TRUST

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 March 2021

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	44,845	138,417	183,262
Other trading activities	328,901	-	328,901
Investment income	34	2	36
Other income	6,964	396	7,360
Total	380,744	138,815	519,559
EXPENDITURE ON			
Charitable activities			
Church operations	377,728	125,909	503,637
NET INCOME	3,016	12,906	15,922
RECONCILIATION OF FUNDS			
Total funds brought forward	1,027,870	39,915	1,067,785
TOTAL FUNDS CARRIED FORWARD	1,030,886	52,821	1,083,707

10. TANGIBLE FIXED ASSETS

	Freehold property £	Improvements to property £	Fixtures and fittings £
COST			
At 1 April 2020	875,000	313,155	67,755
Additions	-	-	-
Disposals	-	-	-
At 31 March 2021	875,000	313,155	67,755
DEPRECIATION			
At 1 April 2020	-	313,155	67,755
Charge for year	-	-	-
Eliminated on disposal	-	-	-
At 31 March 2021	-	313,155	67,755
NET BOOK VALUE			
At 31 March 2021	875,000	-	-
At 31 March 2020	875,000	-	-

THURROCK CHRISTIAN FELLOWSHIP TRUST**NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 March 2021****10. TANGIBLE FIXED ASSETS - continued**

	Motor vehicles £	Computer equipment £	Totals £
COST			
At 1 April 2020	15,102	24,095	1,295,107
Additions	29,410	-	29,410
Disposals	(15,102)	-	(15,102)
	<hr/>	<hr/>	<hr/>
At 31 March 2021	29,410	24,095	1,309,415
	<hr/>	<hr/>	<hr/>
DEPRECIATION			
At 1 April 2020	15,102	24,095	420,107
Charge for year	5,882	-	5,882
Eliminated on disposal	(15,102)	-	(15,102)
	<hr/>	<hr/>	<hr/>
At 31 March 2021	5,882	24,095	410,887
	<hr/>	<hr/>	<hr/>
NET BOOK VALUE			
At 31 March 2021	23,528	-	898,528
	<hr/>	<hr/>	<hr/>
At 31 March 2020	-	-	875,000
	<hr/>	<hr/>	<hr/>

Freehold Property is shown at fair value.

11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.21 £	31.3.20 £
Tax recoverable	965	430
Other debtors	1,361	519
	<hr/>	<hr/>
	2,326	949
	<hr/>	<hr/>

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.21 £	31.3.20 £
Taxation and social security	2,212	2,414
Other creditors	3,596	3,600
	<hr/>	<hr/>
	5,808	6,014
	<hr/>	<hr/>

THURROCK CHRISTIAN FELLOWSHIP TRUST

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 March 2021

13. MOVEMENT IN FUNDS

	At 1.4.20 £	Net movement in funds £	Transfers between funds £	At 31.3.21 £
Unrestricted funds				
General fund	84,695	57,451	(232)	141,914
Designated Building fund	875,000	-	-	875,000
Youth	39	-	-	39
Hall Hire	3,185	5,406	(5,738)	2,853
Poor & Needy	694	-	999	1,693
Business Reserve	47,500	-	-	47,500
Mission	2,315	(8,940)	10,404	3,779
Preschool Garden	7,314	-	(5,010)	2,304
Community Space	10,144	47,602	5,000	62,746
Foodbank - Future Development Fund	-	95,318	-	95,318
	1,030,886	196,837	5,423	1,233,146
Restricted funds				
Foodbank	44,761	59,778	(11,066)	93,473
Albania UCB	2	-	-	2
Albania Sparks	260	-	-	260
CAP	2,521	4,235	-	6,756
Poor & Needy	-	(633)	633	-
Preschool Garden	199	(5,209)	5,010	-
Foodbank - Food	4,922	(630)	-	4,292
Other one off restrictions	156	-	-	156
	52,821	57,541	(5,423)	104,939
TOTAL FUNDS	1,083,707	254,378	-	1,338,085

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	393,302	(335,851)	57,451
Hall Hire	9,493	(4,087)	5,406
Mission	1,500	(10,440)	(8,940)
Community Space	34,518	13,084	47,602
Foodbank - Future Development Fund	-	95,318	95,318
	438,813	(241,976)	196,837
Restricted funds			
Foodbank	447,180	(387,402)	59,778
CAP	4,400	(165)	4,235
Poor & Needy	430	(1,063)	(633)
Preschool Garden	1	(5,210)	(5,209)
Foodbank - Food	1,449	(2,079)	(630)
	453,460	(395,919)	57,541
TOTAL FUNDS	892,273	(637,895)	254,378

THURROCK CHRISTIAN FELLOWSHIP TRUST

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 March 2021

13. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.19 £	Net movement in funds £	Transfers between funds £	At 31.3.20 £
Unrestricted funds				
General fund	80,095	5,685	(1,085)	84,695
Designated Building fund	875,000	-	-	875,000
Youth	53	(14)	-	39
Hall Hire	13,881	2,292	(12,988)	3,185
Poor & Needy	1,035	(821)	480	694
Business Reserve	47,500	-	-	47,500
Foodbank - Designated	3,803	3,006	(6,809)	-
Mission	1,513	(9,600)	10,402	2,315
Preschool Garden	4,990	2,324	-	7,314
Community Space	-	144	10,000	10,144
	<u>1,027,870</u>	<u>3,016</u>	<u>-</u>	<u>1,030,886</u>
Restricted funds				
Foodbank	39,653	5,108	-	44,761
Albania UCB	2	-	-	2
Albania Sparks	260	-	-	260
CAP	-	2,521	-	2,521
Preschool Garden	-	199	-	199
Foodbank - Food	-	4,922	-	4,922
Other one off restrictions	-	156	-	156
	<u>39,915</u>	<u>12,906</u>	<u>-</u>	<u>52,821</u>
TOTAL FUNDS	<u><u>1,067,785</u></u>	<u><u>15,922</u></u>	<u><u>-</u></u>	<u><u>1,083,707</u></u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	351,223	(345,538)	5,685
Youth	-	(14)	(14)
Hall Hire	26,896	(24,604)	2,292
Poor & Needy	26	(847)	(821)
Foodbank - Designated	131	2,875	3,006
Mission	-	(9,600)	(9,600)
Preschool Garden	2,324	-	2,324
Community Space	144	-	144
	<u>380,744</u>	<u>(377,728)</u>	<u>3,016</u>
Restricted funds			
Foodbank	126,035	(120,927)	5,108
CAP	3,602	(1,081)	2,521
Poor & Needy	855	(855)	-
Preschool Garden	866	(667)	199
Foodbank - Food	7,301	(2,379)	4,922
Other one off restrictions	156	-	156
	<u>138,815</u>	<u>(125,909)</u>	<u>12,906</u>
TOTAL FUNDS	<u><u>519,559</u></u>	<u><u>(503,637)</u></u>	<u><u>15,922</u></u>

THURROCK CHRISTIAN FELLOWSHIP TRUST**NOTES TO THE FINANCIAL STATEMENTS - continued**
for the Year Ended 31 March 2021**13. MOVEMENT IN FUNDS - continued**

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.19 £	Net movement in funds £	Transfers between funds £	At 31.3.21 £
Unrestricted funds				
General fund	80,095	63,136	(1,317)	141,914
Designated Building fund	875,000	-	-	875,000
Youth	53	(14)	-	39
Hall Hire	13,881	7,698	(18,726)	2,853
Poor & Needy	1,035	(821)	1,479	1,693
Business Reserve	47,500	-	-	47,500
Foodbank - Designated	3,803	3,006	(6,809)	-
Mission	1,513	(18,540)	20,806	3,779
Preschool Garden	4,990	2,324	(5,010)	2,304
Community Space	-	47,746	15,000	62,746
Foodbank - Future Development Fund	-	95,318	-	95,318
	<hr/> 1,027,870	<hr/> 199,853	<hr/> 5,423	<hr/> 1,233,146
Restricted funds				
Foodbank	39,653	64,886	(11,066)	93,473
Albania UCB	2	-	-	2
Albania Sparks	260	-	-	260
CAP	-	6,756	-	6,756
Poor & Needy	-	(633)	633	-
Preschool Garden	-	(5,010)	5,010	-
Foodbank - Food	-	4,292	-	4,292
Other one off restrictions	-	156	-	156
	<hr/> 39,915	<hr/> 70,447	<hr/> (5,423)	<hr/> 104,939
TOTAL FUNDS	<hr/> <hr/> 1,067,785	<hr/> <hr/> 270,300	<hr/> <hr/> -	<hr/> <hr/> 1,338,085

THURROCK CHRISTIAN FELLOWSHIP TRUST

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 March 2021

13. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	744,525	(681,389)	63,136
Youth	-	(14)	(14)
Hall Hire	36,389	(28,691)	7,698
Poor & Needy	26	(847)	(821)
Foodbank - Designated	131	2,875	3,006
Mission	1,500	(20,040)	(18,540)
Preschool Garden	2,324	-	2,324
Community Space	34,662	13,084	47,746
Foodbank - Future Development Fund	-	95,318	95,318
	<hr/>	<hr/>	<hr/>
	819,557	(619,704)	199,853
Restricted funds			
Foodbank	573,215	(508,329)	64,886
CAP	8,002	(1,246)	6,756
Poor & Needy	1,285	(1,918)	(633)
Preschool Garden	867	(5,877)	(5,010)
Foodbank - Food	8,750	(4,458)	4,292
Other one off restrictions	156	-	156
	<hr/>	<hr/>	<hr/>
	592,275	(521,828)	70,447
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>1,411,832</u>	<u>(1,141,532)</u>	<u>270,300</u>

General fund

The general fund is used for the general running of the fellowship

Business Reserve - Designated

This fund represents money set aside for any unforeseen circumstances.

Building fund - Designated

This is a designated and restricted fund for the building to account for monies that have been given for the purchasing and developing the new building and for monies set aside for that purpose.

Youth - Designated

This fund represents funds raised/donations received - Christian teaching to young people.

Hall Hire - Designated

This fund represents money received for hiring out our hall at Giffords Cross.

Pension Fund - Designated

This is income specifically restricted to be used in the setting up of a Pension scheme.

Community Space - Designated

This fund represents money raised or donated for the development of the Community Space.

Foodbank - Future Development Fund - Designated

This fund represents money raised or donated for Foodbank Future Development space.

Poor & Needy - Restricted/Designated

This represents donations received/funds allocated, to support the poor & needy when needed.

Foodbank - Restricted

This fund represents funds received and specific expenditure related to the operation of the Foodbank.

Youth Funding - Restricted

This fund represents grants received to help any youth causes.

THURROCK CHRISTIAN FELLOWSHIP TRUST

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 March 2021

13. MOVEMENT IN FUNDS - continued

Albania UCB - Restricted

This fund represents donations received to support the production of UCB Word for today in Albania.

Kosovo Projects - Restricted

This is a fund which represents donations received to support families in Kosovo.

Albania Sparks Ministry - Restricted

This is a fund which represents funds raised/donations received to help Tomor & Miranda with their work with poor and needy children in Albania.

CAP - Restricted/Designated

This is a fund which represents donations received to help support Christians Against Poverty work.

CAP - D Acreman - Restricted

This is a fund which represents donations received on behalf of D Acreman for the work he does with CAP.

Playschool Garden - Restricted

This fund represent money raised or donated for the development of the garden.

14. RELATED PARTY DISCLOSURES

During the year G Cranefield, the spouse of R Cranefield, received remuneration totalling £5,261 (2020: £3,850) for Church administration. She left the charity on 31/10/2020.