

Nailsea Baptist Church – Annual Report 2021

2021 saw the church slowly emerge from the COVID pandemic as restrictions allowed. The start of the year saw us meeting online on a Sunday making use of YouTube, and many groups continuing to meet remotely through the week using Zoom. Growth Groups, Renew, the weekly Church Prayer Meeting and Messy Church soon restarted using Zoom. The Chatterbox team kept close contact with the 70+ older people through phone calls and, when allowed, home visits without going into houses. Our Youth Worker similarly maintained contact with the young people and our Children's Worker did the same with the children and their families. Pastoral care continued through the team making phone calls to those who needed it and the Leadership Team made contact as widely as they could to ensure people were checked in on. Members meetings were held online and were a great opportunity to see the wider church in one place.

Sadly, many events scheduled for that year were unable to take place, including the Church Weekend Away, Youth Weekend Away and Spree. There was renewed commitment to see these things return next year.

As the year progressed it became clear that groups would be able to resume, under strict conditions. Our church services started to welcome small numbers to be present at recordings of church services on YouTube. This took place at the Centre due to the school not being available yet. Attendees would sign up to attend and chairs would be laid out in a way that ensured safety. Masks were worn and singing limited initially. It was a joy to begin to worship again in groups. The summer saw some people begin to meet outside and there was even the odd outdoor worship gathering, for example, the young people met together round a campfire at a local farm to study the Bible and worship. Precious memories.

There were staff changes through the year. We sadly said goodbye to our Children and Families Worker, Claire Aston. She had been

inspirational and such an encouragement to our children and their families during the lockdowns. Her ability to communicate so effectively through YouTube recordings will long be remembered.

The Leadership Team also said goodbye to Crawford Telfer, Judith Winter and Ian Tallamy in April. Martin Elford also stepped down as Church Secretary in the spring, and Josh Howard assumed this role in September. We also welcomed Lou Luft onto the Ministry Team as a Pioneer Minister in training. Graham Shrubsole continued as Church Treasurer, Revd Peter Burns continued as our Pastor and Heulwen Evans as our full-time Youth Worker. We also employed an administrator, Anne Stokes, a cleaner/caretaker, Brian Comerford, and an assistant treasurer, Dawn Perrett.

As we headed into September our Sunday services resumed more fully and we returned to the school. Masks were worn initially, and no tea or coffee was served. These services were organised by our Pastor and were held in Kingshill School in the morning. In the week people began to meet regularly in house groups (called Growth Groups) to study the bible. Our Pastor also headed up a pastoral care team to provide support for anyone who needed it. This could now begin to be in person as well, assuming guidance was followed.

The Coffee Shop reopened in the Church Centre and this was open three mornings a week. On Thursday mornings this was accompanied by a drop-in for people with mental health problems and those suffering from loneliness. This was called Renew Wellbeing and gave people the opportunity to talk, do some craft and play some games.

Members meeting took on a hybrid form as of September. Members were encouraged to attend where they could, but we amended our constitution to allow for members to join the meeting, and vote, online.

We ended the year thankful for God's care and his provision of one another.

NAILSEA BAPTIST CHURCH

CHURCH HOUSE

79 SILVER STREET

NAILSEA

BS48 2DS

CHARITY NUMBER: 1126312

STATEMENT OF ACCOUNT

AND

INDEPENDENT EXAMINATION REPORT

FOR THE YEAR ENDED 31ST DECEMBER 2021

**Luke Silver
Accountancy & Taxation Services
12 Oliver Road
Pontypridd
Mid Glamorgan
CF37 2RD**

Mobile: 07710 456376

E-mail: luke-silver@puresilver.org.uk

Independent Examiner's Report on the Accounts

Accruals Accounts

Report to the trustees/members of Nailsea Baptist Church

Registered Charity Number 1126312

On the accounts for the year ended 31st December 2021

Set out on the following pages

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:
examine the accounts under section 145 of the 2011 Act;
follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements

- To keep accounting records in accordance with section 130 of the 2011 Act; and
 - To prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act
- Have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed *L A Silver*

Date: 10 February 2022

Luke Silver, HNC Business & Finance
Accountancy Practitioner

Accountancy & Taxation Services
12 Oliver Street, Pontypridd, Mid Glamorgan. CF37 2RD

Independent Examiners Report to the Trustees

Introduction

Thank you for submitting the accounts for independent examination. They have been well maintained and the treasurer and others responsible are to be commended for their hard work.

Charity Law and Financial Regulations

The independent examination has been carried out in accordance with the Charities (Accounts and Reports) Regulations 1995 (Statutory Instruments No 2724) and the Accounting by Charities Statement of Recommended Practice (SORP).

Signing of Accounts

I shall be obliged if you will please forward a copy of the signature page for my records after the accounts have been signed by a representative appointed by the Trustees. **A spare copy is enclosed.**

Pension Scheme Liabilities

The Church is a participating employer the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

A formal valuation of the DB Plan as at 31 December 2019 showed the estimated deficit was £18m. The deficit on 31 December 2016 was £93m. The Church and other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DP Plan is due to take place not later than as at 31 December 2022.

Under the Schedule of Contributions, the church will make monthly payments in respect of the DB scheme deficit, currently £319.75, (annual amount £3,837.00).

The Church has been advised that the estimated cost for the church to buyout their Pension Scheme liabilities at 30 November 2021 was £19,400.

Conclusion

There are no other matters I feel need to be brought to your attention.

Please do not hesitate to contact me for further clarification or for further assistance.

Luke Silver

Date: 10 February 2022

NAILSEA BAPTIST CHURCH
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2021

ACTIVITIES REVIEW

The financial results are set out in the enclosed accounts.
The principal activity throughout the year under review was that of the advancement of the Christian faith and the extension of the Kingdom of God.

TRUSTEES

The trustees during the year were as follows:

Rev P Burns

Fir Tree Cottage, 74 High Street, Nailsea BS48 1AU

Mr A Smith

13 Hillcrest Road, Nailsea BS48 2JB

Mr G Shrubsole

18 Bucklands View, Nailsea BS48 4TZ

Dr M Elford

21 Scotch Horn Way, Nailsea BS48 1TE

Mrs J Winter (Resigned 18 May 2021)

1 Sawyers Close, Wraxall, BS48 1LY

Mr C Telfer (Resigned 18 May 2021)

11 Porlock Gardens, Nailsea BS48 2QX

Mr J Howard

1 Coombe Road, Nailsea BS48 2HS

Mr P Aston

37 Beech Drive, Nailsea BS48 1QA

Mr I Tallamy (Resigned 18 May 2021)

7 Church View, Wraxall BS48 1HF

Mrs L Luft (Appointed 16 March 2021)

39 Nightingale Gardens, Nailsea. BS48 2BH

STATEMENT

We certify that the books, vouchers and information produced to enable the independent examination of our accounts to be conducted contain a full and correct record of our financial transactions and activities to the best of our knowledge and belief.

SIGNED ON BEHALF OF THE TRUSTEES

Please print name: _____ Date: _____

Independent Examiners Report to the Trustees

1. Accounting Policies

- a) The financial statements have been prepared in accordance with applicable accounting standards and follow the recommendations in Statement of Recommended Practice Accounting by Charities (SORP) issued October 2000.
- b) There has been no change to the valuation rules since last year. The accounts are presented in an accruals format.
- c) No changes have been made to accounts for previous years.

2. Trustees

One of the Trustees Rev P Burns received remuneration from the Charity. No one received in excess of £50,000.

3. Expenditure

Independent Examiner's fee for the year is £675.

4. Endowment and Restricted Funds

There were no restricted funds received during the financial year.

5. Investment Assets

The charity has £60,000 as an investment asset. This money is held with Virgin Money.

6. Paid Employees

The charity had two full time paid employees Peter Burns and Heulwen Evans. There were four part time employees, Clare Aston, Dawn Perrett, Brian Comerford and Anne Stokes.

They were paid salaries to support the further development of the objects of the charity.

7. Charity Management and Administration

The work carried out by the treasurer is on a voluntary basis. The total administrative costs during the year were £12,024.

8. Fixed Assets – Land & Premises

The Centre is insured for a rebuild value of £1,544,152.

9. Fixed Assets – Contents of Premises

The equipment is insured for £105,848 which includes £5,000 for equipment held at Kingshill School.

10. Debtors & Prepayments

There were no Debtors or Prepayments during this financial year.

11. Creditors & Accruals

There were no Creditors or Accruals during this financial year.

Nailsea Baptist Church
Statement of Financial Activities
For the period from 01 January 2021 to 31 December 2021

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<i>Incoming resources</i>					
Donations, Legacies and similar incoming resources	137,549	—	—	137,549	144,448
Activities in furtherance of the charity's objects	3,927	—	—	3,927	8,940
Activities for generating funds	—	—	—	—	—
Investment income	207	—	—	207	573
Other incoming resources	—	—	—	—	—
Total income	141,685	—	—	141,685	153,962
<i>Resources used</i>					
Costs of generating funds	—	—	—	—	—
Grants payable in furtherance of charity's objects	—	—	—	—	—
Activities in furtherance of the charity's objects	10,310	—	—	10,310	14,542
Support costs	11,698	—	—	11,698	15,741
Expenditure on managing-administering the charity	125,749	—	—	125,749	130,517
Total expenditure	147,757	—	—	147,757	160,801
Net income / (expenditure) resources before transfer	(6,072)	—	—	(6,072)	(6,839)
<i>Transfers</i>					
Gross transfers between funds - in	—	—	—	—	—
Gross transfers between funds - out	—	—	—	—	—
<i>Other recognised gains / losses</i>					
Gains / losses on investment assets	—	—	—	—	—
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
Net movement in funds	(6,072)	—	—	(6,072)	(6,839)
<i>Reconciliation of funds</i>					
Total funds brought forward	473,783	—	—	473,783	480,622
Total funds carried forward	467,711	—	—	467,711	473,783

There may be minor discrepancies in the totals if the pence are not being shown

Nailsea Baptist Church

Balance Sheet detailed

		As at 31/12/2021	As at 31/12/2020
Fixed assets			
	1407: The Centre (Building)	350,000.00	350,000.00
	Total Fixed assets	350,000.00	350,000.00
Current assets			
	1501: Current Account - 00842728	5,916.92	6,301.57
	1502: Saving Account - 07278356	36.50	2,036.26
	1502A: Extra Reserve - 25460960	1,300.03	5,006.12
	1503: Reserve Account - 07507126	18,035.12	18,033.33
	1505: Virgin Money - 15035A-24170	60,000.00	60,000.00
	1507: Friday Fun Club	—	—
	1508: Fusion	62.49	90.17
	1509: Fast	45.64	39.94
	1511: Chatterbox	1,476.33	1,563.86
	1513: BUC General Account - NL003	30,838.00	30,712.23
	Z05: Accounts Receivable	—	—
	Total Current assets	117,711.03	123,783.48
Liabilities			
	1603: Particular Baptist Fund	—	—
	1603A: Particular Baptist Fund more than 1 year	—	—
	1604: Baptist Loan Corporation	—	—
	1604A: Baptist Loan Corportaion more than 1 yr	—	—
	1605: NBC Member Loans	—	—
	Z04: Accounts Payable	—	—
	Total Liabilities	—	—
	Net Asset surplus (deficit)	467,711.03	473,783.48
Reserves			
	Excess / (deficit) to date	(6,072.45)	134,118.55
	Z01: Starting balances	473,783.48	339,664.93
	Z02: Gains/(losses) on investment assets	—	—
	Z03: Gains and losses own use	—	—
	Total Reserves	467,711.03	473,783.48

As at
31/12/2021

As at
31/12/2020

Represented by Funds		
Unrestricted	440,035.03	446,107.48
Designated	27,676.00	27,676.00
Restricted	—	—
Endowment	—	—
Total	467,711.03	473,783.48

NAILSEA BAPTIST CHURCH

CHURCH HOUSE

79 SILVER STREET

NAILSEA

BS48 2DS

CHARITY NUMBER: 1126312

STATEMENT OF ACCOUNT

AND

INDEPENDENT EXAMINATION REPORT

FOR THE YEAR ENDED 31ST DECEMBER 2021

**Luke Silver
Accountancy & Taxation Services
12 Oliver Road
Pontypridd
Mid Glamorgan
CF37 2RD**

Mobile: 07710 456376

E-mail: luke-silver@puresilver.org.uk

Independent Examiner's Report on the Accounts

Accruals Accounts

Report to the trustees/members of Nailsea Baptist Church

Registered Charity Number 1126312

On the accounts for the year ended 31st December 2021

Set out on the following pages

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

examine the accounts under section 145 of the 2011 Act;
follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements

- To keep accounting records in accordance with section 130 of the 2011 Act; and
 - To prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act
- Have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed *L A Silver*

Date: 10 February 2022

Luke Silver, HNC Business & Finance
Accountancy Practitioner

Accountancy & Taxation Services
12 Oliver Street, Pontypridd, Mid Glamorgan. CF37 2RD

Independent Examiners Report to the Trustees

Introduction

Thank you for submitting the accounts for independent examination. They have been well maintained and the treasurer and others responsible are to be commended for their hard work.

Charity Law and Financial Regulations

The independent examination has been carried out in accordance with the Charities (Accounts and Reports) Regulations 1995 (Statutory Instruments No 2724) and the Accounting by Charities Statement of Recommended Practice (SORP).

Signing of Accounts

I shall be obliged if you will please forward a copy of the signature page for my records after the accounts have been signed by a representative appointed by the Trustees. **A spare copy is enclosed.**

Pension Scheme Liabilities

The Church is a participating employer the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

A formal valuation of the DB Plan as at 31 December 2019 showed the estimated deficit was £18m. The deficit on 31 December 2016 was £93m. The Church and other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DP Plan is due to take place not later than as at 31 December 2022.

Under the Schedule of Contributions, the church will make monthly payments in respect of the DB scheme deficit, currently £319.75, (annual amount £3,837.00).

The Church has been advised that the estimated cost for the church to buyout their Pension Scheme liabilities at 30 November 2021 was £19,400.

Conclusion

There are no other matters I feel need to be brought to your attention.

Please do not hesitate to contact me for further clarification or for further assistance.

Luke Silver

Date: 10 February 2022

NAILSEA BAPTIST CHURCH
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2021

ACTIVITIES REVIEW

The financial results are set out in the enclosed accounts.
The principal activity throughout the year under review was that of the advancement of the Christian faith and the extension of the Kingdom of God.

TRUSTEES

The trustees during the year were as follows:

Rev P Burns

Fir Tree Cottage, 74 High Street, Nailsea BS48 1AU

Mr A Smith

13 Hillcrest Road, Nailsea BS48 2JB

Mr G Shrubsole

18 Bucklands View, Nailsea BS48 4TZ

Dr M Elford

21 Scotch Horn Way, Nailsea BS48 1TE

Mrs J Winter (Resigned 18 May 2021)

1 Sawyers Close, Wraxall, BS48 1LY

Mr C Telfer (Resigned 18 May 2021)

11 Porlock Gardens, Nailsea BS48 2QX

Mr J Howard

1 Coombe Road, Nailsea BS48 2HS

Mr P Aston

37 Beech Drive, Nailsea BS48 1QA

Mr I Tallamy (Resigned 18 May 2021)

7 Church View, Wraxall BS48 1HF

Mrs L Luft (Appointed 16 March 2021)

39 Nightingale Gardens, Nailsea. BS48 2BH

STATEMENT

We certify that the books, vouchers and information produced to enable the independent examination of our accounts to be conducted contain a full and correct record of our financial transactions and activities to the best of our knowledge and belief.

SIGNED ON BEHALF OF THE TRUSTEES

Please print name: _____ Date: _____

Independent Examiners Report to the Trustees

1. Accounting Policies

- a) The financial statements have been prepared in accordance with applicable accounting standards and follow the recommendations in Statement of Recommended Practice Accounting by Charities (SORP) issued October 2000.
- b) There has been no change to the valuation rules since last year. The accounts are presented in an accruals format.
- c) No changes have been made to accounts for previous years.

2. Trustees

One of the Trustees Rev P Burns received remuneration from the Charity. No one received in excess of £50,000.

3. Expenditure

Independent Examiner's fee for the year is £675.

4. Endowment and Restricted Funds

There were no restricted funds received during the financial year.

5. Investment Assets

The charity has £60,000 as an investment asset. This money is held with Virgin Money.

6. Paid Employees

The charity had two full time paid employees Peter Burns and Heulwen Evans. There were four part time employees, Clare Aston, Dawn Perrett, Brian Comerford and Anne Stokes.

They were paid salaries to support the further development of the objects of the charity.

7. Charity Management and Administration

The work carried out by the treasurer is on a voluntary basis. The total administrative costs during the year were £12,024.

8. Fixed Assets – Land & Premises

The Centre is insured for a rebuild value of £1,544,152.

9. Fixed Assets – Contents of Premises

The equipment is insured for £105,848 which includes £5,000 for equipment held at Kingshill School.

10. Debtors & Prepayments

There were no Debtors or Prepayments during this financial year.

11. Creditors & Accruals

There were no Creditors or Accruals during this financial year.

Nailsea Baptist Church
Statement of Financial Activities
For the period from 01 January 2021 to 31 December 2021

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<i>Incoming resources</i>					
Donations, Legacies and similar incoming resources	137,549	—	—	137,549	144,448
Activities in furtherance of the charity's objects	3,927	—	—	3,927	8,940
Activities for generating funds	—	—	—	—	—
Investment income	207	—	—	207	573
Other incoming resources	—	—	—	—	—
Total income	141,685	—	—	141,685	153,962
<i>Resources used</i>					
Costs of generating funds	—	—	—	—	—
Grants payable in furtherance of charity's objects	—	—	—	—	—
Activities in furtherance of the charity's objects	10,310	—	—	10,310	14,542
Support costs	11,698	—	—	11,698	15,741
Expenditure on managing-administering the charity	125,749	—	—	125,749	130,517
Total expenditure	147,757	—	—	147,757	160,801
Net income / (expenditure) resources before transfer	(6,072)	—	—	(6,072)	(6,839)
<i>Transfers</i>					
Gross transfers between funds - in	—	—	—	—	—
Gross transfers between funds - out	—	—	—	—	—
<i>Other recognised gains / losses</i>					
Gains / losses on investment assets	—	—	—	—	—
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
Net movement in funds	(6,072)	—	—	(6,072)	(6,839)
<i>Reconciliation of funds</i>					
Total funds brought forward	473,783	—	—	473,783	480,622
Total funds carried forward	467,711	—	—	467,711	473,783

There may be minor discrepancies in the totals if the pence are not being shown

Nailsea Baptist Church

Balance Sheet detailed

	As at 31/12/2021	As at 31/12/2020
Fixed assets		
1407: The Centre (Building)	350,000.00	350,000.00
Total Fixed assets	350,000.00	350,000.00
Current assets		
1501: Current Account - 00842728	5,916.92	6,301.57
1502: Saving Account - 07278356	36.50	2,036.26
1502A: Extra Reserve - 25460960	1,300.03	5,006.12
1503: Reserve Account - 07507126	18,035.12	18,033.33
1505: Virgin Money - 15035A-24170	60,000.00	60,000.00
1507: Friday Fun Club	—	—
1508: Fusion	62.49	90.17
1509: Fast	45.64	39.94
1511: Chatterbox	1,476.33	1,563.86
1513: BUC General Account - NL003	30,838.00	30,712.23
Z05: Accounts Receivable	—	—
Total Current assets	117,711.03	123,783.48
Liabilities		
1603: Particular Baptist Fund	—	—
1603A: Particular Baptist Fund more than 1 year	—	—
1604: Baptist Loan Corporation	—	—
1604A: Baptist Loan Corportaion more than 1 yr	—	—
1605: NBC Member Loans	—	—
Z04: Accounts Payable	—	—
Total Liabilities	—	—
Net Asset surplus (deficit)	467,711.03	473,783.48
Reserves		
Excess / (deficit) to date	(6,072.45)	134,118.55
Z01: Starting balances	473,783.48	339,664.93
Z02: Gains/(losses) on investment assets	—	—
Z03: Gains and losses own use	—	—
Total Reserves	467,711.03	473,783.48

As at
31/12/2021

As at
31/12/2020

Represented by Funds		
Unrestricted	440,035.03	446,107.48
Designated	27,676.00	27,676.00
Restricted	—	—
Endowment	—	—
Total	467,711.03	473,783.48