

Gorse Hill
BAPTIST CHURCH

Annual Report & Financial Statement

2021

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Annual Report 2021

The Charity Trustees¹ present their Annual Report and Financial Statement for 2021. The Charity, called Gorse Hill Baptist Church², has been registered in the Central Register of Charities since 29th December 2008.

The Charity registration number is 1127294.

Charitable Objective

The Charity is governed by a Constitution which states that the purpose of the Church is the advancement of Christian faith according to the principles of the Baptist denomination. The Charity may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Public benefit

The Trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding what activities the charity should undertake. The Trustees consider that they have acted in the public benefit.

The Church occupies premises which are held by The West of England Baptist Trust Company (West) Ltd, on Trusts which are entirely compatible with the above objective.



After an enthusiastic Fun Day, there were some happy smiles from the clear-up team

¹ 'Trustee' mainly refers to the Minister/Treasurer/Secretary and Deacons, ie those who are involved in the day to day operation of the Church. Where this is the case, the term used in this report will be 'Deacons' or 'Diaconate'.

² Referred to in this Report as 'the Church'

A Message from our Pastor, Steve

Back in March 2020, none of us could have foreseen that almost 2 years later we would still be living under the shadow of Covid 19.

What's happened has been unique to our experience; many have found it both hard to cope and to respond to changing circumstances where we have little personal control over what's happening. No part of life has remained unaffected and none of us has been exempt from the immediate impact of this pandemic.



We have had to adapt at short notice to directives and matters beyond our control: we have missed the joys and encouragements that come from seeing one another face to face; even catching up on news has not been easy when we have been encouraged to stay at home to protect the vulnerable. At the same time, we have been very conscious that, whilst needs have grown, we have responded where we

have been in a position to help.

This Annual Report details the different ministries that were expressed through church life at GHBC in 2021. Many of our regular activities, including meeting for Sunday Worship, restarted on a gradual basis () after restrictions were eased mid-year but, with a church-wide commitment to make best of all opportunities (Ephesians 5: 16a), we have remained active in supporting the church fellowship, as well as reaching out to those in need both in the local community and across Swindon.

You'll be able to read more about our connections with church and community in the updates from the different groups. These reports have been compiled by members of those groups, enabling us to reflect on what has happened over the past year and, in the light of this, to consider what being church and living as disciples might look like in the future.

I'd like to express my thanks to everyone who has contributed to and/or supported the work of the church throughout this year. We have worked, laughed, wept, celebrated, lamented, explored and responded together. Yes, it has been a year of change, surprises, sadness and joy but God's people at GHBC have stepped up as He has called. God has not been silent nor has He been absent throughout the circumstances dictated by COVID19: the church has sought to follow God's leading and to partner in His work.



As ever, we do not measure success by numbers reached or income received. Rather, we see our calling as being faithful disciples of Christ, responding to the needs of today's world as we encounter them through the people or circumstances we come across. In being faithful we receive Christ as Saviour and Lord and seek to make Him known.

Signs of Hope

There are many signs of hope in the life of GHBC, ranging from those committed to bringing us worship and teaching every week, to others who are offering practical care to people both within the church and, in the community beyond.

We have looked at ways which encourages us all to continue to meet in safe ways wherever we can. I know that the home groups are valued for the contact and encouragement they provide. As lockdown has eased, many of us have begun to meet family and friends at church and in other settings.

We have also been blessed by a greater openness towards our work in local schools and our young peoples' groups have successfully restarted, with good numbers from the beginning. Many of these young people have had little contact with church before - we have a great opportunity of now being able to demonstrate our faith and to share what a church community is really all about.



Taking the next steps

Our motto text for 2022, taken from Joshua 1 verse 9, encourages us to face life head on: *Be strong and courageous. Do not be afraid; do not be discouraged...*

Crossing any river requires an element of faith. Whether that crossing is by bridge or ferry or, in the case of the nation of Israel, the possibility of getting more than your feet wet, we have to



trust that it's the right step to take. We also have to commit to moving on when, given the uncertainty of what's across the river, staying put could be the most comfortable option.

God alone knows what the future holds for us and for this local church. To take on all God offers is to step out in faith into the future of each day, as well as each new year. Embracing God's best demands more of us than simply putting our toes in the water – His is an invitation to cross over, even if it looks too deep. In trusting God for this next step, we will not be overwhelmed, but will be immersed into the ministry God is calling us to.

As time goes by, so our opportunities grow. In trusting God, we can find the kind of peace that is so often elusive but, when it is discovered and embraced, makes such a difference to our lives and to the lives of those around us. Our impact is greatest when it reflects the gifts and talents of us all, expressed as we work together to see God's Kingdom come in Swindon.

Closing thoughts

This will be the last time that I will be writing this report as the Minister of GHBC. I will be stepping down from Ministry this summer, taking early retirement and moving to a new home in Bedfordshire.

The last 11 years have passed quickly, like the last 25! It seems that they have raced by, such that it is hard to remember all the places and celebrate all the lives where God has been at work. There have been so many of these as we have shared in Christ's work at GHBC.

Christine and I are thankful for your love and care. We have valued your prayers and support. We will continue to pray for you all, entrusting everyone to our God who is able to do more than we ask or imagine.

To Him be the glory for ever and ever.

Peace and blessings.

Steve



Organisational Structure

In accordance with the Constitution, the members appoint Charity Trustees, which include the Minister, Church Secretary and Treasurer, who are collectively known as the Diaconate. They are responsible for the day-to-day management and oversight of the Church's operations, together with the financial and legal aspects of the Charity. All Charity Trustees are aware of the specific guidance issued by the Baptist Union and the Charity Commission and have confirmed that they will act in accordance with such information and directives.

With the exception of the Minister, all Deacons are elected for an initial period of up to three years, after which they are eligible for re-election for two further terms of three years. They are then required to step down for at least one year, before being eligible for reappointment.

Members of the Church are accepted in accordance with the constitution through a personal profession of faith in Christ and are people:

- whose conduct corresponds with the beliefs and practice of the Church
- who accept the Declaration of Faith
- who have followed the Lord's command and example in Believer's Baptism (unless exceptional circumstances apply)

The Church has a policy of open membership where, at the discretion of the Members' Meeting, a person may be accepted into full membership following public profession of their faith. The list is being reviewed to reflect members who have left but not resigned.

The Church continues to review its organisational structures, processes and activities to deliver its objectives. We meet together on a regular basis, as elected leaders and as a gathering of committed members, to seek guidance and direction from God through prayer.

Matters for consideration by the Members Meeting may be tabled by the Deacons or by members. Though the Constitution permits decisions to be made at Members Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furthering of the Charitable Objectives. This is explained to all prospective members in a personal interview.

With the continued issues connected to Covid-19, especially the re-introduction of a national lockdown at the beginning of the year slowed the process of returning to normal. Meeting

together in any form was again illegal. We decided that our 2021 AGM would be held in May and was entirely on Zoom.

Charity Trustees

Minister

The Reverend Steve Robinson (*appointed March 2011, commenced Ministry July 2011*)

Secretary vacancy

Shirley Westall (*appointed 2021*)

Treasurer

Ian Burbidge (*reappointed May 2021*)

Deacons

Elizabeth Mildenhall (*appointed April 2019*)

Gary Pricor (*appointed April 2019*)

Julie Harris (*appointed September 2020*)

Vicki Payn (*appointed September 2020*)

Adam Sibley (*appointed September 2020*)

Rebecca Tromans (*appointed September 2020*)

Matthew Wright (*appointed May 2021*)

Finance Team – AWAITING CONFIRMATION BY IAN

Ian Burbidge - *Treasurer*

Ian Burbidge - *Payroll & Accounts*

Julie Harris - *Gift Aid*

Peter Morris - *Assets and Inventory*

Kathleen Wood - *Income and Banking*

John Wood - *Internal Audit (resigned January 2022)*

Brian Mildenhall - *Utilities Manager*

Property Trustees

The West of England Baptist Trust Company (West) Ltd

Little Stoke Baptist Church

Kingsway

Bristol BS34 6JW

Independent Examiner

James Gare

MHA Monahans Chartered Accountants

38 – 42 Newport Street

Swindon SN1 3DR

Banker

Lloyds TSB Bank PLC

Swindon Branch

5 High Street

Swindon SN1 3EN

Solicitor

Wood Awdry and Ford

3 St Mary Street

Chippenham SN15 3JL

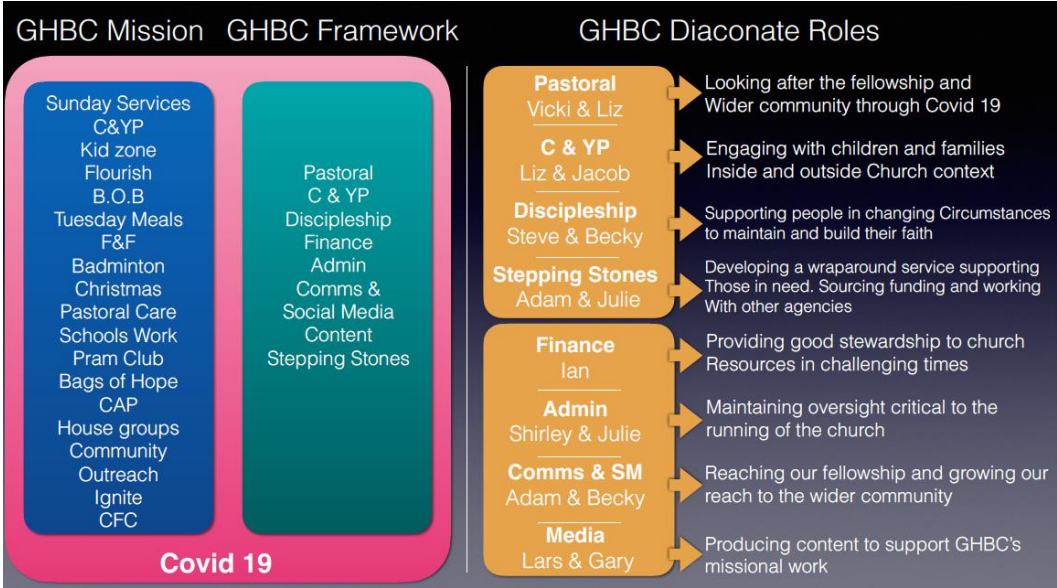
Registered Address: Gorse Hill Baptist Church, Cricklade Road, Gorse Hill, Swindon SN2 1AA

Our Leadership Team

The members elected one new deacon and a church secretary in 2021 giving a team of seven deacons, together with a treasurer, secretary and minister.

The deacons meet monthly, except August, to receive reports, act within agreed and delegated guidelines and make recommendations to the membership. For the first six months of the year meetings were conducted online. The summer meetings have since been conducted onsite. In November the team met together for an “Away Day”.

The different teams and events within the church have been divided up and each has a member of the leadership team responsible for it. The table below is from 2020, has not been updated, but is still broadly correct.



Children, Youth and Families Worker

Jacob Barron has continued to build on the foundations laid in 2020. The highlights from 2021 have been:

- Easter Explored presentations recorded on Video and distributed to local schools (Year 6 age groups)
- Christmas Unwrapped presentations live to 3 schools at GHBC
- Regular Assemblies at 7 schools reaching 2,000 children each term
- An EcoHeroes Holiday Club, running one day a week during the summer holidays
- Joint lead for the Gorse Hill Community Festival in August - over 800 attendees
- Easter and Christmas trails around Gorse Hill
- Developing the work amongst children - due to numbers, an extra group for Key Stage 2 is being planned for Easter 2022
- Liaising with other stakeholders across the town, for example Swindon Youth for Christ, covering Children's and Youth work



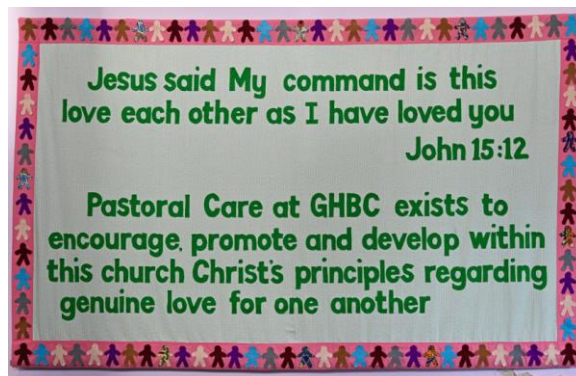
Church Life

Pastoral Care

The Pastoral Care team has begun to meet regularly in person again and a new team has been formed to support, help and care for the fellowship. As such, we considered what this means both for the fellowship and the community around us, as we slowly start to come out of the pandemic restrictions.

Pastoral Care at GHBC exists to encourage, promote and develop Christ's principles regarding genuine love for one another within this church. The verbs 'encourage, promote and develop' are important principles towards which, as God's children, we work towards all the time. It is a work in progress. Pastoral Care is love in action and it is for everyone to have a part in, not just the leaders or the Pastoral Care team. We are working towards a unified fellowship that reaches out in love and cares for one other.

We decided on a mission statement to remind everyone of how important Pastoral Care is in the lives of the fellowship of God's People. Jesus said, "My command is this: love each other as I have loved you. (John 15:12). We have had a banner made to show its importance. It is now displayed in church



Covid has made us become fragmented and separated and we aim to build unity back into the fellowship. Many things were done during the pandemic in supporting and caring for people in different ways. Some of these, with the benefit of hindsight, we could have done differently, but this was an unprecedented time in all of our lives and we all struggled at times to cope and come to terms with it. We understand some people are still reluctant to meet in person for many reasons, but we want them to know they are still an important part of the fellowship and are cared for.

Care Group lists have been updated to ensure that everyone in the fellowship is included and cared for, in the first instance by the Care Group Leader. We have been encouraged that several new people have been attending and engaging with us over the past few months. New cards are being produced to be given out to visitors to share some basic details and provide a point of contact, should they wish.

Home groups are meeting again, either in person or online and bi-monthly fellowship breakfasts have begun, as Covid restrictions allow and have been quite well attended. They will become a regular feature.

We are facing a changing church and a changing world but God's love never changes as I John 3:16 tells us: 'We love because He first loved us'.

Children and Young People

2021 like 2020, has brought changes, challenges and new ways of working to the Children and Young Peoples' ministries at Gorse Hill Baptist Church. The year began with another national lockdown, schools closed and children and young people being educated online, isolated from their friends. The majority of our activities were able to continue in some way, be it with online sessions, or doorstep drop-offs. As restrictions lifted, our activities re-started in person, and all have seen new members and families attending. Our Children, Youth and Families worker, Jacob, and the whole team of volunteers have more than risen to the challenge to ensure all the children and young people we come into contact with have continued to be part of the fellowship, receive Christian teaching and be shown the love of Christ.



The year began with Kidzone, Youthzone, Pram Club, CFC and Ignite all meeting on Zoom with Bible teaching, sung worship, games and doorstep deliveries of craft activities. "Maker Jake" made regular online appearances for live crafting sessions themed around Valentine's, Mother's Day and Easter. Easter was celebrated with an Easter egg creation trail through Gorse Hill and the Good Friday Giveaway, providing crafts, gifts and hot-cross buns to passers-by.

In May the long-awaited relaxation of Covid restrictions meant groups could meet in person once more, much to everyone's delight. Some restrictions remained, but thorough risk assessments and alternative activities meant we could open our doors once more.

The summer holidays brought an action-packed programme of activities led by Jacob. With children, teens and families catered, for there were trips to Roves Farm, Soft Play, Cotswold Wildlife Park, Laserquest, Bowling, a BBQ and a sleepover. Jacob also



ran a weekly holiday club called "EcoHeroes", where the children learned who created the world and why we should look after it. The summer ended with our annual Fun Day on Edinburgh Street Rec, which was a great success and well received by the local community, with well over 800 attending.

The autumn saw the restart of our Friday clubs, a very popular Light Party and the return of Recreate, for the first time in nearly 2 years.



December saw a wide range of activities leading up to Christmas with the Christingle service, Nativity Trail, Christmas Give-away, Parents Quiz night and the Kidzone Nativity Production.

Throughout the year we have maintained close contact with our local schools providing assemblies either via videos or in person. We have also run our popular Investigating Easter and Christmas Unwrapped RE sessions. The Reception children from Gorse Hill School visited the church to learn about weddings.

Schools work

We continued to support our local schools in delivering their RE curriculum by providing online resources up to and including the summer term. This included in-school assemblies and Investigating Easter, which was accessed by approximately 350 children and adults. We were delighted that most schools re-opened their doors to us in September. This meant we were again able to offer Christmas Unwrapped, involving visits to the school by up to 400 Y5 or Y6 pupils and their teachers. Another approximately 60 children accessed our online version. We delivered Bible-based assemblies to up to 1,000 children, before the rising numbers of Omicron cases caused schools to reduce or cancel visits to and from the school.

Media

Last year's report concentrated on how we adapted to the pandemic and how we were used media to deal with suddenly not being at church anymore. This year's is focuses on how we have been moving out of it, well partially at least! As more people have returned to church we have concentrated on how to make media work for hybrid services, ie meetings with people both in church and at home at the same time.

We have been grateful for a number of new volunteers who have stepped up to be trained on various aspects of the AV setup. Co-ordinating the cameras, sound, song words, presentations

and the occasional video is a much trickier task than you might imagine, requiring a number of people working together as a team.

As people came back to church in increasing numbers, we made the decision to cease broadcasting on Zoom. This allowed us to streamline the number of activities the overworked broadcasting team were dealing with and it freed up capacity in the software which allowed the team to improve the video feed.



For those who can't make it to church or who may miss the live Facebook feed, video recordings and audio recordings are available on the church website and on YouTube, with sermons uploaded as podcasts on Apple and Amazon Music. The morning service can be watched live on YouTube.

The GHBC Weekly Newsletter and GHBC prayer emails have been crucial in keeping everyone up to date, providing us with channels for important information. This continues to be especially important while some people are still restricted in meeting up.

As well as hybrid church services we have conducted hybrid members meetings, allowing people to attend virtually if they aren't comfortable mixing, have childcare commitments or are away at the time. This has been a great success, allowing audience participation and interaction from within the church or at home. We will look to continue this even when/if Covid recedes. Anything that facilitates greater participation is always welcome.

Our youth worker Jacob has set up a TikTok account, which is proving successful. We are continuing to look at how we can improve our communications in the light of new technologies.

Admin

Fabric

Despite the reduced use of the church facilities, and budgetary constraints, the following works were carried out in 2021:

Inspection/servicing: boilers, thermostatic mixing valves, fire alarm system, emergency lighting, and kitchen appliances /canopy, electrical equipment and fire extinguishers. Rodent inspections are regularly carried out to ensure our facilities are safe. Kitchen grease trap cleaned.

Decorating/refurbishment: Minor touch up decorating works completed.

New Works: Pram club cupboard and our garage have received new racking and shelving. The two Bright Room fire doors have had 'Hold Open' devices fixed to them.

Repair works: The car park concrete channel and drain gully has been repaired. Four faulty extraction fans to the toilets were replaced.

Health, Safety & Environmental Health



2021 brought no let up for the Church and our wider community in regards to the impact of Coronavirus on our everyday lives and Church Activities. As the UK entered a third national lockdown, all of our Church ministries again required support in adapting how they worked to ensure they could continue to operate safely, and in line with the ever-changing myriad of rules and guidance.

The Church passed a total of 4 external audits covering food safety, water safety and general safety, again reassuring volunteers, the public and local government that we are a safe and responsible organisation with which to volunteer, grow spiritually within and to partner with to meet the sheer scale of local need within our community.

As we enter 2022, we are working on further adapting our

Health & Safety procedures to ensure that they are flexible and dynamic enough to respond to opportunities to minister in an engaging way to the local community, while still recognising the need to provide a safe space to meet with God for the most vulnerable in our society, and for the dozens of paid and voluntary workers within the Church.

Safeguarding report

Safeguarding has continued for GHBC throughout 2021 with face-to-face meetings beginning to increase once again following the pandemic. There have been no major issues requiring reports to other agencies. DBS are continuing to be approved or updated as required. This is an ongoing process and will continue as restrictions are lifted with more groups restarting and people contact increases. The Safeguarding Policy is currently under review with an aim for a revised policy to be implemented in 2022.

Community

Stepping Stones

Swindon's Community Fridge

Early in 2021 a young man named Chris Anthulakis approached us, as he had seen what the church had been doing with the Boxes of Hope project. He was interested in partnering with us to set up a community fridge. Following some discussion we partnered with both Chris and Hubbub, an organisation that promotes environmental change. The idea of a community fridge is to reduce both food waste and food poverty and to be a social space that brings people from the community together. We launched the fridge in June 2021 and currently open three times a week between 11-2. We are one of 250 fridges that operate across the UK. Supermarkets donate waste food to us that would otherwise have gone to landfill. In just three months, between September and December, we had 2,448 visitors and had prevented over 6.2 metric tonnes of food going to landfill. On average in the last month we have had 100 visitors to the fridge each day. Some of our visitors come just to collect food but for others it is much more about meeting other people and seeing a friendly face.

One of our visitors said, 'I had no money for food. This has saved me.'



Another said, 'I think the fridge is a wonderful idea; it has helped so many people in very tough times. It has also given me a place to go and chat.'

Our customers include the homeless, asylum seekers, refugees, people who are dependent on substances, people waiting for benefit payments and others who are environmentally aware want to make a difference.

Jesus said, 'For I was hungry and you

gave me something to eat. Whatever you did for one of my brothers or sisters, no matter how unimportant they seemed, you did for me.'

We have recently responded to our customers' need for a chat and some company by starting a drop in café on a Monday. This enables us to get alongside and get to know them.

We are planning a CAP course which is an introduction to money management. This will help some of our customers manage financial difficulties, which have arisen because of the pandemic.

Boxes of Hope

We continue to run the Boxes of Hope project that we started in June 2020 and have now delivered over 4,000 food parcels to families around the town who are struggling. We are working closely with many agencies to ensure that the food gets to the families and individuals who need it. All of our food parcels have Christian literature in them and we have a theme each month.

Our overarching theme for the food parcels is Hope, as it says in Psalm 33 verse 22: 'Let your unfailing love surround us Lord, as our hope is in you alone.'

As a team we have been really encouraged by some of our customers attending our church services. One lady has asked for Bible and met with the team and one mum asked for books about the Easter story, so that she could read them to her children. A couple of ladies have attended our luncheon club, children the holiday clubs and many families attended the light party, all after having their initial contact from a food parcel or the Community Fridge.

As a team we continue to be overwhelmed by the way that God is using us and working through us and we are really excited as we look to the future to see what he has in store for us next.

ReCreate

We couldn't hold ReCreate for a while so a walk-by, pick-up-your-own goody-bags were provided. Several hundred were prepared, given out and thoroughly enjoyed. They contained crafts, gifts and edible goodies.

ReCreate had its first 'back to normal' time at Christmas. Craft tables were widely spaced, up and downstairs; there were no games, but plenty of colouring, word-searches and puzzles, alongside food and refreshments. Story time was in church and was followed by lunch. It was lovely to renew friendships and make new ones. We are planning our next ReCreate at Easter.



Lunch Club

Lunch Club has not stopped cooking! Initially, meals were delivered to the doorstep, first fresh, and then frozen too. Through this relationships grew and telephone conversations were had. Up to 45 meals were prepared and delivered each week by our team of drivers.

As restrictions changed, we opened and still maintained the delivered meals service. It has been exciting to see both old members and new people come into Lunch Club. We are sad that many of our older members are no longer with us and we remember those families in our prayers. Many things have changed, but God is our rock.

Other Outreaches

There are plans to re-start Friends and Fun early in the New Year, after nearly 2 years of keeping in contact by mail. Flourish and Band of Brothers have not yet announced plans.

Mission Support

Despite the restrictions imposed by the Covid outbreak and reduced income during the last year, we have maintained our support for mission both in local areas and abroad. Our total giving allocated from our general income was £16,000, as shown in our annual budget statement. £2,000 of this was not used in year and will be allocated in 2022. This was split to the following charities:-



Baptist World Mission, Educación Plus in Costa Rica, Swindon Youth for Christ, Leprosy Mission, Angel's Orphanage in Nepal, TEAR Fund Webnet, Mokili Hospital DRC, Mary's Meals, SASRA and Disasters Emergency Committee.



During 2021 we also held special appeals, which went to provide finance for the following: BMS (for Chad), The Leprosy mission (for Nepal), TearFund £1,146 (for hurricane damage in Honduras), Spurgeon's Childcare (in the UK), Mary's meals (in Ecuador) Educación Plus4 (Pavas Slum, San José, Costa Rica), Centre Mokili (Medicines for DRC), Operation AGRI.

Our annual Christmas Appeal raised £7,000, which was equally split between Educación Plus in Costa Rica and Melon Mission in Kenya. The aim was to share the lifetime of benefits we enjoy through education with deprived children in these countries.

Details are given under the relevant sections below. The aim was to buy curriculum books and uniforms to enable the children to attend school, which would transform the lives of 360 children.

In addition to the above, individual churchgoers have donated special gifts, which have been allocated to specific charities. Full details of all gifts are found in Note 8 of the accounts.

Educación Plus, Costa Rica

Educación Plus provided essential food and other support to many families during the Covid crisis. Life is still hard for those in the shanty towns of San José, and the children have missed out on a lot of education, due to lockdown. They have been deemed to have passed their exams, even though the normal standards have not been reached.

Camps for the children resumed for both girls and boys, following their cancellation due to the pandemic. Children return to school in March 2022. Thanks to the GHBC Christmas Appeal, new uniforms have been supplied to over 50 children, with up to 350 other children being supplied with new shoes (providing business for a local cobbler) and the items they need at school such as pencils, books. Educación Plus is still providing training in IT skills and carpentry.

We received a visit mid-year from Juan Carlos, Director of Educación Plus, a man whose enthusiasm is key in keeping this project flourishing.



Melon Mission School



Melon Mission is a school in Nakuru, Kenya run by Christians, for about 400 children from age 5 or 6 through to the end of primary education at age 14. If the children pass their end of primary examinations they can secure a place in senior school (age 14-19 years) and Melon will pay fees for them to attend, if needed. Melon Mission does not receive government funding and is run on donations received from churches, charities and volunteer groups from around the world. The children they support are the very poorest, who could not go to school anywhere else, as they can't afford the necessary uniform, books and 'desk rent' usually required at other schools. In addition, the school provides food.

During the pandemic the school went into lockdown (along with other Kenyan schools) and children were given food to cook at home by Melon Mission. Very little academic support could be put

in place as these children have no internet or devices to receive online education (although internet is widely available in Kenya for those who can afford it and a device to receive it on). Once back in school, support from overseas charities had mostly dried up and the school was unable to provide much food at all, so the children went hungry for several months.

During summer 2021 GHBC sent £250 from an emergency budget which paid for about one month's food supply. The Christmas project Dec-Jan 2021/2022 has paid for text books / workbooks for most of the children to help them catch up with academic work missed over the last 2 years. This will help significantly, as the children will have books to use in class and also to take home for further study. Before this there were usually one or two books to share between about 40 children.

Angel's Orphanage, Nepal

Thirteen years ago the trustees of the UK charity Friends of Angels first met the children in this "large family". They were living in the slums of Kathmandu with no running water, often no electricity, very poor health and little prospects. Since then they have had regular food, education, better housing and as near an ordinary, supportive and caring family life as you can get with a family of more than twenty.

Today there are sixteen at the home, ranging in age from 14 to 20; the others having moved on into young adult life. The last two years have been really difficult with lockdowns keeping them in the home much of the time, with little physical activity. School and college lessons have moved online, though schools have negligible experience to deliver this well.

The three oldest girls are working exceptionally hard for their nursing qualification; another is in year 12, the final year of school education; two are about to take the all-important national school examination in year 10. The oldest boy is still hoping to join the army; one is "teaching" IT while waiting to get into the IT world; one is in vocational training; one is about to start in the tourist industry; two are in year 12; three also about to take the year 10 national examinations; and the youngest is in year 8.

For all these children the next few years are critical. There is minimal careers advice and few jobs. Many of their peers simply keep studying in the hope of better prospects at some point in the future. The trustees' role is changing from primarily "caring" to "mentoring" as the children seek their own path in life, learning from mistakes, staying firm in their faith and supporting each other.



Some of these confident young women leading worship in their church used to live on the streets.

GHBC has been a part of this friendship, this big family, this remarkable connection across thousands of miles, between those “with” and those “without”. We give thanks to God.

Soldiers and Airmen Scripture Readers Association

Covid still played a big part in the ministry of our SASRA rep, Meg Atkinson, as she was furloughed from January to mid-April. She still, however, “enjoyed great times visiting my troops” for the remaining months of the year, visiting to provide encouragement, fun and an opportunity to talk about difficult issues in life, as well as to share her own faith in Jesus Christ. Regular treats have included boosting morale for one group of staff, who were feeling down. She provided fun, but challenging, quizzes of Bible questions and humour, with prizes of larger-than-normal chocolate bars and bags of sweets. Meg spent time with airmen and women who were asking the big questions in life, or experiencing anxiety, and particularly delighted in the stories of two that she was able to lead to Jesus Christ. She summed it up ‘To experience God’s guidance and perfect timing is so exciting.’



Meg has now retired from SASRA, after serving the Lord with them for 38 years.

Regular Giving to Charities we Support

Organisation	Amount £
BMS World Mission	3,000
Educación Plus	1,000
Swindon Youth for Christ	2,500
The Leprosy Mission (Nepal)	1,500
Angel’s Orphanage	500
TEAR Fund Webnet (hurricane damage Honduras)	1,000
Friends of Centre Mokili, Congo (medicines for DRC)	1,000
Mary’s Meals	250
Home Mission (WEBA)	3,000
Total	13,750

Comment [M1]: Ian – this is what I make it add up to. You put 146,000 or 1,000 – not entirely clear.

Lettings

Lettings are picking up again, which is very encouraging after the pandemic. Parent Partnership (formerly Butterflies) have come back and are now booking 2 mornings rather than one, which is welcome.

The Brazilian church has also resumed hiring now and we have a Bible study group meeting one morning a week.

Slimming World have re-started and Swindon Contact Centre are using the premises twice a month on a Saturday morning.

Alongside this we have had a number of one-off hires and many enquiries. This is a definite upturn after the lockdowns of the last couple of years.

Finance Report

In accordance with the Charity Constitution, an annual budget is compiled for both income and expenditure and approved by members in January, along with a plan for the following four years to enable effective financial planning.

The Church raises the funds that it needs to carry on its activities from within its own membership and congregation. The annual income has started to slowly recover following the large drop last year, with general giving and gift aid recovery up by £17,032, with letting income also increasing slightly. This situation has been highlighted to members as part of the AGM and budget setting process. The church has received grants of £35,467 from Swindon Borough Council, as part of the Government's Covid response.

Our principal expenditure continues to be related to employing a full time minister and a full time youth worker.

Material areas of expenditure (net) during the year include local ministry of £4,576 and a running expenses account for £30,519.

Whilst the income dropped because of the pandemic, the running costs for the church were still being incurred. Possible spend was reviewed and reduced.

The Church expressed its part in the life of the wider church by donating to national and international organisations and charities with Christian aims and objectives compatible with the Church's own charitable purpose. The Church budgets for this activity principally through its Missionary Committee and Missionary Fund. The Committee continues to work closely with a number of supported organisations, which are listed in the notes to the accounts, and communicates the activities of these organisations to the fellowship.

The Church is heavily dependent on its membership working as volunteers in all aspects of its activities, many of which run with little or no impact on the Church's expenditure, but contribute substantially to the achievement of its objectives. There were no significant 'gifts in kind', although some members cover minor costs personally.

The Boxes of Hope project has received funding of £37,735, including grant funding of £32,600. As noted above, this is in addition to numerous gifts of food and other supplies from the congregation and local supermarkets. There were approximately hundreds of hours of volunteer time every week, buying, packing and delivering the

bags to the local community. The project spent £14,300 in year on the provision of food and supplies to the residents of Swindon.

The Stepping Stones project has also received grant funding of £42,300 in year. The project started to employ 3 part-time staff (1 FTE) in November to help deliver various aspects of this work. Grants received in support of these projects cannot be used to support the general running cost of the church; these are still met from the general funds of the church.

Both projects are in receipt of additional funding in 2022 to enable these activities to continue and assist Swindon residents recover from the effects of the pandemic.

The Church maintains levels of reserves to meet its immediate needs, in particular stipends for the employees and the running costs of the premises. Sums are accumulated to facilitate specific projects and future strategic development, as agreed by members.

The Church is supported by a steady stream of income from the congregation

The Deacons have noted the General Fund balance of £140,678, have assessed this against the level of potential commitments from 2022 to 2026, and have concluded that there is a need to carefully monitor these reserves, given the current uncertainty around future income

In addition, the Deacons have undertaken a significant review of church activities and, with the assistance of two former treasurers, have set a 5-year budget that will keep the Church in the black. This has meant that there have been significant cuts to some of the activities that have been historically undertaken. The funding is reviewed at the monthly deacons meetings and all spend requires the approval of the treasurer before being incurred. The members and wider congregation are updated regularly about the church's finances.

Given the current uncertainty, the Deacons have increased their minimum level of reserves to equate to 6 months of unavoidable spend, this is approximately £72,000. Certain items of discretionary spend have been delayed to the end of 2022, which will ensure that they are still affordable, based on how the church finances have recovered. This policy is reviewed annually by the Diaconate.

The Deacons have assessed the major risks facing the Church, and are satisfied that there are policies and insurance in place to mitigate these risks. These policies include internal financial controls with advance approval thresholds set at Treasurer and Diaconate levels; items costing in excess of £750 require members' approval.

The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying Financial Statement.

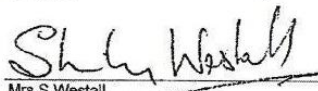
Financial Statement

BALANCE SHEET


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	Notes	£	2021 £	2020 £
Tangible Fixed Assets	12		1,850,000.00	1,850,000.00
Current Assets				
Receivables	13	8,837.91		9,525.44
Bank and cash	14	<u>255,405.03</u>		<u>190,069.86</u>
		264,242.94		199,595.30
Current Liabilities				
Payables amounts falling due within one year	15	<u>(17,171.41)</u>		<u>(6,477.51)</u>
Net Current Assets			247,071.53	193,117.79
Payables amounts falling due after one year	16	(15,154.00)	(15,154.00)	(20,631.00)
Net Assets			<u>2,081,917.53</u>	<u>2,022,486.79</u>
Charitable Funds				
Unrestricted	17		1,990,678.86	1,980,355.21
Restricted	18		87,562.40	40,455.23
Designated	19		3,676.27	1,676.35
			<u>2,081,917.53</u>	<u>2,022,486.79</u>

The accompanying notes form an integral part of these accounts

These accounts were approved by the Trustees on 	and signed on their behalf by  Mr I Burbidge ACCA MAAT Treasurer  Mrs S Westall Secretary
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Independent Examiner's Report

<p style="text-align: center;">INDEPENDENT EXAMINER'S REPORT TO GORSE HILL BAPTIST CHURCH ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2021</p> <p>I report on the accounts of the church for the year ended 31st December 2021, which comprises the Statement of Financial Activities, Balance Sheet and notes to the financial statements.</p> <p>Respective Responsibilities of the Committee and Examiner</p> <p>The committee is responsible for the preparation of the accounts. They consider that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply and that an independent examination is needed. It is my responsibility to examine the accounts (under Section 145 of the 2011 Act), to follow the procedures laid down in the General Directions given by the Charity Commissioners (under Section 145(5)(b) of the 2011 Act) and to state whether particular matters have come to my attention.</p> <p>Basis of Independent Examiner's Report</p> <p>My examination was carried out in accordance with general Directions given by the Charity Commission. 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 the 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.</p> <p>Independent Examiner's Statement</p> <p>In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:</p> <ul style="list-style-type: none">• the accounting records were not kept in accordance with section 130 of the Charities Act; or• the accounts did not accord with the accounting records; or• the accounts did 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. <p>I 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.</p> <p>Signed: </p> <p>Date: 21st March 2022</p> <p>Name: S G Fraser</p> <p>Address: MHA Monahans, 38-42 Newport Street, Swindon, Wilts, SN1 3DR</p> <p>Qualifications: Chartered Accountant</p>
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Statement of Financial Activities

Registered charity no: 1127294

GORSE HILL BAPTIST CHURCH
STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 DECEMBER 2021

	Notes	Unrestricted General Fund £	Designated Missionary £	Restricted Fellowship £	Restricted Other charities £	Restricted Projects £	Restricted Departments £	Unrestricted Asset Fund	Dec-21 £	Restated Dec-20 £
Income and endowments from:										
Donations and legacies	2	118,680.76	-	-	9,933.80	80,422.14	4,410.77	-	213,447.47	143,332.18
Investments	3	113.04	-	-	-	-	-	-	113.04	306.39
Other trading activities	4	2,038.76	-	-	-	-	-	-	2,038.76	1,958.35
Total		120,832.56	-	-	9,933.80	80,422.14	4,410.77	-	215,599.27	145,596.92
Expenditure on										
Charitable activities	5	96,299.31	14,000.08	903.33	16,752.15	25,831.35	2,382.31	-	156,168.53	140,921.05
Total	7	96,299.31	14,000.08	903.33	16,752.15	25,831.35	2,382.31	-	156,168.53	140,921.05
Net Income/ (expenditure)		24,533.25	(14,000.08)	(903.33)	(6,818.35)	54,590.79	2,028.46	-	59,430.74	4,675.87
Transfers between funds		(14,209.60)	16,000.00	-	-	-	(1,790.40)	-	0.00	-
Net incoming resources before revaluations and investment asset disposals		10,323.65	1,999.92	(903.33)	(6,818.35)	54,590.79	238.06	-	59,430.74	4,675.87
Gains/(losses) on revaluation of fixed assets	9	-	-	-	-	-	-	-	-	(897,909.00)
Net movement in Funds		10,323.65	1,999.92	(903.33)	(6,818.35)	54,590.79	238.06	-	59,430.74	(893,233.13)
Total Funds brought forward		130,355.21	1,676.35	6,812.32	6,818.35	26,459.58	364.98	1,850,000.00	2,022,486.79	2,915,719.92
Total Funds carried forward		140,678.86	3,676.27	5,908.99	-	81,050.37	603.04	1,850,000.00	2,081,917.53	2,022,486.79

Notes to the Accounts

1 ACCOUNTING POLICIES

a) Basis of preparation

"The accounts (financial statements) have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard 102 (FRS 102), and the Charities Act 2011 and applicable regulations.

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value except for assets included at revalued amounts."

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the 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) issued on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The trust constitutes a public benefit entity as defined by FRS 102.

The financial statements are prepared in sterling which is the functional currency of the charity and rounded to the nearest pound.

There are no significant areas of judgements or key sources of estimation uncertainty.

b) Going Concern

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

c) Legal status of the charity

The charity is an unincorporated trust constituted by a trust deed.

The address of the registered office and the nature of the charity's operations and principal activities are given in the trustees' report.'

d) Income recognition

All income is recognised once the charity has entitlement to the income, there is sufficient certainty or receipt and so it is probable that the income will be received, and the amount of income receivable can be measured reliably.

Donations are accounted for gross when received. Tax refunded under Gift Aid is accounted for on an accruals basis

The charges for the use of church premises are included in the accounts in the year in which they are receivable

Investment Income is included in the accounts in the year in which it is receivable

All of the management is carried out without charge, by volunteers. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost to the volunteers for their service

e) Expenditure recognition

"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 settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses, including support costs and governance costs, are allocated or apportioned to the applicable expenditure headings in the statement of financial activities. "

The Church does not make formal appeals for funds, and expenditure on fundraising and publicity costs is therefore not material

The Church makes grants to other organisations whose charitable objects complement its work. They are accounted for in the year in which they are paid

f) Receivables

Receivables are stated at cost less impairment losses for bad and doubtful debts.

g) Bank and cash

Bank and cash comprise cash at bank and on hand, and demand deposits with other short-term highly liquid investments with original maturities of three months or less.

h) Payables

Payables are stated at cost.

i) Fixed Assets

The church and manse premises are included in the balance sheet at market value determined by the trustees opinion based on insurance value and other available information.

Furniture and equipment in the church premises are capitalised if over £1,000 and depreciated as detailed in note h.

j) Depreciation

Depreciation has not been charged on the church or manse premises, because in the opinion of the Trustees, the residual value of the asset is not less than the original cost price

Depreciation of other fixed assets is calculated to write off the cost on a straight-line basis over their expected useful life, at the following rates:

Furniture and fittings	10%	Full year depreciation charged in year of acquisition; no depreciation charged in year of disposal
Computers and equipment	33.3%	

k) Investment Assets

The Church has no quoted investments

l) Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the Members and Trustees.

Restricted funds can only be used for particular restricted purposes. The establishment of a restricted fund must be agreed by members.

Further explanation of the nature and purpose of each fund is included in notes 17 and 18 in notes to the accounts

2 Donations and legacies

	Unrestricted General Fund £	Designated Missionary £	Restricted Fellowship £	Restricted Other charities £	Restricted Projects £	Restricted Departments £	Unrestricted Asset Fund £	31/12/2021 £	31/12/2020 £
Offerings	95,393.90		0.00					95,393.90	77,804.77
Tax refunds	16,997.50		0.00	2,961.30				19,958.80	17,515.00
Church departments						4,410.77		4,410.77	205.27
Income for Other charities				6,972.50				6,972.50	7,767.64
Other	6,289.36				80,422.14			86,711.50	40,039.50
Totals	118,680.76	0.00	0.00	9,933.80	80,422.14	4,410.77	0.00	213,447.47	143,332.18

Government grants of £35,467 were received from Swindon Borough Council for the Boxes of Hope project and for COVID relief. There were no unfulfilled conditions or other contingencies attached to these grants. The charity has not directly benefited from any other forms of government assistance

3 Investments

	Unrestricted General Fund £	Designated Missionary £	Restricted Fellowship £	Restricted Other charities £	Restricted Projects £	Restricted Departments £	Unrestricted Asset Fund £	31/12/2021 £	31/12/2020 £
Bank interest	113.04							113.04	306.39
Totals	113.04	0.00	0.00	0.00	0.00	0.00	0.00	113.04	306.39

4 Other Trading Activities

	Unrestricted General Fund £	Designated Missionary £	Restricted Fellowship £	Restricted Other charities £	Restricted Projects £	Restricted Departments £	Unrestricted Asset Fund £	31/12/2021 £	31/12/2020 £
Use of premises	2,038.76							2,038.76	1,899.64
Other	-							0.00	58.71
Totals	2,038.76	0.00	0.00	0.00	0.00	0.00	0.00	2,038.76	1,958.35

5 Charitable activities costs

	Unrestricted General Fund £	Designated Missionary £	Restricted Fellowship £	Restricted Other charities £	Restricted Projects £	Restricted Departments £	Unrestricted Asset Fund £	31/12/2021 £	31/12/2020 £
Ministers	58,467.57							58,467.57	42,829.84
Other Ministry	3,673.51		903.33		25,831.35			30,408.19	14,934.84
Mission	2,235.36	14,000.08		16,752.15				32,987.59	37,907.51
Establishment	30,518.87							30,518.87	43,824.87
Church departments	-					2,382.31		2,382.31	163.24
Furniture/furnishings	-							0.00	0.00
Other	-							0.00	0.00
Governance Costs (note 6)	1,404.00							1,404.00	1,260.75
Totals	96,293.31	14,000.08	903.33	16,752.15	25,831.35	2,382.31	0.00	156,168.53	140,921.05

6 Governance Costs

	Unrestricted General Fund £	Designated Missionary £	Restricted Fellowship £	Restricted Other charities £	Restricted Departments £	Restricted Departments £	Unrestricted Asset Fund £	31/12/2021 £	31/12/2020 £
Independent examination	1,404.00							1,404.00	1,260.75
Totals	1,404.00	0.00	0.00	0.00	0.00	0.00	0.00	1,404.00	1,260.75

7 Total resources expended

	Charitable activities £	Grants paid (Mission) £	Restricted projects £	Unrestricted Asset Fund £	31/12/2021 £	31/12/2020 £
Minister	58,467.57				58,467.57	42,829.84
Other Ministry	4,576.84		25,831.35	0.00	30,408.19	14,934.84
Mission		32,987.59			32,987.59	37,907.51
Establishment	30,518.87				30,518.87	43,824.87
Church departments	2,382.31				2,382.31	163.24
Furniture/furnishings	-				0.00	0.00
Other	-				0.00	0.00
Governance Costs	1,404.00				1,404.00	1,260.75
Totals	97,349.59	32,987.59		0.00	156,168.53	140,921.05

8 Grants paid (Mission)

	Unrestricted General Fund £	Designated Missionary £	Restricted Fellowship £	Restricted Other charities £	Restricted Departments £	Unrestricted Asset Fund £	31/12/2021 £	31/12/2020 £
Outreach/youth work	1,410.86						1,410.86	7,804.24
Subscriptions	824.50						824.50	848.00
BMS World Mission		3,000.00		2,926.00			5,926.00	5,548.79
Christians Against Poverty (CAP)	0.00						0.00	63.00
Education Plus		1,000.02		3,215.10			4,215.12	2,060.04
Forging Connections	0.00						0.00	(500.00)
Friends of Angel's Orphanage		499.98		0.00			499.98	515.00
Friends of Centre Mokili		1,000.02		600.00			1,600.02	1,229.96
Leprosy Mission		1,500.02		2,072.90			3,572.92	2,282.68
Mary's Meals		250.00		840.25			1,090.25	160.00
Mellon Mission		250.00		2,451.10			2,701.10	0.00
Macmillan							0.00	41.10
Operation Agri				1,143.75			1,143.75	3,133.00
SASRA		0.00					0.00	3,133.00
Spurgeons				2,357.05			2,357.05	687.50
Swindon Food Collective	0.00						0.00	1,000.00
Swindon Night Shelter	0.00						0.00	1,000.00
Swindon Youth For Christ		2,500.02					2,500.02	4,455.01
Synergie	0.00						0.00	(500.00)
Tear Fund				1,146.00			1,146.00	2,677.52
Toilet Twining		1,000.02					1,000.02	9.13
Vision for China		3,000.00		0.00			0.00	180.00
WEBA Home Mission				0.00			3,000.00	5,212.54
Totals	2,235.36	14,000.08	0.00	16,752.15	0.00	0.00	32,987.59	41,040.51

9 Gains and losses on revaluations of fixed assets for the charity's own use

	Church premises £	Manse £	Furniture and fittings £	Computers & equipment £	Total £
Revaluation (insured value)	0.00	0.00	0.00		0.00
Impairment			0.00	0.00	0.00
Totals	0.00	0.00	0.00	0.00	0.00

10 Staff costs and Trustees expenses and Trustees remuneration

	31/12/2021 £	31/12/2020 £
General Fund Staff		
Salaries	48,671.06	32,170.68
Social Security costs (NI ER's)	1,133.35	374.88
Pension costs (Pens ER's)	5,120.83	7,477.42
Minister in Training Leaseback	0.00	0.00
Other costs	3,542.33	5,474.86
Totals	58,467.57	45,497.84
Restricted Projects Staff - Stepping Stones		
Salaries		
Social Security costs (NI ER's)	3,896.42	0.00
Pension costs (Pens ER's)	0.00	0.00
	177.64	0.00
Totals	4,074.06	0.00

Average number of employees during the year was 2.5, 2020 was 1.3, 0.5 of these are the staff for the Stepping Stones Project. Employer pension contributions are included for all Members of staff except for the Minister who left the pension scheme during the year. No employee received emoluments in excess of £60,000 during the year 2021 nor for 2020. Mrs J Harris is a trustee and was employed by the charity to deliver the Stepping Stones Project receiving gross salary £991 (2020: £nil) and employers pension contributions of £42 (2020: £nil). Minister, Revd S Robinson, is also a trustee. He received remuneration of gross salary £28,631 (2020: £27,486) and employers pension contributions of £6,997 (2020: £7,477). There was no other trustee remuneration for the year.

The church pays pension contributions for its Employees to the Baptist Ministers Pension Trust Limited, which is a final salary defined benefit scheme, which is not contracted out of the State second pension. The scheme is a multi-employer scheme and it is not possible to identify the assets and liabilities of the scheme which are attributable to the church. Therefore, as there is insufficient information, the scheme is accounted for as a defined contribution scheme.

11 Comparative Statement of financial Activities

YEAR ENDED 31 DECEMBER 2020

Income and endowments from:
Donations and legacies
Investments
Other trading activities

	Unrestricted General Fund £	Designated Missionary £	Restricted Fellowship £	Restricted Other charities £	Restricted Projects £	Restricted Departments	Unrestricted Asset Fund	Total £
	97,673.33	0.00	369.19	9,423.89	35,660.50	205.27		143,332.18
	306.39	0.00	0.00	0.00	0.00	0.00	0.00	306.39
	1,958.35	0.00	0.00	0.00	0.00	0.00	0.00	1,958.35
Total	99,938.07	0.00	369.19	9,423.89	35,660.50	205.27	0.00	145,596.92
Expenditure on Charitable activities	102,723.22	25,098.13	891.40	2,803.04	9,200.92	204.34		140,921.05
Total	102,723.22	25,098.13	891.40	2,803.04	9,200.92	204.34	0.00	140,921.05
Net Income/ (expenditure)	(2,785.15)	(25,098.13)	(522.21)	6,620.85	26,459.58	0.93	0.00	4,675.87
Transfers between funds	(26,074.00)	26,574.00		0.00		(500.00)		0.00
Net incoming resources before revaluations and investment asset disposals	(28,859.15)	1,475.87	(522.21)	6,620.85	26,459.58	(499.07)	0.00	4,675.87
Gains/ (losses) on revaluation of fixed assets							(897,909.00)	(897,909.00)
Net movement in Funds	(28,859.15)	1,475.87	(522.21)	6,620.85	26,459.58	(499.07)	(897,909.00)	(893,233.13)
Total Funds brought forward	159,214.36	200.48	7,334.53	197.50	0.00	864.05	2,747,909.00	2,915,719.92
Total Funds carried forward	130,355.21	1,676.35	6,812.32	6,818.35	26,459.58	364.98	1,850,000.00	2,022,486.79

12 Tangible Fixed Assets

	Church premises £	Manse £	Furniture and fittings £	Computers & equipment £	Total £
Cost					
01 January 2021	1,500,000.00	350,000.00	0.00	16,631.65	1,866,631.65
Additions				0.00	0.00
Disposals				0.00	0.00
Impairment					0.00
Revaluation	0.00	0.00	0.00		0.00
31 December 2021	1,500,000.00	350,000.00	0.00	16,631.65	1,866,631.65
Depreciation					
01 January 2021				(16,631.65)	(16,631.65)
Charge for the year					0.00
On Disposals				0.00	0.00
31 December 2021	0.00	0.00	0.00	(16,631.65)	(16,631.65)
Net Book Value					
31 December 2020	1,500,000.00	350,000.00	0.00	0.00	1,850,000.00
31 December 2021	1,500,000.00	350,000.00	0.00	0.00	1,850,000.00

All of the fixed assets are used for direct charitable purposes

The church premises and the manse and revalued to the estimated market value at 31 December 2020 as determined by the trustees.

13 Receivables

	31/12/2021 £	31/12/2020 £
Accrued income	5,844.25	6,835.00
Prepayments and other receivables	2,993.66	2,690.44
Totals	8,837.91	9,525.44

14 Bank and cash balances

	31/12/2021 £	31/12/2020 £
Lloyds TSB Bank plc	212,286.64	147,276.94
Principality	0.00	0.00
Baptist Union Corporation Ltd	42,515.35	42,427.94
Departments	603.04	364.98
Totals	255,405.03	190,069.86

15 Payables : amounts falling due within one year

	31/12/2021 £	31/12/2020 £
Other creditors	4,146.00	2,890.00
Accruals	13,025.41	3,587.51
Totals	17,171.41	6,477.51

16 Payables : amounts falling due after more than one year

	31/12/2021 £	31/12/2020 £
Other creditors	15,154.00	20,631.00
Totals	15,154.00	20,631.00

17 Unrestricted Funds

	01/01/2021	Incoming Resources	Resources expended	Gains and losses	Transfers	31/12/2021
	£	£	£	£	£	£
General Fund	130,355.21	120,832.56	(96,299.31)		(14,209.60)	140,678.86
Asset Fund	1,850,000.00		0.00	0.00	0.00	1,850,000.00
Totals	1,980,355.21	120,832.56	(96,299.31)	0.00	(14,209.60)	1,990,678.86

The balance of this fund includes elements which are represented by fixed and current assets

	01/01/2020	Incoming Resources	Resources expended	Gains and losses	Transfers	31/12/2020
	£	£	£	£	£	£
General Fund	159,214.36	99,938.07	(102,723.22)		(26,074.00)	130,355.21
Asset Fund	2,747,909.00	0.00	0.00	(897,909.00)	0.00	1,850,000.00
Totals	2,907,123.36	99,938.07	(102,723.22)	(897,909.00)	(26,074.00)	1,980,355.21

18 Restricted Funds

	01/01/2021	Incoming Resources	Resources expended	Gains and losses	Transfers	31/12/2021
	£	£	£	£	£	£
Fellowship Fund	6,812.32	0.00	(903.33)			5,908.99
Other charities	6,818.35	9,933.80	(16,752.15)		0.00	(0.00)
Boxes of Hope	13,459.58	37,785.00	(14,301.44)			36,943.14
Stepping Stones	13,000.00	42,637.14	(11,529.91)			44,107.23
Church departments	364.98	4,410.77	(2,382.31)		(1,790.40)	603.04
Totals	40,455.23	94,766.71	(45,869.14)	0.00	(1,790.40)	87,562.40

Transfers - a transfer of £1,790.40 was made from the restricted fund to the general fund to recognise the clubs' contribution of their surplus towards the church's running costs.

	01/01/2020	Incoming Resources	Resources expended	Gains and losses	Transfers	31/12/2020
	£	£	£	£	£	£
Fellowship Fund	7,334.53	369.19	(891.40)			6,812.32
Other charities	197.50	9,423.89	(2,803.04)		0.00	6,818.35
Boxes of Hope		22,660.50	(9,200.92)			13,459.58
Stepping Stones		13,000.00	0.00			13,000.00
Church departments	864.05	205.27	(204.34)		(500.00)	364.98
Totals	8,396.08	45,658.85	(13,099.70)	0.00	(500.00)	40,455.23

Fellowship Fund

this fund is available at the discretion of the Minister and Care Co-ordinators to provide financial assistance to those in specific need

Other charities

this represents gifts which the donor has restricted to other parties in furtherance of the charity's objectives

Boxes of Hope

this represents funds raised as a result of the pandemic to provide food parcels to the residents of Swindon

Stepping Stones

this represents funds raised to help Swindonians recover from the dual impact of the closure of Honda and the pandemic.

Church departments

this represents funds related to clubs and groups run by the Church; Luncheon Club, Badminton and Pram Club

19 Designated Funds

	01/01/2021 £	Incoming Resources £	Resources expended £	Gains and losses £	Transfers £	31/12/2021 £
Missionary Fund	1,676.35	0.00	(14,000.08)	0.00	16,000.00	3,676.27
Totals	1,676.35	0.00	(14,000.08)	0.00	16,000.00	3,676.27

	01/01/2020 £	Incoming Resources £	Resources expended £	Gains and losses £	Transfers £	31/12/2020 £
Missionary Fund	200.48	0.00	(25,098.13)	0.00	26,574.00	1,676.35
Totals	200.48	-	- 25,098.13	-	26,574.00	1,676.35

Missionary Fund

Funds are transferred from the General Fund in order to facilitate annually agreed support in the furtherance of the church's charitable objectives

20 Analysis of net assets

31-Dec-21	Fixed Assets £	Current Assets £	Total £
General Fund	1,850,000.00	140,678.86	1,990,678.86
Missionary Fund	-	3,676.27	3,676.27
Fellowship Fund	-	5,908.99	5,908.99
Other charities	-	(0.00)	(0.00)
Church departments	-	603.04	603.04
Restricted Projects	-	81,050.37	81,050.37
Totals	1,850,000.00	231,917.53	2,081,917.53

31-Dec-20	Fixed Assets £	Current Assets £	Total £
General Fund	1,850,000.00	130,355.21	1,980,355.21
Missionary Fund	-	1,676.35	1,676.35
Fellowship Fund	-	6,812.32	6,812.32
Other charities	-	6,818.35	6,818.35
Church departments	-	364.98	364.98
Restricted Projects	-	26,459.58	26,459.58
Totals	1,850,000.00	172,486.79	2,022,486.79

21 Pensions

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

For any month, each participating employer in the Scheme pays contributions as set out in the Schedule of Contributions in force at that time.

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable towards benefits and expenses accrued in that year, plus any impact of deficiency contributions (see below).

The Minister(s) [and some members of the church staff] is / are eligible to join the Scheme. From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Legal and General Life Assurance Society Limited. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva plc. [Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.] The further 4% contribution rate is reduced to 3% for Employer contributions made to the Segregated DC Arrangement.

Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the Scheme. The main benefits for pre-2012 service were a defined benefit pension of one eightieth of Final Minimum Pensionable Income for each year of Pensionable Service, together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011.

Actuarial valuation as at 31 December 2019

A formal valuation of the Defined Benefit (DB) Plan was performed at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. The market value of the DB Plan assets at the valuation date was £298 million.

The valuation of the DB Plan revealed a deficit of assets compared with the value of liabilities of £18 million (equivalent to a past service funding level of 94%). The Church and the other employers supporting the DB Plan are collectively responsible for funding this deficit.

The key assumptions underlying the valuation were as follows:

Type of financial assumption	% pa
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income increases (RPI)	3.20
Assumed investment returns	
- Pre-retirement	2.95
- Post retirement	1.70
Deferred pension increases	
- Pre April 2009	3.20
- Post April 2009	2.50
Pension increases	
- Main Scheme pension	2.70

- Post-retirement mortality in accordance with 80% of the S3NFA and S3NMA tables, with allowance for future improvements in mortality rates from 2013 in line with the CMI 2019 core projections, with a long term annual rate of improvement of 1.75% for males and 1.5% for females, with the core smoothing parameter and with additional initial mortality improvement factor A=0.5%.

The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Recovery Plan

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Plan reveals a deficit the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan.

Under the current Recovery Plan dated 30 September 2020, deficiency contributions are payable until 30 June 2026. These contributions are broadly based on the employer's membership at 31 December 2014 and increase annually in line with increases to Minimum Pensionable Income as defined in the Rules. However, the Trustee and the Council agreed a 50% reduction for all deficiency contributions payable between 1 July 2020 and 31 December 2020.

Accounting date (year ending):	31/12/2021	31/12/2020
	£	£
Balance sheet liability at year start	23,521	34,757
Minus deficiency contributions paid	(4,130)	(2,978)
Interest cost (recognised in SoFA)	294	615
Remaining change to balance sheet liability* (recognised in SoFA)	(386)	(8,873)
Balance sheet liability at year end	<u>19,299</u>	<u>23,521</u>

* Comprises any change in agreed deficit recovery plan and change in assumptions between year-ends.

This liability represents the present value of the deficit contributions agreed as at the accounting date and has been valued using the following assumptions set by reference to the duration of the deficit recovery payments:

Accounting date	31/12/2021	31/12/2020	31/12/2019
Discount rate	2.0%	0.4%	1.7%
Future increases to Minimum Pensionable Income	4.1%	3.0%	3.2%

The Church has been advised that the cost for the church to buyout their Pension Scheme liabilities at 31 December 2021 was approximately £226,000 (31 December 2020: £226,000).

22 Related parties

The custodian Trustee of the church is The West of England Baptist Trust Company (West) Limited. The church is a member of the Baptist Union of Great Britain and the West of England Baptist Association. The church does not receive any grant funding from either party.

The church made a donation to the Baptist Union Home Mission Scheme as set out in note 8

The church made a donation to the Baptist Missionary Society World Mission (charity no 233782) as set out in note 8

The church paid a subscription to the Baptist Union of Great Britain amounting to £674.50 which is included in note 8

Total donations of £13,720 were received from trustees. These donations were all given without conditions. Trustees also donate via church plate collections. These amounts are not recorded separately

The spouse of trustee G Pricor was employed by the charity to deliver the Stepping Stones Project receiving gross salary £1,416 (2020: £nil) and employers pension contributions of £77 (2020: £nil)

The spouse of trustee I Burbidge was employed by the charity to deliver the Stepping Stones Project receiving gross salary £991 (2020: £nil) and employers pension contributions of £59 (2020: £nil).

Gorse Hill Baptist Church

Cricklade Road
Gorse Hill
Swindon SN2 1AA

01793 534193

ghbc.org.uk

Registered Charity Number: 1127294