

Thatcham Baptist Church

The Ministers and Deacons of Thatcham Baptist Church present their Annual Report and Financial Statements for the year ended 31 December 2020. These comply with current statutory requirements and the Statement of Recommended Practice "Accounting and Reporting by Charities" (Revised 2005).

ANNUAL REPORT FOR 2020

Charitable Object

The Charity is currently governed by its Church Constitution and is registered with Charities Commission in accordance with the Charities Act 2006. The Church Constitution states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination, to include the advancement of education and other charitable purposes in the United Kingdom and/or other parts of the world. The Church occupies premises which are held by the Baptist Union Corporation Ltd. on Trusts which are entirely compatible with the above object.

Objectives and Activities

In order to achieve the principal objective, which is set out above, the Church provides a variety of activities, both to its membership and to the community at large. Individual reports on many of these activities are available separately. The overarching aim is to express the love and truth of Jesus Christ in both word and deed, and to bring people into a closer relationship with Him as living Lord.

We have very attractive premises which include wheelchair-accessible entrances and toilet, and lift access to first and second floors. There is an induction loop system for the hearing-impaired and we ensure that the use of projected words and images is as clear as possible for those with a visual impairment, with large print song sheets also made available at services.

• Worship, Discipleship and Fellowship

Central to the work and witness of the Church is the provision of regular public services of Christian worship. In normal times these services take place each Sunday morning and evening. Other events are advertised on the Church Notice Boards, on our website, and via social media. The Church seeks to be a friendly and welcoming community, and anybody is free to attend its services.

The Church cares for its Members and others by sharing Christian friendship and fellowship in various ways. In 2020 eight Midweek Groups met regularly for the growth of faith and discipleship of Members and other attendees. There are also a number of prayer groups. Further details of all these groups can be obtained from the Trustees on request, or at the Sunday services.

The Church runs a varied children's and youth programme, which engages about 30 children under 11 and about 20 11-18s each week (excluding our toddler group – see below). The Church operates systems to ensure appropriate vetting of all people working with children and adults at risk.

The Church cares for those who are sick or in declining health by visiting them in hospital or at home, giving practical help, offering the ministry of prayer and, where appropriate, administering communion. Our prayer chains ensure that particular needs are prayed for promptly and responded to appropriately.

The Church offers its services to those who are facing life's major events such as births, marriages and deaths. We have an Authorised Person for the registration of marriages, and our Pastor is also registered for this purpose.

The Church seeks to offer Christian training to its Members where appropriate. In normal times *Footsteps*, the Southern Counties Baptist Association training programme, meets on our premises each month.

Our Pastor David Taylor and our Children & Schools Worker Penny Judge attend annual conferences for the purpose of their ongoing development. They meet regularly with the other local church leaders and workers in Thatcham, and (in David's case) Baptist Pastors in neighbouring towns, for the purpose of mutual support and co-ordinated action.

- **Community Work and Evangelism**

The Church pursues a wide range of partnerships with a varied number of stakeholders within the community, detailed as follows.

The Church pursues active relationships with all the other churches in Thatcham. In 2020 this took the form of regular Zoom meetings and joint seasonal projects.

The Church, in partnership with the other churches, supports the town's schools. We continued to do this in 2020 both when schools were open and when they were closed. Our Children & Schools Worker Penny Judge provided weekly assemblies to primary schools. Our Pastor David Taylor continued to run the Christian group *Connect* at Kennet Secondary Academy along with a worker from Christian Outreach in Newbury Schools, either in person or online. David and Penny continued to facilitate the termly breakfast for local headteachers and church leaders, for the time being on Zoom and sadly without breakfast.

The Church is the West Berks Foodbank distribution centre for Thatcham. In normal times a team of volunteers from the local area, at least four per session, run the Monday and Thursday client drop in sessions. With the closure of church premises due to Covid the Foodbank moved to a direct delivery service.

In normal times the Church offers a school term time Toddlers group. It gathers up to 60 parents and carers, plus toddlers. They enjoy age-appropriate activities and a number of them then use the church to lunch together. They have excellent

support and as a Church we are grateful for the toddler group leaders' care and thought in this outward facing work.

The Renew Wellbeing space which was started in 2019 continued throughout 2020, sometimes on Zoom and when possible in person on our premises. In a year where the population's mental health was severely challenged this gentle ministry became even more relevant.

All other regular church activities closed from March onwards, including our Café, Fellas games afternoon, Wednesday Worship, children's Crew Club and The Zone youth club, Toddler group, and the Prayer Breakfast, Men's Breakfast, and Dads and Kids Breakfast. Offsite events such as Food4Thought, Easter Egg Hunt, Canal Outreach, Church Awayday and Dads & Kids Camping Weekend were also cancelled.

The Church offers introductory courses for newcomers and those exploring the Christian faith on a regular basis. In 2020 we held two Alpha Courses on Zoom which enabled people from both within and outside our local area to participate.

In normal times the Church building is widely used by community and individual groups. This includes social and other events run by U3A (The Third Age Trust), autism society carers courses, family support mediation, music classes and groups for parents and children, Alcoholics Anonymous, and other local groups. Southern Counties Baptist Association make regular use of our premises for their monthly Footsteps courses as well as smaller meetings. None of these groups was able to meet on our premises from March onwards.

The Church has well-developed relationships with Christian organisations working in the UK and abroad. It partners with BMS World Mission and Christian Aid, both major NGOs across the developing world. One of our church members continued to serve with the Church Mission Society in Ecuador in 2020.

The Church continues its presence on social media to enable our community to know about events that may interest them. During 2020 this, along with the medium of Zoom, became essential to most of our operations.

Achievements and Performance

2020 was a quite extraordinary year for our church, as for everyone else. The global pandemic confronted us with the biggest challenge we have ever faced to our operations, but also provided opportunities never seen before. We sought to rise to the challenges and grasp the opportunities trusting in God's Spirit to lead us.

One person was baptised during the year, at a special service limited in numbers but filmed for broadcast later. No-one was received into church membership, though several non-members continued to join us at online members' meetings. Seven people moved away and resigned their membership. Thus at 31 December 2020 the membership stood at 82. We also held a thanksgiving and dedication service for a baby, again limited in numbers due to Covid.

Our Sunday morning teaching programme this year started with the second half of Mark's Gospel. Then in the early stages of the pandemic we covered a number of separate topics which were particularly relevant at the time. Over the summer we covered some psalms, and then ran a series called "Mission Reimagined", again in the light of Covid. Finally we looked at the first half of Philippians before sharing an Advent series together.

On Sunday evenings we replaced our normal service with a weekly time of prayer at 8pm on Zoom. This proved to be an invaluable meeting, especially as it enabled our missionary Sharon Wilcox to join us each week from Ecuador.

At the start of the year we took part in the Week of Prayer for Christian Unity as usual, ran a Food4Thought event and hosted a Ladies Day. We also took a group of young people to a Christian sports event in Swindon.

In March we hosted the World Day of Prayer in Thatcham. Sunday 15 March was our final congregational service of the year. On that Sunday we held a newcomers' lunch, which seems somewhat ironic in retrospect.

From 22 March onwards our Sunday services continued online, due to the enormous help provided by our technicians. The number of people watching these services far exceeded the size of our normal congregation. Of course we have no way of knowing the extent or quality of people's engagement beyond those who make themselves known. These online services provided opportunities for a greater creativity in presentation and a wider variety of contributors. The number of children and young people regularly involved in church activities saw something of a fall, reflecting the challenges involved with online children's groups and the extra pressures on family life caused by school closures. In spite of this all our Sunday groups JAM, 7Up and 10Up all continued throughout the year, thanks to the great perseverance of the leaders and children involved.

From March onwards our deacons held many extra meetings and worked tirelessly to navigate our way through the pandemic according to the changing rules and regulations. Our premises were made Covid-secure and our grounds were maintained to a high standard. Our Pastor David Taylor moved his office from church to home and continued to serve the congregation and community in radically changed circumstances. Our Children and Schools Worker Penny Judge did the same with local schools. We were able to transfer a Grill-a-Christian event for young people onto Zoom at short notice.

Easter services were held online in a reduced programme of events.

Our AGM was due to take place in March but was postponed until May. At that meeting we did not hold deacons' elections as usual. Instead, two of our deacons who were due to finish their terms very kindly agreed to serve for another year, supported by the meeting.

Our intern Harriet Colton continued on sick leave from the start of the year until resigning her position in May due to ill health.

In May we began a series of online quiz nights as a relaxed activity in order to keep people in touch with one another.

As pressure grew on our local hospital, we coordinated a project to deliver care packs to all its staff members to express our appreciation.

In June and July with the help of Glendale Church we delivered the Christian HOPE magazine to every household in Thatcham. Together with several other churches we extended this to cover the whole of Turnpike Estate.

During the summer holidays we were able to provide several in-person events, both for children and young people in local parks, and also for adults in gardens. We also supported a project providing basic necessities to needy families in Ecuador.

In November the Church was still able to be a collection point for Operation Christmas Child's Shoebox appeal.

Despite not being able to meet in person, the Advent and Christmas period was as busy as ever, including Advent packs delivered to everyone in the fellowship, switching-on-lights events in local roads, work with schools, collaborating with the Council in their Christmas installation project, more carol singing groups than usual across the town, the usual Christmas services transferred online, and increased support for those in need in our community.

Beyond the local church our Pastor continued to work with local schools, serve as Chair of Churches Together in Thatcham, Chair of West Berkshire Standing Advisory Council on Religious Education, write occasionally for the Newbury Weekly News Christian Viewpoint, and provide email replies to enquirers through Christian Vision.

Financial Review

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year. The most significant expense related to our Pastor who leads, and co-ordinates the church's activities including the Sunday Services, provide pastoral care for the congregation and other people, and equip and encourage the membership in their life, Christian witness and service. The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the Church's own charitable purpose. The Church is heavily dependent on its membership working as volunteers in all aspects of the Church's activities, many of which run with little or no impact on the Church's expenditure, but nevertheless contribute substantially to the achievement of the Church's objectives. The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

The Church owns the following properties:

The Church Building, Wheelers Green Way, Thatcham, Berkshire
16 Cochrane Close, Thatcham, Berkshire (the owned manse).

Both these properties are under the trusteeship of the Baptist Union of Great Britain and insured through The Baptist Insurance Company Plc.

During 2020 the Church made charitable donations of 15.6% of its general fund income to the following charities: Home Mission (£6,000), BMS (£3,600), CMS (£5,383) with £3,475 to other charities.

THATCHAM BAPTIST CHURCH

STATUTORY INFORMATION

1. Principal Address

Wheelers Green Way
Thatcham
Berkshire
RG19 4YF

2. Registration

Thatcham Baptist Church is established as a charitable unincorporated association registered with the Charity Commission, No. 112869.

3. Custodian Trustee for Property Assets

Baptist Union Corporation
Baptist House
129 Broadway
Didcot
Oxfordshire
OX11 8RT

4. Organisational Structure

Members of the Church are accepted in accordance with our Church Constitution. The Members' Meeting generally takes place five times per year and has responsibility for the overall policy of the church. Due to Covid-19, all our members' meetings (except the January meeting) took place online using Zoom.

All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective. Relevant matters may be submitted to the Church Members' Meeting by the Trustees for guidance or may be raised by members in Church meeting for further consideration by the Trustees. Though the Constitution requires certain decisions to be made at Church Members' Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

In accordance with the Church Constitution, the Members appoint Ministers and Deacons. Ministers are appointed to office for an indefinite period. Deacons are elected by the church members by resolution at the Annual General Meeting to serve for periods of 3 years. The Ministers and Deacons are responsible for the

day-to-day running of the Church's work and witness, and the financial and legal aspects of the charity.

Those who served during the year 2020 are as follows:

Minister: Rev DJS Taylor (Pastor)

Deacons: Mr. I. Andrews (Treasurer)
Mr. M. Livingstone
Mr. R. Appleby
Mr A. Pollard (Secretary)
Mrs J. Andrews
Mrs C. Collis
Mr J. Webb
Mr R. Sneddon

The Ministers and Deacons are the managing trustees of the Church. The Baptist Union Corporation acts as custodian trustee in respect of the property assets of the Church. All major decisions are taken to a full meeting of church members, which are held at least four times a year.

5. Reserves Policy

There is no formal or adopted Reserves Policy in operation at Thatcham Baptist Church

6. Risk Management

The Ministers and Deacons have assessed the major non-financial risks facing the church and have satisfied themselves that there are policies in place to mitigate these risks wherever possible. Alongside the formal Constitution, the Church has specific policies in place covering Health and Safety, Equal Opportunities, Disability Discrimination, and Children and Young People; these being reviewed and adopted yearly at the Annual General Meeting.

7. Statement of Charity Trustee Responsibilities

Charity law requires the Charity Trustees, in our case the Ministers and Deacons, to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the Church and of its financial activities for that period. In preparing those financial statements, the Ministers and Deacons are required to:

- Select suitable accounting policies and apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- Prepare the financial statements on the going concern basis unless it is inappropriate to assume that the activities of the Church will continue.

The Ministers and Deacons are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Church. They are also responsible for safeguarding the assets of the Church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

8. Grant Making Policy

There are a number of different processes by which the church gives money to other organisations and individuals. Special offerings held during the year are for certain projects as agreed by a Church Meeting. Donations are also made to other causes as funds are available or as designated by donors.

9. Connected Charities

The Baptist Union Corporation continues to act as custodian trustee for the Church and all of its properties are held in the name of the Corporation on behalf of the members. The Church remains affiliated to Southern Counties Baptist Association, the Baptist Union of Great Britain and the Evangelical Alliance.

10. Advisers

Auditor: Mrs Miao Yan-McCormick

Church Bank: HSBC, Newbury

Approved by the Ministers and Deacons on 11 March 2021, and signed on their behalf by:



*Mr A Pollard
Church Secretary
Thatcham Baptist Church*



Thattham Baptist Church (Charity No. 1128697)

Receipts and payments accounts

CC16a

For the period from 01/01/2020 To 31/12/2020

Legal Information

Report to the trustees and members of Thattham Baptist Church (Charity Registration No. 1128697) on the accounts for the year end 2020

Church Address

Thattham Baptist Church, Wheelers Green Way, Thattham, Berkshire, RG19 4YF

Trustees

Andrews, Ian
Andrews, Jean
Appleby, Robin
Collis, Carol
Livingstone, Michael
Pollard, Adam
Sneddon, Robert
Taylor, David
Webb, John

Bankers

HSBC, 6 Northbrook St, Newbury RG14 1DT

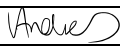

Independent Examiners

Miao Yan-McCormick

Section A Receipts and payments

		Unrestricted funds	Designated funds	Restricted Funds	Total funds	Last year
A1 Receipts						
Voluntary Income	2	£ 111,752.40	£ 2,265.00	£ -	£ 114,017.40	£ 113,862.09
Fundraising	3	£ -	£ -	£ -	£ -	£ -
Investment Income	4	£ 22.40	£ -	£ -	£ 22.40	£ 56.23
Income from Church Activities	5	£ 6,148.77	£ (870.00)	£ -	£ 5,278.77	£ 24,281.10
Other Income	6	£ 227.70	£ -	£ -	£ 227.70	£ -
Sub total (Gross income for AR)		£ 118,151.27	£ 1,395.00	£ -	£ 119,546.27	£ 138,199.42
A2 Asset and investment sales						
		£ -	£ -	£ -	£ -	£ -
Sub total		£ -	£ -	£ -	£ -	£ -
Total receipts		£ 118,151.27	£ 1,395.00	£ -	£ 119,546.27	£ 138,199.42
A3 Payments						
Salaries	7	£ 51,923.00	£ -	£ -	£ 51,923.00	£ 67,895.33
Expenses	8	£ 760.33	£ -	£ -	£ 760.33	£ 2,243.93
Premises	9	£ 14,316.46	£ -	£ -	£ 14,316.46	£ 45,205.03
Subscriptions	10	£ 1,997.18	£ -	£ -	£ 1,997.18	£ 1,365.23
Stationery & Postage	11	£ 2,142.23	£ -	£ -	£ 2,142.23	£ 3,390.93
Utilities	12	£ 4,968.64	£ -	£ -	£ 4,968.64	£ 5,160.23
Communications	13	£ 1,854.81	£ -	£ -	£ 1,854.81	£ 2,247.78
Mission	14	£ 1,990.63	£ 537.10	£ -	£ 2,527.73	£ 16,303.67
Giving	15	£ 18,458.50	£ -	£ -	£ 18,458.50	£ 17,602.78
Equipment	16	£ 1,174.46	£ -	£ -	£ 1,174.46	£ 260.16
Youth	17	£ 931.64	£ -	£ -	£ 931.64	£ 2,085.55
Sub total		£ 100,517.88	£ 537.10	£ -	£ 101,054.98	£ 163,760.62
A4 Asset and investment purchases						
		£ -	£ -	£ -	£ -	£ -
Sub total		£ -	£ -	£ -	£ -	£ -
Total payments		£ 100,517.88	£ 537.10	£ -	£ 101,054.98	£ 163,760.62
Net of receipts/(payments)		£ 17,633.39	£ 857.90	£ -	£ 18,491.29	£ (25,561.20)
A5 Transfers between funds	18	£ (2,621.45)	£ 2,621.45	£ -	£ -	£ -
A6 Cash funds last year end		£ 40,889.32	£ 343.55	£ -	£ 41,232.87	£ 66,794.07
Cash funds this year end		£ 55,901.26	£ 3,822.90	£ -	£ 59,724.16	£ 41,232.87

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Designated funds to nearest £	Restricted Funds to nearest £	Total funds to nearest £
B1 Cash funds	19 HSBC Account	£ 29,317.80	£ 3,822.90	£ -	£ 33,140.70
	BMM Account	£ 24,858.34	£ -	£ -	£ 24,858.34
	TBC Toddlers	£ 671.28	£ -	£ -	£ 671.28
	Zone	£ 606.35	£ -	£ -	£ 606.35
	Fellas	£ 152.51	£ -	£ -	£ 152.51
	Coffee Morning	£ 294.98	£ -	£ -	£ 294.98
	Petty Cash	£ -	£ -	£ -	£ -
	Total cash funds	£ 55,901.26	£ 3,822.90	£ -	£59,724.16
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £	
		-	-	-	
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)	
			-	-	
B4 Assets retained for the charity's own use	20 Details	Fund to which asset belongs	Cost (optional)	Current value (optional)	
	Church Premises (insured value)			£ 1,851,356	
	Manse (16 Cochrane Close) (Insured Value)			£ 369,261	
B5 Liabilities	21 Details	Fund to which liability relates	Amount due	When due (optional)	
	Pension Scheme Liability	General	£ 11,942.04		
Signed by one or two trustees on behalf of all the trustees		Signature	Print Name	Date of approval	
			Ian Andrews	11 Mar 2021	
			Adam Pollard	11 Mar 2021	

Notes to the accounts

Basis of Accounts

- a These accounts have been prepared on a 'receipts and payments' basis and accord with Section 133 Charities Act 2011
- b It should also be understood that the Statement of Assets and Liabilities is not meant to balance. It is merely meant to be a summary of the church's material assets and liabilities.

1. Funds

The church operates 3 funds;

An unrestricted General fund which represents the main income and expenditure of the church

2 Designated Funds:

- (a) A Pastoral fund for supporting financial needs within the fellowship where appropriate.
- (b) An events fund which is used for the big events where the use of the church accounts is a convenient place to coordinate an overall funding. Spring Harvest is the largest example of a big event, but other events such as the Big Church day would fit. Typically we use this fund where the attendees are funding their own place at the event.

RECEIPTS	General (Unrestricted)		Events (Designated)		Pastoral (Designated)	
	2020	2019	2020	2019	2020	2019
Voluntary Income	£ 111,752.40	£ 113,862.09	£ -	£ -	£ 2,265.00	£ -
Fundraising	£ -	£ -	£ -	£ -	£ -	£ -
Investment Income	£ 22.40	£ 56.23	£ -	£ -	£ -	£ -
Income from Church Activities	£ 6,148.77	£ 16,156.10	£ (870.00)	£ 8,125.00	£ -	£ -
Other Income	£ 227.70	£ -	£ -	£ -	£ -	£ -
Total Incoming resources	£ 118,151.27	£ 130,074.42	£ (870.00)	£ 8,125.00	£ 2,265.00	£ -
PAYMENTS	2020	2019	2020	2019	2020	2019
	2020	2019	2020	2019	2020	2019
Salaries	£ 51,923.00	£ 67,895.33	£ -	£ -	£ -	£ -
Expenses	£ 760.33	£ 2,243.93	£ -	£ -	£ -	£ -
Premises	£ 14,316.46	£ 45,205.03	£ -	£ -	£ -	£ -
Subscriptions	£ 1,997.18	£ 1,365.23	£ -	£ -	£ -	£ -
Stationery & Postage	£ 2,142.23	£ 3,390.93	£ -	£ -	£ -	£ -
Utilities	£ 4,968.64	£ 5,160.23	£ -	£ -	£ -	£ -
Communications	£ 1,854.81	£ 2,247.78	£ -	£ -	£ -	£ -
Mission	£ 1,990.63	£ 8,193.67	£ (905.00)	£ 8,110.00	£ 1,442.10	£ -
Giving	£ 18,458.50	£ 17,602.78	£ -	£ -	£ -	£ -
Equipment	£ 1,174.46	£ 260.16	£ -	£ -	£ -	£ -
Youth	£ 931.64	£ 2,085.55	£ -	£ -	£ -	£ -
Total Expenditure	£ 100,517.88	£ 155,650.62	£ (905.00)	£ 8,110.00	£ 1,442.10	£ -
Surplus (deficit) for the year	£ 17,633.39	£ (25,576.20)	£ 35.00	£ 15.00	£ 822.90	£ -
Transfer between Funds	£ (2,621.45)	£ -	£ (378.55)	£ -	£ 3,000.00	£ -
Balance Brought forward	£ 40,889.32	£ 66,465.52	£ 343.55	£ 328.55	£ -	£ -
Balance Carried Forward	£ 55,901.26	£ 40,889.32	£ -	£ 343.55	£ 3,822.90	£ -

2. Voluntary Income

	General		Pastoral	
	2020	2019	2020	2019
Agencies	£ 23,594.98	£ 19,617.84	£ -	£ -
Envelopes	£ 1,786.00	£ 6,413.99	£ -	£ -
Loose Offering	£ 1,936.91	£ 9,705.89	£ -	£ -
One off	£ 5,003.95	£ 2,678.34	£ 1,265.00	£ -
Standing Orders	£ 65,508.20	£ 57,138.00	£ 1,000.00	£ -
Tax Reclaim	£ 13,922.36	£ 18,308.03	£ -	£ -
	£ 111,752.40	£ 113,862.09	£ 2,265.00	£ -

3. Fundraising

	General	
	2020	2019
Events	£ -	£ -
	£ -	£ -

4. Investment Income

	General	
	2020	2019
Interest	£ 22.40	£ 56.23
	£ 22.40	£ 56.23

5. Income from Church Activities

	General		Events	
	2020	2019	2020	2019
Coffee Morning	£ 1,984.05	£ 1,868.79	£ -	£ -
Crew	£ -	£ -	£ -	£ -
Events	£ 545.00	£ 2,496.65	£ (870.00)	£ 8,125.00
Fellas	£ 413.40	£ 1,701.52	£ -	£ -
Ladies Circle	£ -	£ 292.83	£ -	£ -
Lettings	£ 2,852.50	£ 7,827.50	£ -	£ -
TBC Toddlers	£ 274.01	£ 1,386.78	£ -	£ -
Zone	£ 79.81	£ 582.03	£ -	£ -
	£ 6,148.77	£ 16,156.10	£ (870.00)	£ 8,125.00

6. Other Income

	General	
	2020	2019
Other Income	£ 227.70	£ -
	£ 227.70	£ -

7. Stipend & Salaries

The church had 4 employees: A stipendary minister, a trainee, a youth/schools worker and a cleaner. This section does not include the cost for the cleaner, these are accounted for within the costs for the premises. The trainee left our employee 1st May 2020.

The church uses two pension providers; the Baptist Pension Fund for Ministers, and NEST for non-stipendary employees. The pension figures shown here are the employer pension contributions and include mandatory payments to the Baptist Pension Fund to help reduce the deficit within their funds.

	General	
	2020	2019
National Insurance	£ 911.70	£ 778.11
Pension	£ 10,840.85	£ 8,611.20
Stipend & Salary	£ 40,170.45	£ 58,506.02
	£ 51,923.00	£ 67,895.33

8. Expenses

	General	
	2020	2019
Accommodation	£ (215.00)	£ 1,155.00
Books	£ 38.32	£ 97.05
Hospitality	£ 29.31	£ 102.46
Mileage	£ 362.70	£ 730.35
Other	£ -	£ 81.07
Study	£ 545.00	£ 78.00
	£ 760.33	£ 2,243.93

9. Premises

	General	
	2020	2019
Church Maintenance	£ 2,655.70	£ 19,687.96
Cleaning	£ 2,761.76	£ 2,095.56
Council Tax	£ 2,350.63	£ 2,262.94
Fixtures & Fittings	£ 134.99	£ 739.97
Insurance	£ 2,929.35	£ 2,858.43
Manse Maintenance	£ 3,484.03	£ 17,560.17
	£ 14,316.46	£ 45,205.03

10. Subscriptions

	General	
	2020	2019
Subscriptions	£ 1,997.18	£ 1,365.23
	£ 1,997.18	£ 1,365.23

11. Consumables

	General	
	2020	2019
Consumables	£ 1,015.63	£ 2,290.37
Photocopier	£ 1,126.60	£ 1,100.56
	£ 2,142.23	£ 3,390.93

12. Utilities

	General	
	2020	2019
Electricity	£ 2,733.00	£ 2,654.17
Gas	£ 1,967.64	£ 2,147.06
Water (Manse)	£ 268.00	£ 359.00
	£ 4,968.64	£ 5,160.23

13. Communications

	General	
	2020	2019
Advertising	£ 220.75	£ 656.40
Broadband/Fixed	£ 1,529.06	£ 1,491.38
Fixed Phone (not used)	£ -	£ -
Internet	£ -	£ -
Mobile Phone	£ 105.00	£ 100.00
	£ 1,854.81	£ 2,247.78

14. Mission

Mission spend during 2020 was considerably lower due to coronavirus restrictions. Most outreach from the church was conducted online with materials delivered to homes where appropriate.

Spring Harvest was cancelled in 2020 and so all monies were returned to the individuals.

	General		Events		Pastoral	
	2020	2019	2020	2019	2020	2019
Events	£ 920.47	£ 4,924.86	£ (905.00)	£ 8,110.00	£ -	£ -
Fellas	£ 198.34	£ 1,217.55	£ -	£ -	£ -	£ -
Flowers	£ 22.50	£ 62.74	£ -	£ -	£ -	£ -
Home groups	£ -	£ -	£ -	£ -	£ -	£ -
Ladies Circle	£ -	£ 389.29	£ -	£ -	£ -	£ -
Lettings	£ -	£ -	£ -	£ -	£ -	£ -
Music Material	£ 69.99	£ 65.00	£ -	£ -	£ -	£ -
Pastoral Care	£ -	£ 1,042.35	£ -	£ -	£ 1,442.10	£ -
Pulpit Supply	£ -	£ -	£ -	£ -	£ -	£ -
Preaching / Teaching	£ 779.33	£ -	£ -	£ -	£ -	£ -
The Barn	£ -	£ 491.88	£ -	£ -	£ -	£ -
	£ 1,990.63	£ 8,193.67	£ (905.00)	£ 8,110.00	£ 1,442.10	£ -

15. Giving

The church attempts to donate at least 10% of its general fund income every year to other charities. There are 3 main, pre-agreed charities that we support

- Baptist Union Home Mission - which helps fund Baptist Churches within the UK that are struggling financially. We aim to give at least of 5% of our general fund income.
- The Baptist Missionary Society - which supports overseas mission. We provide £3,600 per year plus any specific appeals. There were no specific appeals during 2020.
- The Church Mission Society (CMS) - We donate £1,800 per annum which goes to support the work in Equador.

In 2020 there was some specific appeals for additional giving to CMS to help those families in Equador who were worst affected by Coronavirus.

The total giving this year amounted to over 15% of our total general fund income, with just over 5% going to Home Mission.

	General		
	2020	2019	
BMS	£ 3,600.00	£ 3,600.00	
CMS	£ 5,383.50	£ 1,800.00	
Home Mission	£ 6,000.00	£ 6,000.00	5.1% of General Fund income
Other	£ 3,475.00	£ 6,202.78	
	£ 18,458.50	£ 17,602.78	15.6% of General Fund income

16. Equipment

The church invested in streaming equipment and software this year due to building closures as a result of Coronavirus restrictions. This allowed the church to continue to offer services to the community.

	General	
	2020	2019
Audio Visual	£ 1,094.47	£ 233.88
IT	£ 79.99	£ 26.28
	£ 1,174.46	£ 260.16

17. Youth

	General	
	2020	2019
7/10 Up	£ 192.00	£ 192.00
Crew	£ -	£ -
JAM	£ 506.37	£ 582.36
TBC Toddlers	£ 188.88	£ 746.31
Zone	£ 44.39	£ 564.88
	£ 931.64	£ 2,085.55

18. Fund Transfers

The church made two transfers between funds this year:

- The events for 2020 were cancelled (Spring Harvest etc), monies were returned back to the individuals, and the surplus of £378.55 was transferred to the general fund
- The Church Meeting agreed to transfer £3,000.00 into the pastoral fund to help people who were worst affected by Coronavirus - the money to be allocated in 2021

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Thatcham Baptist Church holds two main bank accounts held with HSBC, and a single petty cash account. The HSBC accounts are a standard Charity current account and a higher interest, fast access savings account (BMM). The remaining accounts are held and operated by the various groups within the church, for the purposes of the overall accounts these are all treated as petty cash accounts.

The main current account contains all the money for the pastoral care fund.

	2020	2019	
HSBC Account	£ 33,140.70	£ 14,378.35	of which £3,822.90 is Designated Pastoral Funds
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TBC Toddlers	£ 671.28	£ 826.15	
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Coffee Morning	£ 294.98	£ 205.69	
Petty Cash	£ -	£ -	
	£ 59,724.16	£ 41,232.87	

20. Assets retained for the charity's own use

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's customer trustee the Baptist Union Corporation Limited:

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- (b) The Church Manse at 16 Cochrane Close, Thatcham, RG19 4QX which has a current insurance value of £369,261

The value stated is the insured value for rebuilding the premises according to the Baptist Insurance Company.

21. Pension Scheme liability

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A formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Under the Schedule of Contributions, the church makes a monthly payment in respect of the DB scheme deficit, currently £180.94, which will increase in line with increases in Minimum Pensionable Income. The Schedule of Contributions foresees these contributions continuing until June 2026. The pension scheme liability shown in the Statement of Assets and liabilities is calculated as the current rate per month multiplied by the number of months remaining in the current Schedule of Contributions, which amounted to £11,942.04 as at 31 December 2020.

The Church has been advised that the estimated cost for the church to buyout their Pension Scheme liabilities at 18 December 2020 was £84,700.



Section A

Independent Examiner's Report

Report to the trustees/ members of	Thatcham Baptist Church		
On accounts for the year ended	31/12/2020	Charity no (if any)	No. 1128697
Set out on pages	1 to 6		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2020**.

**Responsibilities and
basis of report** As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

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

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:  **Date:** 03.03.2021

Name: Miao Yan-McCormick

**Relevant professional
qualification(s) or body
(if any):** ACCA

Address: 28 Agricola Way
Thatcham
RG19 4GB

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



Thattham Baptist Church (Charity No. 1128697)

Receipts and payments accounts

CC16a

For the period from 01/01/2020 To 31/12/2020

Legal Information

Report to the trustees and members of Thattham Baptist Church (Charity Registration No. 1128697) on the accounts for the year end 2020

Church Address

Thattham Baptist Church, Wheelers Green Way, Thattham, Berkshire, RG19 4YF

Trustees

Andrews, Ian
Andrews, Jean
Appleby, Robin
Collis, Carol
Livingstone, Michael
Pollard, Adam
Sneddon, Robert
Taylor, David
Webb, John

Bankers

HSBC, 6 Northbrook St, Newbury RG14 1DT

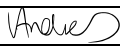

Independent Examiners

Miao Yan-McCormick

Section A Receipts and payments

		Unrestricted funds	Designated funds	Restricted Funds	Total funds	Last year
A1 Receipts						
Voluntary Income	2	£ 111,752.40	£ 2,265.00	£ -	£ 114,017.40	£ 113,862.09
Fundraising	3	£ -	£ -	£ -	£ -	£ -
Investment Income	4	£ 22.40	£ -	£ -	£ 22.40	£ 56.23
Income from Church Activities	5	£ 6,148.77	£ (870.00)	£ -	£ 5,278.77	£ 24,281.10
Other Income	6	£ 227.70	£ -	£ -	£ 227.70	£ -
Sub total (Gross income for AR)		£ 118,151.27	£ 1,395.00	£ -	£ 119,546.27	£ 138,199.42
A2 Asset and investment sales						
		£ -	£ -	£ -	£ -	£ -
Sub total		£ -	£ -	£ -	£ -	£ -
Total receipts		£ 118,151.27	£ 1,395.00	£ -	£ 119,546.27	£ 138,199.42
A3 Payments						
Salaries	7	£ 51,923.00	£ -	£ -	£ 51,923.00	£ 67,895.33
Expenses	8	£ 760.33	£ -	£ -	£ 760.33	£ 2,243.93
Premises	9	£ 14,316.46	£ -	£ -	£ 14,316.46	£ 45,205.03
Subscriptions	10	£ 1,997.18	£ -	£ -	£ 1,997.18	£ 1,365.23
Stationery & Postage	11	£ 2,142.23	£ -	£ -	£ 2,142.23	£ 3,390.93
Utilities	12	£ 4,968.64	£ -	£ -	£ 4,968.64	£ 5,160.23
Communications	13	£ 1,854.81	£ -	£ -	£ 1,854.81	£ 2,247.78
Mission	14	£ 1,990.63	£ 537.10	£ -	£ 2,527.73	£ 16,303.67
Giving	15	£ 18,458.50	£ -	£ -	£ 18,458.50	£ 17,602.78
Equipment	16	£ 1,174.46	£ -	£ -	£ 1,174.46	£ 260.16
Youth	17	£ 931.64	£ -	£ -	£ 931.64	£ 2,085.55
Sub total		£ 100,517.88	£ 537.10	£ -	£ 101,054.98	£ 163,760.62
A4 Asset and investment purchases						
		£ -	£ -	£ -	£ -	£ -
Sub total		£ -	£ -	£ -	£ -	£ -
Total payments		£ 100,517.88	£ 537.10	£ -	£ 101,054.98	£ 163,760.62
Net of receipts/(payments)		£ 17,633.39	£ 857.90	£ -	£ 18,491.29	£ (25,561.20)
A5 Transfers between funds	18	£ (2,621.45)	£ 2,621.45	£ -	£ -	£ -
A6 Cash funds last year end		£ 40,889.32	£ 343.55	£ -	£ 41,232.87	£ 66,794.07
Cash funds this year end		£ 55,901.26	£ 3,822.90	£ -	£ 59,724.16	£ 41,232.87

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Designated funds to nearest £	Restricted Funds to nearest £	Total funds to nearest £
B1 Cash funds	19 HSBC Account	£ 29,317.80	£ 3,822.90	£ -	£ 33,140.70
	BMM Account	£ 24,858.34	£ -	£ -	£ 24,858.34
	TBC Toddlers	£ 671.28	£ -	£ -	£ 671.28
	Zone	£ 606.35	£ -	£ -	£ 606.35
	Fellas	£ 152.51	£ -	£ -	£ 152.51
	Coffee Morning	£ 294.98	£ -	£ -	£ 294.98
	Petty Cash	£ -	£ -	£ -	£ -
	Total cash funds	£ 55,901.26	£ 3,822.90	£ -	£59,724.16
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £	
		-	-	-	
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)	
			-	-	
B4 Assets retained for the charity's own use	20 Details	Fund to which asset belongs	Cost (optional)	Current value (optional)	
	Church Premises (insured value)			£ 1,851,356	
	Manse (16 Cochrane Close) (Insured Value)			£ 369,261	
B5 Liabilities	21 Details	Fund to which liability relates	Amount due	When due (optional)	
	Pension Scheme Liability	General	£ 11,942.04		
Signed by one or two trustees on behalf of all the trustees		Signature	Print Name	Date of approval	
			Ian Andrews	11 Mar 2021	
			Adam Pollard	11 Mar 2021	

Notes to the accounts

Basis of Accounts

- a** These accounts have been prepared on a 'receipts and payments' basis and accord with Section 133 Charities Act 2011
- b** It should also be understood that the Statement of Assets and Liabilities is not meant to balance. It is merely meant to be a summary of the church's material assets and liabilities.

1. Funds

The church operates 3 funds;

An unrestricted General fund which represents the main income and expenditure of the church

2 Designated Funds:

(a) A Pastoral fund for supporting financial needs within the fellowship where appropriate.

(b) An events fund which is used for the big events where the use of the church accounts is a convenient place to coordinate an overall funding. Spring Harvest is the largest example of a big event, but other events such as the Big Church day would fit. Typically we use this fund where the attendees are funding their own place at the event.

RECEIPTS	General (Unrestricted)		Events (Designated)		Pastoral (Designated)	
	2020	2019	2020	2019	2020	2019
Voluntary Income	£ 111,752.40	£ 113,862.09	£ -	£ -	£ 2,265.00	£ -
Fundraising	£ -	£ -	£ -	£ -	£ -	£ -
Investment Income	£ 22.40	£ 56.23	£ -	£ -	£ -	£ -
Income from Church Activities	£ 6,148.77	£ 16,156.10	£ (870.00)	£ 8,125.00	£ -	£ -
Other Income	£ 227.70	£ -	£ -	£ -	£ -	£ -
Total Incoming resources	£ 118,151.27	£ 130,074.42	£ (870.00)	£ 8,125.00	£ 2,265.00	£ -
PAYMENTS	2020		2019		2020	
	2020	2019	2020	2019	2020	2019
Salaries	£ 51,923.00	£ 67,895.33	£ -	£ -	£ -	£ -
Expenses	£ 760.33	£ 2,243.93	£ -	£ -	£ -	£ -
Premises	£ 14,316.46	£ 45,205.03	£ -	£ -	£ -	£ -
Subscriptions	£ 1,997.18	£ 1,365.23	£ -	£ -	£ -	£ -
Stationery & Postage	£ 2,142.23	£ 3,390.93	£ -	£ -	£ -	£ -
Utilities	£ 4,968.64	£ 5,160.23	£ -	£ -	£ -	£ -
Communications	£ 1,854.81	£ 2,247.78	£ -	£ -	£ -	£ -
Mission	£ 1,990.63	£ 8,193.67	£ (905.00)	£ 8,110.00	£ 1,442.10	£ -
Giving	£ 18,458.50	£ 17,602.78	£ -	£ -	£ -	£ -
Equipment	£ 1,174.46	£ 260.16	£ -	£ -	£ -	£ -
Youth	£ 931.64	£ 2,085.55	£ -	£ -	£ -	£ -
Total Expenditure	£ 100,517.88	£ 155,650.62	£ (905.00)	£ 8,110.00	£ 1,442.10	£ -
Surplus (deficit) for the year	£ 17,633.39	£ (25,576.20)	£ 35.00	£ 15.00	£ 822.90	£ -
Transfer between Funds	£ (2,621.45)	£ -	£ (378.55)	£ -	£ 3,000.00	£ -
Balance Brought forward	£ 40,889.32	£ 66,465.52	£ 343.55	£ 328.55	£ -	£ -
Balance Carried Forward	£ 55,901.26	£ 40,889.32	£ -	£ 343.55	£ 3,822.90	£ -

2. Voluntary Income

	General		Pastoral	
	2020	2019	2020	2019
Agencies	£ 23,594.98	£ 19,617.84	£ -	£ -
Envelopes	£ 1,786.00	£ 6,413.99	£ -	£ -
Loose Offering	£ 1,936.91	£ 9,705.89	£ -	£ -
One off	£ 5,003.95	£ 2,678.34	£ 1,265.00	£ -
Standing Orders	£ 65,508.20	£ 57,138.00	£ 1,000.00	£ -
Tax Reclaim	£ 13,922.36	£ 18,308.03	£ -	£ -
	£ 111,752.40	£ 113,862.09	£ 2,265.00	£ -

3. Fundraising

	General	
	2020	2019
Events	£ -	£ -
	£ -	£ -

4. Investment Income

	General	
	2020	2019
Interest	£ 22.40	£ 56.23
	£ 22.40	£ 56.23

5. Income from Church Activities

	General		Events	
	2020	2019	2020	2019
Coffee Morning	£ 1,984.05	£ 1,868.79	£ -	£ -
Crew	£ -	£ -	£ -	£ -
Events	£ 545.00	£ 2,496.65	£ (870.00)	£ 8,125.00
Fellas	£ 413.40	£ 1,701.52	£ -	£ -
Ladies Circle	£ -	£ 292.83	£ -	£ -
Lettings	£ 2,852.50	£ 7,827.50	£ -	£ -
TBC Toddlers	£ 274.01	£ 1,386.78	£ -	£ -
Zone	£ 79.81	£ 582.03	£ -	£ -
	£ 6,148.77	£ 16,156.10	£ (870.00)	£ 8,125.00

6. Other Income

	General	
	2020	2019
Other Income	£ 227.70	£ -
	£ 227.70	£ -

7. Stipend & Salaries

The church had 4 employees: A stipendary minister, a trainee, a youth/schools worker and a cleaner. This section does not include the cost for the cleaner, these are accounted for within the costs for the premises. The trainee left our employee 1st May 2020.

The church uses two pension providers; the Baptist Pension Fund for Ministers, and NEST for non-stipendary employees. The pension figures shown here are the employer pension contributions and include mandatory payments to the Baptist Pension Fund to help reduce the deficit within their funds.

	General	
	2020	2019
National Insurance	£ 911.70	£ 778.11
Pension	£ 10,840.85	£ 8,611.20
Stipend & Salary	£ 40,170.45	£ 58,506.02
	£ 51,923.00	£ 67,895.33

8. Expenses

	General	
	2020	2019
Accommodation	£ (215.00)	£ 1,155.00
Books	£ 38.32	£ 97.05
Hospitality	£ 29.31	£ 102.46
Mileage	£ 362.70	£ 730.35
Other	£ -	£ 81.07
Study	£ 545.00	£ 78.00
	£ 760.33	£ 2,243.93

9. Premises

	General	
	2020	2019
Church Maintenance	£ 2,655.70	£ 19,687.96
Cleaning	£ 2,761.76	£ 2,095.56
Council Tax	£ 2,350.63	£ 2,262.94
Fixtures & Fittings	£ 134.99	£ 739.97
Insurance	£ 2,929.35	£ 2,858.43
Manse Maintenance	£ 3,484.03	£ 17,560.17
	£ 14,316.46	£ 45,205.03

10. Subscriptions

	General	
	2020	2019
Subscriptions	£ 1,997.18	£ 1,365.23
	£ 1,997.18	£ 1,365.23

11. Consumables

	General	
	2020	2019
Consumables	£ 1,015.63	£ 2,290.37
Photocopier	£ 1,126.60	£ 1,100.56
	£ 2,142.23	£ 3,390.93

12. Utilities

	General	
	2020	2019
Electricity	£ 2,733.00	£ 2,654.17
Gas	£ 1,967.64	£ 2,147.06
Water (Manse)	£ 268.00	£ 359.00
	£ 4,968.64	£ 5,160.23

13. Communications

	General	
	2020	2019
Advertising	£ 220.75	£ 656.40
Broadband/Fixed	£ 1,529.06	£ 1,491.38
Fixed Phone (not used)	£ -	£ -
Internet	£ -	£ -
Mobile Phone	£ 105.00	£ 100.00
	£ 1,854.81	£ 2,247.78

14. Mission

Mission spend during 2020 was considerably lower due to coronavirus restrictions. Most outreach from the church was conducted online with materials delivered to homes where appropriate.

Spring Harvest was cancelled in 2020 and so all monies were returned to the individuals.

	General		Events		Pastoral	
	2020	2019	2020	2019	2020	2019
Events	£ 920.47	£ 4,924.86	£ (905.00)	£ 8,110.00	£ -	£ -
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Lettings	£ -	£ -	£ -	£ -	£ -	£ -
Music Material	£ 69.99	£ 65.00	£ -	£ -	£ -	£ -
Pastoral Care	£ -	£ 1,042.35	£ -	£ -	£ 1,442.10	£ -
Pulpit Supply	£ -	£ -	£ -	£ -	£ -	£ -
Preaching / Teaching	£ 779.33	£ -	£ -	£ -	£ -	£ -
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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. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a 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. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Under the Schedule of Contributions, the church makes a monthly payment in respect of the DB scheme deficit, currently £180.94, which will increase in line with increases in Minimum Pensionable Income. The Schedule of Contributions foresees these contributions continuing until June 2026. The pension scheme liability shown in the Statement of Assets and liabilities is calculated as the current rate per month multiplied by the number of months remaining in the current Schedule of Contributions, which amounted to £11,942.04 as at 31 December 2020.

The Church has been advised that the estimated cost for the church to buyout their Pension Scheme liabilities at 18 December 2020 was £84,700.



Section A

Independent Examiner's Report

Report to the trustees/ members of	Thatcham Baptist Church		
On accounts for the year ended	31/12/2020	Charity no (if any)	No. 1128697
Set out on pages	1 to 6		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2020**.

Responsibilities and basis of report As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

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

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:  **Date:** 03.03.2021

Name: Miao Yan-McCormick

Relevant professional qualification(s) or body (if any): ACCA

Address: 28 Agricola Way
Thatcham
RG19 4GB

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.