

Thatcham Baptist Church

The Ministers and Deacons of Thatcham Baptist Church present their Annual Report and Financial Statements for the year ended 31 December 2022. These comply with current statutory requirements and the Statement of Recommended Practice "Accounting and Reporting by Charities" (Revised 2019).

ANNUAL REPORT FOR 2022

Charitable Object

The Charity is currently governed by its Church Constitution and is registered with Charities Commission in accordance with the Charities Act 2022. 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 entrance 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. These services take place each Sunday morning and evening. Other events are advertised within these services, on the Church Notice Boards, on our website, via social media and through our Church Management tool, ChurchSuite. 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 2022, twelve Midweek Groups or short courses 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 thirty children under 11 and about twenty 11-18s on a regular basis (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 two Authorised Persons 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.

Our Pastor David Taylor and our Children & Schools Worker Penny Judge attended annual conferences for the purpose of their ongoing development. They met 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.

As of 31 December 2022, Penny has stood down as our Children & Schools Worker and returned to full time teaching. She will be greatly missed in this role but continues to support the children's work as a church member.

- **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, in partnership with the other churches, supports the town's schools. Our Children & Schools Worker Penny Judge provided weekly assemblies to primary schools. Our Pastor David Taylor continued to co-lead the Christian group *Connect* at Kennet Secondary School. David and Penny continued to facilitate the termly breakfast for local headteachers and church leaders.

The Church is the West Berks Foodbank distribution centre for Thatcham. With the cost-of-living crisis the need for this is only increasing. In light of this, we partnered with Vodafone and secured three hundred and fifty everyone.connected SIMs to provide free connectivity to those in need in our community including the asylum seekers who have taken up residence at the Regency Hotel in Thatcham. We also provided a 'Warm Space' alongside three other churches in Thatcham offering the community somewhere warm, welcoming and safe as energy costs soared.

The church has around twenty-five regular attendees to our church services and events who are Asylum Seekers. In response to their situation, we have hosted games nights, city trips, an Iranian Bible Study Group, a Spanish Alpha group and

a Christmas Lunch as part of caring for them within our community. We have supported by providing some of the basics that we often take for granted, like underwear, socks, shoes and coats. In response to our love and support, they have integrated themselves into our fellowship, serving on rotas like coffee serving and setting out chairs for Sunday Services. We have also run international events where they have cooked delicacies from their culture and shared with the community, an example of this was the Thatcham Family Fun Day on the 26th June 2022.

The Renew Wellbeing group continued throughout 2022 with twelve people attending on a regular basis. In a year where the population's mental health continued to be severely challenged this gentle ministry became even more relevant.

Our Tuesday Café, Fellas games afternoon, Queen Bees and Toddler group have continued to provide a valuable service to the local community. These groups provide excellent support to individuals and families, and as a Church we are grateful for their leaders' care, thought and prayer in the way they run these outward facing activities.

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 use of our premises for their committee meetings.

The Church offers introductory courses for newcomers and those exploring the Christian faith on a regular basis. In 2022 we held three Alpha Courses (two English speaking and one Spanish speaking) and one Bible Course which enabled people from both within and outside our local area to participate. We also provided a Bereavement Course along with partners from other local churches, due to many within the community continuing to feel a sense of loss following the Pandemic. Around 40 people attended a 'Freedom In Christ' course which aimed at helping people to become more fruitful disciples of Jesus. It was well received with some great stories of positive change from participants.

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 2022 and another went to Narok in Kenya with Mission Direct for a 2 week visit.

The Church offers a school term time Toddlers group. It is in contact with 83 parents and carers, plus toddlers with around 35 attending weekly. They enjoy age-appropriate activities and conversational time 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.

A weekly Café is run by the church on Tuesday morning, providing a welcoming place for anyone to drop in with a core group of regular customers

Our Men's Breakfast continues to meet each month and has a varied and interesting programme of speakers. This event continues to attract a variety of men from both within and beyond the church fellowship.

The Church continues its presence on social media to enable our community to know about events that may interest them. Although we can now meet in person, we continue to also livestream our Sunday services over Facebook with individuals joining us from all over the World including South Africa and Ecuador. We have continued this medium as we have seen many newcomers join us in person having first seen us online.

- **Achievements and Performance**

The Church does not measure the success of its programmes only in numbers, whether of people or pounds sterling, but also in less tangible areas like obedience to God and depth of fellowship. In terms of both the quantity of people involved in the church and the quality of Christian discipleship the Trustees believe that 2022 was a very positive year in the life of the church, with several important developments.

Following the pandemic, we expected to settle back into 'normal' life however the decision to use the Regency Park Hotel to house c. 120 Asylum Seekers saw a new mission begin. We have sought to provide love, care and practical support to the asylum seekers and trust God's Spirit to lead us. Seven of our friends from the Regency Hotel were baptised and four have been received into church membership. We have seen two of our baptised friends move on to new locations and have we have put them in touch with local churches.

These individuals plus a number of Hong Kong families who have moved into the area have seen our Sunday Services adapt to the international community it now supports. We now include Farsi, Spanish, Chinese and English within our Sunday services and worship.

Seventeen people were received into church membership during the year. Five others resigned their membership with three of those moving away from the area. Average attendance at worship services remained steady during the year 2022 although with many different people attending.

Eleven people were baptised during the year which include the seven Asylum Seekers. Our pastor conducted nine funerals and one wedding, with a further wedding held on our premises.

At 31 December 2022 the membership stood at ninety-three.

Our Sunday morning teaching programme this year included the Whole Life Worship course, the Gospel of Acts and 1 Peter. Our children's and youth groups continued to provide an invaluable service to our young people each week.

On Sunday evenings we continued our varied programme. This included monthly

Bible studies, weekly 8pm prayer meetings and youth services.

Our weekly programme of activities continued strongly during the year. Seven small groups met regularly for prayer and Bible study. Tuesday Café, Fellas games afternoon, Queen Bees, Renew, Flower Fellowship Mornings, Monthly Youth Group TBC Toddlers all proved popular. Saturday morning prayer breakfast continue to meet faithfully every week, enabling God's work among us in ways that cannot be measured. The monthly men's breakfasts were increasingly well attended.

Our AGM took place in March with three deacons standing down as their terms came to an end and four new ones were voted in.

At Easter we held our usual programme including an Easter Egg Hunt for children of the local community. Services were held on the Maundy Thursday, Good Friday and Easter Sunday.

In June, we held our big event of the year "The Big Jubilee Lunch" which had started from a vision our church member based in Ecuador had. She saw the gospel message being taken out to all of Thatcham as we celebrated the Queen's Platinum Jubilee. A team was pulled together to pull off the event with over 1000 people attending from the community. We had the Christian band "The Sense" perform at the event and attend organised groups at the local school, Kennet finishing with a concert at the end of the week with over 150 young people attending.

In September, we mourned the death of our Queen and opened up the church to the community to come in and pray. We showed the funeral on the big screen at the church and invited anyone to come in and join us.

At the end of October we held an alternative Halloween party for local children.

In November the Church was once again able to be a collection point for Operation Christmas Child's Shoebox appeal. We also supported the town's Remembrance Parade by supplying stewards for the event.

The Advent and Christmas period was as busy as ever. We held a Children's Nativity Service, a Service with our Children's Choir, Carols by Candlelight and also sang to the Maltings (our elderly neighbourhood community). This year we also provided Christmas Day lunch to 28 of our friends from the Regency Hotel.

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, attend SCBA meetings, Moderator for Newbury Baptist Church and occasionally write for the Newbury Weekly News Christian Viewpoint column.

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. We did however receive £3746 from outside sources towards the Jubilee event and £500 towards the Warm Space initiative. The most significant expense related to our Pastor who leads, and co-ordinates the church's activities including the Sunday Services, provides pastoral care for the congregation and other people, and equips and encourages 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 2022 the Church made charitable donations of 15% of its general fund income to the following charities: Baptist Home Mission (£6,000), BMS (£4,500), CMS (£2100), CAP (£2400), with £2700 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. These are a mix of online (Zoom) and in-person members' meetings.

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 (also referred to as Pastors) 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 2022 are as follows:

Minister: Rev. DJS Taylor (Pastor)

Deacons: Mr. D. Carter (Treasurer)
Mrs. R. Andrews (Secretary)
Mrs. J. Andrews up to 24 March 2022
Mr. R. Appleby
Mrs. C. Collis up to 24 March 2022
Ms. S. Deering-Punshon
Mr. S Goss from 24 March 2022
Mr. M. Hurd from 24 March 2022
Mr. R. Sneddon
Mrs. A. Stopher from 24 March 2022
Mrs. E. Spencer from 24 March 2022
Mr. J. Webb up to 24 March 2022

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 five times a year.

5. Reserves Policy

The Trustees consider that since the church owns the church building and the house currently in use as a manse there is adequate reserve coverage and no formally agreed reserve policy is needed. The church does however endeavour to maintain a buffer of approximately six months of normal expenses in its bank accounts.

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, Equality Diversity & Inclusion, Disability Discrimination, and Children and Young People; these being reviewed annually.

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.Adviser

Independent Examiner: Rachel Belshaw

Church Bank: HSBC, Newbury

Approved by the Ministers and Deacons on 14 March 2023, and signed on their behalf by:

*Mrs Rachel Andrews
Church Secretary
Thatcham Baptist Church*



Thatcham Baptist Church (Charity No. 1128697)

Receipts and payments accounts

CC16a

For the period
from

01/01/2022

To

31/12/2022

Legal Information

Report to the trustees and members of Thatcham Baptist Church (Charity Registration No. 1128697) on the accounts for the year end 2022

Church Address

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

Trustees

Andrews, Rachel
 Appleby, Robin
 Carter, David
 Collis, Carol (until March 2022)
 Deering-Punshon, Susan
 Goss, Steve (from March 2022)
 Hurd, Mark (from March 2022)
 Sneddon, Robert
 Spencer, Elizabeth (from March 2022)
 Stopher, Anne (from March 2022)
 Taylor, David
 Webb, John (until March 2022)

Bankers

HSBC, 6 Northbrook St, Newbury RG14 1DT

Independent Examiners

Rachel Belsaw, Hill Top Accounting Ltd, Hill Cottage, Church Lane, Upton Nervet, Reading, RG7 4HQ

Section A Receipts and payments

		Unrestricted funds	Designated funds	Restricted Funds	Total funds	Last year
A1 Receipts						
Voluntary Income	2	£ 117,923.07	£ 385.00	£ -	£ 118,308.07	£ 111,343.53
Fundraising	3	£ -	£ -	£ -	£ -	£ -
Investment Income	4	£ 79.67	£ -	£ -	£ 79.67	£ 2.48
Income from Church Activities	5	£ 9,852.56	£ -	£ -	£ 9,852.56	£ 3,231.79
Other Income	6	£ 869.97	£ -	£ -	£ 869.97	£ 230.00
Restricted Income	19	£ -	£ -	£ 6,517.16	£ 6,517.16	£ -
Sub total (Gross income for AR)		£ 128,725.27	£ 385.00	£ 6,517.16	£ 135,627.43	£ 114,807.78
A2 Asset and investment sales						
		£ -	£ -	£ -	£ -	£ -
Sub total		£ -	£ -	£ -	£ -	£ -
Total receipts		£ 128,725.27	£ 385.00	£ 6,517.16	£ 135,627.43	£ 114,807.78
A3 Payments						
Cost of Employment	7	£ 53,014.21	£ -	£ -	£ 53,014.21	£ 55,637.20
Expenses	8	£ 2,220.74	£ -	£ -	£ 2,220.74	£ 1,118.73
Finance	9	£ 292.81	£ -	£ -	£ 292.81	£ -
Premises	10	£ 18,302.24	£ -	£ -	£ 18,302.24	£ 15,788.21
Subscriptions	11	£ 2,782.18	£ -	£ -	£ 2,782.18	£ 2,609.59
Stationery & Consumables	12	£ 3,473.47	£ -	£ -	£ 3,473.47	£ 2,163.90
Utilities	13	£ 6,609.87	£ -	£ -	£ 6,609.87	£ 1,728.30
Communications	14	£ 1,818.28	£ -	£ -	£ 1,818.28	£ 1,834.31
Local Mission	15	£ 8,563.23	£ 2,005.29	£ -	£ 10,568.52	£ 4,148.49
Missional Giving	16	£ 14,360.00	£ -	£ -	£ 14,360.00	£ 22,100.00
Equipment	17	£ 773.33	£ -	£ -	£ 773.33	£ 1,048.07
Youth	18	£ 1,884.79	£ -	£ -	£ 1,884.79	£ 784.94
Restricted Fund Expenditure	19	£ -	£ -	£ 11,920.70	£ 11,920.70	£ -
Sub total		£ 112,085.15	£ 2,005.29	£ 11,920.70	£ 126,011.14	£ 108,881.74
A4 Asset and investment purchases						
		£ -	£ -	£ -	£ -	£ -
Sub total		£ -	£ -	£ -	£ -	£ -
Total payments		£ 112,085.15	£ 2,005.29	£ 11,920.70	£ 126,011.14	£ 108,881.74
Net of receipts/payments		£ 16,640.12	£ (1,620.29)	£ (5,403.54)	£ 9,616.29	£ 5,948.04
A5 Transfers between funds						
	20	£ (10,487.92)	£ 4,558.78	£ 5,929.16	£ -	£ -
A6 Cash funds last year end		£ 62,608.67	£ 3,081.63	£ -	£ 65,690.30	£ 65,690.20
Cash funds at year end		£ 68,760.87	£ 6,000.00	£ 525.62	£ 75,286.49	£ 71,616.24

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	21 HSBC Account	£ 28,194.07	£ 6,000.00	£ 525.62	£ 34,719.69
	BMM Account	£ 39,940.37	£ -	£ -	£ 39,940.37
	TBC Toddlers	£ 295.94	£ -	£ -	£ 295.94
	Fetas	£ 240.20	£ -	£ -	£ 240.20
	Coffee Morning	£ 78.99	£ -	£ -	£ 78.99
	Renew	£ 11.30	£ -	£ -	£ 11.30
	Petty Cash	£ -	£ -	£ -	£ -
	Total cash funds	£ 68,760.87	£ 6,000.00	£ 525.62	£ 75,286.49
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	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)	
	22 Church Premises (insured value) + Contents (insured value)			£ 1,984,748	
	Manse (16 Cochrane Close) (insured Value)			£ 390,304	
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)	
	23 Pension Scheme Liability	General	£ -	n/a	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
DJCarter	David Carter	16/02/2023
RAndrews	Rachel Andrews	16/02/2023

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 (General and Designated)

As a rule the church operates 3 funds:

An unrestricted 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 normally 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.

In addition from time to time when money is given for specific projects, often in the form of grants, one or more restricted funds are employed. For 2022 there were 4 which are detailed in the notes later

	General (unrestricted)		Events (Designated)		Pastoral (Designated)	
	2022	2021	2022	2021	2022	2021
RECEIPTS						
Voluntary Income	£ 117,923.07	£ 110,843.53	£ -	£ -	£ 385.00	£ 500.00
Fundraising	£ -	£ -	£ -	£ -	£ -	£ -
Investment Income	£ 79.67	£ 2.46	£ -	£ -	£ -	£ -
Income from Church Activities	£ 5,852.55	£ 3,205.79	£ -	£ 25.00	£ -	£ -
Other Income	£ 869.97	£ 230.00	£ -	£ -	£ -	£ -
Total Incoming resources	£ 124,725.26	£ 114,282.78	£ -	£ 25.00	£ 385.00	£ 500.00
PAYMENTS						
Salaries	£ 53,014.21	£ 55,637.20	£ -	£ -	£ -	£ -
Expenses	£ 2,220.74	£ 1,118.73	£ -	£ -	£ -	£ -
Finance	£ 292.81	£ -	£ -	£ -	£ -	£ -
Premises	£ 18,302.24	£ 15,788.21	£ -	£ -	£ -	£ -
Subscriptions	£ 2,782.18	£ 2,509.59	£ -	£ -	£ -	£ -
Stationery & Postage	£ 3,473.47	£ 2,163.90	£ -	£ -	£ -	£ -
Utilities	£ 6,609.87	£ 1,728.30	£ -	£ -	£ -	£ -
Communications	£ 1,818.28	£ 1,834.31	£ -	£ -	£ -	£ -
Mission	£ 6,563.23	£ 2,837.12	£ -	£ -	£ 2,005.29	£ 1,311.37
Giving	£ 14,350.00	£ 22,100.00	£ -	£ -	£ -	£ -
Equipment	£ 773.33	£ 1,048.07	£ -	£ -	£ -	£ -
Youth	£ 1,864.79	£ 784.04	£ -	£ -	£ -	£ -
Total Expenditure	£ 112,085.15	£ 107,650.37	£ -	£ -	£ 2,005.29	£ 1,311.37
Surplus (deficit) for the year	£ 12,640.11	£ 6,632.41	£ -	£ 25.00	£ (1,620.29)	£ (811.37)
Transfer between Funds	£ (10,487.92)	£ (25.00)	£ -	£ (25.00)	£ 4,558.76	£ 50.00
Balance Brought forward	£ 62,608.67	£ 55,201.26	£ -	£ -	£ 3,061.53	£ 3,822.90
Balance Carried Forward	£ 68,760.87	£ 62,608.67	£ -	£ -	£ 6,000.00	£ 3,061.53

2. Voluntary Income

	General		Pastoral	
	2022	2021	2022	2021
Agencies	£ 20,726.18	£ 21,479.90	£ -	£ -
Envelopes	£ 790.00	£ 988.18	£ -	£ -
Loose Offering	£ 1,144.65	£ 509.01	£ -	£ -
One off	£ 13,532.04	£ 9,418.45	£ 385.00	£ -
Standing Orders	£ 65,563.00	£ 60,584.00	£ -	£ 500.00
Tax Reclaim	£ 16,167.20	£ 17,867.99	£ -	£ -
	£ 117,923.07	£ 110,843.53	£ 385.00	£ 500.00

3. Fundraising

	General	
	2022	2021
Events	£ -	£ -
	£ -	£ -

4. Investment Income

	General	
	2022	2021
Interest	£ 79.67	£ 2.46
	£ 79.67	£ 2.46

5. Income from Church Activities

	General		Events	
	2022	2021	2022	2021
Coffee Morning	£ 1,767.56	£ 904.56	£ -	£ -
Events	£ 296.36	£ -	£ -	£ 25.00
Festas	£ 1,701.48	£ 411.50	£ -	£ -
Renew	£ 193.85	£ 65.29	£ -	£ -
Lettings	£ 4,597.00	£ 1,609.00	£ -	£ -
TBC Toddlers	£ 1,133.09	£ 216.44	£ -	£ -
Crew	£ 93.24	£ -	£ -	£ -
Zone	£ 70.00	£ -	£ -	£ -
	£ 8,862.58	£ 3,206.79	£ -	£ 25.00

6. Other Income

	General	
	2022	2021
Other income	£ 869.97	£ 230.00
	£ 869.97	£ 230.00

7. Cost of Employment

The church had 3 employees: A stipendiary minister, a children and 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 church uses two pension providers; the Baptist Pension Fund for Ministers, and NEST for non-stipendiary employees. The pension figures shown here are the employer pension contributions and broken out separately the mandatory payments to the Baptist Pension Fund to help reduce the deficit within their funds. In 2020 this was included in the overall figure. The stipend and salary figures show a smaller number than the 2021 figures due to an unintentional underpayment in previous years which was corrected in February 2021. Thus the 2021 figures were higher than what they should have been as well making it look wrong.

Employer NIC contributions are zero as they fall below the allowance threshold.

Pension deficit payments were reduced part way through 2022 as the deficit had been decreased to zero. We now just pay £1 per month for this so should be lower still in 2023

	General	
	2022	2021
National Insurance	£ -	£ -
Pension	£ 4,251.12	£ 4,108.35
Pension Deficit	£ 2,620.89	£ 4,419.12
Stipend & Salary	£ 48,142.40	£ 47,109.73
	£ 55,014.41	£ 55,637.20

8. Expenses

	General	
	2022	2021
Accommodation	£ -	£ 530.00
Books	£ 214.52	£ 28.68
Conferences	£ 82.50	£ -
Hospitality	£ -	£ 12.15
Mileage	£ 657.45	£ 286.65
Other	£ 1,031.27	£ 225.25
Study	£ 235.00	£ 36.00
	£ 2,220.74	£ 1,118.73

9. Finance

HSBC started charging for cash and cheque deposits in 2022 as well as a monthly charge - other options were considered but ruled out for various reasons. We also paid for an independent examiner and this was the charge for examining the 2021 accounts.

	General	
	2022	2021
Banking Charges	£ 92.81	£ -
Finance Regulation	£ 200.00	£ -
Finance Training	£ -	£ -
	£ 292.81	£ -

10. Premises

	General	
	2022	2021
Church Maintenance	£ 3,162.12	£ 3,545.95
Cleaning	£ 3,205.00	£ 3,045.67
Council Tax	£ 2,511.92	£ 2,414.64
Fixtures & Fittings	£ 214.79	£ 988.32
Insurance	£ 3,218.22	£ 2,983.15
Manse Exterior Works	£ 630.00	£ -
Manse Maintenance	£ 5,360.19	£ 2,809.48
	£ 18,302.24	£ 15,788.21

11. Subscriptions

	General	
	2022	2021
Subscriptions	£ 2,782.18	£ 2,509.59
	£ 2,782.18	£ 2,509.59

12. Consumables

	General	
	2022	2021
Consumables	£ 1,780.82	£ 852.56
Photocopier	£ 1,712.55	£ 1,311.34
	£ 3,473.47	£ 2,163.90

13. Utilities

Due to overpayment in previous years a significant surplus had developed in payment for electricity which we were able to get refunded during 2021 as well as a reduction in the monthly standing order. Price rises in the cost of electricity and gas have impacted us and will continue to do so. The current electricity tariff is fixed until 31/3/2023. The gas contract price is fixed until 28/8/2023.

	General	
	2022	2021
Electricity	£ 4,121.03	£ (124.19)
Gas	£ 1,804.54	£ 1,424.49
Water (Manse)	£ 684.00	£ 428.00
	£ 6,609.57	£ 1,728.30

14. Communications

	General	
	2022	2021
Advertising	£ -	£ -
Broadband/Fixed	£ 1,713.28	£ 1,555.17
Fixed Phone (not used)	£ -	£ -
Internet	£ -	£ 163.14
Mobile Phone	£ 105.00	£ 105.00
	£ 1,818.28	£ 1,834.31

15. Mission

	General		Events		Pastoral	
	2022	2021	2022	2021	2022	2021
Events	£ 1,218.33	£ 404.48	£ -	£ -	£ -	£ -
Coffee Morning	£ 941.73	£ 246.38	£ -	£ -	£ -	£ -
Renew	£ 189.22	£ 82.39	£ -	£ -	£ -	£ -
Fellas	£ 1,272.81	£ 350.88	£ -	£ -	£ -	£ -
Flowers	£ 171.29	£ 72.45	£ -	£ -	£ -	£ -
Home groups	£ 363.37	£ 19.95	£ -	£ -	£ -	£ -
Ladies Circle	£ -	£ -	£ -	£ -	£ -	£ -
Lettings	£ 45.00	£ -	£ -	£ -	£ -	£ -
Music Material	£ 75.00	£ 65.00	£ -	£ -	£ -	£ -
Pastoral Care	£ 1,776.89	£ 810.07	£ -	£ -	£ 2,006.29	£ 1,311.37
Pulpit Supply	£ -	£ -	£ -	£ -	£ -	£ -
Preaching / Teaching	£ 509.79	£ 805.74	£ -	£ -	£ -	£ -
Fund Payout	£ -	£ -	£ -	£ -	£ -	£ -
	£ 6,563.23	£ 2,837.12	£ -	£ -	£ 2,006.29	£ 1,311.37

16. Missional 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 and the regional ministry team. We aim to give at least 5% of our general fund income.
- The Baptist Missionary Society - which supports overseas mission. We provide £3,600 per year plus any specific appeals. In addition this year we ran an appeal to support the work that BMS was doing along with the European Baptist Federation to support churches in and neighbouring Ukraine with their relief work for those fleeing the war in Ukraine. The total for this was an additional £900.
- The Church Mission Society (CMS) - We donate £2,100 per annum which goes to support the work in Ecuador.

In 2022 the Christmas appeal was split between Yeldall Manor who run drug and alcohol abuse recovery programmes and West Berkshire Action for Refugees. All moneys raised for this by 28th December plus an amount equivalent to that which will be reclaimed via the Gift Aid and GASDS schemes was paid out before the end of the year. Inevitably there were one or two additional gifts that came in after that and indeed in early January, which will be paid out in the first month of 2023.

The total missional giving this year amounted to nearly 14% of our total general fund income, with nearly 5% going to Home Mission.

	General		2022 Restricted Fund Extras		
	2022	2021			
BMS	£ 3,600.00	£ 3,600.00	£900.00	See Notes 18 & 19	
CAP	£ 2,400.00	£ 2,400.00			
CMS	£ 2,100.00	£ 1,800.00			
Home Mission	£ 6,000.00	£ 6,000.00			4.66% of General Fund income
Other	£ 250.00	£ 8,300.00	£2,450.00	See Notes 18 & 19	
	£ 14,350.00	£ 22,100.00	£3,350.00		13.75% of General Fund income

17. Equipment

The church invested in upgrading the multimedia desk to enable us to offer services to the community (and internationally) through streaming of the live services. Additionally a new computer was purchased for the office.

	General	
	2022	2021
Audio Visual	£ 372.35	£ 339.07
IT	£ 400.98	£ 709.00
	£ 773.33	£ 1,048.07

18. Youth

	General	
	2022	2021
7/10 Up	£ 192.00	£ 192.00
JAM	£ 786.21	£ 320.89
Connect	£ -	£ -
Schools	£ -	£ -
TBC Toddlers	£ 768.07	£ 209.80
Zone	£ 141.61	£ 62.25
	£ 1,884.79	£ 784.94

19. Restricted Funds

RECEIPTS	Jubilee		BMS-Ukraine		WarmSpace	
	2022	2021	2022	2021	2022	2021
Designated donations	£ -	£ -	£ 365.00	£ -	£ -	£ -
Grants	£ 3,746.00	£ -	£ -	£ -	£ 500.00	£ -
Voluntary income - one off	£ 60.00	£ -	£ -	£ -	£ -	£ -
	£ -	£ -	£ -	£ -	£ -	£ -
Total incoming resources	£ 3,806.00	£ -	£ 365.00	£ -	£ 500.00	£ -

	Christmas Appeal				Total Restricted	
	2022	2021	2022	2021	2022	2021
Designated donations	£ 1,746.16	£ -	£ -	£ -	£ 2,111.16	£ -
Grants	£ -	£ -	£ -	£ -	£ 4,246.00	£ -
Voluntary income - one off	£ 100.00	£ -	£ -	£ -	£ 160.00	£ -
	£ -	£ -	£ -	£ -	£ -	£ -
Total incoming resources	£ 1,846.16	£ -	£ -	£ -	£ 6,517.16	£ -

PAYMENTS	Jubilee		BMS-Ukraine		WarmSpace	
	2022	2021	2022	2021	2022	2021
Events	£ 8,538.62	£ -	£ -	£ -	£ -	£ -
Consumables	£ -	£ -	£ -	£ -	£ 32.08	£ -
Utilities - Elec	£ -	£ -	£ -	£ -	£ -	£ -
Utilities - Gas	£ -	£ -	£ -	£ -	£ -	£ -
Fund Payout	£ -	£ -	£ 900.00	£ -	£ -	£ -
	£ 8,538.62	£ -	£ 900.00	£ -	£ 32.08	£ -

	Christmas Appeal				Total Restricted	
	2022	2021	2022	2021	2022	2021
Events	£ -	£ -	£ -	£ -	£ 8,538.62	£ -
Consumables	£ -	£ -	£ -	£ -	£ 32.08	£ -
Utilities - Elec	£ -	£ -	£ -	£ -	£ -	£ -
Utilities - Gas	£ -	£ -	£ -	£ -	£ -	£ -
Fund Payout	£ 2,450.00	£ -	£ -	£ -	£ 3,350.00	£ -
	£ 2,450.00	£ -	£ -	£ -	£ 11,920.70	£ -

20. Fund Transfers

The church made a number of transfers between funds this year:

- £50 was transferred from the Coffee morning income (part of General Fund) to the Pastoral Fund on 8 occasions =£400
- £2200.10 that was given in 2021 towards the Jubilee was transferred from the General Fund to the restricted fund early in the year. A further £2532.52 was transferred in September to balance the fund once all expenses had been paid
- £200 from Fellas and a further £50 from Coffee Morning were transferred to the Christmas Appeal at the request of those groups
- The church agreed to match fund any giving to the BMS Ukraine appeal and so £415 was transferred from the General Fund for this
- Recognising that 2023 is likely to be a difficult year with larger than usual demands on the Pastoral (Designated) fund £4133.76 was transferred to this so that the fund would start 2023 with £8000 in it. Some of this can of course be transferred back should it not be needed there.
- Finally, in order to pay out the restricted funds as far as possible where the proceeds of the appeal were going to external organisations, the tax recoverable via Gift Aid and GASDS schemes was assessed and transferred to the appropriate Restricted Fund - This resulted in £70 being transferred to the BMS -Ukraine fund and £411.54 being transferred to the Christmas Appeal fund. Due to late payments into this fund a small credit was carried forward into 2023 and that combined with any further 'late' receipts will be paid over early in 2023.

21. Bank & Cash Balances

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 owned and operated by the various groups within the church, for the purposes of the overall accounts these are all treated as petty cash accounts.

It is assumed that the main current account contains all the money for the pastoral care fund and the restricted funds. The money can be quickly transferred from the BMM account should that become necessary.

	2022	2021
HSBC Account	£ 34,719.69	£ 40,164.37
BMM Account	£ 39,940.37	£ 24,860.80
TBC Toddlers	£ 265.94	£ 227.92
Zone	£ -	£ -
Fellas	£ 240.20	£ 77.06
Renew	£ 11.30	£ 30.40
Coffee Morning	£ 78.99	£ 253.16
Petty Cash	£ -	£ 56.50
	£ 75,286.49	£ 65,670.20

22. 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:

- Church Premises at Wheelers Green Way, Thatcham, RG19 4YF which has a current insurance value of £1,684,748
- The Church Manse at 16 Cochrane Close, Thatcham, RG19 4QX which has a current insurance value of £390,304

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

23. Pension Scheme liability

On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just are now providing financial backing for all pensions provided through the Scheme's DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022.

Independent Examiner's report to the accounts

Report to the trustees of Thatcham Baptist Church (Charity Registration No. 1128997) on the accounts for the year end 2022, set out on pages 1 to 6

Respective Responsibilities of trustees and examiners

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2022

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 Examiners 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

R. Belshaw
Rachel Belshaw

Date

24/02/2023

Name

Rachel Belshaw

Address

Hill Cottage, Church Lane, Uffington, Reading, RG7 4HQ

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

MA ACA CTA

Hill Top Accounting Ltd

18 August 2023

The Trustees
Thatcham Baptist Church
Wheeler's Green Way
Thatcham
RG19 4YF

Dear Trustees

INDEPENDENT EXAMINATION – ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2022

As you will be aware, I was appointed to undertake the independent examination of the charity's receipts and payments accounts for the year ended 31 December 2022.

I have completed my work and my report attached to the accounts did not identify any material defects regarding the accounts.

However, I should like to bring your attention to the following points:

1. I note that the charity does not have a formal reserves policy. While it is not a legal requirement to have a reserves policy it is strongly recommended by the charity commission. Detailed guidance is available on their website about how to set the policy.
2. As I raised last year I would continue to recommend that the financial policies and procedures are regularly reviewed and formalised as necessary. There is a helpful checklist on the charity commission website which can be used to identify any areas which may need further work. It can be found at www.gov.uk/government/publications/internal-financial-controls-for-charities-cc8.

Thank you for trusting me with your independent examination and I look forward to working with you again next year.

Yours sincerely



Rachel Belshaw

