



ANNUAL REPORTS 2020

**Reports relating to the main themes of
Worship, Community and Mission**

Structure, Governance and Management of the Church

Castle Hill Baptist Church is a registered charity set up under Trust Deed and governed by the Deed and its constitution.

The principal Purpose of Castle Hill Baptist Church (the Church) is the advancement of the Christian Faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

The governance of the Church is on Baptist principles and centred on the Church Members' Meeting to which all Members of the Church are encouraged to attend. The Church Members' Meeting usually occurs monthly with an Annual General Meeting in November (to elect new trustees to start in the new year) and March (to present accounts and reports).

The Church Members' Meeting is also responsible for calling the Pastor, electing the Church Secretary and Treasurer on an annual basis and electing deacons for a three-year term. These offices all comprise the Trustees of the Church.

The Trustees normally meet eleven times a year. Training for Trustees is provided by the Heart of England Baptist Association and the Baptist Union.

Public Benefit

When reviewing the activities of the Church, the deacons have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance to charities which are for the advancement of religion. The public benefit is fulfilled by enabling ordinary people to live out their faith as part of the Church and wider community. The Church fulfils its public benefit primarily by worship, to which any member of the public is welcome.

The Church runs a wide range of activities led by various Members of the Church. As well as public worship, the key activities comprise work with children and young people, including local schools; running a pre-school, a coffee shop and outreach centre; and enabling meetings and groups for older people, particularly those now living alone. More details of our wide range of activities are set out later in this report.

Notwithstanding the appointment of persons to accept responsibility for any of the activities, all individuals, organisations, groups and committees operating within the life of the Church and their leaders shall be accountable to the Charity Trustees and also through any specific direction of the Church Members' Meeting.

As of 31st December 2020 there were 89 Members on the Church Membership roll.

Objectives and Activities

The Deacons are committed to enabling as many people as possible to worship at our Church and to become part of the fellowship of the Church. The services and worship put faith into practice through prayer, scripture, teaching, music and sacrament.

In fulfilling the Purpose and Objectives the Church will engage in a range of activities either on its own or with others that will vary from time to time, with activities being initiated, expanded, or closed, as appropriate.

The activities include, but are not restricted to:

- regular public worship and prayer; Bible study, preaching and teaching;
- baptism, as defined in the Baptist Union's Declaration of Principle;
- the communion of the Lord's Supper, being observed at least once a month;
- evangelism and mission—locally, regionally, nationally and internationally;

- the teaching, encouragement, welcome and inclusion of young people;
- nurture and growth of Christian disciples;
- education and training for Christian and community service;
- giving and encouraging pastoral care;
- supporting and encouraging charitable and social action in the United Kingdom and abroad;
- encouraging relationships with and supporting Baptists and other Christians;
- working with other Christians and Christian bodies to provide charitable and social action in the community

Affiliation and Relationships

The Church is a member of the Baptist Union of Great Britain (Baptists Together), the Heart of England Baptist Association (HEBA) and Churches Together in Warwick (CTW).

The Church will normally promote, encourage, support and enhance the work of the Baptist Union, the Association and BMS World Mission through prayer, financial contributions and, where appropriate, by making personnel available from the Membership of the Church. When it is able, the Church will also support local Baptist and ecumenical gatherings.

Achievements and Performance

Report from the Trustees/Diaconate

What do you do when your best-laid plans are derailed by a global pandemic?

Trust in the Lord with all your heart
and lean not on your own understanding;
in all your ways submit to him,
and he will make your paths straight.

Proverbs 3:5-6

Let the reader understand, this year has been extraordinary on so many levels and particular thanks must go to our leadership team for helping navigate our fellowship through one of the most difficult and (often) unclear years, making incredibly tough decisions whilst still enabling a lot of 'trellis' work to be achieved. We thank God for his hand in guiding our decisions and the amazing people he has surrounded us with at the Baptist Union for their advice.

Similarly, we celebrate the leadership of the pre-school leader and Noah's Ark Preschool committee and the partnership between the Gateway Committee and Helping Hands Community Project in continuing to serve the local community as best as possible in spite of the constantly changing flow of legislation and guidance.

As many of the reports below express, the year started in a positive fashion with groups running as normal. An excellent gathering was held for the *World Day of Prayer* and a new community food event called *Taste the Nations* packed the church building with many guests. But following 15th March, all changed as we closed our main building due to Covid-19 restrictions and later due to our planned *Refurb 2020* project. Writing a year on, the building is still closed but the Church has definitely remained open all this time!

Despite the pandemic, we give thanks for the way our fellowship has pulled together in all areas of life—worship, community and mission. New patterns of gathering (worship, prayer and social) have been established online, highlighting many gifts and talents, not least those of our children and young people in leading various parts of our *Sunday Gatherings*. Community events, such as *Stir Up Sunday* and *the Light Party* (renamed *Chase the Light*) have had to be re-envisioned to meet new restrictions on socialising, and new ideas have also been birthed, such as *The Cream Tea Blessing* to minister to our community and

beyond. Similarly, our partnership with local primary schools moved online, as did our *Christianity Explored* course.

Internally, this new way of being community continues to be an amazing team effort but special thanks must go to our musicians and tech team for their work on our gathered worship services. We also celebrate all those who have been running social and discipleship groups for all ages—including for our children and young people, and those leading events, for the steep learning curve many have been on (and continue to be on) enabling our online gatherings to become a reality and success. We are so grateful for their hard work and the reports below give greater detail.

Whilst numbers can be seen in many ways, we celebrated an increase in ‘visitors’ to our Facebook prayer gatherings, broadcasts of our *Sunday Gatherings*, and have even seen some turning up at our *Sunday Socials* and joining our *House Groups*. Near the end of the year these numbers have (unsurprisingly) slightly dropped but God has definitely been on the move!

Throughout this time, the Church has learnt how to be more inclusive of those who are housebound and the deacons are committed to enabling this learning to influence how we operate in the future. We have also continued to serve those who are not online, by sending weekly prayer sheets alongside our news sheet, as well as providing DVDs of our services.

During the year, we celebrated the marriage of a couple who are members as well as the birth of a couple of new babies. Several Members have relocated. Sadly three have also died—we give thanks to God for their lives. One of the challenges of this pandemic has been how many in society have struggled to begin the grieving process due to not being able to attend the funeral of a loved one or friend. As a way of helping with this, we have been running an online service called *A Time To Say Goodbye*. Over 100 people have watched these with 12 people specifically being named and remembered.

Due to our congregational governance, another major challenge has been finding a way to enable the gathering of the Church Members’ Meeting to discern major decisions, including the election of Church Officers and Deacons. As the report below highlights, following much advice, we passed a special motion allowing online gathering and voting. Particular mention should be made of Alan Skillicorn who retired from the leadership just after the end of 2020 having served the Church in various roles for 48 years.

In reflecting on the changes since last year, one concern was the increased expectation upon our Church Administrator. Therefore early in the year the Church Members agreed to divide this voluntary role into two: Church Secretary (trustee/deacon, strategic) and Church Administrator (day-to-day admin). Consequently both roles have been filled during the year. The other major achievement was the refurbishment of our main two Church buildings, amazingly managed by our Property Team in spite of all the restrictions.

Other areas of development include: the introduction of *Church Suite*, a comprehensive administrative package helping further our GDPR compliance; the appointment of a new Health and Safety Officer to lead a comprehensive review of health and safety and our risk assessments; the review of a draft CIO constitution by the deacons which is now ready to go to the Church Members; and the continued use and improvement of the church website alongside our use of social media.

Over the year, it has been great to see the church leaning into new patterns of prayer, offering excellent pastoral care to one another and continuing to give generously to both regular mission projects and one off appeals—one positive surprise was the increased support given to this year’s shoebox appeal for families in Romania. We are also delighted that many in the fellowship have found the positive in lockdown by building relationships with their local neighbours and we’ve had the privilege of praying for some of them too. For the main Church building, one way we have sought to bless the passing public is to start using our large windows to put up displays of encouragement. This has been positively received.

Looking to the upcoming year, we want to take time to reflect on some of the learning that has come about in this season and not just restart every activity before taking time to ask God if this is what he’d have us

do into this new season. We recognise that people will be at different stages in their desire to return to 'in person' gatherings and we will need to invest in supporting and rebuilding our community; having been unable to celebrate our 380th birthday in 2020, we will do this in 2021 and this may help us on this journey. We also want to be open to new ways of being good news to Warwick by making space for people to both lament and gather, as we can, following this disorientating season.

Structurally, the CIO draft constitution will be presented to Members for discussion and approval, our safeguarding policies will need reviewing and updating, we will look at developing the infrastructure for a hybrid model of church, and at some point we will pick up the conversation around our vision and values in light of all we've learnt.

In conclusion, one thing we have learned is whilst we cannot predict what tomorrow will bring, we have a God who will continue to use his people in new and exciting ways, in spite of the circumstances, if only we're willing to trust in Him and follow Jesus' lead. Whilst returning to normal may seem an attractive proposition, perhaps as we aim to trust in the Lord and keep in step with his Spirit we may find he has a 'new normal' for us as we seek to be his 'lights'—wherever we are and in whatever we do—for all people. May all glory go to him!

Reports relating to WORSHIP

Sunday Gatherings

Whilst a variety of different acts of worship happen throughout each week, month and year, Sunday continues to be at the heart of when we gather to be fed, recharged and sent back out for the week ahead. In 2020, whilst this remained true, the feel has been very different. From March, our main gatherings moved over to YouTube with the use of pre-recorded services containing a variety of sections in a 'magazine style' that has been very successful. This included children's activities, reflections on the community via photos and short videos, to Ben's roaming interviews across a wide and varied group of our community. We have had many inspirational messages from Kevin and also others invited to share. By the end of 2020 we broadcast 41 services on YouTube.

To allow for a greater sense of community we have explored using Zoom for gatherings and have started running 'socials' that meet before the Sunday service and also in the afternoon. For the Christmas Day service we ran the main gathering via Zoom and consequently decided to move our monthly communion gathering to Zoom. We look forward to gathering again in our building but also realise that the last year has opened our eyes more to the 'digital church' and this is a movement that will definitely continue.

The reports that follow make up only a sample of all that goes on—seen and unseen. To every person who serves as 'part of the body' we thank Jesus for your gifts and willingness to offer them back in service to Him.

Children and Youth Work

The transition to online sessions took some time following the start of the Pandemic, partly because we all had to go through a period of personal adjustment and also because it was hard to visualise that the restrictions would go on for as long as they have.

Initially, one leader worked with families to help their children present a craft activity for each service. This was well received by the congregation who enjoyed the chance to see different faces from the Church family. It was also fed back that many families watched the online services together with their children at the start of lockdown, but as time went on, the children were less engaged with the Church's online presence.

Attic (Years 7-11) were first to start holding fortnightly Zoom sessions with about four attendees. Despite lockdown, they even attracted a new member. They continue to access the "Energize" resource with sessions using "Zoom pick and mix".

One couple stepped down from leading in October 2020—we give thanks for the years that they have devoted to this work. Similarly, we are thankful for two others who are no longer able to serve in the role of helper. In exchange, a member started in November as a new leader and paired up with an existing leader, with another couple already helping being the other pair of leaders.

On a pastoral level all the young people connected to Attic were hand-delivered a Christmas card, a daily devotions book (Soul Fuel by Bear Grylls) and an invitation to an Attic social on Zoom to start the New Year. We hope this will encourage those who haven't engaged with us on the Zoom meetings for varying reasons.

X-Stream (Years 2-6) started Zoom sessions in the Autumn term, alternating with Attic. One leader wished to take a break at the start of the year, after many years of leading this group, for which we are most thankful, so the two others have taken it in turns to run each session, ably assisted by a team of male helpers. They have run informal sessions with games, crafts, prayers and catch ups. Up to 10 children have attended, who have adapted well to the new format and are keen to take part in all the activities that are offered. Sessions have been focused on the theme of "Love".

At the end of 2020, it was felt that we should offer something to the Groundbreakers group (aged 2–Year 1). To this end before Christmas an afternoon session with a Christmas story, the chance to dress up, catch up and pray was presented by two leaders. This was attended by six children who were engaged with the format. The leaders are now looking to offer another session along these lines in the coming weeks.

Working with children and young people is always a challenge and even more so this past year. Going forward with the possibility of a hybrid model of church services and eventually being able to meet in person, we will have the challenge of facilitating weekly sessions for all age groups with potentially less leaders and helpers.

I want to give thanks to our gracious God that our children have been kept safe in the past year and to give thanks for all those who have worked so hard to keep our children and youth work going in these unprecedented times.

Music Group

2020 has been a year of great change for the music group as for the whole church. With the switch to online services we had to completely change the way we contributed to worship. We would not have been able to do this without the skills and time commitment of someone who takes the individual contributions of the musicians, recorded separately in their own homes, and combines them to produce the finished result which we can all share.

During the year we were sad to say goodbye to one of our musicians who has moved away from Warwick, but pleased to welcome three others who have made great contributions to the team. It has been good to 'meet' with them during our occasional Zoom meetings. Five of us were also pleased to share a socially distant recording session in the church building in December, helped by one of the tech team on the sound desk.

In 2021 we hope to return to more normal ways of worshipping together. We would be happy to welcome any new members who feel they may be able to contribute to the group.

Welcome Team

A sincere word of thanks to the team of people who welcome people at the door of the church building each Sunday, morning and evening. You will all have been greeted by these folk who arrive early to give a warm smile and handshake as well as be aware of newcomers to the services. Usually there is a pair, often a married couple, in the mornings and just one person in the evening. Everyone makes sure that there is fresh water at the front for the Minister and Leader and to give offering bags to willing friends. The group totals 15 individuals and sometimes a family. When there are holidays it gives me an opportunity to ask others to do this lovely service for us.

But this last year has been different hasn't it? We do miss the personal meeting together but soon we shall be back. Thank you again team, we appreciate you.

Prayer Ministry

Prayer Team

This team is led by a deacon and its six current members. The purpose of the Prayer Team is to provide an opportunity for prayer for anyone of any age, particularly at the end of each Sunday morning service. This ministry is one way we support and encourage one another, and is also extended to anyone who attends the service.

The closure of our services in March has changed the role of this team considerably. Some members have needed to focus on other responsibilities while others have continued to provide prayer support. This has been through telephone calls and messages and when possible we have met with individuals and couples. It has been a privilege to pray with many people in the fellowship and also others who are linked to our community. Father God has not been restricted by the coronavirus and we have been encouraged by his listening presence and answers to our prayers.

Prayer Link

This ministry exists to convey prayer needs to its 57 members who are contacted via email and phone, committing to pray for people's needs as they arise. Requests don't need to include names or other identifiable information. The aim is to offer a ministry for anyone, of any age, regular or not, who needs prayer—nothing is too small to ask for prayer for.

Many of the people we pray for are not believers and are often touched by the offer of prayer. This can lead to opportunities to share the Gospel, reaching the wider community and bringing glory to God. Updates are always welcomed ensuring on-going prayer, as needed, and also brings encouragement to the people praying.

New Prayer Link members, requests for prayer and updates are always welcome. In order to comply with GDPR all members are asked to sign up again every three years after agreeing to a set of confidentiality guidelines. An "unsubscribe" link is included in emails so that people can ask to be taken off the list at any time. All prayer requests are expected to be kept confidential unless the person being prayed for asks for it to be marked as public and even then it can only be shared within the fellowship.

During 2020 a member became the deputy co-ordinator. This very welcome addition ensures continuity of communication whilst the coordinator has breaks. The group has prayed for over 100 people and their families, as well as for church events and outreach. We have been very encouraged by updates of some truly remarkable answers to prayer.

Tuesday Together

This ministry serves its senior members and friends offering a more traditional approach to gathered worship and a time of fellowship. Only two meetings were held before shutdown but hope remains to resume as soon as possible.

At the end of 2020, after many years of service, the leaders took the decision to step down from their leadership of this group. We give thanks for their commitment and service over many years and the developments they have led. Going forward, another member has agreed to continue leading and will take some time to consider what this might look like in the future.

Churches Together in Warwick

Sadly none of the usual events this year have been able to take place except the prayer meetings on the first Saturday of each month which have moved to Zoom. Each month, a Member Church takes it in turns to lead a short devotion followed by prayers for both our town and nation. Due to a change in its status, CTW is currently working with the leaders of all Member Churches to write a new constitution. This will come to the Church in 2021 for consideration.

At the end of 2020, our church representative decided to step down from her role as a representative for our Church. We are very grateful to her for all her hard work over the years. We are looking for others who can join the continuing representative in this ministry

House Groups

We have eight house groups that regularly meet in Member's homes on different days throughout the week, either fortnightly or monthly, mostly in an evening. Each group has at least one nominated person who intentionally encourages pastoral care within the group—this care is extended to family and friends, as appropriate. Our Pastor and Liz Short also make themselves available to offer support to those in these roles, as needed.

These groups intentionally meet to share and grow in friendship, study the Bible and consider how this applies to our daily lives. We also pray for one another and encourage each other in our walks as Christians in this world. Leaders of House Groups choose their own material in discussion with those who attend but during lockdown our Pastor has been providing resources linked to the sermons to offer some continuity and develop the application of what we hear.

During 2020 most house groups moved online. To ensure no one became isolated, extra members were attached to these groups using natural links to ensure pastoral support. Many have used a variety of communication methods to allow for updates, prayer requests and support to be offered to all members throughout the year and these have proved really important in supporting one another and keeping the Church interconnected.

We are so thankful to God for those who take on these important roles in the life of our fellowship, facilitating discussion and pastoral support, as we seek to root ourselves in Christ and grow up in Him.

Reports relating to COMMUNITY

Connect Groups

Tiddlers Mother And Baby Group

Tiddlers is a group for mums with babies from birth to one year, which also welcomes dads and other carers too. The year began as normal with the group meeting from 10-12 on Monday mornings in term time. We had a lovely group of mums who enjoyed the opportunity to make friends and space for their babies to play happily. The Tiddlers team includes three members who all serve refreshments and make the mums feel very welcome. Sadly we had to close from 16th March as the country went into the first national lockdown. The ongoing coronavirus restrictions have meant we have been unable to meet since and the future remains uncertain.

CAMEO

At a Christmas party in December 2019 we had a visit from the Sing Well choir who led carols and performed other songs during the afternoon. This set us up ready to launch the 2020 programme.

The year started off well with a visit from Rev Barbara Greenwood (Minister at Northgate Methodist Church) who based her illustrated talk on her trek from Santander to Compestela De Santiago in Northern Spain. This was followed in February by local resident Linda Bromley, who came and shared the story and history of St Nicholas' Park, Warwick.

From this point on the programme was put on hold due to the pandemic and eventually the remainder never took place. In fact, the arranged 2021 visits of speakers for January and February were also cancelled. Discussions are taking place regarding trying CAMEO by Zoom but the problem remains that over 50% of those regularly attending are not on Zoom.

Craft Club

Like many groups, we were only able to meet for the first two months of the year. Writing a year on I think that most of us are looking forward to being able to meet up again and have a good catch up with each other! We would love to have more people join us on the 2nd and 4th Fridays of the month as we 'craft' together, as well as take time to pause for a 'thought for the day', usually led by three of the attendees.

Property

In Sept 2019, the Property Team proposed to the Church Members that 2020 needed to be the year of refurbishing the main Church space and associated rooms. We already had some of the finance in place and knew that we would need to move out of the Church building and into Gerrard Street for 6-8 weeks in Summer 2020. The Membership agreed.

Thus, project *Refurb 2020* was born. This was going to prove a mammoth task—operationally and logistically—and would be carried out by the Property Team.

Fortunately God always has a plan and in November 2019 he sent us a member, both as a Deacon but also someone who was immediately welcomed onto this Team. The rest, as they say, is history...

Under his professional project management skill and guidance, the treasurer's considerable financial management, and another deacon's expert architectural advice and my ability at losing keys(!), *Refurb 2020* of Gerrard Street Hall and our Church buildings on Castle Hill were completed in time for the wedding in September.

The tasks included for Gerrard Street Hall:

- Preparation work, including removing the overgrown Yucca which had split its large pot!
- Redecoration, lighting, window repairs and associated works;

And at the main Church building on Castle Hill:

- Clearing the whole building in June into storage before moving it back again in September;
- Building maintenance and repair work both internally and externally;
- Improvements, such as at the servery hatch and new cleaning cupboards with better access and improved security/safety;
- Electrical repairs and improvements;
- Refitting of all the toilets;
- Redecoration throughout the whole building;
- New carpets throughout the whole building;
- Removal of old staging and fitting of new lightweight staging.

There is very little upside from the Covid experience but the Church building being closed gave us more flexibility in carrying out this work.

Elections Officer

This has been a challenging year for the Church Members' Meeting. However, following discussions at a Members' Meeting in November 2020 based on a paper from the Deacons outlining a process for on-line voting, the Members voted to affirm this format as we could not meet normally due to Covid-19 restrictions. Consequently, it was agreed that our January 2021 meeting would be held on Zoom and elections would be held during this meeting (for Church Secretary, Treasurer and three diaconate positions).

In September, the role of Church Secretary had been taken on informally by Martyn Colliver (who was already a Deacon) after a nomination was received in August but only until any formal elections. The Church Members asked members of the current diaconate to remain in post until any election and we were very grateful that they all agreed.

Nominations were called for Church Secretary, Treasurer and three deacons in December; names were offered for all roles including four nominations for deacons. We realised that if Martyn was elected as Church Secretary, this would leave a vacancy for a new deacon so it was decided to hold the election for the one year posts of Treasurer and Secretary first, then, dependent upon the result, holding a second ballot for either four or three vacancies for the role of deacons. This election was scheduled for January 2021.

Policies and Risk Assessments

Throughout the year, much work has been done creating Covid compliant risk assessments for our building and events. Buildings have been fitted out with the necessary elements to enable safe practice and guidelines have been produced for those overseeing activities. All risk assessments have been seen by the trustees prior to activity and have followed the guidance recommended by the Baptist Union.

Similarly, an addendum to our safeguarding policy was produced to ensure good practice was followed by all online. During 2021 we will begin reviewing our safeguarding policies and procedures with the ultimate aim of merging our two documents (Adults at Risk and Children and Young People) into a unified policy and procedure.

Gateway Cafe

What a year it has been!

At the beginning of 2020, after just spending Christmas and New Year in Hong Kong, I was raring to go and reopened Gateway on Saturday 11 January 2020. We had a few new young persons joining us as volunteers. We started slowly and we had been averaging about £150 takings each Saturday until 14 March 2020 and then LOCKDOWN was announced by the Prime Minister on Friday 20 March. At that time, it was supposed to be for a few months only but we all know what happened since.

We have not been operating on a Saturday since 21 March to now. I have missed it so much. I still bake a few cakes now and again at home but it is simply not the same.

Gateway still remained useful for Helping Hands Community Project who used it for a soup kitchen when necessary. Then in June the Government announced that coffee shops could open for takeaway and deliveries. We moved all the tables and chairs away and operated a Covid safe single 'in-out' social distancing route. Helping Hands then opened four days a week providing takeaway and also deliveries.

Then came the second lock down and Helping Hands reverted to using Gateway for cooking to provide meals for soup kitchen. This was used until the third lockdown at the beginning of December when Gateway was not open at all.

But we still managed to use Gateway for Chase the Light and Stir Up Sunday. That was the year that was!

We thank the Lord for the facilities we are so blessed with and we shall continue to use it to the best we can. Praise the Lord!

Noah's Ark Christian Preschool

Manager's Report

Noah's Ark Christian Preschool is open Monday to Thursday throughout the school term, from 9.15 a.m. until 2.45 p.m. We employ 6 staff, providing care for up to 25 children a day from 2 years until school age.

The year 2020 was a very strange one for Noah's Ark as for everyone else. The academic year 2019-2020 started well, with a gradual increase in children's numbers. Obviously in the spring term Noah's Ark was shut down by the first lockdown. We managed to access the furlough scheme to cover the loss of income from non-funded children and continued to be funded for eligible children.

We reopened in June, but under very different circumstances. Despite all these changes Noah's Ark continues to be a happy and fun place to be for both staff and children. We try to provide the children with as many learning opportunities as possible, with an emphasis on learning through play.

Financially, we seem to be fairly stable at the minute which is a huge blessing, but Covid-19 has certainly had a big impact. We should note and give thanks that staff have been so flexible in cutting hours to match our lower numbers of children and therefore our lower income. We are still waiting to hear exactly how funding will work for this third lockdown, but as it is, our income has about halved. We are still able to access the furlough scheme and we're grateful for that.

We enjoy good relations with parents and carers and Noah's Ark has a very good reputation in the local community. It has been difficult over this last year not being able to allow parents in the setting. Similarly, Church Members and the pastor haven't been able to have much involvement with Noah's Ark this year. We couldn't run Easter, Harvest or Christmas services. We miss our two volunteers. We haven't seen them for a very long time and look forward to the day we can all be together again.

We wouldn't run without our dedicated committee and we would like to thank them for their time, dedication and effort.

NACPS Treasurer's Accounts

Statement of Income and Expenditure from 01/01/2020 - 31/12/2020

<u>Income</u>	<u>£</u>	<u>Expenditure</u>	<u>£</u>
B/f	38802.62	Wages	40149.34
Nursery Education Funding	27808.10	Hall Utilities	3000.00
Fees/Registrations	9215.53	Garden	2763.75
Inclusion Grants (incl. D.A.F)	6,073.00	EYA membership & insurance	516.36
Gov. Furlough Monies	1527.90	Consumables	254.87
Refund re Garden	1371.88	Non consumables	199.23
Misc. costs (non educational)	749.99	Training	150.00
Building Soc. Interest	314.59	Refund of fees	147.25
Fund Raising	81.85	Ofsted Fees	100.00
Refund of consumables etc	69.40	DBS checks	88.10
Refund of Ofsted Fees	50.00	Refreshments	65.58
Training	50.00	Advertising	62.24
Refund of Misc. costs	15.75	Sundries	62.00
Donations	10.28	Craft	42.09
Refreshments	2.50	Gifts	18.75
		Stationery etc	16.52
		C/f	38507.31
Total	86143.39	Total	86143.39
Total Funds at 1st January 2020			38802.62
Total Funds at 31st December 2020			<u>38507.31</u>
Deficit for the year 2020			£295.31

Reports relating to MISSION

BMS World Mission

The Church's involvement with BMS World Mission has continued to focus on four main areas:

- Support for our link missionaries – doing medical and educational work in SE Asia;
- Training and support of Action Teams;
- Fundraising through the BMS Birthday Scheme and used stamp collecting;
- Financial giving and prayer for the on-going work.

BMS Action Team

We are really pleased to have continued to be one of the training churches for BMS Action Teams with Andrew and Liz as our co-ordinators. The year began with us continuing to support the Delhi Action Team through emails and prayer. We enjoyed reading their blogs and regularly shared up-dates with the Church for prayer. The team was encouraged by all the messages and cards sent by different Church Members.

Sadly their time in Delhi was brought to a sudden end by the coronavirus and they returned to the UK in March. The ongoing restrictions prevented them from returning to Castle Hill in April and their tour of the UK was cancelled. This was a disappointment for all the Action Teams and we were sorry not to have had the opportunity to see them again. However, we were in contact with them and we were able to reassure them of our prayers for their future plans.

Not surprisingly, the planned Action Teams for 2020-2021 were cancelled and we will have to wait to find out when the programme can recommence.

BMS Birthday Scheme

Thank you to all of you who have given to the medical work of BMS world mission last year through the Birthday Scheme. The gifts that are given in celebration of your birthday really do make a difference. If you would like to know more about how this scheme works or you would like to sign up then please do contact me.

BMS International Missionaries

Our link missionaries have continued to serve as tutors in dental care. The Covid pandemic has had a huge impact on people's ability to travel and they have found themselves, like so many others, working from home. Delivering lectures online and supervising students remotely has presented its own challenges but their professionalism, faithfulness and good humour has enabled them to keep going. We have prayed alongside them that God will speak through the unspoken and their desire is very much to return to their teaching roles

We continue to uphold them in prayer, asking God for great wisdom for them to know how to act in the face of some very tough choices and for patience too, when results may be slow.

In the UK this year, we have faced a crisis in the NHS but nothing compared to those of our brothers and sisters in Chad. It seemed right to turn our eyes to supporting the project *Operation Chad* which funds the Guinebor II hospital in the hostile desert Sahel region of Africa where basic health care is in much need. We adopted this project for our Christmas Appeal and an amazing £2,000 was raised to support essential services at the hospital—things like nursing care, midwifery and surgery. It has been a privilege to pray for Kalbassou Doubassou, the Director and his team of workers, that as they offer physical care people will also receive spiritual help through their witness.

Alongside this work, we have continued to support BMS financially through regular giving and recycling of postage stamps. We also made an additional donation in recognition of the financial challenges brought about by Covid-19. Regular prayer occurred on a weekly basis through our Thursday prayer meetings, house groups and special prayer focus times.

Community Outreach Events

Community events are vital to the growth of the Church as well as offering people within the fellowship and outside the opportunity to be involved in fun activities.

Chase the Light

Since 2016 we have organised an annual Light Party to give children in Church and the local community an alternative to Hallowe'en. Covid-19 risks and restrictions meant we could not hold such an indoor event so we replicated an idea from Queen's Road Baptist Church in Coventry.

We organised a trail around Warwick which families could follow at any time during the October school holiday. A clue sheet led participants to shops displaying a letter of the alphabet, which together spelled

out the message: Jesus, light of the world. Families signed up in advance on the website and were invited to visit the church car park on the final Saturday to tell us the secret message and collect a family goody bag (all arranged in line with Covid-19 requirements).

61 families registered for the trail and we know of at least 39 that took part. We had very positive feedback from the families and from shops that displayed the letters who were pleased that something was taking place during half term despite the difficulties of Covid-19. There was no charge to take part and it cost around £278 to organise.

It was a privilege to be able to bless the local community and sow the seeds of the Gospel. We thank everyone who helped publicise, joined in or prayed for the event.

Taste the Nations

Our Church's love of food and eating together provided the perfect opportunity for a new community outreach event in 2020. As a fellowship blessed with a strong international presence, it meant we were able to host a *Taste the Nations* event with the opportunity to sample food prepared by friends from: Romania, Hong Kong, Poland, the Netherlands, Brazil, France, Canada, Tanzania and Pakistan.

The church was packed with visitors and regulars enjoying wonderful flavoursome food, international music and the judging of the all-important Great British Bake Off! Worthy winners were chosen for their amazing cake and traybake creations. Well done and thank you to all who contributed their talents and supported this event.

Stir Up Sunday

The impact of Covid-19 meant that we had to don our creative thinking caps to be able to host this event in 2020. Faced with a lockdown in November, it was necessary to find another way to offer our local community this opportunity to gather together for a festive celebration.

Once again, we have the technology of Zoom to thank. A willing team of volunteers (more than 16) prepared take away packs of ingredients for Christmas puddings and craft bags for children so that families could meet online to make their puddings and create a 2-dimensional Christmas tree wall hanging and a wild bird feeder. A lot of fun was experienced as 40 family groups, with more than 35 children, took part. Additionally, we were able to raise funds to contribute to the Church's Christmas Appeal for Zoe's Place and BMS World Mission: Operation Chad which totalled £4,000.

Shoe Boxes

Following a review of previous year's giving, we decided this year to link up with the Amen Trust. We were unsure how this would work with being in a lockdown but were amazed with the support there was!

All together we received 67 shoe boxes which were safely delivered to Stratford before beginning their journey to Romania. With a link within Stratford Baptist Church working out in the communities in Romania, it was great to know that the boxes arrived safely. Some were distributed before Christmas whilst the rest were given out during the week between Christmas and New Year. A huge thank you to everyone who got involved and made a massive difference to many families in need.

Treasurer's Report

In 2020 our total receipts were £182,712 (2019: £191,843) and our payments £240,633 (2019: £175,219) resulting in our overall funds falling by £57,291. These figures include receipts and payments for Gateway and Noah's Ark Christian Pre-School (NACPS). The main reason for the higher expenditure was spending on the refurbishment of both the church and Gerrard Street hall buildings totalling £80,220. General Fund receipts were £106,982 (2019: £112,599) and payments were £97,852 (2019: £98,559). In addition, there were net transfers to/from the General Fund of -£10,000 (2019: -£14,500). These comprised receipts of £5,000 from NACPS and Gateway towards running costs offset by the transfer of our unspent maintenance budget of £15,000 to the Building Reserve Fund towards the refurbishment work.

We can give thanks to the Lord for His financial provision over the year. 2020 has been difficult and challenging with the impact of Covid 19. There has been some loss of income, particularly tax refunds under the Gift Aid Small Donations Scheme reflecting the lack of cash offerings on Sundays. Some costs have been saved with activities being unable to take place but offset by higher costs to make our buildings safe from the virus and extra communications with people at home. There was a net deficit of £870 on the General Fund, before changes in the pension liability. In addition, £8,428 (2019: £8,655) was given through the Appeals Fund, Home Mission and 95fM, which was all for Wider Mission work.

The total giving (grants) to external mission organisations was £40,453 comprising:

Local Mission

CAP	Local Centre Partnership	General Fund/95fM	£5,700
Churches Together in Warwick	Annual subscription	General Fund	£75
Crossteach	Sessions with local schools	General Fund	£100
Foodbank	Annual Contribution	General Fund	£500
Gideons International	Bibles for Kings High	General Fund	£100
Helping Hands	Share of grant	Gateway	£5,000
Helping Hands	Donations re Cream Teas	General Fund	£73
New Hope	General Support	General Fund	£650
Schools Work	Various items	General Fund	£65
Thrive	General Support	General Fund	£600
Your Farmers Meals	Harvest Appeal	Appeal Fund	£540
Zoe's Place	Advent Appeal	Appeal Fund	£1,949

National Mission

Baptist Home Mission	General Giving	General/HMF Funds	£7,900
Bristol Baptist College	Annual Gift	General Fund	£2,000
CPAS – Falcon Camps	Specific gift for Carroty Wood	Appeal Fund	£60
Home For Good	Christmas Appeal 2019	Appeal Fund	£96
UCCF	David McNee support	General Fund	£1,200

Overseas Mission

BMS World Mission	General Giving	General Fund	£7,900
BMS World Mission	Christmas 2020 Operation Chad	Appeal Fund	£1,959
BMS World Mission	Lebanon relief	Appeal Fund	£1,500
BMS World Mission	Christmas Appeal – Afghanistan 2019	Appeal Fund	£96
Christian Aid	Christmas Postbox 2019 & 2020	Appeal Fund	£653
Christian Aid	May Appeal	Appeal Fund	£669

Compassion	Child Support	General Fund	£348
Tear Fund	General	General Fund	£180
Toilet Twinning	Harvest Appeal	Appeal Fund	£540

The biggest financial impact was deferring the planned Gift Day for the building refurbishment. This has resulted in our carrying forward a deficit of £22,800 on the Building Reserve Fund. It is now planned to hold the Gift Day in 2021 when we are all able to return to services held in the church building. In the meantime we are grateful to church members who have provided a total of £15,500 in interest free loans to help cover the deficit.

Gateway receipts were significantly impacted due to Covid 19 and the shutdowns in the hospitality sector. Takings were just £1,842 (2019: £8,809) but overall income was £12,848 thanks to a government grant via the local council. We decided this grant would be shared with Helping Hands which use the premises during the week and also had to close. A contribution of £1,000 from Helping Hands came in early 2020 towards the costs of the new dishwasher purchased in 2019.

Noah's Ark Christian Pre-School had a small loss of £98 (2019: surplus £5,256). As is reported above, it has been a difficult year for NACPS.

At the end of the year our total funds in the banks and cash were £62,075 (2019: £104,796). The reduction was due to the expenditure on the building's refurbishment. The increase in property values reflects the increase in insurance valuations which are used in the accounts in place of obtaining market values.

Pension Liability

The church continues to have a deficit to the Baptist Pension Scheme relating to the Defined Benefit Scheme. The estimated deficit as at 31 December 2020 was £81,700 up from £80,600 as at 31 December 2019. This debt has not crystallised and the liability to the church is the on-going deficit contributions to the Pension Scheme. In 2020 the deficit contributions totalled £3,150, which was lower than expected thanks to a temporary halving of deficit contributions by the Pension Trustees to reflect the financial challenges of 2020. Whilst the estimated debt is little changed at the end of 2020, the liability reduces as the Scheme is now expected to be in balance on technical provisions by mid 2026 instead of the end of 2028 reducing the future deficit contributions payable.

Reserves Policy

To cover three month's essential expenditure needed for an orderly run down, £17,730 is required. Free reserves at the end of 2020 were £6,371, excluding the pension fund liability. The Trustees consider the reserve position acceptable given the Gift Day planned for 2021 which has been deferred due to lockdowns in 2020 which is expected to return reserves to the levels needed..



Signed on behalf of the Deacons

Date 21 October 2021

REPORT OF TRUSTEES

Reference and Administrative Information

Registered Charity Number Registered Charity Office

1129504

Castle Hill Baptist Church, Castle Hill, Warwick, CV34 4EX

Names of Trustees

Minister Rev K Johnson

Church Secretary Mr M Colliver (from January 2021)

Treasurer Mr J D Levick

Deacons
Mr M Colliver (until January 2021)
Mrs K Hewitt (from January 2021)
Mr D T W Ho
Mr R Molloy (from January 2021)
Mr D Pearce
Ms R V Riordan
Mrs E N Short
Mr J A Skillicorn (until January 2021)
Mrs P Stutton
Mr C Williams

Legal Adviser DWF LLP, One Snowhill, Snow Hill Queensway, Birmingham B4 8GA

Surveyor/Valuer Shaw, Gilbert & Froggatt, 4 Warstone Parade East, Warstone Lane, Birmingham, B16 6NR

Independent Examiner Mark D Harwood FCA FMAAT
Michael Harwood & Co. Chartered Accountants
Greville House, 10 Jury Street, Warwick, CV34 4EW

Bankers HSBC, The Parade, Leamington Spa
Barclays Bank PLC, The Parade, Leamington Spa
Coventry Building Society

Custodian Trustees Heart of England Baptist Association
24 Weoley Park Road,
Selly Oak, Birmingham,
B29 6QX

INDEPENDENT EXAMINERS REPORT

TO THE TRUSTEES OF CASTLE HILL BAPTIST CHURCH, WARWICK

I report to the Trustees on my examination of the accounts of Castle Hill Baptist Church for the year ended 31st December 2020 which are set out on pages 19 to 28

Responsibilities and basis of the report

As the charity trustees of Castle Hill Baptist Church you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (The Act). The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income had not exceeded £250,000 and I am qualified to undertake the examination.

It is my responsibility to:

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

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity 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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

1. accounting records were not kept in respect of Castle Hill Baptist Trust as required by section 130 of the Act; or
2. the accounts do not accord with the records; or
3. the accounts do not comply with the applicable requirements concerning the form and contents of accounts as set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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



Mark D Harwood FCA FMAAT
Michael Harwood & Co. Chartered Accountants
Greville House, 10 Jury Street,
Warwick, CV34 4EW

Date: 25th October 2021

Receipts and Payments Account
For the period 01 January 2020 to 31 December 2020

2020		General funds	Designated funds	Restricted funds	Total funds
	Notes				
Receipts					
Donations and Legacies	2	92,479	8,550	8,521	109,550
Income from charitable activities	3	229	0	36,926	37,155
Other trading activities	4	100	1,842	0	1,942
Investments	5	13,384	6	315	13,705
Other income	6	790	11,000	8,570	20,360
Total receipts		106,982	21,398	54,332	182,712
Payments					
Fund Raising costs	7	4,227	1,274	0	5,501
Expenditure on charitable activities	8 to 14	93,625	89,430	52,077	235,132
Total payments		97,852	90,704	52,077	240,633
Surplus(loss) for the year		9,130	(69,306)	2,255	(57,921)
Transfers					
Gross transfers between funds - in	16	5,000	15,000	0	20,000
Gross transfers between funds - out	16	(15,000)	(2,000)	(3,000)	(20,000)
Net Transfers		(10,000)	13,000	(3,000)	0
Net movement in funds after transfers		(870)	(56,306)	(745)	(57,921)
Surplus/(loss) on fixed assets		0	7,334	66,034	73,368
Change in Pension Fund liability		15,168	0	0	15,168
Total funds brought forward		(18,339)	278,559	2,789,601	3,049,821
Total funds carried forward		(4,041)	229,587	2,854,890	3,080,436
Represented by					
Unrestricted					
General fund	21	20,642	0	0	20,642
less Pension Liability		(24,683)	0	0	(24,683)
Designated	21				
Buildings Renewal Fund		0	(22,799)	0	(22,799)
Gateway Cafe Trading Fund	23	0	8,298	0	8,298
Legacy Funds		0	230	0	230
		0	(14,271)	0	(14,271)
Fixed Assets - Manse		0	243,858	0	243,858
Restricted	22				
95FM Fund		0	0	161	161
Agency collection		0	0	85	85
Appeals Fund		0	0	(35)	(35)
Home Mission Fund		0	0	5	5
Noah's Ark Pre-School	24	0	0	38,728	38,728
		0	0	38,944	38,944
Fixed Assets - Buildings		0	0	2,815,946	2,815,946

2019 (Restated)		General funds	Designated funds	Restricted funds	Total funds
Notes					
Receipts					
Donations and Legacies	2	96,676	0	9,151	105,827
Income from charitable activities	3	187	0	51,191	51,378
Other trading activities	4	170	8,809	0	8,979
Investments	5	14,890	16	232	15,138
Other income	6	676	0	9,845	10,521
Total receipts		112,599	8,825	70,419	191,843
Payments					
Fund Raising costs	7	1,632	6,154	0	7,786
Expenditure on charitable activities	8 to 14	96,927	5,576	64,930	167,433
Total payments		98,559	11,730	64,930	175,219
Surplus(loss) for the year		14,040	(2,905)	5,489	16,624
Transfers					
Gross transfers between funds - in	16	5,000	18,500	1,000	24,500
Gross transfers between funds - out	16	(19,500)	(1,000)	(4,000)	(24,500)
Net Transfers		(14,500)	17,500	(3,000)	0
Net movement in funds after transfers		(460)	14,595	2,489	16,624
Surplus/(loss) on fixed assets		0	37,390	98,092	135,482
Change in Pension Fund liability		2,579	0	0	2,579
Total funds brought forward		(20,458)	226,574	2,689,020	2,895,136
Total funds carried forward		(18,339)	278,559	2,789,601	3,049,821
Represented by					
Unrestricted					
General fund	21	21,512	0	0	21,512
Less Pension Liability	25	(39,851)	0	0	(39,851)
Designated					
Buildings Renewal Fund	21	0	36,630	0	36,630
Gateway Cafe Trading Fund	23	0	5,175	0	5,175
Legacy Funds		0	230	0	230
		0	42,035	0	42,035
Fixed Assets - Manse	20	0	236,524	0	243,858
Restricted					
95FM Fund	22	0	0	258	258
Agency collection		0	0	85	85
Appeals Fund		0	0	331	331
Home Mission Fund		0	0	0	0
Noah's Ark Pre-School	24	0	0	38,825	38,825
		0	0	39,499	39,499
Fixed Assets - Buildings	20	0	0	2,750,102	2,750,102

Signed on behalf of the Deacons



Date: 21 OCTOBER 2021

Statement of Assets and Liabilities (2019 restated)

Description	Note	2020	2019
Current assets			
Cash & Bank	17	62,075	104,796
Total Current assets		62,075	104,796
Liabilities			
Creditors – Amount due within one year	18	19,025	4,500
Creditors – Amount due over one year	19	22,608	37,101
Total Liabilities		41,633	41,601
Net Assets		20,442	63,195
Fixed Assets			
Tangible Fixed Assets	20	3,059,994	2,986,626
Total Net Assets		3,080,436	3,049,821
Represented by:			
Starting balances		3,049,821	2,895,136
Excess / (deficit) to date		(57,921)	16,624
Change in Pension Liability		15,168	2,579
Gains/(losses) on property assets		73,368	135,482
Total Reserves		3,080,436	3,049,821
Represented by funds			
Unrestricted		20,642	21,511
Less Pension Liability		(24,683)	(39,851)
Designated		229,587	278,559
Restricted		2,854,890	2,789,601
Total		3,080,436	3,049,821



Signed on behalf of the Deacons

Date 21 October 2021

Castle Hill Baptist Church

Analysis of receipts and payments

Selected period: 01 January 2020 to 31 December 2020

Notes to the Accounts

1. Accounting Policies

a): These accounts have been prepared on a 'receipts and payments' basis and in accordance with Section 133 Charities Act 2011.

b): The Church and Hall at Gerrard Street and the Manse at Norton Drive are shown at the latest insurance value.

c): Funds. Income received for specific purposes is considered to be restricted and may only be applied to those purposes. Income which may be applied to any of the charity's objectives is treated as unrestricted. The Noah's Ark Christian Pre-School funds are treated as restricted as virtually all the income is purely to cover the activities of the pre-school and cannot be used for other purposes.

	Unrestricted	Designated	Restricted	2020	2019
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RECEIPTS

2 Donations and legacies - Donations

Regular Giving	74,440	0	1,045	75,485	80,051
One off donations & Others	1,101	6,900	6,532	14,533	6,707
Tax recovered	16,938	1,650	944	19,532	17,946
Fundraising for other causes giving	0	0	0	0	1,122
Total	92,479	8,550	8,521	109,550	105,826

3 Income from charitable activities

Fellowship Meals	223	0	0	223	247
3:16	6	0	0	6	47
Tiddlers	0	0	0	0	140
NACPS Fees & Funding	0	0	36,926	36,926	50,944
Total	229	0	36,926	37,155	51,378

4 Other trading activities

Gateway Saturday Takings	0	1,842	0	1,842	8,809
Use of Premises	100	0	0	100	170
Total	100	1,842	0	1,942	8,979

5 Investments

Bank Interest	843	6	314	1,163	1,148
Rent from Properties	12,540	0	0	12,540	13,990
Total	13,384	6	314	13,704	15,138

6 Other income

Grants	0	10,000	7,748	17,748	8,131
Manse Feed in Tariff	524	0	0	524	453
Miscellaneous Income	216	0	3	219	137
Income to offset costs	50	1,000	819	1,869	1,800
Insurance Claim	0	0	0	0	0
Total	790	11,000	8,570	20,360	10,521

INCOME TOTAL	106,982	21,398	54,332	182,712	191,842
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	Unrestricted	Designated	Restricted	2020	2019
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PAYMENTS

7 Raising Funds

Fund Raising	0	0	0	0	0
Gerrard St Flat Management Fees	1,044	0	0	1,044	1,218
Flats Maintenance	3,183	0	0	3,183	415
Gateway Supplies	0	847	0	847	4,613
Gateway Staff Costs	0	427	0	427	1,541
Total	4,227	1,274	0	5,501	7,787

CHARITABLE ACTIVITIES

8 Ministry

Stipend Costs	29,823	0	0	29,823	28,138
Pension Deficit Contribution	3,150	0	0	3,150	4,109
Other Ministry Costs	1,888	0	0	1,888	3,622
Music	16	0	0	16	128
Manse costs	3,022	0	0	3,022	3,322
Total	37,900	0	0	37,900	39,323

9 Own Mission

Benefaction (Benevolent Grants)	105	0	300	405	158
Noah's Ark Pre-School Staff Pay	0	0	40,099	40,099	54,469
Children & Young People	892	0	0	892	1,434
Other Activities	270	0	0	270	542
Total	1,267	0	40,399	41,666	56,613

10 Wider Mission

Churches Together in Warwick	75	0	0	75	75
New Hope	650	0	0	650	600
Christians Against Poverty	5,242	0	458	5,700	5,499
Thrive	600	0	0	600	0
Warwick Foodbank	500	0	0	500	152
Various Mission Local	338	5,000	2,489	7,827	1,263
Home Mission Fund	7,900	0	66	7,966	6,853
UCCF	1,200	0	0	1,200	1,500
Various Mission National	2,000	0	156	2,156	2,344
BMS World Mission	7,900	0	3,555	11,455	10,379
BMS Action Teams	0	0	0	0	99
Various Mission Worldwide	528	0	1,862	2,390	1,785
Total	26,933	5,000	8,586	40,519	30,549

11 Support Costs

Safeguarding	10	0	88	98	164
Subscriptions/Fees	949	0	566	1,515	1459
Supplies	67	0	562	629	785
Stripe Commission	129	0	0	129	0
Miscellaneous	156	2,776	277	3,209	432
Insurance - Various	2,376	0	0	2,376	2,324
Equipment	89	122	0	211	5,062
Total	3,775	2,898	1,493	8,167	10,226

	Unrestricted	Designated	Restricted	2020	2019
12 Maintenance & Repairs					
Church Maintenance	515	59,927	190	60,632	200
Hall Maintenance	0	18,965	1,392	20,357	100
Manse Maintenance	114	0	0	114	780
The Gateway Maintenance	0	1,328	0	1,328	227
Total	629	80,220	1,582	82,431	1,307
13 Premises Running Costs					
Computing & Sound	775	0	0	775	213
Electricity & Gas - Church	4,040	0	0	4,040	5,352
Electricity & Gas - Hall	2,995	0	0	2,995	3,611
Water	611	0	0	611	798
Fire & Security	869	1,042	0	1,911	5,201
Heating Servicing	444	0	0	444	0
Cleaning	4,896	270	0	5,166	4,915
Healthcare & Waste Disposal	3,349	0	0	3,349	2,868
Council Tax - Gateway	49	0	0	49	512
Total	18,027	1,312	0	19,339	23,471
14 Administration					
Printing and Stationery	761	0	17	778	2,418
Telephone, Internet & Postage	4,247	0	0	4,247	3,227
Secretarial	0	0	0	0	196
Bookkeeping	86	0	0	86	101
Total	5,094	0	17	5,111	5,942
TOTAL CHARITABLE ACTIVITIES	93,625	89,430	52,077	235,132	167,434
PAYMENTS GRAND TOTAL	97,852	90,704	52,077	240,633	175,219
15 Loan Repayments					
HEBA Loan	300	0	0	300	300
16 Transfers					
Transfers					
NACPS Contributions to running costs	3,000	0	(3,000)	0	0
Gateway Contributions to running costs	2,000	(2,000)	0	0	0
Unspent Maintenance to Building Reserve	(15,000)	15,000	0	0	0
Net Transfers	(10,000)	13,000	(3,000)	0	0
17 Cash and Bank					
			31/12/20	31/12/19	
Church : HSBC			7,384	45,202	
Church : HEBA			7,272	13,526	
95fM : Barclays			0	550	
Gateway : Barclays			8,308	6,590	
Gateway : Cash			0	122	
NACPS : Coventry BS			38,507	38,802	
Stripe			604	0	
			62,075	104,796	

18 Current Liabilities (due to be paid in one year)

	31/12/20	31/12/19
Creditors – Amount due within one year	300	300
Interest Free Loans	15,500	0
Pension Liability	3,225	4,200
	19,025	4,500

19 Current Liabilities (due over one year)

Creditors – Amount due over one year	1,150	1,450
Pension Liability	21,458	35,561
	22,608	37,011

20 Assets held for Church's own use

Fixed assets

	Freehold Properties at 31/12/2020	Freehold Properties at 31/12/2019
Church Building	1,766,987	1,725,554
Gerrard Street Hall and Flat	1,049,149	1,024,548
Manse 11 Norton Drive	243,858	236,524
Total Fixed assets	3,059,994	2,986,626

	Balance 01/01/2020	Receipts	Payments	Transfers	Gains/losses	Balance 31/12/20
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21 Unrestricted Funds

General - General fund

Unrestricted	(18,339)	106,982	(97,852)	(10,000)	15,168	(4,041)
Pension Liability		15,168	0	0	0	(24,683)
Total for General	(18,339)	106,982	(97,852)	(10,000)	15,168	(4,041)

Designated Funds

Gateway	23	5,175	12,848	(7,724)	(2,000)	0	8,298
Buildings Reserve		36,630	8,550	(82,980)	15,000	0	(22,800)
Legacies		230	0	0	0	0	230
Total Designated Cash Funds		42,035	21,398	(90,704)	13,000	0	(14,271)

Manse - Fixed Asset

	236,524	0	0	0	7,334	243,858
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22 Restricted Funds

Appeal - Appeals Fund	331	7,996	(8,362)	0	0	(35)
NACPS - Noah's Ark Pre-School 24	38,826	45,904	(43,001)	(3,000)	0	38,728
HMF - Home Mission Fund	0	71	(66)	0	0	5
Agency	85	0	0	0	0	85
95FM	258	361	(458)	0	0	161
Total Restricted Cash Funds	39,500	55,703	(53,259)	(3,000)	0	38,944

Church and Hall Property

	2,750,102	0	(190)	0	66,034	2,815,946
Sub-total for Buildings	2,750,102	0	0	0	66,034	2,815,946

Grand total	3,049,821	182,712	(240,633)	0	88,536	3,080,436
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Home Mission Funds Specific gifts for the Baptist Union Home Mission Fund

Appeals Fund Funds raised for specific purposes almost entirely for Wider Mission

Agency Includes legacies with restrictions on the use of funds

95fM 95 for Mission. Originally used to fund the building of the new church. Funds now used for support for the local CAP centre. Change of uses have been agreed by donors.

Noah's Ark Christian Pre-School Receipts and payments relating to the Pre-School run as part of Church activities

23 Gateway Café Fund (Designated)

Receipts	2020	2019
Saturday Takings	1,625	7,338
Lunches	51	1,375
Other takings	166	96
Total takings	1,842	8,809
Investments – Bank interest	6	16
Grants	10,000	0
Contribution to new dishwasher	1,000	0
Total	12,848	8,825
Payments		
Food supplies	617	3,523
Coffee supplies	110	641
Non-food consumables	63	159
Staff costs	483	1,832
Total running costs	1,273	6,155
Social Events	0	30
Grant – Helping Hands	5,000	0
Equipment	122	4,487
Maintenance	1,328	227
Telephone & Internet	0	509
Miscellaneous	0	322
Total	7,725	11,730
Excess of receipts over payments	5,123	(2,905)
Brought forward balance	5,175	9,080
Transfers	(2,000)	(1,000)
Carried forward balance	8,298	5,175

24 Noah's Ark Pre-School Fund (Restricted)

Receipts	2020	2019
Donations	92	792
Nursery Education Funding	27,808	39,452
Other Fees and Registrations	9,068	11,492
Other income	50	0
Investments – Bank interest	316	232
Grants	7,749	8,131
Miscellaneous	3	(16)
Income to offset costs	819	1,630
Total	45,904	61,712
Payments		
Staff costs	40,099	54,470
Safeguarding	88	44
Subscriptions and Fees	566	558
Books	0	97
Refreshments	66	144
Supplies	496	515
Equipment	0	186
Stationery	17	339
Maintenance	1,392	0
Miscellaneous	277	101
Total	43,001	56,456
Excess of receipts over payments	2,902	5,256
Brought forward balance	38,826	36,569
Transfers	(3,000)	(3,000)
Carried forward balance	38,728	38,826

25 Pensions

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the Scheme"). The Scheme is a separate legal entity which is administered by the Pension Trustee (Baptist Pension Trust Limited).

The Minister and some members of the church staff are eligible to join the Scheme.

Since January 2012, pension provision has been 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. In addition, the employer pays a further 4% of Pensionable Income (or 3% if the employer is in the segregated DC section) 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. Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

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.

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%). As a result of the valuation, in addition to the contributions to the DC Plan set out above, it was agreed that the standard rate of deficiency contributions from churches and other employers involved in the DB Plan will remain at previously agreed levels, increasing each year in line with increases in the Minimum Pensionable Income. The deficiency contributions are broadly based on 12% of Pensionable Income/Minimum Pensionable Income, reflecting each employer's contributions in March 2015. Some employers that were involved in the DB Plan for a short period pay lower contributions. The Trustee and the Council agreed a 50% reduction for all deficiency contributions payable between 1 July 2020 to 31 December 2020.

In addition, the Baptist Union of Great Britain contributed a lump sum of £0.5m by 31 December 2020. The current Recovery Plan dated 30 September 2020 envisages deficiency contributions continuing until 30 June 2026.

The key financial assumptions underlying the valuation were as follows:

Type of assumption	% pa
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income increases (CPI plus 0.75% pa)	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	2.70

As there is a large number of contributing employers participating in the Scheme, the Church is unable to identify its share of the underlying assets and liabilities of the scheme. Accordingly, due to the nature of the Scheme, the profit and loss charge for the period represents the employer contributions payable. The total pension cost for the Church for 2020 is £3,150 (2019 £4,109).

The next actuarial valuation of the DB Plan within the Scheme is due as at 31 December 2022.

30. Related parties

Mr J A Skillicorn's wife has a contract to clean the church. Mr J Levick is Trustee and Treasurer of The Baptist Union of Great Britain which is the recipient of the Home Mission grants. Neither vote on these issues.

31. Post Balance Sheet Events

The delayed Gift Day was held in 2021 which raised sufficient funds to enable the loans totalling £15,500 to be repaid and with a further transfer of £7,500 from the general fund, the deficit on the Building Reserve Fund has been cleared.