



# **ANNUAL REPORT AND ACCOUNTS 2021**

**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 2021 there were 77 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 is also a Fairtrade Church and in 2021 set up a 'Fair and Green' group with the aim of becoming an Eco Church.

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 (Rev'd Kevin Johnson)**

*Unless the Lord builds the house,  
the builders labour in vain.  
Unless the Lord watches over the city,  
the guards stand watch in vain.  
Psalm 127:1*

This year has been one of two halves but where we've still seen the Lord at work in this church. During the first half we remained in lockdown so worship and prayer continued online. However, as the Covid guidance changed so did our approach—we initially started broadcasting pre-recorded services on YouTube, then gradually transitioned to live recordings from the church building via Zoom, eventually adding live musicians too. The tech team worked incredibly hard seeking the right fit of technology not just for our needs now but also planning for the future. This supports the Church Meeting's decision to commit to a hybrid model of church which enables both those who are ill or vulnerable to more easily connect and also offers an online 'shop window' for people moving into the area.

On 30<sup>th</sup> May we reopened our buildings and welcomed worshippers back in person. Throughout this 'second half' we have gradually seen an increase in attendance in person, though some still remain online. It's been great to welcome guest speakers and leaders from within our congregation (including creative offerings from House Groups) and outside (such as from LICC and UCCF). We also enjoyed a good variety of services, including over the Advent period welcoming guests to our Advent Supper and Candlelight Carol Service (The Wonder of Christmas).

Reflecting on all that has gone on, we particularly want to celebrate the work of our children's and youth leaders and helpers as God has continued to build His house. The number of those children and young people connected at the end of the year is around 50 (a third of those who gather!) and we praise God that he has provided those willing to help their parents with their discipleship. We also managed to run three outreach events for families — two trails around the town at Easter (In Search Of Easter) and October (In Search Of Light), and a Christmas pudding making event in November (Stir Up Sunday). On top of this a new monthly youth group (Gateway To Gaming) began in October making space for fun, friendship and pastoral support.

Keeping with the theme of children, we've been delighted to restart our partnership with Coten End Primary School with Rev Kevin Johnson visiting for Harvest (KS1) and Christingle (Year 1) assemblies. We also welcomed Year 6 to our buildings for an interactive Christmas Experience in partnership with Crossteach. We pray for more opportunities to serve this school in the next year and bless the local community.

Reviewing the second half of the year, having our buildings open meant we were able to hold a number of Life Celebrations: blessing a couple for 10-years of marriage; celebrating the wedding of two members but this time with guests (almost a year to the day after their legal marriage); we celebrated the 61<sup>st</sup> wedding anniversary of another couple; and remembered two Members of our church family who'd died by joining with their families to give thanks for their lives. If all that wasn't enough, we also enjoyed our first moment of singing together at Hatton Scout Campsite with an outdoor service of worship (July), and we finally got to celebrate our 381<sup>st</sup> church birthday with two members masterminding a brilliant service of worship and time of fellowship and food (Oct).

Looking out into the community, we moved our online services for those who have been bereaved (A Time To Say Goodbye) to in person by opening up the building as a reflective space in April (this was opened by the Mayor of Warwick) and in December. Both our Gateway Café (Saturdays) and the Helping Hands Community Café (Wed-Fri) reopened to the public in June. Whilst the latter project sadly proved unsustainable and so the Helping Hands Trustees decided to end this partnership in September, our café continues to offer free meals to those in need who come into the building on a Saturday. Our Seniors' Lunches restarted but weekly rather than fortnightly (July) and it became immediately apparent how needed this was for the well-being of all who came. In August, two days of 'Holiday at Home' were well attended—offering a place for social interaction. By October, both Craft Club and Tuesday Together (a worship service) reopened their doors and plans are now afoot for CAMEO (a monthly social club) to restart in the New Year.

Returning to the start of the year and, looking behind the scenes, in spite of the restrictions, we can see how God was still 'building his house'. We were delighted to welcome two new deacons (Kathy Hewitt, Richard Molloy) with another deacon being elected to serve another three-year term (David Ho); we also affirmed Martyn Colliver as Secretary and John Levick as Treasurer for the year ahead. We experienced the generosity of God's people as various financial and practical gifts were made to charities throughout the year (see below for more detail), as well as the outstanding debts from our refurbishment project in 2020 being settled in full.

In March, a new home mission partnership was birthed as the Church Meeting affirmed a member's vision for a 49<sup>th</sup> UK Baby Basics centre operating out of our buildings to help vulnerable new mums with essential baby items as referred by professionals. Since its launch it has been amazing to see how God has answered prayers and created a safe space for non-Christian volunteers to ask about the church and faith and be encouraged through their acts of service. We also renewed our commitment to being a Fairtrade Church in December and to move towards being more environmentally friendly.

When considering discipleship, we were delighted to welcome Dr John Andrews for Deeper speaking on forgiveness and reconciliation (Mar), as well as Andy Castle (Thrive Youth Ministries) leading a Deeper Extra session in September on being family to young people in the church. The hybrid approach to this second event worked well and we will consider if this is appropriate going forward. House Groups also continue to benefit from the use of Zoom, with most meeting remotely to study and pray together.

As we trust in the Lord to 'watch over the city', it is fair to say this has not been an easy journey. The diaconate continued to wrestle with the changing regulations around public safety and Covid, our Membership continues to age and whilst there are newer people in the church we are yet to see them come into Membership. Having reviewed our Membership roll near the end of the year, we find our Membership numbers more realistic but lower than they've been for a while. This challenge is further compounded as we remember those who have relocated to pastures new.

As we continue to reopen our buildings and review our role in the local community naturally a couple of our ministries have come to an end: Tiddlers—a baby and carers group led for 18 years by one of our members; Prayer for Family and Friends; and David McNee left his role as a worker for UCCF (one of our link missionaries). Further, Rebecca Riordan resigned as a deacon in May for personal reasons and Pauline Stutton retired by rotation in December after two terms of dedicated service. We have seen a number of people step away from their roles as either leaders or helpers both up front and behind the scenes, but of note we had a change of Additional Authorised Person for weddings and a change of Safeguarding Trustee.

As we look to 2022, Rev Kevin will be taking a two-month reflective sabbatical (Jan and Feb). As we trust the Lord to watch over His house and build it during this time we are also excited by the opportunities this brings and what God may say to us in terms of the future. Administratively, we plan to conclude the Church Meeting's review of our new CIO constitution so it can be checked by the lawyers and then submitted to the Charity Commission. We will continue to keep our Health and Safety and Safeguarding policies under review, with the aim for the latter being to merge our children's and adults at risk policies into one for clarity. We are also forming a group to help us consider our creation care responsibilities using the Eco Church assessment.

Financially, we are looking to God for His help in the face of some significant financial challenges having already made some difficult decisions to help reduce the projected deficit. Practically, we plan to install permanent video cameras to enable simpler broadcasting of our gatherings and events and (if the money is available) upgrade the chairs in the Sanctuary to make the space more flexible (from funds already given). Finally, and most importantly, we will continue to pray for the Lord to raise up workers and grow people in their faith, to convict the hearts of those considering Membership and/or baptism, to help us have eyes to see how we can be effective disciples sharing His love with one another and the world, and for those we encounter inside or outside the church buildings to be attracted to his light shining through us. In this challenging year ahead may we keep our eyes fixed on Jesus and trust Him to build His house.

# 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 2021 we began the movement of gathering back into our main church building with the first attendance at the end of May. Since May gatherings have been hybrid with people attending in the building and also on Zoom with the recordings also uploaded later onto YouTube.

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

We continue to be really blessed to have so many children and young people as part of our church family at CHBC. We know that regular children’s ministry on a Sunday is very important to parents both in helping their children to meet with other young people who have a strong Christian home influence as well as offering them nurturing in their Christian faith.

During lockdown there were two online zoom sessions for the younger children and the Xstream group (Primary aged) met regularly each fortnight. This was invaluable for maintaining links although the level of engagement toward the end, as many tired of online experiences, diminished a little. A huge thank you to the leaders and their helpers who led these sessions.

This ministry recommenced face to face on 4th July. In view of the long gap for the Groundbreaker age group it was decided to continue to meet through the school holidays to allow the children to have as much engagement as possible with their peers.

Locating the work to Gerrard Street was due to the need for social distancing and good ventilation. This space is better suited to the needs of children: suitable sized toilets, outdoor play area, large well-ventilated hall and upstairs room with table tennis, table football and air hockey which the children love!

We are grateful to God for the response to requests for help and we now have three people able to lead Groundbreakers and three for Xstream. However, this is not really enough and more leaders and helpers are still required.

### Groundbreakers (Age 2 – Yr1)

The number of children in this age group associated with CHBC is currently 16. Of these, 12 have attended on two or more occasions. In the summer period the outside play space was a bonus in this respect since children can play with the equipment independently or with others. Indoors there is plenty of space for the children to engage with different toys both before and after the formal part of the lesson. The wide age range has meant that the Energize resources we subscribe to online are not always appropriate and a return to Scripture Union materials has been tried.

### Xstream (Yr2 – Yr6)

The number of children in this group associated with CHBC is currently 18. Of these, 14 have attended on two or more occasions. The group has used material provided by Energize and been studying characteristics of Christian lifestyle and The Nature of God. Like the younger ones these children enjoy the space at Gerrard Street with the chance to be outside as well as playing on the equipment upstairs. There is a real spirit of friendship (as evidenced at the Anniversary meal) and they

like being together. Their willingness to pray for one another's needs is great and it continues to be a privilege to work with them.

### AYP! (Yr7+)

During the early parts of the year, AYP (or Attic as it was known) were meeting up via Zoom. While it was frustrating that we had to meet via Zoom, it was nice to actually be able to meet up with the young people so that we could put faces to names for any new members. Later on in the year, and when the church started to re-open, we were then able to meet face to face in Gateway Cafe. There was a change in the Leadership Team during the year. With a change in leadership came a change in the name—Attic is now known as AYP.

Gateway To Gaming was created with a run through at the beginning of October. As the run through was a success, the first official Gateway To Gaming meeting was set for the end of the October but due to illness to one of the leadership team it was postponed. The next Gateway To Gaming meeting was set for the last Saturday in November, and will continue to meet monthly on the last Saturday of each month.

## **Music Group**

During 2021 the music group continued to help with leading worship in a variety of ways. During the early part of the year we continued to record individually at home, with Barrie Johnson ably combining our efforts for broadcast in the online services. As we resumed services in the church the musicians were among the first to return, enjoying the novelty of being in a room together even if separated by plastic screens for safety!

We remain a small group who would welcome new members (thanks to Barrie for joining us in person), particularly as some group members have been limited in how much they can contribute due to work, family or health pressures.

A highlight of the year was 'The Wonder of Christmas' which we led along with several 'guest' musicians as well as other church members contributing readings and drama. We had great fun preparing and presenting the service and received lovely feedback from those attending.

## **Tuesday Together**

Tuesday Together restarted on the first Tuesday in October and was quite well attended. We are very sad that the member who led this service has died; he will be missed very much but we are very grateful for his leadership from the beginning of Tuesday Together until this year. Tuesday Together takes place at 3 p.m. on the first Tuesday of the month.

## **Prayer Ministry**

### **Prayer Team**

The Prayer Team continues to support and encourage prayer in our church family in spite of the ongoing pandemic. Currently there is a team of seven. Some had to step back because of other responsibilities, but others have been able to provide prayer through telephone calls and meeting with individuals or couples.

In April, the Prayer Team worked with Kevin to plan a community event for people who wished to take time to remember all they had lost during the past year. So many have lost family members or friends to Covid, lost jobs or missed opportunities and special occasions. On Saturday 17<sup>th</sup> April the church was

open for A Space to Remember, a still space for people to light a candle for a loved one, add a name to the tree of remembrance, write a memory or to pray. The day was advertised widely and we were pleased that the Mayor of Warwick opened the event for us and was accompanied by two of his colleagues. A good number of people came along, including several who had not been to Castle Hill before. Members of the Prayer Team were supported by a wonderful team of volunteers.

Sunday morning services began at the end of May but social distancing and the wearing of masks has made it too challenging to resume prayer ministry at the end of the service. The purpose of the Prayer Team is to provide this opportunity for individual prayer and we very much hope that we can offer this again next year. In the meantime, we encourage people to contact us if they would like prayer support for themselves, their family or friends.

## **Prayer Link**

The Prayer Link exists to convey prayer needs to its 60 members who are happy to be contacted via email so that they can pray for needs as they come in. It is aimed at anyone of any age in need of prayer and requests don't need to include names or other identifiable information. Nothing is too big or too small to request prayer for. All prayer requests are kept confidential within the Link unless the person being prayed for asks for it to be marked as public and even then it should only be shared within the fellowship. New Prayer Link members, requests for prayer and updates are always welcome.

The Prayer Link provides a means of communicating our love and support for one another within the fellowship and towards anyone in the wider community who asks for prayer.

Many of the people we pray for are not yet believers and they are often really grateful and touched by the fact that people who don't know them are willing to pray for them. This often leads to opportunities to share the Gospel with them, reach the wider community and bring glory to God.

Updates are very welcome and encouraged so as to ensure prayer continues however long it is needed. It is also a great source of encouragement to those who pray.

This year we have three more members join the Prayer Link and there have been many more updates which is very encouraging.

As a highlight, during 2021 the members of the Prayer Link prayed for more people and their families than ever, as well as praying for church events and outreach. We have been encouraged by some truly remarkable answers to prayer.

## **Deeper / Deeper Extra**

In 2021 we were privileged to have two Deeper events. The first was held on Tuesday 16<sup>th</sup> to Thursday 18<sup>th</sup> March with Dr John Andrews. We were honoured Dr John kept the booking when we had to cancel him originally due the start of pandemic in March 2020. Over 3 nights Dr John unpacked one of the smallest letters of the New Testament, Philemon, and spoke around the topic of "Freedom Through Forgiving". We had around 80 people per night join us, with people who had been to a Deeper event before as well as new people. This event was held online rather than in person.

The second event was Deeper Extra held on Tuesday 28<sup>th</sup> September where we had Andy Castle, founder of Thrive Youth Ministries. Andy spoke on "A Family Crisis, A Family Solution" and reflected from the Gospel of Matthew. This was done both in person and online.



## **Churches Together in Warwick**

For the first 8 months of the year, we carried on meeting with other churches from CTW on Zoom and in September decided to meet for the first time face to face at St Mary Immaculate Church where we had around 20 people.

At the AGM held in October the secretary stood down from the role after 5 years of faithful service. One of our members was duly elected as the new Secretary and continues in the role as our church representative

## **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 the 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 (Pastoral Care Lead) 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 2021 most House Groups continued to meet online with a few physically meeting later in the year.

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**

Many Connect Groups did not run during 2021 due to the pandemic.

## **Craft Club**

We restarted in October and everyone who has been seems to have been enjoying meeting up again. We have been busy making Christmas cards during this session. In each session we do pause for a thought for the day.

## **Big Window Display**

This new venture for CHBC has provided a link to the local community. As well as celebrating the Christian message, it has shown the Church's concern for world issues to all passing by. New display boards were purchased in April, replacing old boards. These use the successful N-loop system so Velcro can be used to attach the artwork.

During the year displays have included Love, Easter, God's presence, Harvest, Light in the Darkness and Christmas. World issues have included the environment, FairTrade and praying for peace in Ukraine and throughout the world.

Many people of all ages have contributed wonderful artwork; individuals as well as Xtreme, Search for the Light and Noah's Ark pre-School.

We pray that these displays will cause passers-by, of all faiths and non, to stop and reflect upon God's love and presence in the world.

## **Property**

2021 has been a relatively quiet year in terms of the physical maintenance compared with the Refurbishment Project in 2020. A number of refurbishment snagging issues have been completed during the year as the buildings have reopened as the Covid restrictions have eased.

Along with the usual minor repairs and maintenance of the premises, there has been a focus on putting in place systems and processes where we have not had these before. These have included Fire safety, Alarm system, Co2 Monitoring in Church/Gerrard Street and Heating systems. In addition, following the Gift Day, research is ongoing into the renewal of the chairs in the Church.

For 2022, along with normal ongoing maintenance, there will be a review and update of the five year Property plan which will include the use of the wider portfolio of CHBC property.

## **Elections Officer**

Nominations for Church Secretary, Treasurer and four nominations for the three places in the diaconate were received in December 2020. We realised that if Martyn Colliver was elected as Church Secretary this would leave a vacancy on the Diaconate so it was decided to hold the Election for the one year posts of Treasurer and Secretary first, then depending on the result we could have four vacancies which would then go through the election process. On 17 January 2021, John Levick and Martyn Colliver were elected as Treasurer and Secretary respectively for one year terms; Kathy Hewitt, David Ho, and Richard Molloy were elected as Deacons for three years and Liz Short was elected for two years, following our Constitutional rules. Voting was via the online forms and results were counted by the appointed scrutineers before being fed back to the meeting.

During the year Rebecca Riordan resigned as a Deacon. In November, nominations were called for Church Secretary and Treasurer for one year each and three Deacons for 2022-24. Pauline Stutton did not want to stand again but Chris Williams agreed to be nominated again. Only Nominations for Secretary, Treasurer and one Deacon were received. On 25 November 2021 the Members elected Martyn Colliver as Church Secretary, John Levick as Treasurer and Chris Williams as Deacon. The votes cast via Zoom, as agreed in 2020, were counted by two members who were not deacons and fed back to the Church Meeting.

## **Policies and Risk Assessments**

Throughout the year, much work has been done continuing to update 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.

## **Gateway Cafe**

We finally opened again on Saturday 22 May. By this time, we had completed our new look café, with a lesser number of tables to allow distancing and also a much lighter décor giving an airier feel to the whole place. We did not advertise our re-opening but after three weeks, we soon had our usual customers returning. All were very happy about our re-opening and not least for our young persons helpers. The takings were generally down due to the lesser numbers but money is not what the café is about. We were all very glad to welcome visitors in the café once again. We still wore masks and kept up with the cleaning regime but café life started to get back to some sort of 'normal'. We used the time we were closed to redecorate the café and slowly but surely, we gradually improved and upgraded our facilities using grants that we received from the government.

Senior Lunches for the local community also restarted at the end of July and has been serving lunches every Friday since then. It is a very popular event and its return was most welcomed by local senior residents. They can now gather and meet once again every Friday and share a delicious lunch together, all lovingly prepared and served by our volunteers from the church.

Whilst we are still keeping a cautious attitude about the Covid situation, we pray that our ministry in this area will continue to grow and welcome new visitors into the café and church.

## **Noah's Ark Christian Preschool**

Noah's Ark Christian Preschool is open Monday- Thursday throughout the school term, from 9.15 until 2.45. We provide care for up to 15 children a day from 2 years until school age.

The year 2021 was a very strange one for Noah's Ark as for everyone else. We were fully open all year, but due to Covid no parents were allowed in. Castle Hill Baptist Church hasn't been able to have much involvement with Noah's Ark. We were really pleased that Kevin could come in and run a Christingle in December and that since October Margo has been able to return on a Thursday to play the piano.

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. Numbers of children have been on the low side and this is bringing its own challenges.

One member of staff left us in August 2021 to take up a new role in hospitality. She had been with us for

nearly 10 years.

We wouldn't run without our dedicated committee. One member stood down from the committee in September.

<b>Noah's Ark Christian Pre-school Accounts 2021</b>				
Statement of Income and Expenditure from 01/01/2021 - 31/12/2021				
<b><u>Income</u></b>	<b><u>£</u></b>		<b><u>Expenditure</u></b>	<b><u>£</u></b>
B/f	38507.31			
Nursery Education Funding	29565.24		Wages	32537.63
Fees/Registrations	8231.20		Hall Utilities	4000.00
Garden Grant	1,700.00		Garden	1408.95
Misc. costs (non educational)	750.30		Non consumables	1187.83
Refund of non consumables	76.00		Refund of fees	639.10
Building Soc. Interest	62.04		EYA membership & insurance	516.36
Fund Raising	41.66		Training	416.00
Uniform	10.00		Gifts	281.94
			Consumables	139.55
			Refreshments	84.40
			Bibles	54.46
			Ofsted Fees	50.00
			Craft	36.63
			Stationery etc	22.59
			DBS checks	13.00
			Sundries	4.20
			Balance c/f	37551.11
<b>Total</b>	<b>78943.75</b>		<b>Total</b>	<b>78943.75</b>
Total Funds at 1st January 2021			38507.31	
Total Funds at 31st December 2021 <u>37541.05</u>			<u>37551.11</u>	
Deficit for the year 2021			<b>£956.20</b>	
<b>Noah's Ark Christian Pre-school Financial Report for 2021</b>				
With less children attending the Pre-school this has been a difficult year, but by reducing staff hours and other costs, the loss for the 2021 year has been manageable.				
Chris Williams (Treasurer)				

## Baby Basics

CHBC involvement with Baby Basics UK was launched on 14 March with an appeal for toiletries for mother and baby. The partnership was officially agreed in May with a core group of nine volunteers (from within and outside of CHBC) who have supported in 2021 in a number of ways:

- Through fundraising initiatives
- Washing and sorting of donations
- Assembling of Moses baskets and other requested items

We are very grateful for the provision of the Attic space, Committee room (used by volunteers twice a week) and the overall support and encouragement of the CHBC family.

### Donations and grants received

We have been blessed to receive significant support from:

- Cinnamon Trust Network (£2,000)
- CHBC family (toiletries for a wash bag appeal)
- Various groups who support with handmade items (wash bags, knitted and crocheted items)
- Many donations of pre-loved baby products including 30 Moses baskets
- Rapid Racking – supplying their product at a reduced price
- Tesco and Morrisons

### Support Given

The donations and grants received have enabled Baby Basics Warwickshire to help disadvantaged people in a number of ways:

1. New mums in Warwickshire have received a large number of items. Across November and December we supported eight clients referred to us by eight different professionals, donating these items (plus many others): 6 Moses Basket Starter Packs – these contain 10 Baby vests, 10 babygrows, 5 outfits, 2 towels, 2 sheets 2 blankets, socks, mittens, nappies, wipes and toiletries for mother and baby, newborn buggies, 6 play gyms, 5 bouncy chairs, toiletries and nappy packs. In total 11 Moses Basket Starter packs were given out in 2021.
2. Afghan refugees arriving in the UK. We have been able to respond by sending 27 clothing packs for children aged between 1-6 years (clothing packs included 5 complete outfits, a winter coat, pyjamas, underwear and socks).
3. Sharing of donated items with other organisations. At times we have received items that are not relevant for our use and these have been passed on (with the donor's consent) to other charities: Helping Hands, Baby Godiva and Baby Basics UK.
4. The importance of recycling pre-loved items should also be noted. The rapid growth of new babies and the reduced number of children in families often means that many items of clothing and equipment get minimal use and maintain an almost new quality enabling them to be reused by others.

# **Reports relating to MISSION**

## **BMS World Mission**

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

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

In a year of immense challenge from the Covid pandemic we were privileged to be able to make a significant financial contribution to the BMS Appeal Fund to help with the provision of vaccines and healthcare in countries where the need was huge but resources were few. Additionally at our Harvest Appeal we were able to pray for and give financially to support the "I Will Stand" programme which recognised the challenges facing Christians in the Middle East, North Africa and Asia, where to be a Christian is a dangerous commitment frequently resulting in persecution.

Sharing in prayer regularly has also been a privilege and CHBC has been able to support the work of BMS World Mission through the regular prayers of individuals as well as corporate gathered prayer. We have been able to rejoice in more than one million lives being transformed since 2016 through BMS programmes targeting development, education, justice, church growth and leadership as well as bringing relief in 24 countries affected by disasters.

## **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.

## **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.

## **In Search of Light**

With Covid-19 still presenting risks and difficulties in autumn 2021, we held In Search of Light - an outdoor trail with the option to return to the church building afterwards - instead of our usual Light Party. Families followed clues leading them around Warwick at dusk as they chatted to volunteers decorated with lights and posters. Participants scanned QR codes to reveal Scripture Union videos containing letters that together made up a secret word that unlocked the final video, "Jesus is the light?" Videos were shown on iPads for those unable to use their phones. Families were then invited back to the church building to collect goody bags, watch the final video on the big screen and enjoy hot dogs and hot chocolate. Children were also invited to submit a piece of artwork on the theme of light, from which a member then created a display. 23 families took part (35 adults and 41 children) the majority of whom stayed for refreshments. We were happy to provide the parents with an alternative to Hallowe'en and a witness to their children. There was no charge to take part and it cost around £335 to organize.

## **Stir Up Sunday**

It was wonderful to hold our Christmas Pudding making event face to face in 2021 rather than on Zoom. More than 40 families, helped by almost 30 volunteers, came together at the end of November to make puddings and have a lot of fun. This was a community event open to all which enabled some families to come into the building for the first time. Alongside the culinary efforts there were craft activities for the children, games and refreshments. The financial donations received on the day were passed on to two charities: Christian Aid (working with vulnerable women in some of the poorest nations of the world) and New Hope Counselling (a local counselling charity which has had extensive demands on its services due to an increase in poor mental health as a result of the Covid crisis). So this festive occasion served to benefit a wide range of people.

## **Shoeboxes**

We want to say a huge thank you to everyone who filled a shoebox this year. We are delighted to say that 63 boxes have been sent from us to the very poorest of people in Romania. Please continue to pray for all the families that received a shoebox that they may know God's love as well as enjoy the gifts they have received.

## **Treasurer's Report**

In 2021 our total receipts were £204,345 (2020: £182,714) and our payments £159,949 (2020: £240,633) resulting in our overall funds increasing by £44,396. These figures include receipts and payments for Baby Basics, Gateway and Noah's Ark Christian Pre-School (NACPS). The main reason for the reduction in expenditure was spending on the refurbishment of both the church and Gerrard Street hall buildings totalling £80,220 in 2020, offset by increasing activity elsewhere following Covid lockdowns. General Fund receipts were £101,966 (2020: £106,984) and payments were £99,040 (2020: £97,852). In addition, there were net transfers to/from the General Fund of -£1,500 (2020: -£10,000). These comprised receipts of £6,000 from NACPS and Gateway towards running costs offset by the transfer of £7,500 to the Building Reserve Fund to clear the balance of the refurbishment work, a transfer delayed from 2020.

We can give thanks to the Lord for His financial provision over the year. 2021 has again been difficult and challenging with the impact of Covid 19. There has been some loss of income due to some members having moved away or died, and a reduction in 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 surplus of £22,071 on the General Fund, before the outstanding pension liability. £3,393 (2020: £8,586) was given through the Appeals Fund, Home Mission and 95fM, which was all for Wider Mission work. Also in 2021, Gateway gave £5,000, and the Building Reserve £2,421 (reflecting a tithe from Gift Day) to Wider Mission. The total giving (grants) to external mission organisations was £35,438 comprising:

## Local Mission

CAP	Local Centre Partnership	General Fund/95fM	£5,500
CAP	Local Centre	Gateway	£2,000
Churches Together in Warwick	Annual subscription	General Fund	£75
Crossteach	Sessions with local schools	General Fund	£100
Foodbank	Annual Contribution	General Fund	£550
Foodbank	Donation	Gateway	£2,000
Gideons International	Bibles for Kings High	General Fund	£100
Helping Hands	Share of grant	Gateway	£1,000
New Hope	General Support	General Fund/Appeal	£1,010
Northleigh House	General Support of school work	Appeal Fund	£500
Thrive	General Support	General Fund/Appeal	£625

## National Mission

Baptist Home Mission	General Giving	General/HMF Funds	£6,962
Bristol Baptist College	Annual Gift	General Fund	£2,000
CPAS – Falcon Camps	Specific gift for Carroty Wood	Appeal Fund	£50
UCCF	David McNee support	General Fund	£800

## Overseas Mission

BMS World Mission	General Giving	General Fund	£6,945
BMS World Mission	Nepal	Appeal Fund	£150
BMS World Mission	Tithe from Gift Day	Building Reserve	£2,421
BMS World Mission	Other appeals	Appeal Fund	£307
Christian Aid	Easter Appeal	Appeals Fund	£700
Compassion	Child Support	General Fund/Appeal	£663
Tear Fund	General	General Fund	£180
Wycliffe	Deeper donations	Appeal	£800

In 2021 General Fund surplus before transfers and the change in pension fund liability fell mainly due to a reduction in receipts but also a small increase in payments as activities began to resume. Designated funds were substantially higher mainly due to the Gift Day proceeds for the Building Reserve fund to cover the deficit following the refurbishment of the buildings in 2020 and provide funding for the future replacement of the chairs in the church. Also in designated funds are those relating to Gateway where activity increased as it was able to reopen during the year.

Gateway received grants of £19,051 because of the closures during lockdowns. These continue to be used to complete the refurbishment needed as part of reopening. Gateway was also able to make grants of £5,000 to local charities from its own resources. These grants reflect in part the ceasing of the partnership with Helping Hands and the assistance previously given particularly to the homeless. During the year the lunches aimed at older people living alone recommenced but now run most Fridays generating receipts of £1,521.

Noah's Ark Christian Pre School (NACPS) receipts fell reflecting a fall in the number of children enrolled. By managing costs there was a small increase of £190 in the surplus for the year over 2020 before transfers. An additional transfer of £1,000 was made to the General Fund during the year reflecting increased costs incurred by the church in running the hall where NACPS is held.



In 2021 the church set up a Baby Basics centre. A grant of £2,000 came from Cinnamon Network and other financial donations of £1,125 were received aside from a range of gifts of baby supplies. Costs related to setting up expenses.

At the end of the year our total funds in the banks and cash were £90,074 (2019: £62,078). The increase was due principally to the funds received for Gift Day and the increase in Gateway funds. 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 2021 was £55,100 down from £81,700 as at 31 December 2020. This debt has not crystallised and the liability to the church is the on-going deficit contributions to the Pension Scheme. In 2021 the deficit contributions totalled £4,274. This was a significant increase over 2020 which included a six month period when the payments were reduced by 50% as a contribution by the Pension Trustee to reflect Covid challenges. The liability to the Scheme as reflected in creditors represents the deficit contributions to be paid between the end of 2021 and June 2026. The contributions each year are increased by the rate of inflation. The liability has been increased to reflect higher inflation expected to 2026.

### **Reserves Policy**

To cover three month's essential expenditure needed for an orderly run down, £17,713 is required. Free reserves at the end of 2021 were £26,656. The Trustees consider the reserve position is acceptable given that £9,644 is being held pending the purchase of new chairs.

Signed on behalf of the Deacons



Date: 14 October 2022

## 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

Treasurer Mr J D Levick

Deacons  
Mrs K Hewitt  
Mr D T W Ho  
Mr R Molloy  
Mr D Pearce  
Ms R V Riordan (until May 2021)  
Mrs E N Short  
Mrs P Stutton (until December 2021)  
Mr C Williams  
Mr N Wylie

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 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 2021 which are set out on pages 20 to 30

#### **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 Harwood FCA FMAAT  
Michael Harwood & Co Chartered Accountants  
Greville House, 10 Jury Street, Warwick, CV34 4EW

Date:

**Receipts and Payments Account**  
**For the period 01 January 2021 to 31 December 2021**

<b>2021</b>	<b>Notes</b>	<b>General funds</b>	<b>Designated funds</b>	<b>Restricted funds</b>	<b>Total funds</b>
<b>Receipts</b>					
Donations and Legacies	2	87,978	27,984	7,572	123,534
Income from charitable activities	3	157	124	37,157	37,438
Other trading activities	4	0	5,828	0	5,828
Investments	5	13,343	1	62	13,406
Other income	6	488	19,051	4,600	24,139
<b>Total receipts</b>		<b>101,966</b>	<b>52,988</b>	<b>49,391</b>	<b>204,345</b>
<b>Payments</b>					
Raising Funds	7	1,990	3,963	0	5,953
Expenditure on charitable activities	8 to 14	97,050	15,260	41,686	153,996
<b>Total payments</b>		<b>99,040</b>	<b>19,223</b>	<b>41,686</b>	<b>159,949</b>
<b>Surplus(loss) for the year</b>		<b>2,926</b>	<b>33,765</b>	<b>7,705</b>	<b>44,396</b>
<b>Transfers</b>					
Gross transfers between funds - in	16	6,000	7,500	0	13,500
Gross transfers between funds - out	16	(7,500)	(2,000)	(4,000)	(13,500)
<b>Net Transfers</b>		<b>(1,500)</b>	<b>5,500</b>	<b>(4,000)</b>	<b>0</b>
<b>Net movement in funds after transfers</b>		<b>1,426</b>	<b>39,265</b>	<b>3,705</b>	<b>44,396</b>
Surplus/(loss) on fixed assets		0	13,897	2,798	16,695
Change in Pension Fund liability		4,274	0	0	4,274
<b>Total funds brought forward</b>		<b>(4,039)</b>	<b>229,587</b>	<b>2,854,890</b>	<b>3,080,439</b>
<b>Total funds carried forward</b>		<b>1,662</b>	<b>282,749</b>	<b>2,861,393</b>	<b>3,145,804</b>
<b>Represented by</b>					
<b>Unrestricted</b>					
General fund	21	23,120	0	0	23,120
less Pension Liability		(21,458)	0	0	(21,458)
		<b>1,662</b>	<b>24,994</b>	<b>0</b>	<b>24,994</b>
<b>Designated</b>					
Buildings Renewal Fund	21	0	9,644	0	9,644
Gateway Cafe Trading Fund	23	0	14,707	0	14,707
Legacy Funds		0	643	0	643
		<b>0</b>	<b>24,994</b>	<b>0</b>	<b>24,994</b>
Fixed Assets - Manse		<b>0</b>	<b>257,755</b>	<b>0</b>	<b>257,755</b>
<b>Restricted</b>					
95FM Fund	22	0	0	0	0
Agency collection		0	0	85	85
Appeals Fund		0	0	3,070	3,071
Baby Basics		0	0	1,674	1,674
Home Mission Fund		0	0	0	0
Noah's Ark Pre-School	24	0	0	37,820	37,820
		<b>0</b>	<b>0</b>	<b>42,649</b>	<b>42,650</b>
Fixed Assets - Buildings		<b>0</b>	<b>0</b>	<b>2,818,743</b>	<b>2,818,744</b>

2020	Notes	General funds	Designated funds	Restricted funds	Total funds
<b>Receipts</b>					
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	13,386	6	315	13,707
Other income	6	790	11,000	8,570	20,360
<b>Total receipts</b>		<b>106,984</b>	<b>21,398</b>	<b>54,332</b>	<b>182,714</b>
<b>Payments</b>					
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
<b>Total payments</b>		<b>97,852</b>	<b>90,704</b>	<b>52,077</b>	<b>240,633</b>
<b>Surplus(loss) for the year</b>		<b>9,132</b>	<b>(69,306)</b>	<b>2,255</b>	<b>(57,919)</b>
<b>Transfers</b>					
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)
<b>Net Transfers</b>		<b>(10,000)</b>	<b>13,000</b>	<b>(3,000)</b>	<b>0</b>
<b>Net movement in funds after transfers</b>		<b>(868)</b>	<b>(56,306)</b>	<b>(745)</b>	<b>(57,919)</b>
Surplus/(loss) on fixed assets		0	7,334	66,034	73,368
Change in Pension Fund liability		15,168	0	0	15,168
<b>Total funds brought forward</b>		<b>(18,339)</b>	<b>278,559</b>	<b>2,789,601</b>	<b>3,049,821</b>
<b>Total funds carried forward</b>		<b>(4,039)</b>	<b>229,587</b>	<b>2,854,890</b>	<b>3,080,438</b>
<b>Represented by</b>					
<b>Unrestricted</b>					
General fund	21	20,644	0	0	20,644
less Pension Liability		(24,683)	0	0	(24,683)
<b>Designated</b>					
Buildings Renewal Fund	21	0	(22,799)	0	(22,799)
Gateway Cafe Trading Fund	23	0	8,298	0	8,298
Legacy Funds		0	230	0	230
		<b>0</b>	<b>(14,271)</b>	<b>0</b>	<b>(14,271)</b>
Fixed Assets - Manse		<b>0</b>	<b>243,858</b>	<b>0</b>	<b>243,858</b>
<b>Restricted</b>					
95FM Fund	22	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
		<b>0</b>	<b>0</b>	<b>38,944</b>	<b>38,944</b>
Fixed Assets - Buildings		<b>0</b>	<b>0</b>	<b>2,815,946</b>	<b>2,815,946</b>

Signed on behalf of the Deacon



Date: 14 October 2022

## Statement of Assets and Liabilities

Description	Note	2021	2020
<b>Current assets</b>			
Cash & Bank	17	90,674	62,077
<b>Total Current assets</b>		<b>90,674</b>	<b>62,077</b>
<b>Liabilities</b>			
Creditors – Amount due within one year	18	4,578	19,025
Creditors – Amount due over one year	19	16,981	22,608
<b>Total Liabilities</b>		<b>21,559</b>	<b>41,633</b>
<b>Net Assets</b>		<b>69,116</b>	<b>20,444</b>
<b>Fixed Assets</b>			
Tangible Fixed Assets	20	3,076,689	3,059,994
<b>Total Net Assets</b>		<b>3,145,804</b>	<b>3,080,438</b>
<b>Represented by:</b>			
Starting balances		3,080,438	3,049,821
Excess / (deficit) to date		44,397	(57,919)
Change in Pension Liability		4,274	15,168
Gains/(losses) on property assets		16,695	73,368
<b>Total Reserves</b>		<b>3,145,804</b>	<b>3,080,438</b>
<b>Represented by funds</b>			
Unrestricted		23,120	20,644
Less Pension Liability		(21,458)	(24,683)
Designated		282,749	229,587
Restricted		2,861,393	2,854,890
<b>Total</b>		<b>3,145,804</b>	<b>3,080,438</b>

Signed on behalf of the Deacons



Date: 14 October 2022

## Castle Hill Baptist Church

### Analysis of receipts and payments Selected period:

**01 January 2021 to 31 December 2021**

## 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.

d) Tax recovered reflects funds claimed under the Gift Aid scheme. This includes tax reclaimed under the Gift Aid Small Donations Scheme (GASDS) for cash gifts under £20 per individual.

e) The pension liability reflects the deficit contributions payable until June 2026 in accordance with the Pension Fund valuation of 2019. The deficit contributions increase by the rate of inflation each year and this rate has been increased from 2% per annum to 4% per annum from 2022.

## RECEIPTS

	Unrestricted	Designated	Restricted	2021	2020
<b>2 Donations and legacies - Donations</b>					
Regular Giving	69,040	280	579	69,899	75,485
One off donations & Others	4,447	25,384	5,848	35,679	14,533
Tax recovered	14,491	2,320	1,145	17,956	19,532
Total	<b>87,978</b>	<b>27,984</b>	<b>7,572</b>	<b>123,534</b>	<b>109,550</b>
<b>3 Income from charitable activities</b>					
Fellowship Meals	96	124	0	220	223
3:16	0	0	0	0	6
Tiddlers	61	0	0	61	0
NACPS Fees & Funding	0	0	37,157	37,157	36,926
Total	<b>157</b>	<b>124</b>	<b>37,157</b>	<b>37,438</b>	<b>37,155</b>
<b>4 Other trading activities</b>					
Gateway Saturday Takings	0	5,828	0	5,828	1,842
Use of Premises	0	0	0	0	100
Total	<b>0</b>	<b>5,828</b>	<b>0</b>	<b>5,828</b>	<b>1,942</b>
<b>5 Investments</b>					
Bank Interest	803	1	62	866	1,167
Rent from Properties	12,540	0	0	12,540	12,540
Total	<b>13,343</b>	<b>1</b>	<b>62</b>	<b>13,406</b>	<b>13,707</b>
<b>6 Other income</b>					
Grants	0	19,051	3,840	22,891	17,748
Manse Feed in Tariff	488	0	0	488	524
Miscellaneous Income	0	0	750	750	219
Income to offset costs	0		10	10	1,869
Total	<b>488</b>	<b>19,051</b>	<b>4,600</b>	<b>24,139</b>	<b>20,360</b>
<b>INCOME TOTAL</b>	<b>101,966</b>	<b>52,988</b>	<b>49,391</b>	<b>204,345</b>	<b>182,714</b>

## PAYMENTS

### 7 Raising Funds

Gerrard St Flat Management Fees	1,044	0	0	1,044	1,044
Flats Maintenance	946	0	0	946	3,183
Gateway Supplies	0	3,704	0	3,704	847
Gateway Staff Costs	0	259	0	259	427
Total	1,990	3,963	0	5,953	5,501

## CHARITABLE ACTIVITIES

### 8 Ministry

Stipend Costs	31,336	0	0	31,336	29,823
Pension Deficit Contribution	4,274	0	0	4,274	3,150
Other Ministry Costs	1,278	0	410	1,688	1,888
Music	0	0	0	0	16
Manse costs	3,184	0	0	3,184	3,022
Total	40,072	0	410	40,482	37,900

### 9 Own Mission

Benefaction (Benevolent Grants)	169	0	0	169	405
Noah's Ark Pre-School Staff Pay	0	0	32,619	32,619	40,099
Children & Young People	559	0	0	559	892
Other Activities	320	0	0	320	270
Total	1,048	0	32,619	33,667	41,666

### 10 Wider Mission

Churches Together in Warwick	75	0	0	75	75
New Hope	660	0	350	1,010	650
Christians Against Poverty	5321	2,000	179	7,500	5,700
Thrive	600	0	25	625	600
Warwick Foodbank	550	2,000	0	2,550	500
Various Mission Local	200	1,000	500	1,700	7,827
Home Mission Fund	6,945	0	17	6,962	7,966
UCCF	800	0	0	800	1,200
Various Mission National	2,000	0	50	2,050	2,156
BMS World Mission	6,945	2,421	457	9,823	11,455
Various Mission Worldwide	528	0	1,815	2,343	2,390
Total	24,624	7,421	3,393	35,438	40,519

### 11 Support Costs

Safeguarding	310	0	13	323	98
Subscriptions/Fees	1,081	0	966	2,047	1,515
Supplies	241	0	315	556	629
Payment Fees	120	47	0	167	129
Miscellaneous	77	0	286	363	3,209
Insurance - Various	2,392	0	0	2,392	2,376
Equipment	790	7,207	2,191	10,188	211
Tot	5,011	7,254	3,771	16,036	8,167



	Unrestricted	Designated	Restricted	2021	2020
<b>12 Maintenance &amp; Repairs</b>					
Church Maintenance	604	0	0	604	60,632
Hall Maintenance	0	0	1,409	1,409	20,357
Manse Maintenance	0	0	0	0	114
Smith Street Maintenance	70	400	0	470	0
The Gateway Maintenance	24	23	0	47	1,328
Total	699	423	1,409	2,530	82,431
<b>13 Premises Running Costs</b>					
Computing & Sound	1,161	0	56	1,217	775
Electricity & Gas - Church	4,659	0	0	4,659	4,040
Electricity & Gas - Hall	2,714	0	0	2,714	2,995
Water	984	0	0	984	611
Fire & Security	2,907	0	0	2,907	1,911
Heating Servicing	444	0	0	444	444
Cleaning	5,409	0	0	5,409	5,166
Healthcare & Waste Disposal	3,054	0	0	3,054	3,349
Council Tax - Gateway	137	27	0	164	49
Total	21,469	27	56	21,552	19,339
<b>14 Administration</b>					
Printing and Stationery	674	65	28	767	778
Telephone, Internet & Postage	3,020	0	0	3,020	4,247
Secretarial	345	0	0	345	0
Bookkeeping	89	70	0	159	86
Total	4,128	135	28	4,291	5,111
<b>TOTAL CHARITABLE ACTIVITIES</b>	<b>97,050</b>	<b>15,260</b>	<b>41,686</b>	<b>153,997</b>	<b>235,132</b>
<b>PAYMENTS GRAND TOTAL</b>	<b>99,040</b>	<b>19,223</b>	<b>41,686</b>	<b>159,949</b>	<b>240,633</b>

## 15 Loan Repayments

HEBA Loan	300	0	0	300	300
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## 16 Transfers

### Transfers

NACPS Contributions to running costs	4,000	0	(4,000)	0	0
Gateway Contributions to running costs	2,000	(2,000)	0	0	0
Unspent Maintenance to Building Reserve	(7,500)	7,500	0	0	0
<b>Net Transfers</b>	<b>(1,500)</b>	<b>5,500</b>	<b>(4,000)</b>	<b>0</b>	<b>0</b>

## 17 Cash and Bank

	31/12/21	31/12/20
Church : HSBC	29,901	7,387
Church : HEBA	8,073	7,272
Church: Cash	0	0
Baby Basics : Barclays	922	
Gateway : Barclays	14,241	8,308
Gateway : Cash	(111)	0
NACPS : Coventry BS	37,551	38,507
Stripe	98	604
	90,674	62,078

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

	31/12/21	31/12/20
Creditors – Amount due within one year	300	300
Interest Free Loans	0	15,500
Pension Liability	4,278	3,225
	<b>4,578</b>	<b>19,025</b>

## 19 Current Liabilities (due over one year)

	850	1,150
Creditors – Amount due over one year	16,131	21,458
Pension Liability	<b>16,981</b>	<b>22,608</b>

## 20 Assets held for Church's own use

### Fixed assets

	Freehold Properties at 31/12/2021	Freehold Properties at 31/12/2020
Church Building	1,768,743	1,766,987
Gerrard Street Hall and Flat	1,050,191	1,049,149
Manse 11 Norton Drive	257,755	243,858
<b>Total Fixed assets</b>	<b>3,076,689</b>	<b>3,059,994</b>

Balance 01/01/2021	Receipts	Payments	Transfers	Gains/losses	Balance 31/12/21
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## 21 Unrestricted Funds

### General - General fund

Unrestricted	20,644	101,966	(99,040)	(1,500)	0	22,070
Pension Liability	(24,683)	0	0	0	4,275	(20,408)
<b>Total for General</b>	<b>(4,039)</b>	<b>101,966</b>	<b>(99,040)</b>	<b>(1,500)</b>	<b>4,275</b>	<b>1,662</b>

### Designated Funds

Gateway	23	8,298	24,880	(16,471)	(2,000)	0	14,707
Buildings Reserve		(22,799)	27,564	(2,621)	7,500	0	9,644
Legacies		230	544	(131)	0	0	643
<b>Total Designated Cash Funds</b>		<b>(14,271)</b>	<b>52,988</b>	<b>(19,223)</b>	<b>5,500</b>	<b>0</b>	<b>24,994</b>

### Manse - Fixed Asset

	243,858	0	0	0	13,897	257,755
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## 22 Restricted Funds

Appeal - Appeals Fund	(35)	6,302	(3,197)	0	0	3,070
Baby Basics	0	3,198	(1,524)	0	0	1,674
NACPS - Noah's Ark Pre-School 24	38,728	39,861	(36,769)	(4,000)	0	37,820
HMF - Home Mission Fund	5	12	(17)	0	0	0
Agency	85	0	0	0	0	85
95FM	161	18	(179)	0	0	0
<b>Total Restricted Cash Funds</b>	<b>38,944</b>	<b>49,391</b>	<b>(41,686)</b>	<b>(4,000)</b>	<b>0</b>	<b>42,649</b>

Church and Hall Property	2,815,946	0	0	0	2,798	2,818,744
<b>Sub-total for Building</b>	<b>2,815,946</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,798</b>	<b>2,818,744</b>

<b>Grand total</b>	<b>3,080,438</b>	<b>204,345</b>	<b>(159,949)</b>	<b>0</b>	<b>20,970</b>	<b>3,145,804</b>
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*Home Mission Funds* Specific gifts for the Baptist Union Home Mission Fund

*Baby Basics* Receipts and Payments relating to Baby Basics providing a service to new mothers in need

*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	2021	2020
Saturday Takings	4,291	1,625
Lunches	1,521	51
Other takings	16	166
Total takings	<b>5,828</b>	<b>1,842</b>
Investments – Bank interest	1	6
Grants	19,051	10,000
Contribution to new dishwasher	0	1,000
Total	<b>24,880</b>	<b>12,848</b>
<b>Payments</b>		
Food supplies	2,471	617
Coffee supplies	362	110
Non-food consumables	130	61
Staff costs	1,000	483
Total running costs	<b>3,963</b>	<b>1 273</b>
Grants	5,000	5,000
Equipment	6,877	122
Maintenance	423	1,328
Finance costs	117	0
Council Tax	27	0
Miscellaneous	65	0
Total	<b>16,471</b>	<b>7,725</b>
<b>Excess of receipts over payments</b>	<b>8,408</b>	<b>5,123</b>
Brought forward balance	8,298	5,175
Transfers	(2,000)	(2,000)
<b>Carried forward balance</b>	<b>14,707</b>	<b>8,298</b>

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

Receipts	2021	2020
Donations	42	92
Nursery Education Funding	29,565	27,808
Other Fees and Registrations	7,592	9,068
Other income	0	50
Investments – Bank interest	62	316
Grants	1,840	7,749
Miscellaneous	750	3
Income to offset costs	10	819
Total	<b>39,861</b>	<b>45,904</b>

Payments	2021	2020
Staff costs	32,620	40,099
Training	410	0
Safeguarding	13	88
Subscriptions and Fees	566	566
Books	54	0
Refreshments	84	66
Supplies	176	496
Equipment	1,113	0
Stationery	28	17
Maintenance	1,409	1,392
Miscellaneous	296	277
Total	<b>36,769</b>	<b>43,001</b>

<b>Excess of receipts over payments</b>	<b>3,092</b>	<b>2,902</b>
Brought forward balance	38,728	38,826
Transfers	(4,000)	(3,000)
<b>Carried forward balance</b>	<b>37,820</b>	<b>38,728</b>

## 25 Baby Basics Fund (Restricted)

Receipts	2021	2020
Donations	1,125	0
Tax recovered	73	0
Grants	2,000	0
Total	<b>3,198</b>	<b>0</b>

Payments	2021	2020
Subscriptions	400	0
Equipment	1,078	0
Website	46	0
Total	<b>1,524</b>	<b>0</b>

<b>Excess of receipts over payments</b>	<b>1,674</b>	<b>0</b>
Brought forward balance	0	0
Transfers	0	0
<b>Carried forward balance</b>	<b>1,674</b>	<b>0</b>

## 26 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 2021 is £4,274 (2020 £3,150).

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

## 27 Related parties

Mr J Levick is Trustee and Treasurer of The Baptist Union of Great Britain which is the recipient of the Home Mission grants. He does not vote on this issue.

## 28 Post Balance Sheet Events

At the end of the summer term Noah's Ark Christian Pre School closed with the staff being made redundant.

The DB Pension Fund has moved into surplus on both the technical provisions basis and on a buy-out basis. A buy-in has been contracted with Just (a pension insurance company) as a step to buy-out of the DB element. Contributions to the deficit have been reduced to £1 per month from August 2022 until buy-out.