OAKHAM BAPTIST CHURCH

England & Wales · Charity number 1130173

Details

Other names	OBC
Status	Registered
Legal form	Previously excepted
Registered	2009-06-16
Register	View on the Charity Commission register

Contact

Address	Oakham Baptist Church 38A Melton Road Oakham Rutland LE15 6AY
Phone	01572724990
Email	INFO@OAKHAMBAPTIST.ORG.UK
Website	www.oakhambaptist.org.uk

Activities

Objects: The principal purpose of 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.

Activities: We really want church to be a place that you feel love, can be inspired, are able to connect with God and be a part of a community. The vision of the church can be best summed up in our mission statement:Connecting the community to Christ and his church

Classification

- **How:** Makes Grants To Organisations, Provides Other Finance, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

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Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Rutland

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£203,188	£212,400	-	-
2023-12-31	£191,496	£167,249	-	-
2022-12-31	£144,873	£141,054	-	-
2021-12-31	£174,063	£148,273	-	-
2020-12-31	£146,606	£100,738	-	-

Trustees

Name	Role	Appointed
Charlotte Louise Brown		2024-01-01
Gillian Dorothy Day		2022-09-11
Jonathan Dyson		2022-09-11
Philip Brett		2022-09-11
Rev Thomas Andrew Bowring		2021-08-01
Suzanne Johnson		2022-09-11

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OAKHAM BAPTIST CHURCH

England & Wales - Charity number 1130173

Accounts

ANNUAL REPORT
2024/25



Oakham
BAPTIST CHURCH

Reconciling Rutland to the Kingdom of God



Carmelita leads a group of singers at a Pizza and Jam worship session

A WORD FROM TOM

Reconciling Rutland to the Kingdom of God.
It's still the mission and we're still on track!
I always like looking back on last yearts report where I've pinned myself down on what the goals are for the year ahead. If you can cast your mind back, we started 2024 focussing on "hems and edged". The church has seen significant growth but to enable this to continue we needed to focus in on some of the structural elements i.e. sewing in the hems so the garment does not split- or creating a trellis to hold the fruit if you prefer a gardening metaphore.
2024 was just that. God still blessed us with new family members especially within our young people and we had the priveledge of Baptising many new converts, yet we saw a strengthening of where and who God was calling us to be so we can effectively Reconciling Rutland to the Kingdom of God.



MINISTER'S REPORT

03

The past

There is one body and one Spirit, just as you were called to one hope when you were called; one Lord, one faith, one baptism; one God and Father of all, who is over all and through all and in all.
Eph 4: 4-6

So let's take a look at what main "aims" we laid out in the future section of last years report and as you read them, see if you can identify how we have approached them...

- Missional communities becoming more central.
- A discipleship and mentoring pathway made available.
- A look at financing for the building project.
- Building plans begin.
- Increasing LIfe Group availability.
- More integration of the youth into church life.
- An increase of youth based activity.
- More events for church members.
- Chances for evangelism with church social events.
- A direct focus on volunteering and being part of church life.

As I read those elements I'm pleased with how we have sewn up the edges in church life to enable these to happen. We have really dialed in on most yet there is still lots of work to do. Some things have been out of our hands such as the building project commensing yet we have done all we can to make sure we are in a healthy position to join God in His plans when the time is right.

It has been a great year OBC, here is to many more as we join God on His mission to Rutland.

The present

This mystery is that through the gospel the Gentiles are heirs together with Israel, members together of one body, and sharers together in the promise in Christ Jesus.
Eph 3: 6

What a great year!
We've had some amazing baptisms and conversions, some great new friendships have grown and new people wleocmed into God's eternal Kingdom. We have also said farewell to some members; some to eternal glory and others to the next stage of their journey with God- all healthy signs of the body of Christ.
In terms of our mission to Rutland, there is no doubting the central place OBC now has within Oakham and throughout the county. Just last month the Care and Quality Commision from the Government contacted me due to the fact OBC is the most affected and central provider of adult and child services in the area; what great stuff! And God is getting all the glory. Regularly people reach out to OBC when they need love, help and support. It is an honour to be with Jesus on this journey together.
I've been super encouraged by our new missional communities as they start to take shape and they're now finding their feet and forming lives of their own. In Uppingham, theGathering Place is now a regular church meeting of over 20 people and it is starting to reach into previously untouched placed thanks to Rich and Sue'sm leaderhsip alongside their amazing team.
We have a flourishing young people's ministry both on Sundays and throughout the week. Fuel has had a huge impact and is vibrant youth hub every week.
We had a difficult year financially but God was good and directed each of us into the place of genourosity He calls us to be in and now we are secure enought to continue stepping out on our mission with courage and commitment.
We continue to adapt the leadership structures to suit our context, but these too are now finding grounding.
Overall, the hems have been created and even though some fabric remains frayed at the edges, it is easier to identify where and focus on the way ahead for 2025.

05

The future

"For we are God's handiwork, created in Christ Jesus to do good works, which God prepared in advance for us to do."
Ephesians 2:10

We kicked off this year focussing on discipleship. It was a tough message- one infact I begged Jesus to let me off the hook with. But no matter which way I turned and twisted He kept calling me back to the same place- tell my people the truth of what they are called to and how to be sanctified. Sanctification- being transformed into Christlikeness by the works God calls us to do in His name.
We have responded really well to this message and lots of our groups have recieved the injection of helpers they needed to keep going and continue the mission God has called them to.
I also feel that God is wanting to pour out His Holy Spirit over Rutland through OBC and that as we are a center for practical support, we will also be a center for spiritual power. So with those things in mind, here are my discermnets of the next year in very ordered bullet point form...

- Personal faith growth for members
- Renewed excitment for discipleship
- A hunger for more Holy Spirit occurances
- A creation of deliberate spaces for healing and ministry
- Building phase 1 commencement
- Diversification of worship gatherings (missional communities)
- Uppingham presence increasing

I'm excited at the above as it is a whole new place of growth, but they are interlinked- the spiritual growth only occurs alongside the personal faith growth for each of us. God is able, God is willing- we are able, let's make sure our hearts are willing.





06

CHILDREN, YOUNG PEOPLE AND FAMILIES

From Gill Day- Deacon overseeing CYF

It's been another great year for children and youth at Oakham Baptist Church. On Sundays we are busy with all 5 in groups, as is evident by the mass exodus each week during the morning service. We are currently using Energize material which provides a range of activities for youngsters of all ages. A huge team of volunteers is required to serve our children and young people. Thank you to everyone who serves faithfully, you are really appreciated by children and parents alike. We are blessed to have Madeleine and Sue working tirelessly to enable this work to continue. Thank you both for your hard work.

During the week Fuel Wednesdays was started this year as a space for youngsters in years 6-11 to meet up and bring friends. This has been a roaring success. Thanks again to the great team of volunteers and Sue.
Tiddlers meets on Mondays and is attended by over 25 children with their parents and carers. Our aim is to build relationships and share the love of God with these families. Song time is a very popular part of our time together and parents go home singing 'leaning on the Lord's side' whether they like it or not!! We include a short bible story to remind everyone of the love of our God. We have an amazing team of gifted volunteers who engage with adults and children to make this such a successful and popular group. Thank you everyone for your hard work and dedication.

LEt's GO build! is still very popular meeting monthly on Saturday afternoons. Again another group of passionate volunteers make this such a success.
We also run craft days in school holidays, café creative sessions, SEND play sessions and a uniform swap.

Our aim is to build relationships through these events and it has been really encouraging for us to see many familiar faces attending. We put these events on with a minimal charge so that we can bless families and make it accessible to all.

All these activities are designed to bridge into the community and demonstrate God's love in action. Again, this only happens as a team of people work together using their talents to grow God's kingdom in Rutland. Thanks to all who planned and helped with these events.
Please pray for God to work through these activities, to show those we meet the love and peace of God.

The youth trip away to Limitless was a great success with development of our young peoples' faith and sense of belonging. Plans are well in hand for this year.

Last year I wrote 'One area which we would love to develop is amongst our senior members. If God has put this on your heart please let us know'. So it is great to be able to report the commencement of Martha's Place, a monthly get together with tea, cake and a short service. Huge thanks to Steve and his team for this venture.
In the year ahead we would like to continue with the same bridges we have built into the community. We pray that the blessings we share will bring fruit in His Kingdom.

Some of the amazing baptisms of the youth








SERVICES & GATHERINGS

From Phil Brett- Deacon overseeing services

It's been a busy year.

The refreshments team have done a great job of keeping everyone well watered and not just on Sunday mornings.
The audiovisual team have done really well under the watchful eye of Ebe, sometimes with just enough people!
The welcome team are always there through a lot of cold and wet weather and not much heat! Always a friendly welcome especially new people.
All these teams could really do with more volunteers.
The prayer ministry team continues to do sterling work at the back virtually every Sunday, with many being prayed for and God doing great things.
Last but not least, the Worship group do a truly remarkable job of bringing us into the presence of God. At one point very low on numbers the Lord answered prayers and we now have a good number of singers and musicians!
We look forward to another year of God blessing all these teams in their service to the church.

We've also seen the growth of our Missional Communities including Walkigh Church and The Gathering Place which have started to cement their own identities and congregations.







09

DISCIPLESHIP

From Karen Holland- Deacon overseeing Pastoral & discipleship

As a church we are blessed with 12 Life Groups, running at various times, 3 during the day, 1 on Zoom and the others in the evenings. The majority of them run for 2 hours incorporating prayer Bible study and discussion, some sing, and many have food or socials as a part of their group fellowship. If each group ran to full capacity all the time they would be too full. We as a church are really needing more people to facilitate these groups, people with a heart to share Jesus, to be prepared to share God's Word and encourage people in their personal growth and walk with Jesus. If you feel you would like to explore this then please do come and talk to Tom or myself.

Tom and I and all the deacons really want to give our heartfelt thanks to all those who run these Life Groups, they are essential to the fellowship and individuals of the church, you all do an amazing job week after week.

The Discipleship team has 16 people on it and 13 people are currently being discipled. These take place at various times and places organised by the individuals themselves. The idea is that this is a time for the disciple to have a space to talk about and grow in their faith, exploring their thoughts and ideas of their life with Jesus and their life in the church. There is going to be a disciplers guide, currently being written, which should be ready soon.

If anyone is interested in being a Discipler or being Discipled please come and speak to Jodi or myself.

Jodi and I would like to say thank you so very much for all the love and care the Disciplers have, and for their faithfulness and prayer lives they have themselves to be able to disciple others.



Christmas 2024- over 40 guests for dinner

OUTREACH

From Suzanne Johnson- Deacon overseeing outreach

This year has seen some huge progress in connecting with the community, including several individuals, families and organizations. This has largely been through our persistent commitment to loving and caring for people through the many groups and activities that we run.

Going back to May 24, the leadership felt strongly that they wanted to honour all our wonderful volunteers, without whom most of our activities would not happen. We held a fabulous meal, provided by Sarpech, and had comedy entertainment from Mark Ritchie. It was a super evening and so good to take time out to be together and celebrate all we have achieved.

We have continued to grow many of our activities; Tiddlers, Friday lunch, Community Café, etc, etc. A successful Alpha course was completed in April 2024, with many attendees coming to faith and continuing to journey their faith with us.

We were excited to add Fuel on Wednesdays which has seen a good uptake from our own young people, and is now seeing growth through their friends and through others who have started to drop in after school and enjoy all that is on offer. We also felt something was needed for our wonderful seniors and in January 2025 we launched Martha's Place; a monthly afternoon tea with a short Bible talk. This has proved exceedingly popular, reaching numbers up to 40 people during the first three afternoons.



Another busy and very appreciated Uniform Swap

We reprised our Uniform Swap in August, which this time saw many people having learned from last year that 'the early bird catches the worm' and we had upwards of 30 people queuing outside when we opened. This is a service which is particularly appreciated as it saves families a lot of money and saves clothes from going to landfill: win, win!

In the summer, we were delighted to be approached by Oakham Town Council to see if we would like to put on another event in the park – we didn't need asking twice! We wanted to play down expectations from the 250 Party and ran with a 'Picnic in the Park' with church service, in September. The EAGA Childrens Choir performed after the service and were very well received, along with their fabulous West Indian food stall. We ran our legendary café with home baked cakes and we believe everyone had a fabulous afternoon!

Easter and Christmas were particularly busy, with our Good Friday barbecue and crafts being extremely popular, and at Christmas, we joined with Churches Together to host a stall at the Oakham and Uppingham Late Night shopping events, we had a Community Café party and a Christmas Day lunch in which many of our friends from the community attended.

We are reporting on two Volunteers Events, as we pulled this year's forwards to March, and held an afternoon tea with games and karaoke, which was a lot of fun. It was interesting to note that we had 120 people on the invitation list this year – 120 volunteers in OBC!! Massive thanks to everyone who helps us to achieve all that we do in our community, as we endeavor to reconcile Rutland to the Kingdom of God.



PRAYER @OBC

From Jon Dyson- Deacon for Spiritual Life

Complementing OBC's core worship activities and the meeting of Life Groups, we have engaged in and encouraged the following : regular weekly prayer rhythms meeting on Tuesday and Wednesday as well as before our main church service on a Sunday; shared ecumenical prayers on a Thursday meeting with fellow believers from other churches in Oakham and embracing our differing styles of praying to God; periodic specific prayer focus as in our week of prayer for our build project; and some small group teaching/fellowship on prayer using Pete Greig's Prayer Course.

All of these have sought to embed and establish a deeper spiritual walk for members to pursue. Several day retreats were offered during the year giving opportunity for quiet reflection and shared fellowship. An evening of prayerful reflection on Good Friday using themed prayer stations was well received and supported. There has also been the chance for a small number of members to receive spiritual direction.
We continue to offer a variety of ways and times to seek God and grow our walk and relationship with Him.



Prayer with Playdoh- A creation themed prayer station



13

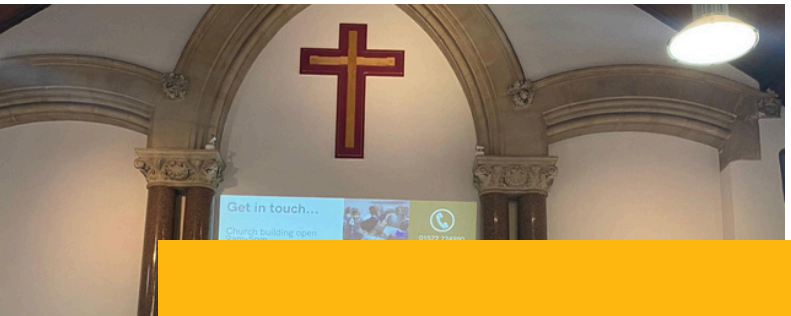
GOVERNANCE

From Lotty Brown- Deacon for Governance

The church is now a CIO! and I want to thank Jurgens for all his work in making this happen. This year we have progressed the building project. The plans were submitted but this was declined so the architects are currently making some small changes before we resubmit - hopefully soon.

Rachel on the safeguarding team has updated the way that safeguarding training and DBS checks are recorded and managed, making it easier to see when training is due. Madeleine and Sue are now able to do DBS verifications, making it much more efficient all round. There is safeguarding level 2 training coming up at OBC on 28th June so please do book onto this (you can choose morning or afternoon)









A FINAL WORD...

From Tom

I want to end with a prayer, thanking God for those who are no longer with us and for those who we have welcomed into the family.

Father this has been an amazing year for your people here at Oakham Baptist. We thank you for the saints you have called to glory and for their time in the body here with us. We also praise you for those new to the body; may they be welcomed, loved and embraced as brothers and sisters of our Lord.
We thank you Father for the growth we have seen as we continue on our mission from you and for you to Reconcile Rutland to the Kingdom of God.
For the gifts we have we thank you, for those we need we petition you and for those given yet not used we beseech you to encourage each of us to serve you more readilly and love you more dearly throughout the year ahead.

In the name of our Lord Jesus Christ and in the power of the Holy Spirit.
Amen

Statement of Financial Activities (SOFA)

Oakham Baptist Church
For the year ended 31 December 2024

	UNRESTRICTED	RESTRICTED	2024	2023
Income				
Donations and Legacies				
Offerings	152,674.07	7,580.00	160,254.07	138,755.16
Tax Refunds	24,840.25	-	24,840.25	27,057.64
Grants	-	-	-	3,000.00
Legacies	-	-	-	13,000.00
Total Donations and Legacies	**177,514.32**	**7,580.00**	**185,094.32**	**181,812.80**
Investment Income	1,359.88	137.74	1,497.62	1,183.06
Charitable Activities	16,595.62	-	16,595.62	8,499.72
Total Income	**195,469.82**	**7,717.74**	**203,187.56**	**191,495.58**
Expenditure				
Charitable Activities				
Ministry	144,433.80	3.95	144,437.75	104,686.36
Mission	9,324.29	-	9,324.29	7,732.23
Establishment	36,282.28	3.50	36,285.78	31,603.09
Total Charitable Activities	**190,040.37**	**7.45**	**190,047.82**	**144,021.68**
Support Costs	22,352.45	-	22,352.45	27,136.40
Total Expenditure	**212,392.82**	**7.45**	**212,400.27**	**171,158.08**
Net Income / (Expenditure) before Gains & Losses on Investments	**(16,923.00)**	**7,710.29**	**(9,212.71)**	**20,337.50**
Net Income / (expenditure) for the year	**(16,923.00)**	**7,710.29**	**(9,212.71)**	**20,337.50**
Church Building Refurbishment				
Church Building Refurbishment	2,651.84	65,756.39	68,408.23	37,674.59
Total Church Building Refurbishment	**2,651.84**	**65,756.39**	**68,408.23**	**37,674.59**
Net Income less Expenditure Capitalised	**(19,574.84)**	**(58,046.10)**	**(77,620.94)**	**(17,337.09)**

Balance Sheet - Summary

Oakham Baptist Church
As at 31 December 2024

	31 DEC 2024	31 DEC 2023
Fixed Assets		
Tangible Assets		
Buildings		
Church		
Church Building - Valuation	1,360,000.00	1,360,000.00
Church Building Refurbishment	68,408.23	37,674.59
Total Church	**1,428,408.23**	**1,397,674.59**
Manse		
Manse Building/Property - Valuation	410,000.00	410,000.00
Total Manse	**410,000.00**	**410,000.00**
Total Buildings	**1,838,408.23**	**1,807,674.59**
Furniture & Fittings		
Furniture & Fittings	40,392.07	39,866.52
Furniture & Fittings Depreciation	(23,084.52)	(21,161.52)
Total Furniture & Fittings	**17,307.55**	**18,705.00**
Computer Equipment		
Computers & Equipment	14,133.89	13,067.60
Computers & Equipment Depreciation	(12,279.00)	(11,094.00)
Total Computer Equipment	**1,854.89**	**1,973.60**
Total Tangible Assets	**1,857,570.67**	**1,828,353.19**
Total Fixed Assets	**1,857,570.67**	**1,828,353.19**
Current Assets		
Cash at bank and in hand	201,010.00	212,989.02
Accounts Receivable	2,131.50	24,024.25
Total Current Assets	**203,141.50**	**237,013.27**
Creditors: amounts falling due within one year		
Liabilities	5,568.97	3,697.36
Accruals at year-end	2,628.29	-
Barclaycard	687.62	629.10
Total Creditors: amounts falling due within one year	**8,884.88**	**4,326.46**
Net Current Assets (Liabilities)	**194,256.62**	**232,686.81**
Total Assets less Current Liabilities	**2,051,827.29**	**2,061,040.00**
Net Assets	**2,051,827.29**	**2,061,040.00**
Fund Balances		
Net Income for the Year	(9,212.71)	20,337.50

	31 DEC 2024	31 DEC 2023
Balance at Start of Year	2,061,040.00	2,040,702.50
Total Fund Balances	**2,051,827.29**	**2,061,040.00**

OAKHAM BAPTIST CHURCH

NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2024

1 ACCOUNTING POLICIES

a Basis of preparation

The accounts are prepared in accordance with the, Charities Statement of Recommended Practice (Charities SORP 2015), FRS102 and with the Charities Act 2022.

Oakham Baptist church is a registered charity, no. 1130173 and meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognized at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

b Income recognition

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

c Donations

Donations are accounted for gross when received. Fixed asset gifts in kind are recognized when receivable and are included at fair value.

d Legacies

Legacies are accounted for at the earlier of the Estate accounts being finalised and notified and the legacy being received.

e Investment Income

Investment income is included in the accounts in the year in which it is receivable.

f Expenditure recognition

All expenditure is accounted for on an accruals basis. Expenditure is recognized where there is a legal or constructive obligation to make payments to third parties, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

g Costs of raising funds

The Church does not make formal appeals for funds, and expenditure on these items is therefore not material.

h Grants payable

The Church makes grants to other organisations whose charitable objects complement its work. They are accounted for when the recipient has been notified of the grant and payment is unconditional.

i Support costs

Support costs are those that assist the work of the church but do not directly represent charitable activities and include office costs and governance costs. Where support costs cannot be directly attributed to particular headings, they have been allocated to the cost of raising funds and expenditure on charitable activities on a basis consistent with the use of resources. This represents direct expenditure on the governance of the church. Most of the management is carried out without charge by volunteers. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost to the volunteers for their service.

j Fixed Assets

Tangible fixed assets are capitalised if they can be used for more than one year and cost at least £1,000. They are initially recognised at cost, or for donated assets, at a reasonable estimate of their value on receipt.

There is no reliable information available for the cost of the church premises and so on first time adoption of FRS102, the insurance value used previously was adopted as deemed cost.

k Depreciation

Depreciation is provided on all fixed assets, other than freehold land, to write off the cost on a reducing balance basis, at the following rates:

Freehold land	Nil
Buildings	Nil
Furniture and fittings	10%
Computers and equipment	33%

The non-depreciation of freehold buildings is an exception to UK Generally Accepted Accounting Priniciples required for the the Financial Statements to show a true and fair view.

l Investment Assets

Investments are initially stated at cost. Subsequently they are measured at fair value with changes recognized in the Statement of Financial Activities if the shares are publicly traded or their fair value can otherwise be measured reliably. All other investment assets are shown at cost less impairment.

m Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

n Employee benefits

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as an expense when they are due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in an independently administered fund.

Prior to 2012 pension provision was made through multi-employer defined benefit pension plans. Where it is not possible for the charity to obtain sufficient information to enable it to account for a plan as a defined benefit plan, it accounts for the plan as a defined contribution plan.

Where the plan is in deficit and where the charity has agreed, with the plan, to participate in a deficit funding arrangement, the charity recognises a liability for this obligation. The amount recognised is the net present value of the contributions payable under the agreement that relate to the deficit. This amount is expensed in the Statement of Financial Activities. The unwinding of the discount is recognised as a finance cost.

2 Investment income

	Unrestricted	Restricted	2024 Total	2023
Bank Interest	£30	£0	£30	£21
Income from Investments	£1,330	£138	£1,468	£1,165
	£1,360	£138	£1,498	£1,186

3 Support Costs

	Unrestricted	Restricted	2024 Total	2023
Finance	£542	£0	£542	£645
Office costs	£16,005	£0	£16,005	£21,043
Professional Fees	£2,698	£0	£2,698	£2,455
Depreciation	£3,108	£0	£3,108	£2,993
	£22,353	£0	£22,353	£27,136

4 Total Expenditure

	Unrestricted	Restricted	2024 Total	2023
Ministry, Mission Establishment & Support	£212,325	£7	£212,332	£167,259
Refurbishment of Buildings - Capitalised	£0	£30,733	£30,733	£37,675
Equipment etc - Capitalised	£1,591	£0	£1,591	£3,622
Total	£213,916	£30,740	£244,656	£208,556

5 Grants payable

	Unrestricted	Restricted	2024 Total	2022
BUGB Home Mission	£4,800	£0	£4,800	£4,800
Salt Malawi	£0	£0	£0	£1,200
Other	£4,524	£0	£4,524	£1,732
	£9,324	£0	£9,324	£7,732

6 Net Income for the year is after charging	2024	2023
Auditors / Independent Examiners' remuneration:		
Audit / Independent Examination	£0	£0
Payroll Services	£677	£677
Accounting Services	£0	£0
Software Provision	£763	£907
	£1,440	£1,584

7 Staff Costs and Trustees		2024	2023
Salaries	Gross Salary	£103,182	£75,886
Pension Costs	Employers Pension Contributions	£11,478	£8,132
Social Security Costs	Employers National Insurance	£1,596	£273
		£116,256	£84,291

Average number of employees	4	4

No employee received emoluments in excess of £60,000 during the year.

£nil in total was reimbursed to the Trustees in respect of expenses incurred as Trustees (2023 £nil).

8 Tangible Fixed Assets

	Church Premises	Manse	Furniture & Fittings	Computers & Other Equipment	Total
Cost - 1 January 2024	£37,674		£39,867	£13,068	£90,609
Valuation 1 Janaury 2023	£1,360,000	£410,000			£1,770,000
Revaluation	£0	£0			£0
Additions - Building Refurb Project	£30,734	£0			£30,734
Additions Misc F&F & Equipment			£525	£1,065	£1,590
31 December 2024	£1,428,408	£410,000	£40,392	£14,133	£1,892,933
Depreciation					
1 January 2024	£0	£0	£21,162	£11,094	£32,256
Charge for the year			£1,923	£1,185	£3,108
31 December 2024	£0	£0	£23,085	£12,279	£35,364
Net Book Value					
1 January 2024	£1,397,674	£410,000	£18,705	£1,974	£1,828,353
31 December 2024	£1,428,408	£410,000	£17,307	£1,854	£1,857,569

9 Debtors

	2024	**2023**
Accounts Receivable	£2,132	£24,024
	£2,132	£24,024

10 Bank and Investment Balances

	2024	**2023**
Bank		
Barclays Bank plc	£169,738	£182,757
Other (Stripe, Endis)	£1,202	£358
Investments		
COIF	£29,383	£29,245
	£200,323	£212,360

11 Creditors: amounts falling due within one year

	2024	**2023**
Accounts Payable	£4,147	£2,130
PAYE Payable	£0	£2,116
Pension Payable	-£2,348	£361
Net Pay Payable	£3,770	-£910
Accruals & Income in Advance	£2,628	
	£8,197	£3,697

12 Restricted / Unrestricted Funds

	1 January 2024	**Incoming Resources**	**Outgoing Resources**	**Transfers**	**31 December 2024**
Restricted Funds					
Building Fund	£166,104	£7,718	£7	£0	£173,815
Other	£2,535	£0	£0	£0	£2,535
Total Restricted Funds	£168,639	£7,718	£7	£0	£176,350
Unrestricted Funds	£1,892,401	£195,470	£212,393	£0	£1,875,478
Total Funds	£2,061,040	£203,188	£212,400	£0	£2,051,828

The Building Fund was established for the anticipated move to larger premises following growth within the Church, expsediture on that project is capitalised (added to the value of the building in the Balance Sheet) and so is not a reduction in funds.

13 Related Charities

The custodian Trustee of the church is the Baptist Union Corporation Limited which is charity number 249635, and which is controlled by the Baptist Union Council. The church is also a member of the Baptist Union of Great Britain, and the (state) Baptist Association.

There were no transactions between the church and its related charities during the year.

Independent Examiner's Report to the Trustees of Oakham Baptist Church

I report on the unaudited accounts of the church for the year ended 31 December 2024, which are set out on the preceding pages.

Respective Responsibilities of Trustees and Examiner

The Trustees are responsible for the preparation of the accounts. The Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (annual income greater than £1million) but that an independent examination is needed. I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England 7 Wales.

It is my responsibility to:

Examine the accounts (under section 145 of the Charities Act 2011);

To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and

To state whether particular matters have come to my attention.

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) a review of the accounting records kept by the charity and B) 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

In connection with my examination, no matter has come to my attention:

- which gives me reasonable cause to believe that in any material respect the requirements
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a ‘true and fair’ view which is not a matter considered as part of an independent examination

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.



Malcolm Veall LLB FCA 7 October 2025
Institute of Chartered Accountants in England and Wales, Member No: 7580551
1A Latimer Street, Leicester LE3 0QF

OAKHAM BAPTIST CHURCH

England & Wales - Charity number 1130173

Accounts

ANNUAL REPORT
2023/24



Oakham
BAPTIST CHURCH

Reconciling Rutland to the Kingdom of God



They All Came- some of the 4000 people who joined us for our birthday

A WORD FROM TOM

Reconciling Rutland to the Kingdom of God.
The Kingdom is a place of peace, of joy, of hope, of togetherness, of love, of community, of healing, of support, of Jesus, of truth. There is no injustice, no poverty, no addiction, no homelessness, no hunger, no thirst, no pain and suffering, no fear, no confusion. When we see these things in and around Rutland our response as God's people should be a desire to eradicate them and thus bring the Kingdom here to Earth as it is in heaven. Our mission-start with Rutland.
At last count there were 40,000 people here. I know church is full every week, but I don't think we've accomplished our mission yet.
And so, as we reflect back on the amazing successes of another great year with the Holy Spirit guiding us; let's do it with an ear and heart attuned to what God is calling us to next.



MINISTER'S REPORT

03

The past

There is one body and one Spirit, just as you were called to one hope when you were called; one Lord, one faith, one baptism; one God and Father of all, who is over all and through all and in all.
Eph 4: 4-6

Last year I started this report by saying “I am in love with this church.” Well it appears that time together grows adoration because another year in and I am now besotted with OBC.
I have never been part of a body that is so close to the heart of Jesus as here. We come from different backgrounds and have different experiences in life. We have different tastes and preferences, we are at different points in our journey with the Lord, different ages, different opinions, different habits, different personalities, nationalities and dreams. And yet, we are one body. Joined by one baptism, in one faith, to serve and honour one Lord; Jesus Christ.

I was reflecting recently over the journey this body has travelled over its life. There have been times OBC looked like closing yet a dozen or so faithful brothers and sisters steadfastly committed to continuing Christ’s witness in Rutland. There have been points at which the bank account has been empty, the pews deserted and the garden overgrown. Yet we were never empty, we were never deserted, and Christ still ruled in all His splendour as He does now.
The steadfast commitment of those faithful few, the prayers of hope, the cries of pain, are now shouts of joy and hallelujah as Christ now so visibly reigns throughout Rutland. And look where we are now; what a joyful story of victory we can sing to each other.

The present

All the believers were one in heart and mind... with great power the apostles continued to testify to the resurrection of the Lord Jesus.
Acts 4

Annual reports always throw me as I mentally work Jan to Dec as does our church vision and all our plans, whereas this report goes AGM to AGM covering the April 23 to Mar 24 period. If you know my brain then you'll also know that once Jan 24 comes around I jettison anything from previous and dive in fully to 2024 and onwards. So let me take some time to recall where we are at present before I jump into the future on the next page.

In short it has been another great year! I am so encouraged by everything God continues to do in the life of the fellowship. This year we saw loads of people come to faith and we shared in their baptisms together too. The mark of a healthy church, and a disciple, is seen in baptism.

We've had a good Alpha course (2 actually in the period this covers) that's seen people come to faith. Our Ukrainian Cafe organically grew into Community Cafe as we saw God meeting a need for Oakham and wider with an open space of love.

We got busier and busier and the deacons and I prayed on how to sustain growth, thinking particularly about what it is that makes "church" into church. This led us to the place of Missional Communities- other expressions of church that gather in more intentionally missional ways in other locations. The Gathering Place Uppingham popped up first, followed shortly after by The Walking Church. I strongly believe that missional communities need to be prioritised if we want to continue to provide the right trellis to enable God's growth in OBC. We also saw the birth of new life groups but we're full and overflowing with many on waiting lists (more about that later).

As a church we polished off the Book of Judges (wasn't that emotional! Great book to study), looked more deeply at prayer in the summer and then set sail with Jonah on his call to mission before stripping it all back from January with The Way.

We welcomed Sue Smout into her new role this year, which has been such a win, and overall we are in a tremendously healthy place as a church to move forward even deeper into the blessings of God.

05

The future

"Praising God and having favor with all the people. And the Lord added to their number day by day those who were being saved."
Acts 2

I launched the year in Jan, reimagining our vision of Reconciling Rutland to the Kingdom of God, and talked about hems and edges; I reiterate that here: We have grown tremendously but to sustain that growth we need to make sure some of the outlying items are taken care of. Churches that begin to decline are ones that fail to reorganise and restructure in efficient and effective ways. You may have seen restructuring and care for the edges already in how we welcome people on Sundays and how our services have altered slightly to give space for more time being led by the Spirit. There is loads happening “off camera” so to speak too and the main recipient of these changes has been the youth.
I thought what I’d do is give a short bullet point direction of the future plans to sustain and create more health and growth at OBC:

- Missional communities becoming more central.
- A discipleship and mentoring pathway made available.
- A look at financing for the building project.
- Building plans begin.
- Increasing LIfe Group availability.
- More integration of the youth into church life.
- An increase of youth based activity.
- More events for church members.
- Chances for evangelism with church social events.
- A direct focus on volunteering and being part of church life.

That’s a lot isn’t it. Let’s see what we get through by next year’s report.





06

CHILDREN, YOUNG PEOPLE AND FAMILIES

From Gill Day- Deacon overseeing CYF

It's been an amazing year for children and youth at Oakham Baptist Church. We regularly have around 50 young people across all five groups on a Sunday morning and there is a real sense of fellowship and joy in each session. The young people are clearly on fire for God and are excited to learn more about the bible each week. Huge thanks go to Madeleine for her hard work this year. Also to the many volunteers who serve faithfully to make our church so family friendly.
In January Sue Smout joined the team as our mission and youth enabler, and already the youth groups have seen a transformation. Encounter have a new venue for Sunday mornings and now meet at Ovation in town – this has created a stronger sense of belonging within the group now they have their own space. A highlight of last year was the Encounter auction at which the young people raised £1268. Sue has also set up a monthly social for Encounter and is hoping to start up a youth café for Connect soon.

Tiddlers continues to be very well-attended and some amazing relationships have been built there. We have seen some incredible fruit this year as some of our Tiddlers parents have attended church and Alpha. LEt's GO build! is still very popular and we held our first adult/teen session "LEt's GO build! BIGGER" in January which was a success. We have also run other activities for children, youth and families including holiday craft days, a light party, SEND play sessions and a uniform swap among others.
In the year ahead we would like to continue with the same bridges we have built into the community. We pray that the blessings we share will bring fruit in His Kingdom.
One area which we would love to develop is amongst our senior members. If God has put this on your heart please let us know.



07

SERVICES & GATHERINGS

From Phil Brett- Deacon overseeing services

Worship Team

The worship team has matured and regularly led us into the presence of the Lord over the years Wendy has led the team. Unfortunately she is leaving us after doing such a tremendous job, thank you Wendy for all you have done. However, Carmelita will be taking up the reins and will continue to lead us as she has already been doing.

Some younger members of the congregation have participated in leading worship and hopefully this will continue and grow in numbers.

AV Team

The AV team under Ebe has been able to cope with just about anything thrown at them with a very ageing system. Well done to all.

Ministry Team

The prayer ministry team quietly goes about it's business and has met the need of quite a few people over the past year.

Welcome Team

The Welcome team shows the love of OBC to all who enter the building and really helps people feel at home.

Communion

The communion team, once a month, with the help of members of the body set up and distribute the elements and then wash the glasses afterwards.

There is a dedicated team for all the services who do a remarkable job but we still need more volunteers! If you can help please contact Phil Brett



I'll let you caption this!

LIFE GROUPS

From Sue Bamber- Life Group Facilitator

The church has grown considerably in numbers over the last year and this means that Lifegroups have become even more pivotal, as a safe place to forge friendships, delve deeper into the Bible and prayerfully pastor one another.

We started the year with 8 groups and I'm pleased to say that this has risen to 10 with the launch of 2 new groups, one at the end of 2023 and one at the beginning of 24. One of these is a zoom group for those who folk find it difficult to meet in person for a whole host of reasons.

Around 120 people from the fellowship are regular attendees of a lifegroup, meeting weekly and socially at other times, which is very encouraging. The feedback from members is that belonging to a group has helped them grow in their Christian faith, find support and encouragement through close relationships and of course have lots of fun and laughter too!

None of the above would be possible without the committed band of coordinators and hosts we are blessed to have, who faithfully open their homes and/or organise or lead their specific group. Thank you.

And it goes without saying that we look forward to seeing how God continues to work through the Lifegroups in the year ahead to reconcile Rutland to the Kingdom.



Not put off by the strange outfits, Pepper and Chase relaxed and heard the Gospel

COMMUNICATIONS &OUTREACH

From Suzanne Johnson- Deacon overseeing outreach

As Tom has said, this year has seen a significant number of people visiting and joining OBC, many of whom have found faith for themselves, been baptised, and are getting involved in the life of the church.

It's been a busy year of regular outreach; through CAP Life Skills, community lunch, community café, REACH women's events and more, we are seeing more people visit us regularly and become part of the wider family. We ran an Alpha course last spring and another one is successfully under way from Feb 24. We have been blessed by several people attending the CA group that meets at OBC and finding their home in our church family.

A number of events have supported our reach and growth this year, including our hugely successful 250th birthday party in the park at Cutts Close. It was such a privilege to be part of an event where so many of us were involved in making it happen (thank you!) and which exceeded all expectations with c4000 people attending! God blessed us with fabulous weather and everything ran to plan. The event raised our profile in the town and surrounding areas and was a great opportunity to sing out over our communities "The Lord bless you".



Lotty volunteers for another mission and outreach activity!

This year we also ran a very successful school uniform swap in conjunction with the Rutland Clothing Bank and once again were the regional collection point for Operation Christmas Child Shoebox Appeal, collecting c240 shoeboxes for children who may not otherwise receive a Christmas gift.

We have seen some fabulous growth through our Tiddlers group and children's work, family craft days, Let's Go Lego Club, Christmas market and crafts, and more. More about these in the Children, Young People and Families section, but a huge 'thank you' for the tireless work put into engaging our local families, many of whom are now comfortable to attend our events and some have started coming on Sundays and finding a warm welcome in the wider church family.

I often reflect that Jesus almost always chooses to advance the Kingdom one person at a time, through the one-to-one relationships and friendships of His people. As much as we were blown away by the way God blessed our party in the park, our future focus will be on events that enable us to reach new people and provide ways for each of us to invite our friends to get to know Jesus in a welcoming and loving environment.



PRAYER @OBC

From Jon Dyson- Deacon for Prayer and Spiritual Life

God continues to bless our times of seeking Him. We have continued to develop and practice rhythms of prayer during 2023. Regular weekly prayer times have been held at: 7.30am on Tuesdays, 9.30pm on Wednesdays. 1.00pm on Thursdays and 9.30am on Sundays before Sunday worship. The Thursday time has become an ecumenical meeting involving several other churches in Oakham. We have learnt to appreciate fellow believers' styles and focus in prayer.

There have also been specifically focused prayer events during the year – a week of prayer and 24 hours of prayer for the New Year. Also there have been two Quiet Days of organised spiritual reflection.

Spiritual Life has also been encouraged through the Alpha Course and the Bible Course. We have sought to disciple and encourage new believers during these sessions.

Plans for the future include : the continued practice of regular prayer times; arranging a specific prayer and meditation time at Easter; and establishing a discipleship/mentoring ministry encouraging personal one to one spiritual support and development.



Prayer with Playdoh- A creation themed prayer station



GOVERNANCE

From Lotty Brown- Deacon for Governance

At the start of 2024, Neil's time as a deacon came to an end and I took over. I'd like to thank him for all his hard work in this role and for all the help he has given me in the handover.

The process has begun to change to the church to a CIO and we will update when that has been completed.

The building project has made huge progress this year with architects presenting their plans at the public consultation which received positive responses from the local community and planning permission will be going in very soon.

This year we have welcomed Sue onto the staff team who takes up the role of Mission and Youth Enabler. We look forward to all that she has planned, including a trip with our young people to Limitless festival in the Summer.

Safeguarding

Nicky stepped down from her role and I want to thank her for everything that she has done. Ron is the designated person for safeguarding and Rachel and Janet are the deputy designated persons to speak to for any concerns or queries. Janet is taking a short break and will return to it soon. I will be handling all DBS checks for the moment.



A suspicious pilot surveys the nativity massacre at Tiddlers, Dec 23



PASTORAL LIFE

From Idy Olotu- Deacon overseeing pastoral matters

It has been such a great year though I started towards the middle of the year. Let me summarise what I've been doing by referring to the following passages - Matthew 25:34-40 KJV

Then shall the King say unto them on his right hand, Come, ye blessed of my Father, inherit the kingdom prepared for you from the foundation of the world: [35] For I was hungry, and ye gave me meat: I was thirsty, and ye gave me drink: I was a stranger, and ye took me in: [36] Naked, and ye clothed me: I was sick, and ye visited me: I was in prison, and ye came unto me. [37] Then shall the righteous answer him, saying, Lord, when saw we thee an hungry, and fed thee ? or thirsty, and gave thee drink? [38] When saw we thee a stranger, and took thee in? or naked, and clothed thee ? [39] Or when saw we thee sick, or in prison, and came unto thee? [40] And the King shall answer and say unto them, Verily I say unto you, Inasmuch as ye have done it unto one of the least of these my brethren, ye have done it unto me.

It has been a pleasure to visit the sick and elderly and to pray and encourage members of the church community.



A FINAL WORD...

From Tom

I want to end with a prayer, thanking God for those who are no longer with us and for those who we have welcomed into the family.

Father this has been an amazing year for your people here at Oakham Baptist. I thank you for trusting us with the words of your Gospel, the power of your Truth and the presence of your Spirit.
We praise you for the saints you have called to glory over this last year and we long to share in your eternal presence too. Yet until we do, we ask for your support and strength for those who grieve and remain. May we, through our bonds of unity, embody all a Church should be; a Holy body, a whole body, a beautiful bride.
You reveal to us that there is joy in heaven over every sinner repented, and we long to continue to be your source of joy Lord. May we grow in number, may we increase in wisdom, may we flourish in discipleship and may we explode in faith as your church.

We praise and adore you, King of endless glory. To you be all strength, honour, power and glory now and forever.
Amen.

Statement of Financial Activities (SOFA)

Oakham Baptist Church
For the year ended 31 December 2023

	UNRESTRICTED	RESTRICTED	2023	2022
Income				
Donations and Legacies				
Offerings	138,755	-	138,755	119,405
Tax Refunds	27,058	-	27,058	21,087
Grants	3,000	-	3,000	-
Legacies	-	13,000	13,000	419
Total Donations and Legacies	**168,813**	**13,000**	**181,813**	**140,910**
Investment Income	1,050	133	1,183	359
Charitable Activities	8,500	-	8,500	3,604
Total Income	**178,362**	**13,133**	**191,496**	**144,873**
Expenditure				
Charitable Activities				
Ministry	104,620	-	104,620	84,260
Mission	8,212	-	8,212	17,687
Establishment	31,603	-	31,603	28,914
Total Charitable Activities	**144,436**	**-**	**144,436**	**130,862**
Support Costs	22,814	-	22,814	12,182
Total Expenditure	**167,249**	**-**	**167,249**	**143,044**
Net Income / (Expenditure) before Gains & Losses on Investments	**11,113**	**13,133**	**24,246**	**1,829**
Net Income / (expenditure) for the year	**11,113**	**13,133**	**24,246**	**1,829**
Church Building Refurbishment				
Church Building Refurbishment	37,675	-	37,675	-
Total Church Building Refurbishment	**37,675**	**-**	**37,675**	**-**
Net Income less Expenditure Capitalised	**(26,562)**	**13,133**	**(13,428)**	**1,829**

Balance Sheet - Summary

Oakham Baptist Church
As at 31 December 2023

	31 DEC 2023	31 DEC 2022
Fixed Assets		
Tangible Assets		
Buildings		
Church		
Church Building - Valuation	1,360,000	1,360,000
Church Building Refurbishment	37,675	-
Total Church	**1,397,675**	**1,360,000**
Manse		
Manse Building/Property - Valuation	410,000	410,000
Total Manse	**410,000**	**410,000**
Total Buildings	**1,807,675**	**1,770,000**
Furniture & Fittings		
Furniture & Fittings	39,867	39,122
Furniture & Fittings Depreciation	(21,162)	(19,083)
Total Furniture & Fittings	**18,705**	**20,039**
Computer Equipment		
Computers & Equipment	13,068	10,180
Computers & Equipment Depreciation	(11,094)	(10,180)
Total Computer Equipment	**1,974**	**-**
Total Tangible Assets	**1,828,353**	**1,790,039**
Total Fixed Assets	**1,828,353**	**1,790,039**
Current Assets		
Cash at bank and in hand	216,010	244,938
Accounts Receivable	24,024	5,725
Total Current Assets	**240,034**	**250,663**
Creditors: amounts falling due within one year		
Liabilities	3,438	-
Total Creditors: amounts falling due within one year	**3,438**	**-**
Net Current Assets (Liabilities)	**236,596**	**250,663**
Total Assets less Current Liabilities	**2,064,949**	**2,040,703**
Net Assets	**2,064,949**	**2,040,703**
Fund Balances		
Net Income for the Year	24,246	1,829
Balance at Start of Year	2,040,703	2,038,873
Total Fund Balances	**2,064,949**	**2,040,703**

OAKHAM BAPTIST CHURCH

NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2023

1 ACCOUNTING POLICIES

a Basis of preparation

The accounts are prepared in accordance with the, Charities Statement of Recommended Practice (Charities SORP 2015), FRS102 and with the Charities Act 2022.

Oakham Baptist church is a registered charity, no. 1130173 and meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognized at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

b Income recognition

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

c Donations

Donations are accounted for gross when received. Fixed asset gifts in kind are recognized when receivable and are included at fair value.

d Legacies

Legacies are accounted for at the earlier of the Estate accounts being finalised and notified and the legacy being received.

e Investment Income

Investment income is included in the accounts in the year in which it is receivable.

f Expenditure recognition

All expenditure is accounted for on an accruals basis. Expenditure is recognized where there is a legal or constructive obligation to make payments to third parties, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

g Costs of raising funds

The Church does not make formal appeals for funds, and expenditure on these items is therefore not material.

h Grants payable

The Church makes grants to other organisations whose charitable objects complement its work. They are accounted for when the recipient has been notified of the grant and payment is unconditional.

i Support costs

Support costs are those that assist the work of the church but do not directly represent charitable activities and include office costs and governance costs. Where support costs cannot be directly attributed to particular headings, they have been allocated to the cost of raising funds and expenditure on charitable activities on a basis consistent with the use of resources. This represents direct expenditure on the governance of the church. Most of the management is carried out without charge by volunteers. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost to the volunteers for their service.

j Fixed Assets

Tangible fixed assets are capitalised if they can be used for more than one year and cost at least £1,000. They are initially recognised at cost, or for donated assets, at a reasonable estimate of their value on receipt.

There is no reliable information available for the cost of the church premises and so on first time adoption of FRS102, the insurance value used previously was adopted as deemed cost.

k Depreciation

Depreciation is provided on all fixed assets, other than freehold land, to write off the cost on a straight-line basis over their expected useful life, at the following rates:

Freehold land	Nil
Buildings	Nil
Furniture and fittings	10%
Computers and equipment	33%

The non-depreciation of freehold buildings is an exception to UK Generally Accepted Accounting Priniciples required for the the Financial Statements to show a true and fair view.

l Investment Assets

Investments are initially stated at cost. Subsequently they are measured at fair value with changes recognized in the Statement of Financial Activities if the shares are publicly traded or their fair value can otherwise be measured reliably. All other investment assets are shown at cost less impairment.

m Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

n Employee benefits

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as an expense when they are due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in an independently administered fund.

Prior to 2012 pension provision was made through multi-employer defined benefit pension plans. Where it is not possible for the charity to obtain sufficient information to enable it to account for a plan as a defined benefit plan, it accounts for the plan as a defined contribution plan.

Where the plan is in deficit and where the charity has agreed, with the plan, to participate in a deficit funding arrangement, the charity recognises a liability for this obligation. The amount recognised is the net present value of the contributions payable under the agreement that relate to the deficit. This amount is expensed in the Statement of Financial Activities. The unwinding of the discount is recognised as a finance cost.

2 Donations and Legacies

	Unrestricted	Restricted	2023 Total	2022
Offerings	£138,755	£0	£138,755	£119,405
Tax Refunds	£27,058	£0	£27,058	£21,086
Grants Received	£3,000	£0	£3,000	£0
Legacies	£0	£13,000	£13,000	£419
	£168,813	£13,000	£181,813	£140,910

3 Investment income

	Unrestricted	Restricted	2023 Total	2022
Bank Interest	£21	£0	£21	£16
Income from Investments	£1,029	£133	£1,162	£344
	£1,050	£133	£1,183	£360

4 Charitable Activities

	Unrestricted	Restricted	2023 Total	2022
Ministry	£104,620	£0	£104,620	£82,416
Mission	£8,212	£0	£8,212	£18,976
Establishment	£31,603	£0	£31,603	£25,965
	£144,435	£0	£144,435	£129,379

5 Support Costs

	Unrestricted	Restricted	2023 Total	2022
Finance	£645	£0	£645	£0
Office costs	£16,720	£0	£16,720	£11,470
Depreciation	£2,993	£0	£2,993	£2,227
Accountancy, Audit & Software (see note 8)	£1,584	£0	£1,584	£0
Of Which Governance:				
Professional Fees	£871	£0	£871	
Independent Examination	£0	£0	£0	£0
	£22,813	£0	£22,813	£13,697

6 Total Expenditure

	Unrestricted	Restricted	2023 Total	2022
Ministry	£104,620	£0	£104,620	£82,416
Mission	£8,212	£0	£8,212	£18,976
Establishment / Other	£54,417	£0	£54,417	£39,662
	£167,249	£0	£167,249	£141,054
Refurbishment of Buildings - Capitalised	£0	£37,674	£37,674	£0
Total	£167,249	£37,674	£204,923	£141,054

7 Grants payable

	Unrestricted	Restricted	2023 Total	2022
BUGB Home Mission	£4,800	£0	£4,800	£4,800
BMS World Mission	£0	£0	£0	£4,800
Salt Malawi	£1,200	£0	£1,200	£3,600
Other	£2,212	£0	£2,212	£5,776
	£8,212	£0	£8,212	£18,976

8 Net Income for the year is after charging	**2023**	**2022**
Auditors / Independent Examiners' remuneration:		
Audit / Independent Examination	£0	£0
Payroll Services	£677	£0
Accounting Services	£0	£0
Software Provision	£907	£0
	£1,584	£0

9 Staff Costs and Trustees		**2023**	**2022**
Salaries	Gross Salary	£75,886	£71,635
Social Security Costs	Employers National Insurance	£273	£0
Pension Costs	Employers Pension Contributions	£8,132	£9,650
		£84,291	£81,285

Average number of employees	4	6

No employee received emoluments in excess of £60,000 during the year.

£nil in total was reimbursed to the Trustees in respect of expenses incurred as Trustees (2022 £nil).

10 Tangible Fixed Assets

	Church Premises	Manse	Furniture & Fittings	Computers & Equipment	Total
Cost - 1 January 2023			£39,122	£10,180	£49,302
Valuation 1 Janaury 2023	£1,360,000	£410,000			£1,770,000
Revaluation	£0	£0			£0
Additions - Building Refurb Project	£37,674	£0			£37,674
Additions Misc F&F & Equipment			£745	£2,888	£3,633
31 December 2023	£1,397,674	£410,000	£39,867	£13,068	£1,860,609
Depreciation					
1 January 2023	£0	£0	£19,083	£10,180	£29,263
Charge for the year			£2,079	£914	£2,993
31 December 2023	£0	£0	£21,162	£11,094	£32,256
Net Book Value					
1 January 2023	£1,360,000	£410,000	£20,039	£0	£1,790,039
31 December 2023	£1,397,674	£410,000	£18,705	£1,974	£1,828,353

11 Debtors

	2023	**2022**
Accrued Income	£0	£5,725
Accounts Receivable	£24,024	£0
	£24,024	£5,725

12 Bank and Cash Balances

	2023	**2022**
Barclays Bank plc	£186,407	£215,400
COIF	£29,245	£29,112
Other (Stripe & Endis)	£357	£0
HSBC	£0	£426
Cash Floats	£0	£0
	£216,009	£244,938

13 Creditors: amounts falling due within one year

	2023	**2022**
Accounts Payable	£1,871	£0
PAYE Payable	£2,116	£0
Pension Payable	£361	£0
Net Pay Payable	-£910	£0
	£3,438	£0

14 Restricted / Unrestricted Funds

	1 January 2023	Incoming Resources	Resources Expended	Transfers	31 December 2023
Restricted Funds					
Building Fund	£165,966	£13,133	£0	£0	£179,099
Other	£2,535	£0	£0	£0	£2,535
Total Restricted Funds	£168,501	£13,133	£0	£0	£181,634
Unrestricted Funds	£1,872,201	£178,362	£167,249	£0	£1,883,314
Total Funds	£2,040,702	£191,495	£167,249	£0	£2,064,948

The Building Fund was established for the anticipated move to larger premises following growth within the Church

Funds Represented by:	Fixed Assets	Investments	Current Assets	Total 2023	Total 2022
Building Fund	£0	£0	£179,099	£179,099	£165,966
Other Restricted	£0	£0	£2,535	£2,535	£2,535
Unrestricted	£1,825,353	£0	£57,961	£1,883,314	£1,872,201
Total Funds	£1,825,353	£0	£239,595	£2,064,948	£2,040,702

15 Related Charities

The custodian Trustee of the church is the Baptist Union Corporation Limited which is charity number 249635, and which is controlled by the Baptist Union Council. The church is also a member of the Baptist Union of Great Britain, and the (state) Baptist Association.

There were no transactions between the church and its related charities during the year.

Independent Examiner's Report to the Trustees of Oakham Baptist Church

I report on the unaudited accounts of the church for the year ended 31 December 2023, which are set out on the preceding pages.

Respective Responsibilities of Trustees and Examiner

The Trustees are responsible for the preparation of the accounts. The Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (annual income greater than £1million) but that an independent examination is needed. I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England 7 Wales.

It is my responsibility to:

Examine the accounts (under section 145 of the Charities Act 2011);

To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and

To state whether particular matters have come to my attention.

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) a review of the accounting records kept by the charity and B) 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

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with section 130 of the 2011 Act; and

- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met: or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Malcolm Veall LLB FCA

Institute of Chartered Accountants in England and Wales, Member No: 7580551

1A Latimer Street, Leicester LE3 0QF

3 October 2024

OAKHAM BAPTIST CHURCH

England & Wales - Charity number 1130173

Accounts

ANNUAL REPORT
2022/23



Oakham
BAPTIST CHURCH

Reconciling Rutland to the Kingdom of God



The wings of an angel- Michael Seccombe baptism June 22

A WORD FROM TOM

We launched the church's new vision in January this year, however it was a vision not thought up from nothing, but one carefully discerned after seeing what God was already doing and where He was moving. God is doing a great thing here in Oakham and we want to make sure we are enabling the Holy Spirit's work as the Body of Christ.

Therefore, even though this report covers the period April 22-March 23, we will see our current vision of Reconciling Rutland to the Kingdom of God, and our values of Bridge, Bless, Build echoed throughout these reports.

God is on the move- how exciting to be with Him!



MINISTER'S REPORT

03

The past

"For to everyone who has will more be given, and he will have an abundance. But from the one who has not, even what he has will be taken away."

I am so very proud of this church. I am more than that, I am in love with this church. I've never been part of such a welcoming, hospitable, gracious, caring, encouraging and gifted church family in all the time I've been a Christian. What we've done together over the past year was been miraculous, but then again we do serve a living God of miracles!

We have changed a lot of things here and each and every one of us has showed grace, humility and courage in moving forward. I'm aware that change can be difficult for many of us but as a church we needed to begin stretching out into the community around us as Jesus wanted, and that we have done. There have been pressures, there have been tight spots and there have been strains and chaffing, but through all of that, God's will has been well and truly done and as He promises us, His grace and mercy has fallen out onto His faithful servants.

I want you to take a moment, stand in the still and hear God's voice; "Well done my good and faithful servant." If you have 5 minutes, read that parable in Matthew 25 and recognise that through this last year, we have been the good steward in the story. God had given us 2 bags of gold as a church, we have taken that and put it to work, thus earning 2 more. The work isn't easy- it would have been easier to bury it like the third servant, but then I wouldn't be able to write this report as such a commendation for all your work. Look what God is doing- be proud, be joy filled, and be encouraged.

But now we're the steward with 5 bags- what will we do with those?

The present

"Do not neglect to show hospitality to strangers, for thereby some have entertained angels unawares."

We're in a great place as a church right now. I realise we've stretched a lot through '22 and I'm weary of over stretching us (that'd bring a chance for snapping) and so '23 is more about consolidating and strengthening where we are.

I realise lots of the church's work this past year has been unseen for most as it's happening through the week, and you may only be aware of the effects of that work as seen on a Sunday mornings by increased growth and health. So let me give you a snapshot.

We very deliberately opened up to the community with a desire for OBC to be a sanctuary of welcome to all of Rutland. As such we started hosting various community groups and charitable initiatives offering hospitality and warmth to those often marginalised by society. One of our main areas of welcome has been to the county's drug and alcohol rehabilitation services and we host, among other things, Turning Point (who lead the Leicestershire and Rutland provision for substance abuse services), Cocaine Anonymous and Falcon drug and homelessness help. On top of this we also host Rutland's SEN Carer groups and various council led initiatives as well as their weekly youth groups. When you add into this our own expanding work with CAP, our Clothing Bank, the warm space programme, various children's groups like Lego, Tiddlers, and the extremely popular Ukrainian Cafe, the church is a hive of busy activity throughout the week. You've seen this fruit even as recently as last month at the baptism service.

The result has been this- we are now known in the community as a place of safety, support and wisdom. People come here to find hope, to find help, to find love. And I am sure of this- we have been entertaining angels unaware and God has blessed us richly for that.

The future

"Praising God and having favor with all the people. And the Lord added to their number day by day those who were being saved."

A recurring phrase in church at the moment is "we've ran out of..." and that is a glorious phrase. We've ran out of communion glasses. We've ran out of tables. We've ran out of chairs. We've ran out of space. We've ran out of... The cry of a healthy church.

Great things have been sown, great things have grown, and plenty is ready for harvest. but this has left our trellis struggling under the weight of the large and plentiful fruit. We need to make sure we are supporting not only what we have, but what is still growing.
This year ahead we'll be exploring ways of building a stronger trellis. We'll be getting deep into the new building project so we can sustain more fruit, but we also need to focus on ways of supporting what there is already. We're now in larger church territory sisters and brothers, which means we need to operate slightly differently than we've been used to. I don't have the answers but I've got some ideas and with your help we can give things a go as we chase after God.
This means we need to look at how we do a number of things such as discipleship, service, membership, pastoral care, leadership, accountability, belonging and hospitality, and start putting different models and systems in place.

My hope therefore is that this year ahead will be a time of growing, supporting, change and gathering as we start to adjust and cater for the wonderful growth God has and is blessing us with.

It'll be a great year I'm sure. With love my church family, Tom.



CHILDREN, YOUNG PEOPLE AND FAMILIES

06

From Gill Day- Deacon overseeing CYF

God has blessed us with many children and young people who attend on Sundays and during the week.
On Sundays we are bursting at the seams in all groups, as is evident by the mass exodus each week during the morning service. We are currently using Energize material which provides a range of activities for youngsters of all ages. A huge team of volunteers is required to serve our children and young people. Thank you to everyone who serves faithfully, you are really appreciated by children and parents alike. We do need more volunteers, specifically with the youth so if you can help even just twice a year please do.
The oldest group meet once a month on a Sunday evening and join in the evening worship service.
We've also changed out approach to All Age Services, doing fewer but better- with the focus being on a total and authentic all age approach rather than a service with a few kids activities thrown in. These have been warmly received and feedback has been great.

During the week we run a range of accessible activities designed to bridge into the community .

Ron Day "Mrs Cow, How do you, say to the Lord I love you?" Tiddlers June 2022



Tiddlers

Tiddlers meets on Mondays and is attended by over 25 children with their parents and carers. We provide a welcoming safe space for parents to meet up, and for children to play. Our aim is to build relationships and share the love of God with these families. Song time is a very popular part of our time together and parents go home singing 'leaning on the Lord's side' whether they like it or not!! We include a short bible story to remind everyone of the love of our God.

We have an amazing team of gifted volunteers who engage with adults and children to make this such a successful and popular group. Thank you everyone for your hard work and dedication.

Please pray for this bridge to be the first step in families moving nearer to God and discovering a relationship with Jesus for themselves.

Craft Activities

Last year we held 3 café creative sessions which were designed for families to learn about God through creative activities.

These were well attended and popular, more are planned for next summer so watch this space.

We also held a Christmas craft day and another at Easter. These are spaces where families can come with their children and engage in a variety of crafts.

Our aim is to build relationships through these events and is has been really encouraging for us to see many familiar faces attending. We put these events on with a minimal charge so that we can bless families and make it accessible to all.

All these activities are designed to bridge into the community and enable families to learn together. Again this only happens as a team of people work together using their talents to grow God's kingdom in Rutland. Thanks to all who planned and helped with these events.

Please pray for God to work through these activities, to show those we meet the love and peace of God.

Lego Club

Lego club is always a hive of activity as families spend time together building some of the 100's of lego sets that reside in the baptistry.

This is another of our bridging activities that introduces families to our building and members of the church who assist with the afternoon.

Huge thanks to everyone who helps from those who set up, pack away, make drinks, sort lost pieces, chat to people who come etc. etc. Everyone is important. We aim to demonstrate God's love through our welcome and conversations.

Please pray that those who come will be drawn closer to God through their encounters at Lego club.



08

LIFE GROUPS

From Merv and Sue- LifeGroup Facilitators

Here at OBC, we believe Lifegroups are integral to the Life of our church family. They continue to be a means of bridging the gap between individuality and community.

Due to the numbers of new people entering our doors, we continue to create new groups to serve and be a presence in the communities in which they are located. This fits with the vision of OBC to reconcile Rutland to the Kingdom of God.

We now have 9 groups who physically meet on a weekly basis at varying times and days and 1 group who continue to meet on Zoom.

This year we introduced the title of “Lifegroup Coordinator” in place of Leader as many of our groups share the tasks of leading, hosting and coordinating. Sue and I continue to meet with coordinators approximately 3 times a year to encourage and help equip the groups in their discipleship and pastoral care of one another. All the groups are very much a place of blessing and growth in people’s faith journeys.

Looking to the future, we continue to encourage all in our church family to join and engage with a Lifegroup as a means to experience community within the church family, pray and study God’s word together.

We give thanks to God for the growth of our Lifegroups and look forward in great expectation to what he will do through our groups in this coming year.



Community Christmas meal Dec 2022

OUTREACH AND EVANGELISM

From Suzanne Johnson- Deacon overseeing outreach

Standing outside the front of the church on Good Friday, a lady commented how she had heard lots of good things about what OBC were doing in the community, and in her view, “this is what church should be”. This is a culmination of lots of hard work, cheerfully committed, by many of OBC, under the vision of “Bridge, Build, Bless”. As with any truly effective vision, it takes us from where we are and ‘stretches our tent curtains wide’ (Is 54 v1). As a church community, we were already looking to bridge relationships into the community in order to bless people and build a family of faith. The main ways we have done this have been through serving those in need and offering hospitality.continue and increase into the coming year.



Ukrainian guests singing their traditional carols at cafe followed by the national anthem- a very emotional time of sharing.

Our Ukrainian café has been particularly successful, bringing together our Ukrainian friends in a safe environment where they can support one another, but also adding external visitors who can offer support services, and of course our own people who have served faithfully and offered a welcome, lots of loving support and copious amounts of cake. The café has been so popular that plenty of other, non-Ukrainian people have been visiting regularly and it has become a community café by organic growth.

Adding to the Friday afternoon offer, CAP has expanded to CAP Life Skills and we have been able to support clients with some key skills and also offer lunch. In addition, our church building has been used by many external support groups; addiction support, Rutland Clothing Bank, RCC youth group, etc. As we move forward through 2023, we will be adding another Alpha course, starting in April, and a 250th Birthday Party in Cutts Close at the end of May.
In September we took a very active part in a Churches Together in Oakham Praise in the Park which was well received by all who attended and raised the profile of the work of the churches, particularly with the Town Council. A variety of music groups coming out of OBC were much appreciated by all.

Through building bridges in lots of different ways, we have been delighted to see people come to faith, go through baptism and find hope in Jesus and eternal life and we pray for this to continue and increase into the coming year.



SAFEGUARDING

From Neil Kirk- Safeguarding Deacon

Safeguarding of the members of the church is critical and an on-going activity that takes place very much behind the scenes, led very professionally by our two safeguarding leads. We have continued to ensure that all individuals who work with our young people have a DBS check done and complete appropriate training and this also applies to those within the leadership of the church.

In the last 12 months we have increasingly opened up our church to the community and welcomed with open arms different groups of individuals to make use of the facilities, and show them Christ's love through this. With this comes a responsibility to ensure that all who engage in activities are kept safe. In reviewing our policies we are aware of the responsibility of keeping up to date risk assessments and this is a current focus so that risks that involve safeguarding are managed and acted on efficiently and appropriately.

We are confident that the church remains an incredibly safe place for everyone to gather and as we look to get even busier and more utilised, we are committed to continuing that.



Kitty Rose and Ebe at the family prayer stations August 2022

OAKHAM BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2022

	Note	Unrestricted	Restricted	Total 2022	Total 2021
		£	£	£	£
Income and endowments from					
Donations and legacies	2	138,240	2,670	140,910	173,931
Investment income	3	360	-	360	36
Charitable activities		3,603	-	3,603	96
Total income		142,203	2,670	144,873	174,063
Expenditure					
Charitable Activities	4	124,357	3,000	127,357	121,605
Support Costs	5	13,697	-	13,697	26,669
Total Expenditure	6	138,054	3,000	141,054	148,273
Net income / (expenditure) before Gains and losses on investments		4,149	(330)	3,819	25,790
Net gains/ (losses) on Investments		-	-	-	-
Net Income / (Expenditure) for the year	8	4,149	(330)	3,819	25,790
Reconciliation of Funds:					
Total Funds brought forward		1,868,050	168,832	2,036,882	1,872,715
Net Income / (Expenditure)		4,149	(330)	3,819	25,790
Fund Movement		-	-	-	-
Asset Revaluation		-	-	-	138,376
Total Funds carried forward		1,872,199	168,502	2,040,702	2,036,882

OAKHAM BAPTIST CHURCH

BALANCE SHEET 31 DECEMBER 2022

	Notes	2022		2021	
		£	£	£	£
Fixed Assets					
Tangible Fixed Assets	10		1,790,039		1,792,266
			1,790,039		1,792,266
Current Assets					
Debtors	11	5,725		1,597	
Bank and Cash	12	244,938		247,720	
		250,663		249,317	
Current Liabilities					
Creditors: amounts falling due within one year	13	-		4,700	
Net Current Assets					
Total assets less current liabilities			250,663		244,617
Net Assets			250,663		244,617
Total net assets or liabilities	16		2,040,702		2,036,882
Charity Funds					
Restricted	14	168,502		168,832	
Designated	15	-		-	
Unrestricted		1,872,199		1,868,050	
Total unrestricted funds					
Total Charity Funds			2,040,702		2,036,882

The notes on pages 3-11 form an integral part of these accounts. These accounts were approved by the Trustees on 03 July 2023 and signed on their behalf by:





A Andrew Gilbert (Treasurer)

B Neil Kirk (Trustee)

OAKHAM BAPTIST CHURCH

NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2022

1 ACCOUNTING POLICIES

a Basis of preparation

The accounts are prepared in accordance with the, Charities Statement of Recommended Practice (Charities SORP 2015), FRS102 and with the Charities Act 2011

Oakham Baptist church is a registered charity, no. 1130173 and meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognized at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

b Income recognition

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

c Donations

Donations are accounted for gross when received. Fixed asset gifts in kind are recognized when receivable and are included at fair value.

d Legacies

Legacies are accounted for at the earlier of the Estate accounts being finalised and notified and the legacy being received.

e Investment Income

Investment income is included in the accounts in the year in which it is receivable.

f Expenditure recognition

All expenditure is accounted for on an accruals basis. Expenditure is recognized where there is a legal or constructive obligation to make payments to third parties, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

g Costs of raising funds

The Church does not make formal appeals for funds, and expenditure on these items is therefore not material.

h Grants payable

The Church makes grants to other organisations whose charitable objects complement its work. They are accounted for when the recipient has been notified of the grant and payment is unconditional.

i Support costs

Support costs are those that assist the work of the church but do not directly represent charitable activities and include office costs and governance cost. Where support costs cannot be directly attributed to particular headings they have been allocated to the cost of raising funds and expenditure on charitable activities on a basis consistent with the use of resources. This represents direct expenditure on the governance of the church. Most of the management is carried out without charge by volunteers. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost to the volunteers for their service.

j Fixed Assets

Tangible fixed assets are capitalised if they can be used for more than one year and cost at least £1,000. They are initially recognised at cost, or for donated assets, at a reasonable estimate of their value on receipt.

There is no reliable information available for the cost of the church premises and so on first time adoption of FRS102, the insurance value used previously was adopted as deemed cost.

k Depreciation

Depreciation is provided on all fixed assets, other than freehold land, to write off the cost on a straight-line basis over their expected useful life, at the following rates:

Freehold land	Nil
Buildings	Nil
Furniture and fittings	10%
Computers and equipment	33%

l Investment Assets

Investments are initially stated at cost. Subsequently they are measured at fair value with changes recognized in the Statement of Financial Activities if the shares are publicly traded or their fair value can otherwise be measured reliably. All other investment assets are shown at cost less impairment.

m Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

n Employee benefits

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as an expense when they are due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in an independently administered fund.

Prior to 2012 pension provision was made through multi-employer defined benefit pension plans. Where it is not possible for the charity to obtain sufficient information to enable it to account for a plan as a defined benefit plan, it accounts for the plan as a defined contribution plan.

Where the plan is in deficit and where the charity has agreed, with the plan, to participate in a deficit funding arrangement, the charity recognises a liability for this obligation. The amount recognised is the net present value of the contributions payable under the agreement that relate to the deficit. This amount is expensed in the Statement of Financial Activities. The unwinding of the discount is recognised as a finance cost.

2 Donations and Legacies

	Unrestricted	Restricted	2022	2021
Donations and Legacies				
Offerings	117,005	2,400	119,405	144,809
Tax refunds	20,816	270	21,086	29,122
Grants received	-	-	-	-
Legacies	419	-	419	-
Total	138,240	2,670	140,910	173,931

3 Investment Income

	Unrestricted	Restricted	2022	2021
Investment Income				
Bank interest	16	-	16	36
Income from other investments	344	-	344	-
Total	360	-	360	36

4 Charitable Activities

	Unrestricted	Restricted	2022	2021
Charitable Activities				
Ministry	82,416	-	82,416	83,035
Mission	15,976	3,000	18,976	20,408
Establishment	25,965	-	25,965	18,162
Total	124,357	3,000	127,357	121,605

5 Support costs

	Unrestricted	Restricted	2022	2021
Support costs				
Finance	-	-	-	-
IT	629	-	629	929
Office costs	10,841	-	10,841	23,266
Governance costs:				
Independent Examinations costs	-	-	-	-
Legal costs	-	-	-	-
Meeting costs	-	-	-	-
Depreciation	2,227	-	2,227	2,474
Total	13,697	-	13,697	26,669

6 Expenditure

	Unrestricted	Restricted	2022	2021
Expenditure				
Ministry	82,416	-	82,416	83,035
Mission Note 7	15,976	3,000	18,976	20,408
Establishment / Other	39,662	-	39,662	44,830
Total	138,054	3,000	141,054	148,273

7 Grants payable

	Unrestricted	Restricted	2022	2021
Grants payable				
BUGB Home Mission	4,800	-	4,800	4,800
BMS World Mission	4,800	-	4,800	4,800
Salt Malawi	3,600	-	3,600	3,600
Balance	2,776	3,000	5,776	7,208
Total	15,976	3,000	18,976	20,408

8 Net income for the year

	2022	2021
Net income for the year	4,749	25,790
Net income for the year is stated after charging/(crediting)		
Auditors/independent examiners' remuneration:		
Audit/independent examination	-	-
Taxation work	-	-
Other services	-	-
Loss on sale of fixed assets	-	-

9 Staff costs and Trustees expenses

		2022	2021
Staff costs and Trustees expenses			
Salaries	Gross salary	71,635	55,230
Social security costs	Employers national insurance	-	-
Pension costs	Employers pension contributions	9,650	9,214
Other costs	Council tax, water, telephone *(not motor)*	3,791	1,732
Total		85,076	66,176

The average number of employees during the year was 6 3

No employee received emoluments in excess of £60,000 during the year.

The minister has been employed since August 2021 and received remuneration of £26,013.

£nil in total was reimbursed to the Trustees in respect of expenses incurred as Trustees (2021 £nil).

The Church pays pension contributions for its Minister to the Baptist Ministers Pension Trust Limited, which is a final salary defined benefit scheme, which is not contracted out of the State second pension. The scheme is a multi-employer scheme and it is not possible to identify the assets and liabilities of the scheme which are attributable to the church. Therefore, in accordance with FRS102 Section 28, the liability to the scheme is accounted for on the basis of a discounted cashflow of contributions due under the Schedule of Contributions.

Total aggregate remuneration paid to key management personnel during the year was £26,013 (2021 £12,417).

10 Tangible Fixed Assets

	Church Premises	Manses	Furniture and fittings	Computers and equipment	Total
Tangible Fixed Assets					
Cost					
01 January 2021	1,360,000	410,000	39,122	10,180	1,595,926
Additions	-	-	-	-	-
Disposal	-	-	-	-	-
Revaluation	-	-	-	-	-
31 December 2022	1,360,000	410,000	39,122	10,180	1,595,926
Depreciation					
01 January 2021	-	-	16,856	10,180	27,036
Charge for the year	-	-	2,227	-	2,227
On disposals	-	-	-	-	-
31 December 2022	-	-	19,083	10,180	29,263
Net book value					
1 January 2021	1,360,000	410,000	22,266	-	1,792,266
31 December 2022	1,360,000	410,000	20,039	-	1,790,039

All the fixed assets are used for direct charitable purposes.

11 Debtors

	2022	2021
Debtors		
Accrued income	5,725	1,597
Prepayment and other debtors	-	-
31 December	5,725	1,597

12 Bank and cash balances

	2022	2021
Bank and cash balances		
The total amounts held with each bank should be shown separately e.g.		
Barclays Bank plc	215,400	218,187
COIF	29,112	29,107
HSBC	426	426
Cash Floats	-	-
Total	244,938	247,720

13 Creditors: amounts falling due within one year

	2022	2021
Creditors: amounts falling due within one year		
Accruals	-	4,700
Total	-	4,700

14 Restricted Funds

	01 January 2022	Incoming Resources	Resources expended	Gains and loses	Transfers	31 Dec 2022
Restricted Funds						
Building Fund	166,326	2,640	3,000	-	-	165,966
Manse Fund	-	-	-	-	-	-
Other	2,505	30	-	-	-	2,535
Total	168,832	2,670	3,000	-	-	168,502

The Building Fund was established for the anticipated move to larger premises following growth within the church.

	Fixed Asset	Investment	Current Asset	Total
Restricted Funds				
Building Fund	-	-	165,966	165,966
Other	-	-	2,535	2,535
Total	-	-	168,502	168,502

15 Designated Funds

	01 January 2022	Incoming Resources	Resources expended	Gains and loses	Transfers	31 Dec 2022
Designated Funds						
Mission Fund	-	-	-	-	-	-
Monday Fellowship	-	-	-	-	-	-
Publicity Fund	-	-	-	-	-	-
Totals	-	-	-	-	-	-

16 Analysis of net assets

	Fixed Asset	Investment	Current Asset	Total
Analysis of net assets				
Restricted Funds per note 14	-	-	167,901	167,901
Designated Funds per note 15	-	-	-	-
Unrestricted Funds	1,790,039	-	82,760	1,872,799
Totals	1,790,039	-	250,662	2,040,702

17 Related Charities

The custodian Trustee of the church is the Baptist Union Corporation Limited which is charity number 249635, and which is controlled by the Baptist Union Council. The church is also a member of the Baptist Union of Great Britain, and the (state) Baptist Association.

There were no transactions between the church and its related charities during the year.

CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Report to the trustees/ members of (Charity Name): Oakham Baptist Church

On accounts for the year ended: 2022 | **Charity no (if any)**: 1130173

Set out on pages: 1 - 11 (remember to include the page numbers of additional sheets)

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

Responsibilities and basis of report

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

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

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (~~other than that disclosed below *~~) in connection with the examination which gives me cause to believe that in, any material respect:

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

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

** Please delete the words in the brackets if they do not apply.*

Signed: P. Diep **Date:** 23.06.23

Name: PAULA DIEP

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

Address: 17 SPEY DRIVE
OAKHAM
RUTLAND LE15 6JP

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

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

OAKHAM BAPTIST CHURCH

England & Wales - Charity number 1130173

Accounts

Annual Report 2021

Oakham Baptist Church | Melton Road | Oakham | Rutland | LE15 6AY

Charity Number 1130173

www.oakhambaptist.org.uk

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INTRODUCTION

The Annual Church Members Meeting will be held in **April 2022**.

The Meeting is open to all who worship at OBC, not just Church Members, and is an opportunity for us all to:

- thank God for His many blessings to us all.
- rejoice in all that God has done in us, through us and for us throughout the year.
- show our appreciation to all those who have served in the many different ministries.
- ask the Leadership any questions.
- learn more about the plans we believe God has for us in the year(s) ahead.
- pray for the future of OBC and the on-going ministries.

Our Annual Report is an overview of the activities of Oakham Baptist Church during 2021 which we hope will give you an idea of all that happened during the year. If you would like more information about any aspect of the Church's life, then please speak to the Church Secretary.

Those Church Members present will be asked to formally adopt the Financial Report & Accounts.

The only change in the leadership team in 2021 has been the addition of Reverend Thomas Bowring who was inducted in September 2021.



LEADERSHIP TEAM | TRUSTEES

The Leadership Team earnestly seek and welcome the Holy Spirit to guide and inspire us in all that we do, trying to live our lives in accordance with God's Word, praying for wisdom, discernment and vision so that we do only "what we see the Father doing", striving to be wise stewards of all God's provision to us and endeavouring to avoid wasting time, energy and resources on fruitless pursuits. We desire a church that welcomes all comers, reaches out to the lost, cares for those in need and disciples all, so that every person is valued as an individual and grows towards maturity and an ever-closer walk with God.

As Church Trustees we undertake the legal and financial business of the church, ensuring that the relevant Health & Safety Requirements and Child Protection and Safeguarding Requirements are met. We take responsibility for the upkeep of the church building and manse, insurance, household management and other needs as they arise.

After prayerful consideration based on biblical models of church leadership, the church membership agreed at the Church Members Meeting in September, to the use of 'deacons' in addition to the legal requirement for charitable trustees. Even though, at present, all deacons are trustees, this enables us to elect leaders who fit with the Bible's criteria for deacons without them needing to be charitable trustees, while also holding our leaders accountable to the biblical criteria for leadership. For more about the qualities of a deacon refer to 1 Timothy 3.

Church Members Meetings are generally held at least once a quarter, and during 2021, we managed to do this with a mixture of Hybrid or Zoom meetings due to Covid restrictions.

The "Church Charity Trustees" are the members of the Leadership Team who have been formally appointed by Church Members and during 2021 comprised:

The Revd. Thomas Bowring (Minister) (Appointed September 2021)

Joy Steele (Secretary) (Elected for first three-year term from December 2020)

Andrew Gilbert (Treasurer) (Co-opted in March 2020. Elected for first three-year term from December 2020)

Tim Allen (Trustee) (Co-opted in March 2020. Elected for first three-year term from December 2020)

Merv Bamber (Trustee) (Elected for first three-year term from 10th July 2019)

Lorraine Harper Trustee) (Co-opted in March 2020. Elected for first three-year term from December 2020)

Neil Kirk (Trustee) (Elected for second three-year term from December 2020)

The Property Trustees are East Midland Baptist Trust Company Ltd, Baptist House, 129 Broadway, Didcot, Oxfordshire, OX11 8XD. Our Bankers are Barclays Bank, High Street, Oakham, and our Independent Examiner is Jon Dyson.

REPORT OF THE TRUSTEES

In 2021, the wider leadership team included the following Member:

Rhoda Gibson (Children's Work)

Rhoda Gibson continued as Youth and Children's Worker, and this is a full-time role. Ebenezer Kang'ombe continued as part time Systems Administrator.

Eleven new members joined the Church during 2021 and ten members resigned or transferred their membership. One member, (Val Gardner), died during the year so that as at 31st December 2021 there were one hundred and twenty members. Membership is reviewed periodically.

Throughout 2021 a morning worship service has taken place in a variety of ways; Zoom, You Tube broadcasts as well as hybrid services have all been used to provide a place for the congregation to meet with God in the Church building, or online if they were shielding or hesitant to mix with others. Multiple services were resumed on 7th November 2021, the second service being in the afternoon at 3.00pm, in a more relaxed form enabling those who needed a little extra space to feel comfortable meeting in person.

MINISTER'S REPORT

I can't speak for the year up until September, but it's been a great year in the spiritual life of the church since then. We opened up the book of James, a first for some people, after discerning that God wanted us to explore this first New Testament book from Jesus' brother and look at how those very first Christians were called to live together and love each other. James, as a leader, pulled no punches and he writes very clearly about the expectations of those who follow Jesus. Each part of that wonderful book is rich and alive with sound doctrine and discipleship principles so if you missed any of the series I really encourage you to go onto YouTube and watch them. There was great feedback following the series and I know it spoke into many people's lives.

It was a sheer joy to baptise Nathan and Cathy in December, two completely opposite stories of how we can faithfully respond to God's command that we are baptised following our personal commitment to Christ. The rest of December we held to a traditional Christmas model, something we had all missed with the turmoil of the previous year. Wendy and the worship team put together a fabulous carol service and carols by candlelight service that was a huge success. Lotty's fabulously funny and thoughtful nativity hit some Covid related bumps during the production phase, but thanks to the team's versatility and tech prowess of Ebe we had a wonderful time seeing all the hard work and practice the young people and Rhoda had put in. It was a great day. On Christmas day we gathered around the manger to look upon our infant King and followed that with our shared Christmas meal. A huge thankyou to all who

helped with the day. The tables were full of joy and laughter, and it is something we want to repeat every year we can going forward- what an amazing way to reach the community.

Finally, I want to say how loved, welcomed and cared for we, the Bowring family, have felt here. The warmth and love of this church family is a miraculous gift, and it regularly brings us to tears when we experience the pure love that you, our brothers and sisters, show to us and each other.

I foresee that God has wonderful things to show us from his storehouse of great blessing in 2022 and I await with excited anticipation to see how He will move.

Rev. Tom Bowring.





SUNDAYS

Our main Church Celebration is held every Sunday at 10.30 am when the Church Family meet to worship God in person or online. The style is informal and contemporary and is the place where the majority of the preaching and teaching of the church takes place. The music groups use a number of different instruments to provide a wide range of worship songs from traditional to modern. Up-to-date technology enables the use of CDs, DVDs, etc. when appropriate. Holy Communion is celebrated regularly and from time to time all age worship takes place. All these continued via online services and different ways of worship were explored using Covid Safe meetings, or remote recordings.

On the first Sunday evening of the month at 6.00 pm the Church Family join together for Sunday Night @ Six to worship and pray in an informal setting. The aim is to create space for God to move as the Holy Spirit is invited to come and minister without limits. This has continued online.

WORSHIP

Wendy Allen continued the coordination of the worship team throughout 2021.Teams of musicians and singers have served the church throughout the year, and in addition, music videos have been used to supplement the recordings that the music group have produced.

With the return to worship in the building, the team have worked hard to provide sung and instrumental worship which have been much appreciated by the congregation. Challenges with the sound desk have been overcome and both the music and AV teams have worked hard to deal with the added complication of simultaneously doing in person and broadcasting via You Tube.

WELCOME TEAM

Our ministry is to make everyone feel welcome in our fellowship – this is especially important, not only for our church members to feel welcome, but particularly for visitors who have come to worship with us. This team has not been needed in it's usual role during lock down but we have had new members joining the congregation online and it has been exciting to welcome them in person now that we are meeting in person again.
This remains an important ministry within the church especially as people return in person and new people continue to visit the church and, we pray, feel at home here.

YOUTH AND CHILDREN'S WORKER REPORT

. The Children's and Young people activities were restricted in the early part of the year as a result of Covid lockdown. Despite this there were weekly calls and connections with the young people over Zoom with a variety of games and interactive ways to help teach them about Jesus. Once the lockdown ceased, we were able to be more creative and weekly Sunday school resumed. The parent and toddler group, Tiddlers, started back up and we were able to put on a Youth Alpha which culminated in a fantastic weekend away with the young people to Northampton. Along with this there was a 'Light Party' in late October and the preparation for a grand Christmas production which was able to proceed despite several Covid isolations for key team members. We are blessed with an extraordinary number of young people in our church, and it remains a wonderful privilege to get alongside them and help them in their faith.

The plans for 2022 are to see the 'LEt's GO Build' club resume, along with the development of the ideas that were on hold due to Covid. These include starting a Mentoring programme so the Children and Youth are supported in their everyday life and various community events including, Messy Church, a Youth Friday night meeting and Holiday clubs

Neil Kirk (Trustee for youth and children's work)

SCHOOLS OUTREACH

There has been no schools outreach during 2021 due to the Covid restrictions.

CHILDREN & YOUTH

SUNDAY MORNING GROUPS:

ADVENTURE (Ages 0-4 years)

DISCOVER (Reception - Year 2)

EXPLORE (Year 3 - Year 6)

CONNECT (Year 6 -Year 9)

ENCOUNTER (Year 10 - Year 13)

The groups have met online for most of the year but resumed face to face in September 2021, either in the Church building or, in the case of Connect and Encounter meeting in the local Costa Coffee Shop.

SAFEGUARDING

Janet Elmore and Rhoda Gibson

The Safeguarding Policies for both the Children, and the Adults at Risk, continued to be implemented during 2021.

The team consists of Janet Elmore and Rhoda Gibson. Janet Elmore has taken on the role of designated contact for vulnerable adults. The trustee overseeing Safeguarding is Neil Kirk. Thanks were given to Janet Evans who stepped back from her role on the team after many years of service.

There were no reported incidents during 2021.

There were no major changes to the policies during 2021, although they were consistently reviewed.

Janet Elmore continued to ensure that an up-to-date DBS check was undertaken for everyone for whom it was required, and she will continue in this role. At the present time, no-one working with Adults at Risk requires a DBS check, as the Church does not undertake any Regulated Activities.

Both policies are available to view on the Church website and can be found under “Resources” and under “Policies”.

LIFEGROUPS

We are very blessed at OBC to have no less than ten Life Groups, encompassing almost 100 members of the congregation. It has been a difficult year for everyone, and the Life Group leaders have done a superb job in caring for the members of their Life Groups – meeting on Zoom/Skype, meeting up in smaller groups (socially distanced, of course), and caring in many practical ways for those who are in need.

Life Groups are a key factor in the discipleship of the church, and we would encourage anyone not presently engaged in a Life Group to seriously consider joining one, not just for discipleship but to form those friendships which are so essential to us all. Just speak to Kate or myself, Peter Mancey, and we will be delighted to help you find the right group for you.

We have kept in weekly touch with the Life Group leaders during this time, by phone, to see how they are in order to bring encouragement and to see if there are any prayer needs for the group itself.

Peter and Kate Mancey

From October 2021 the Lifegroup leaders have been meeting with the Minister to pray for the members of the church in their lifegroups.

PRAYER and spiritual growth

Prayer is one of the main ways that we develop our personal relationship with God - growing spiritually - and the principal means of passing on God’s blessings and goodness to others in ministry and intercession.

There are so many prayer opportunities for us:

- Sunday mornings at 9.30 am
- Tuesday mornings at 7:30 am
- Small groups
- Sunday Night@6 - monthly meetings
- Sunday morning services
- Prayer ministry on Sunday mornings
- 40 days of Prayer during Lent
- Ministry team dealing with prayer for an individual on a series of occasions.
- Prayer chain (Church Suite email)
- Prayer walks (occasional)
- Prayer room (occasional)
- Week of Prayer and Fasting

- Facebook group
- Thy Kingdom Come (Pentecost)
- National Prayer Weekend (September)

The prayer ministry team have sometimes not been unable to meet in homes with any of the church family needing prayer. However, Kate and Peter Mancey have been praying for those in need over the phone and by setting up Zoom calls for more in-depth ministry, both with individuals and a number of couples. We have seen God touch lives in wonderful ways bringing restoration and healing, to the praise of His name. Since restrictions have eased members have been visited and prayed for in their own homes again.

Peter and Kate Mancey

In addition, two online prayer meetings began, led by Bryan Steele, in March 2020 as a response to the Covid Pandemic. These have continued at 10,00 on a Wednesday morning and Sunday evening at 19.00 throughout the year and have had a consistent group of people praying every week. The Wednesday morning meeting has stopped now that the early morning Tuesday morning prayer meeting has restarted.

We have seen, over the year, considerable growth in our awareness of the presence of God; freedom in worship; the welcoming of the Holy Spirit into our monthly Sunday night @ six services. We are seeing this freedom more and more in the Sunday morning services as well, as we are able to flow between worship and prayer.

In 2021, we encouraged the sharing of prophetic words during Sunday morning services. The change to online services has made this spontaneous response to what The Holy Spirit is saying more difficult but not impossible. Sunday night@6 and the prayer meetings are both places where there is an opportunity to seek and respond to what The Spirit is saying.

PRAYER CHAIN

The OBC Prayer Chain exists as a vehicle for bringing traumatic, emergency situations that have a direct bearing on OBC families straight to God in urgent arrow prayers.

Thanks to Church Suite, if you are on the Church Address data, you can join the 58 people who are already part of this valuable link, providing that we have your email address.

To become part of this ministry, please contact John Donald at prayer@oakhambaptist.org.uk

We thank God for the many answers to prayer, and the many people carried by Him in difficult and trying times, through the Prayer chain.

REACHING OUT TO THE COMMUNITY

This took place through a variety of ways:

REACHwomen

SANCTUARY

TIDDLERS – toddler and baby group

EXERCISE CLASSES

PAINTING FOR PLEASURE

OBCinerma

LEGO CLUB – Let's Go Build!

ALPHA

MEN OF GOD

Many of these activities have had to stop due to the Pandemic. REACH women have had some online meetings, Care of the more vulnerable and elderly members of the Sanctuary was undertaken by volunteers who shopped and collected prescriptions for them as well as keeping in touch by phone or doorstep visits when they were allowed. A follow up to the Alpha course was run on Zoom very successfully in the Spring with participants from a variety of backgrounds. Men of God have had prayer breakfast meetings firstly in the church and then with speakers via Zoom because of the Covid restrictions and then as restrictions were eased, back in the building again.

HOME AND OVERSEAS MISSIONARY CONTACTS

We continue to support UK and overseas work both prayerfully & financially and aim to 'tithe' as a minimum from the offerings OBC receives. We primarily support UK mission work through the Baptist local Home Mission arrangements, and overseas via BMS with whom we have longstanding partners John & Sue Wilson. We also give to the work of Salt Malawi. We continue to support the work of a variety of other missions and ministries such as Food Bank, Open Doors and cover the costs of a local CAP Debt Counsellor (David Clark) from 2018.

Our BMS Missionary Partners
John and Sue Wilson



Salt Malawi
Julian and Caroline Lott



CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of: OAKHAM BAPTIST CHURCH

On accounts for the year ended: 31-12-2021 **Charity no (if any)**: 1130173

Set out on pages:

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

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

Independent examiner's statement

~~[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]].~~ *Delete* [ ] *if not applicable.*

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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.

* *Please delete the words in the brackets if they do not apply.*

Signed: **Date**: 26.05.2022

Name: J. DYSON

Relevant professional qualification(s) or body: ACA, (ICAEW)

(if any):	
Address:	3, GREAT LANE
	GREETHAM
	OAKHAM, RUTLAND. LE15 7NG

Section B Disclosure

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

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

OAKHAM BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2021

	Note	Unrestricted	Restricted	Total 2021	Total 2020
		£	£	£	£
Income and endowments from					
Donations and legacies	2	125,546	48,385	173,931	144,508
Investment income	3	33	3	36	589
Charitable activities		96	-	96	1,509
Total income		125,675	48,388	174,063	146,606
Expenditure					
Charitable Activities	4	118,531	3,074	121,605	89,305
Support Costs	5	26,669	-	26,669	11,433
Total Expenditure	6	145,199	3,074	148,273	100,738
Net income / (expenditure) before Gains and losses on investments		(19,524)	45,314	25,790	45,868
Net gains/ (losses) on Investments		-	-	-	-
Net Income / (Expenditure) for the year	8	(19,524)	45,314	25,790	45,868
Reconciliation of Funds:					
Total Funds brought forward		1,691,939	180,776	1,872,715	1,826,847
Net Income / (Expenditure)		(19,524)	45,314	25,790	45,868
Fund Movement		57,258	(57,258)	-	-
Asset Revaluation		138,376	-	138,376	-
Total Funds carried forward		1,868,050	168,832	2,036,882	1,872,715

OAKHAM BAPTIST CHURCH

BALANCE SHEET 31 DECEMBER 2021

	Notes	2021		2020	
		£	£	£	£
Fixed Assets					
Tangible Fixed Assets	10		1,792,266		1,571,364
			1,792,266		1,571,364
Current Assets					
Debtors	11	1,597		26,522	
Bank and Cash	12	247,720		274,799	
		249,317		301,351	
Current Liabilities					
Creditors: amounts falling due within one year	13	4,700		-	
Net Current Assets					
Total assets less current liabilities			244,617		301,351
Net Assets			244,617		301,351
Total net assets or liabilities	16		2,036,882		1,872,715
Charity Funds					
Restricted	14	168,832		180,776	
Designated	15	-		-	
Unrestricted		1,868,050		1,691,939	
Total unrestricted funds					
Total Charity Funds			2,036,882		1,872,715

The notes on pages 3-11 form an integral part of these accounts. These accounts were approved by the Trustees on 20 June 2021 and signed on their behalf by:

A Andrew Gilbert (Treasurer)

B Joy Steele (Secretary)

OAKHAM BAPTIST CHURCH

NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2021

1 ACCOUNTING POLICIES

a Basis of preparation

The accounts are prepared in accordance with the, Charities Statement of Recommended Practice (Charities SORP 2015), FRS102 and with the Charities Act 2011

Oakham Baptist church is a registered charity, no. 1130173 and meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognized at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

b Income recognition

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

c Donations

Donations are accounted for gross when received. Fixed asset gifts in kind are recognized when receivable and are included at fair value.

d Legacies

Legacies are accounted for at the earlier of the Estate accounts being finalised and notified and the legacy being received.

e Investment Income

Investment income is included in the accounts in the year in which it is receivable.

f Expenditure recognition

All expenditure is accounted for on an accruals basis. Expenditure is recognized where there is a legal or constructive obligation to make payments to third parties, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

g Costs of raising funds

The Church does not make formal appeals for funds, and expenditure on these items is therefore not material.

h Grants payable

The Church makes grants to other organisations whose charitable objects complement its work. They are accounted for when the recipient has been notified of the grant and payment is unconditional.

i Support costs

Support costs are those that assist the work of the church but do not directly represent charitable activities and include office costs and governance cost. Where support costs cannot be directly attributed to particular headings they have been allocated to the cost of raising funds and expenditure on charitable activities on a basis consistent with the use of resources. This represents direct expenditure on the governance of the church. Most of the management is carried out without charge by volunteers. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost to the volunteers for their service.

j Fixed Assets

Tangible fixed assets are capitalised if they can be used for more than one year and cost at least £1,000. They are initially recognised at cost, or for donated assets, at a reasonable estimate of their value on receipt.

There is no reliable information available for the cost of the church premises and so on first time adoption of FRS102, the insurance value used previously was adopted as deemed cost.

k Depreciation

Depreciation is provided on all fixed assets, other than freehold land, to write off the cost on a straight-line basis over their expected useful life, at the following rates:

Freehold land	Nil
Buildings	Nil
Furniture and fittings	10%
Computers and equipment	33%

l Investment Assets

Investments are initially stated at cost. Subsequently they are measured at fair value with changes recognized in the Statement of Financial Activities if the shares are publicly traded or their fair value can otherwise be measured reliably. All other investment assets are shown at cost less impairment.

m Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

n Employee benefits

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as an expense when they are due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in an independently administered fund.

Prior to 2012 pension provision was made through multi-employer defined benefit pension plans. Where it is not possible for the charity to obtain sufficient information to enable it to account for a plan as a defined benefit plan, it accounts for the plan as a defined contribution plan.

Where the plan is in deficit and where the charity has agreed, with the plan, to participate in a deficit funding arrangement, the charity recognises a liability for this obligation. The amount recognised is the net present value of the contributions payable under the agreement that relate to the deficit. This amount is expensed in the Statement of Financial Activities. The unwinding of the discount is recognised as a finance cost.

2 Donations and Legacies

Donations and Legacies	Unrestricted	Restricted	2021	2020
Offerings	105,129	39,680	144,809	117,956
Tax refunds	20,417	8,705	29,122	26,552
Grants received	-	-	-	-
Legacies	-	-	-	-
Total	125,546	48,385	173,931	144,508

3 Investment Income

Investment Income	Unrestricted	Restricted	2021	2020
Bank interest	33	3	36	589
Income from other investments	-	-	-	-
Total	33	3	36	589

4 Charitable Activities

Charitable Activities	Unrestricted	Restricted	2021	2020
Ministry	83,035	-	83,035	54,598
Mission	17,334	3,074	20,408	22,971
Establishment	18,162	-	18,162	11,736
Total	118,531	3,074	121,605	89,305

5 Support costs

Support costs	Unrestricted	Restricted	2021	2020
Finance	-	-	-	-
IT	929	-	929	1,856
Office costs	23,266	-	23,266	6,828
Governance costs:				
Independent Examinations costs	-	-	-	-
Legal costs	-	-	-	-
Meeting costs	-	-	-	-
Depreciation	2,474	-	2,474	2,749
Total	26,669	-	26,669	11,433

6 Expenditure

Expenditure	Unrestricted	Restricted	2021	2020
Ministry	83,035	-	83,035	54,598
Mission Note 7	17,334	3,074	20,408	22,971
Establishment / Other	44,830	-	44,830	23,169
Total	145,199	3,074	148,273	100,738

7 Grants payable

Grants payable	Unrestricted	Restricted	2021	2020
BUGB Home Mission	4,800	-	4,800	4,800
BMS World Mission	4,800	-	4,800	4,800
Salt Malawi	3,600	-	3,600	3,600
Balance	4,134	3,074	7,208	9,771
Total	17,334	3,074	20,408	22,971

8 Net income for the year

Net income for the year	2021	2020
	25,790	45,868
Net income for the year is stated after charging/(crediting)		
Auditors/independent examiners' remuneration:		
Audit/independent examination	-	-
Taxation work	-	-
Other services	-	-
Loss on sale of fixed assets	-	-

9 Staff costs and Trustees expenses

Staff costs and Trustees expenses		2021	2020
Salaries	Gross salary	55,230	41,065
Social security costs	Employers national insurance	-	693
Pension costs	Employers pension contributions	9,214	5,458
Other costs	Council tax, water, telephone *(not motor)*	1,732	3,127
Total		66,176	50,343

The average number of employees during the year was	3	2

No employee received emoluments in excess of £60,000 during the year.

The minister has been employed since August 2021 and received remuneration of £10,729.

£nil in total was reimbursed to the Trustees in respect of expenses incurred as Trustees (2020 £nil).

The Church pays pension contributions for its Minister to the Baptist Ministers Pension Trust Limited, which is a final salary defined benefit scheme, which is not contracted out of the State second pension. The scheme is a multi-employer scheme and it is not possible to identify the assets and liabilities of the scheme which are attributable to the church. Therefore, in accordance with FRS102 Section 28, the liability to the scheme is accounted for on the basis of a discounted cashflow of contributions due under the Schedule of Contributions.

Total aggregate remuneration paid to key management personnel during the year was £12,417 (2020 £nil).

10 Tangible Fixed Assets

	Church Premises	Manses	Furniture and fittings	Computers and equipment	Total
Tangible Fixed Assets					
Cost					
01 January 2021	1,360,000	186,624	39,122	10,180	1,595,926
Additions	-	410,000	-	-	-
Disposal	-	(325,000)	-	-	-
Revaluation	-	138,376	-	-	-
31 December 2021	1,360,000	410,000	39,122	10,180	1,595,926
Depreciation					
01 January 2021	-	-	14,382	10,180	24,562
Charge for the year	-	-	2,474	-	2,474
On disposals	-	-	-	-	-
31 December 2021	-	-	16,856	10,180	27,036
Net book value					
1 January 2021	1,360,000	186,624	24,740	-	1,571,364
31 December 2021	1,360,000	410,000	22,266	-	1,792,266

All the fixed assets are used for direct charitable purposes.

11 Debtors

	2021	2020
Debtors		
Accrued income	1,597	26,552
Prepayment and other debtors	-	-
31 December	1,597	26,552

12 Bank and cash balances

	2021	2020
Bank and cash balances		
The total amounts held with each bank should be shown separately e.g.		
Barclays Bank plc	218,187	245,269
COIF	29,106	29,102
HSBC	428	428
Cash Floats	-	-
Total	247,721	274,799

13 Creditors: amounts falling due within one year

	2021	2020
Creditors: amounts falling due within one year		
Accruals	4,700	-
Total	4,700	-

14 Restricted Funds

	01 January 2021	Incoming Resources	Resources expended	Gains and loses	Transfers	31 Dec 2021
Restricted Funds						
Building Fund	178,323	4,122	3,074	-	(10,000)	166,326
Manse Fund	-	44,216	-	-	(44,216)	-
Other	2,454	50	-	-	-	2,505
Total	180,777	48,388	3,074	-	(54,216)	168,832

The Building Fund was established in the year for the anticipated move to larger premises following growth within the church.

The Manse Fund was established in 2021 for the purchase of a new manse. All funds raised within this were transferred to the unrestricted fund at the end of 2021.

	Fixed Asset	Investment	Current Asset	Total
Restricted Funds				
Building Fund	-	-	166,326	166,326
Other	-	-	2,505	2,505
Total	-	-	168,832	168,832

15 Designated Funds

	01 January 2021	Incoming Resources	Resources expended	Gains and loses	Transfers	31 Dec 2021
Designated Funds						
Mission Fund	-	-	-	-	-	-
Monday Fellowship	-	-	-	-	-	-
Publicity Fund	-	-	-	-	-	-
Totals	-	-	-	-	-	-

16 Analysis of net assets

	Fixed Asset	Investment	Current Asset	Total
Analysis of net assets				
Restricted Funds per note 14	-	-	168,832	168,832
Designated Funds per note 15	-	-	-	-
Unrestricted Funds	1,792,266	-	75,783	1,868,050
Totals	1,792,266	-	244,617	2,036,882

17 Pensions

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

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

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

The Minister(s) [and some members of the church staff] is / are eligible to join the Scheme.

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

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

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

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

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

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

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

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

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

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The movement in the provision is set out in the table below.

Balance sheet liability at year start	39,427	39,427
Minus deficiency contributions paid	(4,229)	(3,177)
Interest cost (recognised in SoFA)	90	644
Remaining change to balance sheet liability* (recognised in SoFA)	(635)	(12,320)
Balance sheet liability at year end	19,800	24,574

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

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

	31 Dec 2021	31 Dec 2020	31 Dec 2019
Discount rate	2.0%	0.4%	1.7%
Future increases to Minimum Pensionable Income	4.1%	3.0%	3.2%

18 Related Charities

The custodian Trustee of the church is the Baptist Union Corporation Limited which is charity number 249635, and which is controlled by the Baptist Union Council. The church is also a member of the Baptist Union of Great Britain, and the (state) Baptist Association.

There were no transactions between the church and its related charities during the year.

OAKHAM BAPTIST CHURCH

England & Wales - Charity number 1130173

Accounts

Annual Report 2020

Oakham Baptist Church | Melton Road | Oakham | Rutland | LE15 6AY

Charity Number 1130173

www.oakhambaptist.org.uk

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INTRODUCTION

The Annual Church Members Meeting will be held **in June 2021** remotely via Zoom. This is later than usual due to restrictions placed on the Church's ability to meet due to COVID 19.

The Meeting is open to all who worship at OBC, not just Church Members, and is an opportunity for us all to:

- thank God for His many blessings to us all.
- rejoice in all that God has done in us, through us and for us throughout the year.
- show our appreciation to all those who have served in the many different ministries.
- ask the Leadership any questions.
- learn more about the plans we believe God has for us in the year(s) ahead.
- pray for the future of OBC and the on-going ministries.

Our Annual Report is an overview of the activities of Oakham Baptist Church during 2020 which we hope will give you an idea of all that happened during the year. If you would like more information about any aspect of the Church's life, then please speak to the Church Secretary.

Those Church Members present will be asked to formally adopt the Financial Report & Accounts.

At the Church Members' Meeting held on 9th December 2020, Neil Kirk was re-reelected as Trustee, Tim Allen, Lorraine Harper, Joy Steele and Andrew Gilbert were elected as Trustees Andrew Gilbert was elected as Treasurer. Val George continued as Church Secretary until 31st December 2020 at which point Joy Steele took over as Church Secretary. Julie Leefe stood down as Elder and Trustee at the end of September 2020 and Jake Wells stood down as trustee in September 2020.



LEADERSHIP TEAM | TRUSTEES

The Leadership Team earnestly seek and welcome the Holy Spirit to guide and inspire us in all that we do, trying to live our lives in accordance with God's Word, praying for wisdom, discernment and vision so that we do only "what we see the Father doing", striving to be wise stewards of all God's provision to us and endeavouring to avoid wasting time, energy and resources on fruitless pursuits. We desire a church that welcomes all comers, reaches out to the lost, cares for those in need and disciples all, so that every person is valued as an individual and grows towards maturity and an ever-closer walk with God.

As Church Trustees we undertake the legal and financial business of the church, ensuring that the relevant Health & Safety Requirements and Child Protection and Safeguarding Requirements are met. We take responsibility for the upkeep of the church building and manse, insurance, household management and other needs as they arise.

Church Members Meetings are generally held at least once a quarter, although during 2020, Covid restrictions have meant that only two CMM have taken place.

The "Church Charity Trustees" are the members of the Leadership Team who have been formally appointed by Church Members and during 2020 comprised:

Julie Leefe (Elected as Elder for five year term from 26th April 2017, stepped down September 2020))

Val George (Secretary) (Elected for second three-year from1st Jan 2018))

Neil Kirk (Treasurer) (Elected for first three-year from 26th April 2017)

Jake Wells (Trustee) (Resigned 21st September 2020)

Merv Bamber (Trustee) (Elected for first three-year term from 10th July 2019)

The Property Trustees are East Midland Baptist Trust Company Ltd, Baptist House, 129 Broadway, Didcot, Oxfordshire, OX11 8XD. Our Bankers are Barclays Bank, High Street, Oakham, and our Independent Examiner is Fiona Birchall.

REPORT OF THE TRUSTEES

In 2020, the wider leadership team comprised of the following Members:

Rhoda Gibson (Children's Work)

Andrew Gilbert (shadowing the treasurer before taking over) from 1st May.

Tim Allen (Redevelopment)

Lorraine Harper (Prayer)

The Eldership comprised of the following Trustee:

Julie Leefe (to 13th September 2020)

Rhoda Gibson was appointed to the role of Youth and Children's Worker from the beginning of January 2020. This is a full time role. Ebenezer Kang'ombe continues as Systems Administrator following the introduction of Church Suite. Four new members joined the Church during 2020 and no members resigned their membership. One member, (Gwen Fordham), died during the year so that as at 31st December 2020 there were one hundred and twenty members. Membership is reviewed periodically.

Multiple services, which began on 7th May 2017, continued until March 23rd, 2020 with both services attracting sufficient numbers to be viable. The first service is from 9.00 am to 10.15 am followed by a period of half an hour during which refreshments are served, before the second service begins at 10.45 am, giving people at both services the chance to meet.

However, in March 2020, due to the Covid Pandemic we stopped meeting in the Building as instructed by Government Guidelines. Immediately, the leadership team started providing online, recorded services which have continued throughout 2020. Live, Zoom church services were added to these, initially monthly but, by the end of the year these were alternating with the pre-recorded services. Every attempt was made to provide devises to those without them so that they could participate in the church services.

The Redevelopment Team effectively suspended operations during 2020 due to the pandemic, as it would not have been possible to make progress on building or development options in the circumstances





SUNDAYS

Our main Church Celebration is held every Sunday at 9.00 am and 10.45 am when the Church Family meet to worship God. (This became one online service at 10.30am once we were unable to meet in the church building). The style is informal and contemporary and is the place where the majority of the preaching and teaching of the church takes place. The music groups use a number of different instruments to provide a wide range of worship songs from traditional to modern. Up-to-date technology enables the use of CDs, DVDs, etc. when appropriate. Holy Communion is celebrated on the first Sunday of the month and from time to time all age worship takes place. All these continued via online services and different ways of worship were explored using Covid Safe meetings, or remote recordings.

On the first Sunday evening of the month at 6.00 pm the Church Family join together for Sunday Night @ Six to worship and pray in an informal setting. The aim is to create space for God to move as the Holy Spirit is invited to come and minister without limits. This continued online from April 2020 onwards.

WORSHIP

Wendy Allen continued the coordination of the worship team throughout 2020.Three teams of musicians and singers have served the church throughout the year and, in addition, music videos have been used to supplement the recordings that the music group have produced.

WELCOME TEAM

We presently have a team of 12 people, which serves over the two Sunday services, meaning that each person is on duty just once a month. Our ministry is to make everyone feel welcome in our fellowship – this is especially important, not only for our church members to feel welcome, but particularly for visitors who have come to worship with us. This team has not been needed in it's usual role during lock down but we have had new members joining the congregation online.

YOUTH AND CHILDREN'S WORKER REPORT

Rhoda started her role as the new Children's and Youth worker in January 2020. The first 3 months included getting to know the helpers and the procedures in place. She was just starting to get the new procedures in place when Lockdown started. This meant all the Children and Youth meetings were moved to Zoom which also included events such as a Light party in October and the Easter party in April. We meet once a week on Zoom where the children also get an opportunity to catch up with one another.

Her role includes organising safeguarding courses and keeping them up to date, organising, planning and delivering Sunday morning meetings, visiting Schools and Colleges in Rutland, recruiting new helpers safely and supporting them too. As we look to post Covid her role will also include organising Youth alpha as a regular event, starting a Mentoring programme so the Children and Youth are supported in their everyday life and various community events including, Messy Church, a Youth Friday night meeting and Holiday clubs. Rhoda Gibson.

SCHOOLS OUTREACH

- Gillian Hester continued the leadership of the team doing schools outreach in 2020, but this was reduced to just a few visits in the first quarter of the year due to Covid restrictions. The team comprises of David Clark, Yve Want occasionally, Maureen Lyall occasionally, and John and Margaret Donald.
- Only one assembly was taken in Langham C of E Primary School, one in Catmose Primary School and two in Edith Weston Academy.
- See Gillian or check out the OtB website for more information. https://www.biblesociety.org.uk/get-involved/open-the-book/

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CHILDREN & YOUTH

SUNDAY MORNING GROUPS:

ADVENTURE (Ages 0-4 years)

DISCOVER (Reception - Year 2)

EXPLORE (Year 3 - Year 6)

CONNECT (Year 6 -Year 9)

ENCOUNTER (Year 10 - Year 13)

SAFEGUARDING

Janet Elmore and Janet Evans

The Safeguarding Policies for both the Children, and the Adults at Risk, continued to be implemented during 2020.

The team consists of Janet Elmore and Janet Evans. Janet Elmore has taken on the role of designated contact for vulnerable adults. The trustee overseeing Safeguarding is Val George.

There were no reported incidents during 2020.

There were no major changes to the policies during 2020, although they were consistently reviewed.

Janet Elmore continued to ensure that an up-to-date DBS check was undertaken for everyone for whom it was required, and she will continue in this role. At the present time, no-one working with Adults at Risk requires a DBS check, as the Church does not undertake any Regulated Activities.

Both policies are available to view on the Church website and can be found under “Resources” and under “Policies”.

LIFEGROUPS

We are very blessed at OBC to have no less than ten Life Groups, encompassing almost 100 members of the congregation. It has been a difficult year for everyone, and the Life Group leaders have done a superb job in caring for the members of their Life Groups – meeting on Zoom/Skype, meeting up in smaller groups (socially distanced, of course), and caring in many practical ways for those who are in need.

Life Groups are a key factor in the discipleship of the church, and we would encourage anyone not presently engaged in a Life Group to seriously consider joining one, not just for discipleship but to form those friendships which are so essential to us all. Just speak to Kate or myself, Peter Mancey, and we will be delighted to help you find the right group for you.

We have kept in weekly touch with the Life Group leaders during this time, mostly by phone, to see how they are in order to bring encouragement and to see if there are any prayer needs for the group itself. Post covid restrictions, we hope to resume meeting with the Life Group leaders on a more regular basis for encouragement, training and prayer.

Peter and Kate Mancey

PRAYER and spiritual growth

Prayer is one of the main ways that we develop our personal relationship with God - growing spiritually - and the principal means of passing on God's blessings and goodness to others in ministry and intercession.

There are so many prayer opportunities for us:

- Sunday mornings at 8:15 am
- Tuesday mornings at 7:30 am
- Small groups
- Sunday Night@6 - monthly meetings
- Sunday morning services
- Prayer ministry on Sunday mornings
- 40 days of Prayer during Lent
- Ministry team dealing with prayer for an individual on a series of occasions.
- Churches Together ecumenical meetings every Thursday at midday at All Saints
- Prayer chain (Church Suite email)
- Prayer walks (occasional)
- Prayer room (occasional)
- Newsletter
- Facebook group
- Thy Kingdom Come (Pentecost)
- National Prayer Weekend (September)

The prayer ministry team have obviously been unable to meet in homes with any of the church family needing prayer. However, Kate and Peter Mancey have been praying for those in need over the phone and by setting up Zoom calls for more in-depth ministry, both with individuals and a number of couples. We have seen God touch lives in wonderful ways bringing restoration and healing, to the praise of His name.

Peter and Kate Mancey

In addition, two online prayer meetings began, led by Bryan Steele, in March 2020 as a response to the Covid Pandemic. These have continued at 10,00 on a Wednesday morning and Sunday evening at 19.00 throughout the year and have had a consistent group of people praying every week.

We have seen, over the year, considerable growth in our awareness of the presence of God; freedom in worship; the welcoming of the Holy Spirit into our monthly Sunday night @ six services. We are seeing this freedom more and more in the Sunday morning services as well, as we are able to flow between worship and prayer.

In 2020, we encouraged the sharing of prophetic words during Sunday morning services. This will be facilitated by a "duty elder" on the front row who will "weigh" any words that are brought to decide whether they are shared in the service or on a later occasion. The change to online services has made this spontaneous response to what The Holy Spirit is saying more difficult but not impossible. Sunday night@6 and the prayer meetings are both places where there is an opportunity to seek and respond to what The Spirit is saying.

PRAYER CHAIN

The OBC Prayer Chain exists as a vehicle for bringing traumatic, emergency situations that have a direct bearing on OBC families straight to God in urgent arrow prayers.

Thanks to Church Suite, if you are on the Church Address data, you can join the 54 people who are already part of this valuable link, providing that we have your email address.

To become part of this ministry, please contact John Donald 01572 755 230, 07596 118 036, john.donald3@btopenworld.com

To request a prayer please contact the elders.

We thank God for the many answers to prayer, and the many people carried by Him in difficult and trying times, through the Prayer chain.

REACHING OUT TO THE COMMUNITY

This took place through a variety of ways:

REACHwomen

SANCTUARY

TIDDLERS – toddler and baby group

EXERCISE CLASSES

PAINTING FOR PLEASURE

OBCinerma

LEGO CLUB – Let's Go Build!

ALPHA

MEN OF GOD

Many of these activities have had to stop due to the Pandemic. REACH women have had some online meetings, Painting For Pleasure met in a Covid Safe way during some months of the year and care of the more vulnerable and elderly members of the Sanctuary was undertaken by volunteers who shopped and collected prescriptions for them as well as keeping in touch by phone or doorstep visits when they were allowed. An Alpha course was run on Zoom very successfully in the autumn with participants

from a variety of backgrounds. The majority of participants chose to carry on meeting into the new year. Men of God have had prayer breakfast meetings firstly in the church and then with speakers via Zoom because of the Covid restrictions.

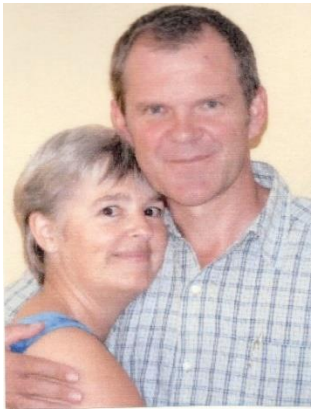
HOME AND OVERSEAS MISSIONARY CONTACTS

We continue to support UK and overseas work both prayerfully & financially and aim to 'tithe' as a minimum from the offerings OBC receives. We primarily support UK mission work through the Baptist local Home Mission arrangements, and overseas via BMS with whom we have longstanding partners John & Sue Wilson. We also give to the work of Salt Malawi. We continue to support the work of a variety of other missions and ministries such as Food Bank, Open Doors and cover the costs of a local CAP Debt Counsellor (David Clark) from 2018.

Our BMS Missionary Partners
John and Sue Wilson



Salt Malawi
Julian and Caroline Lott



The Trustees declare that they have approved the Trustees report above.

Signed on behalf of the Charity's Trustees:



NEIL KIRK

Chair

22/4/21



JOY STEELE

Secretary

22/4/21

OAKHAM BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2020

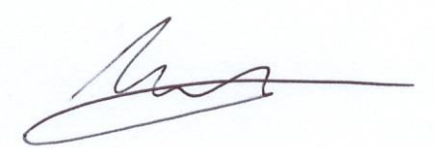
	Note	Unrestricted	Restricted	Total 2020	Total 2019
		£	£	£	£
Income and endowments from					
Donations and legacies	2	134,804	9,704	144,508	149,889
Investment income	3	134	455	589	565
Charitable activities		1,509	-	1,509	4,264
Total income		136,447	10,159	146,606	154,718
Expenditure					
Charitable Activities	4	86,205	3,100	89,305	112,079
Support Costs	5	11,433	-	11,433	18,039
Total Expenditure	6	97,638	3,100	100,738	130,118
Net income / (expenditure) before Gains and losses on investments		38,809	7,059	45,868	24,600
Net gains/ (losses) on Investments		-	-	-	-
Net Income / (Expenditure) for the year	8	38,809	7,059	45,868	24,600
Reconciliation of Funds:					
Total Funds brought forward		1,653,130	173,717	1,826,847	1,802,247
Total Funds carried forward		1,691,939	180,776	1,872,715	1,826,847

OAKHAM BAPTIST CHURCH

BALANCE SHEET 31 DECEMBER 2020

	Notes	2020		2019	
		£	£	£	£
Fixed Assets					
Tangible Fixed Assets	10		1,571,364		1,574,113
			1,571,364		1,574,113
Current Assets					
Debtors	11	26,522		26,434	
Bank and Cash	12	274,799		226,300	
		301,351		252,734	
Current Liabilities					
Creditors: amounts falling due within one year	13	-		-	
Net Current Assets					
Total assets less current liabilities			301,351		252,734
Net Assets			301,351		252,734
Total net assets or liabilities	16		1,872,715		1,826,847
Charity Funds					
Restricted	14	180,776		173,717	
Designated	15	-		-	
Unrestricted		1,691,939		1,653,130	
Total unrestricted funds					
Total Charity Funds			1,872,715		1,826,847

The notes on pages 3-11 form an integral part of these accounts. These accounts were approved by the Trustees on 8 March 2021 and signed on their behalf by:





A Andrew Gilbert (Treasurer)

B Joy Steele (Secretary)

OAKHAM BAPTIST CHURCH

NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2020

1 ACCOUNTING POLICIES

a Basis of preparation

The accounts are prepared in accordance with the, Charities Statement of Recommended Practice (Charities SORP 2015), FRS102 and with the Charities Act 2011

Oakham Baptist church is a registered charity, no. 1130173 and meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognized at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

b Income recognition

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

c Donations

Donations are accounted for gross when received. Fixed asset gifts in kind are recognized when receivable and are included at fair value.

d Legacies

Legacies are accounted for at the earlier of the Estate accounts being finalised and notified and the legacy being received.

e Investment Income

Investment income is included in the accounts in the year in which it is receivable.

f Expenditure recognition

All expenditure is accounted for on an accruals basis. Expenditure is recognized where there is a legal or constructive obligation to make payments to third parties, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

g Costs of raising funds

The Church does not make formal appeals for funds, and expenditure on these items is therefore not material.

h Grants payable

The Church makes grants to other organisations whose charitable objects complement its work. They are accounted for when the recipient has been notified of the grant and payment is unconditional.

i Support costs

Support costs are those that assist the work of the church but do not directly represent charitable activities and include office costs and governance cost. Where support costs cannot be directly attributed to particular headings they have been allocated to the cost of raising funds and expenditure on charitable activities on a basis consistent with the use of resources. This represents direct expenditure on the governance of the church. Most of the management is carried out without charge by volunteers. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost to the volunteers for their service.

j Fixed Assets

Tangible fixed assets are capitalised if they can be used for more than one year and cost at least £1,000. They are initially recognised at cost, or for donated assets, at a reasonable estimate of their value on receipt.

There is no reliable information available for the cost of the church premises and so on first time adoption of FRS102, the insurance value used previously was adopted as deemed cost.

k Depreciation

Depreciation is provided on all fixed assets, other than freehold land, to write off the cost on a straight-line basis over their expected useful life, at the following rates:

Freehold land	Nil
Buildings	Nil
Furniture and fittings	10%
Computers and equipment	33%

l Investment Assets

Investments are initially stated at cost. Subsequently they are measured at fair value with changes recognized in the Statement of Financial Activities if the shares are publicly traded or their fair value can otherwise be measured reliably. All other investment assets are shown at cost less impairment.

m Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

n Employee benefits

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as an expense when they are due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in an independently administered fund.

Prior to 2012 pension provision was made through multi-employer defined benefit pension plans. Where it is not possible for the charity to obtain sufficient information to enable it to account for a plan as a defined benefit plan, it accounts for the plan as a defined contribution plan.

Where the plan is in deficit and where the charity has agreed, with the plan, to participate in a deficit funding arrangement, the charity recognises a liability for this obligation. The amount recognised is the net present value of the contributions payable under the agreement that relate to the deficit. This amount is expensed in the Statement of Financial Activities. The unwinding of the discount is recognised as a finance cost.

2 Donations and Legacies

	Unrestricted	Restricted	2020	2019
Donations and Legacies				
Offerings	109,746	8,210	117,956	123,455
Tax refunds	25,058	1,494	26,552	26,434
Grants received	-	-	-	-
Legacies	-	-	-	-
Total	134,804	9,704	144,508	149,889

3 Investment Income

	Unrestricted	Restricted	2020	2019
Investment Income				
Bank interest	134	455	589	169
Income from other investments	-	-	-	397
Total	134	455	589	565

4 Charitable Activities

	Unrestricted	Restricted	2020	2019
Charitable Activities				
Ministry	54,598	-	54,598	71,646
Mission	19,871	3,100	22,971	20,355
Establishment	11,736	-	11,736	20,078
Total	86,205	3,100	89,305	112,079

5 Support costs

	Unrestricted	Restricted	2020	2019
Support costs				
Finance	-	-	-	-
IT	1,856	-	1,856	615
Office costs	6,828	-	6,828	10,153
Governance costs:				
Independent Examinations costs	-	-	-	-
Legal costs	-	-	-	-
Meeting costs	-	-	-	-
Depreciation	2,749	-	2,749	7,271
Total	11,433	-	11,433	18,039

6 Expenditure

Expenditure	Unrestricted	Restricted	2020	2019
Ministry	54,598	-	54,598	71,646
Mission Note 7	19,871	3,100	22,971	20,355
Establishment / Other	23,169	-	23,169	38,117
Total	97,638	3,100	100,738	130,118

7 Grants payable

Grants payable	Unrestricted	Restricted	2020	2019
BUGB Home Mission	4,800	-	4,800	4,823
BMS World Mission	4,800	-	4,800	4,800
Salt Malawi	3,600	-	3,600	3,600
Balance	6,671	3,100	9,771	7,132
Total	19,871	3,100	22,971	20,355

8 Net income for the year

Net income for the year	2020	2019
	45,868	24,600
Net income for the year is stated after charging/(crediting)		
Auditors/independent examiners' remuneration:		
Audit/independent examination	-	-
Taxation work	-	-
Other services	-	-
Loss on sale of fixed assets	-	-

9 Staff costs and Trustees expenses

Staff costs and Trustees expenses		2020	2019
Salaries	Gross salary	41,065	53,572
Social security costs	Employers national insurance	693	1,996
Pension costs	Employers pension contributions	5,458	9,431
Other costs	Council tax, water, telephone *(not motor)*	3,127	5,948
Total		50,343	70,947

The average number of employees during the year was	2	3

No employee received emoluments in excess of £60,000 during the year.

There has been no minister this year and received remuneration of £nil.

£nil in total was reimbursed to the Trustees in respect of expenses incurred as Trustees (2019 £nil).

The Church pays pension contributions for its Minister to the Baptist Ministers Pension Trust Limited, which is a final salary defined benefit scheme, which is not contracted out of the State second pension. The scheme is a multi-employer scheme and it is not possible to identify the assets and liabilities of the scheme which are attributable to the church. Therefore, in accordance with FRS102 Section 28, the liability to the scheme is accounted for on the basis of a discounted cashflow of contributions due under the Schedule of Contributions.

Total aggregate remuneration paid to key management personnel during the year was £nil (2019 £37,714*).*

10 Tangible Fixed Assets

	Church Premises	Manses	Furniture and fittings	Computers and equipment	Total
Tangible Fixed Assets					
Cost					
01 January 2020	1,360,000	186,624	39,122	10,180	1,595,926
Additions	-	-	-	-	-
Disposal	-	-	-	-	-
Revaluation	-	-	-	-	-
31 December 2020	1,360,000	186,624	39,122	10,180	1,595,926
Depreciation					
01 January 2020	-	-	11,633	10,180	21,813
Charge for the year	-	-	2,749	-	2,749
On disposals	-	-	-	-	-
31 December 2020	-	-	14,382	10,180	24,562
Net book value					
1 January 2020	1,360,000	186,624	27,489	-	1,574,113
31 December 2020	1,360,000	186,624	24,740	-	1,571,364

All the fixed assets are used for direct charitable purposes.

11 Debtors

	2020	2019
Debtors		
Accrued income	26,552	26,434
Prepayment and other debtors	-	-
31 December	26,552	26,434

12 Bank and cash balances

	2020	2019
Bank and cash balances		
The total amounts held with each bank should be shown separately e.g.		
Barclays Bank plc	245,269	196,773
COIF	29,102	29,099
HSBC	428	428
Cash Floats	-	-
Total	274,799	226,300

13 Creditors: amounts falling due within one year

	2020	2019
Creditors: amounts falling due within one year		
Accruals	-	-
Total	-	-

14 Restricted Funds

	01 January 2020	Incoming Resources	Resources expended	Gains and loses	Transfers	31 Dec 2020
Restricted Funds						
Building Fund	171,163	9,940	3,000	-	-	178,323
Other	2,554	-	100	-	-	2,454
Total	173,717	9,940	3,100	-	-	180,777

The Building Fund was established in the year for the anticipated move to larger premises following growth within the church.

	Fixed Asset	Investment	Current Asset	Total
Restricted Funds				
Building Fund	-	-	178,323	178,323
Other	-	-	2,454	2,454
Total	-	-	180,777	180,777

15 Designated Funds

	01 January 2020	Incoming Resources	Resources expended	Gains and loses	Transfers	31 Dec 2020
Designated Funds						
Mission Fund	-	-	-	-	-	-
Monday Fellowship	-	-	-	-	-	-
Publicity Fund	-	-	-	-	-	-
Totals	-	-	-	-	-	-

16 Analysis of net assets

	Fixed Asset	Investment	Current Asset	Total
Analysis of net assets				
Restricted Funds per note 14	-	-	180,777	180,777
Designated Funds per note 15	-	-	-	-
Unrestricted Funds	1,571,364	-	120,574	1,691,938
Totals	1,571,364	-	301,351	1,872,715

17 Pensions

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

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

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

The Minister(s) [and some members of the church staff] is / are eligible to join the Scheme.

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

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

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

The valuation of the DB Plan revealed a deficit of assets compared with the value of liabilities of £18 million (equivalent to a past service funding level of 94%). The Church and the other employers supporting the DB Plan are collectively responsible for funding this deficit.The key 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 (RPI)	3.20
Assumed investment returns	
- Pre-retirement	2.95
- Post retirement	1.70
Deferred pension increases	
- Pre-April 2009	3.20
- Post-April 2009	2.50
Pension increases	
- Main Scheme Pension	2.70

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

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

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

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

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The movement in the provision is set out in the table below.

	2020 £	**2019 £**
Balance sheet liability at year start	39,427	41,979
Minus deficiency contributions paid	(3,177)	(4,066)
Interest cost (recognised in SoFA)	644	959
Remaining change to balance sheet liability* (recognised in SoFA)	(12,320)	555
Balance sheet liability at year end	24,574	39,427

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

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

	31 Dec 2020	31 Dec 2019	31 Dec 2018
Discount rate	0.4%	1.7%	2.5%
Future increases to Minimum Pensionable Income	3.0%	3.2%	3.5%

18 Related Charities

The custodian Trustee of the church is the Baptist Union Corporation Limited which is charity number 249635, and which is controlled by the Baptist Union Council. The church is also a member of the Baptist Union of Great Britain, and the (state) Baptist Association.

There were no transactions between the church and its related charities during the year.

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of (Charity Name): OAKHAM BAPTIST CHURCH

On accounts for the year ended: 31ST DECEMBER 2020 | **Charity no (if any)**: 1130173

Set out on pages (remember to include the page numbers of additional sheets):

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

Independent examiner's statement

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. *Delete [ ] if not applicable.*

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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.

** Please delete the words in the brackets if they do not apply.*

Signed: F Birchall **Date:** 20/03/2021

Name: FIONA BIRCHALL

Relevant professional qualification(s) or body N/A.

(if any):	
Address:	

Section B Disclosure

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

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