



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charlton Kings Baptist Church Cheltenham

No (if any)

Receipts and payments accounts

CC16a

For the period
from

Period start date
01/01/2020

To

Period end date
31/12/2020

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Offerings/donations	165,099	-	-	165,099	47,533
Special Giving	425	8,908	-	9,333	15,846
Conferences	13,190	-	-	13,190	9,742
Rental income	27,711	-	-	27,711	37,653
Income tax refund	42,455	-	-	42,455	9,779
Furlough scheme	11,419	-	-	11,419	-
COVID grants	14,488	-	-	14,488	-
Kings Coffee House	47,065	-	-	47,065	73,220
Interest	25	-	-	25	43
Sundry	2,169	-	-	2,169	73,839
Sub total (Gross income for AR)	324,046	8,908	-	332,954	267,655
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	324,046	8,908	-	332,954	267,655
A3 Payments					
Ministerial	30,235	-	-	30,235	29,273
Pulpit supplies	310	-	-	310	60
Youth work	27,245	-	-	27,245	25,815
Utilities	4,987	-	-	4,987	7,483
Special Giving	9,040	-	-	9,040	9,044
Equipment	751	-	-	751	1,516
Conferences	14,258	-	-	14,258	10,251
Grants utilised	160	-	-	160	-
Office	2,715	-	-	2,715	4,299
Repairs and building	26,943	-	-	26,943	5,608
Kings Coffee House	57,504	8,908	-	66,412	78,150
Insurance & pension	8,959	-	-	8,959	70,636
Cleaning & supplies	7,573	-	-	7,573	6,614
Sundry	5,355	-	-	5,355	9,881
Sub total	196,035	8,908	-	204,943	258,630
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	196,035	8,908	-	204,943	258,630
Net of receipts/(payments)	128,011	-	-	128,011	9,025
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	40,352	-	-	40,352	-
Cash funds this year end	168,363	-	-	168,363	9,025

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash at Bank	168,363	-	-
		-	-	-
		-	-	-
	Total cash funds	168,363	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details			
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
		Barbara Rainbow	21/10/2021	



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Charlton Kings Baptist Church Cheltenham

**On accounts for the year
ended**

31 December 2020

**Charity no
(if any)**

1131551

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 31/12/2020.

**Responsibilities and
basis of report**

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

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

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (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:

Date:

21-10-2021

Name:

Nicholas J Bishop

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

FCCA
ACA

Address:

Pitt Godden & Taylor LLP

Unit 3, Ambrose House, Meteor Court, Barnett Way,

Barnwood, Gloucester GL4 3GG

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.

Nothing additional to disclose.



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day 01	Month 01	Year 2020		Day 31	Month 12	Year 2020

Section A Reference and administration details

Charity name Charlton Kings Baptist Church Cheltenham

Other names charity is known by

Registered charity number (if any) 1131551

Charity's principal address 38 Church Street

Charlton Kings

Cheltenham

Postcode

GL53 8AR

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	L.M. Theedom	Deacon	Appointed 18/04/2021	
2	B. Rainbow	Deacon		
3	Rev. S. Woodley	Deacon		
4	P.R. Adams	Deacon	Appointed 08/03/2020	
5	K.J.A. Davies	Deacon		
6	R. Woodley	Deacon		
7	I.P. Chad	Deacon		
8	P.M. Adams	Deacon		
9	G. Wyatt	Deacon	Resigned 27/08/2020	
10	J. Hewakodikarage	Deacon		
11	A. Yeneralski	Deacon		
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution adopted 12 May 2009
How the charity is constituted (eg. trust, association, company)	Unincorporated Charity
Trustee selection methods (eg. appointed by, elected by)	Appointed at a members meeting

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

--

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

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.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

2020 started so well. Paul Adams was baptised on the 26th January and a number of other people had expressed their desire to make their commitment to Jesus. A provisional date was suggested for the middle of May.

Graham Morgan was accepted into membership on 5th January.

Richard Opio had arrived from Uganda and was making a great impact in Balcarras School, CK Youth Club and our own group for young people, Fusion.

Then in March we found ourselves in a world-wide pandemic, Covid-19.

Church services were closed down, King's Coffee House was closed along with all of our church groups and everyone was advised to stay at home. Life literally changed overnight.

For some it was a time of stepping off the wheel and having time to recalibrate but for others it became very stressful. Parents had to home school their children as well as work from home and for many seniors it became a time of great isolation.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the #cy3 should undertake.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

Church

In the early part of the year we had speakers from Home for Good and Tearfund.

The CK service for Christian Unity was held at CKBC on 19th January.

In March CKBC hosted the Women's World Day of Prayer.

During August we had two visiting speakers Nigel Scotland and Tim Welch. We also heard sermons from Kieron while I helped out at Leckhampton Baptist Church as they were without a minister.

Over the course of the year, we listened to sermon series on: Jesus Last Prayer, The Book of Jonah, The Aaronic Blessing, But God! and Psalm 51. The bible study for Jan on was "Jesus The Game Changer and Kieron hosted The Chosen season 1 series in the church lounge.

We were looking forward to our annual trip to Spring Harvest and a church weekend away at Hillhouse and were greatly disappointed when they both had to be cancelled due to covid.

When the pandemic hit in March CKBC found itself in a dilemma as we did not have the technology in place to either stream or record our services for you tube but due to a very creative thinking leadership team, we decided to move our services on line to CKBC Radio as well as record them for our website.

It was a dramatic change to move from visual to using our ears but the freshness of it was very powerful for those who tuned in. It required a great deal of work every week to put the service together and I am very grateful to Richard W, Kieron and Ian for taking on this time-consuming task.

All of our prayer meetings, leadership meetings, children/youth groups and other business meetings had to move online to zoom. It wasn't and still isn't the same but better than nothing.

In July we were allowed to once again offer church services face to face. These services were still recorded for both radio and the website as many were still wary of the virus and chose to stay safe. The Christmas Carol service was also recorded for online transmission by Kieron with many of our members taking part. On Christmas Day we celebrated together in the sanctuary.

I would like to record my thanks to our covid officers Pam and Paul who have made sure that all our covid procedures and risk assessments were in place and that everyone who uses our building and attends our services were kept as safe as possible.

Pastoral

At the beginning of the pandemic cards were sent out to our members and others known to us. I was often amazed at how the cards arrived through someone's door at exactly the right time.

In July we set up a coffee morning with Friends of CK in the Carey hall for seniors who had been shielding. Initially it was very popular but as people got more confident many started to use King's for their get

together.

At Christmas we had a banner printed with the Aaronic blessing on for the front of the church and we posted and hand delivered 1000 cards to bless people.

Over the year I presided over four funerals, two of which were mothers of two of our members. It was very sad that families were not able to say their final goodbyes in the way they would have liked.

Outreach

A ukulele concert on the 14th March raised £400 for charity.

We were a drop off point for Teams 4 U who miraculously collected over 8000 boxes. CKBC donated Christmas gifts to:

- Cheltenham foodbank
- The Salvation Army
- Kids Club Kampala
- Kolkata
- Open Doors

Building Update

In October we were given the wonderful news that we were going to receive a financial gift of £250,000. Later we also discovered that we could claim gift aid on the full amount. This was very timely as the ceiling in King's had fallen in 3 times. Please read my full buildings report on the poor state of the flat.

Over the first lockdown we carried out the following work on our buildings:

- Carey hall was painted and the floor treated
- Prayer room was updated
- The sanctuary was thoroughly cleaned and carpets shampooed and treated
- Disabled toilet was updated
- King's windows and the front church windows repaired and made safe
- CCTV installed

On receipt of the gift aid we have refurbished the church office and carried out a full refurb on the flat making everything safe and to current health and safety standards.

King's Coffee House

January to March saw the coffee shop thriving as never before. Staff were busier than they had ever been but the pandemic changed all that.

As required by law King's closed on March 23rd and reopened for a time from July to November. During the time it was closed Simon and Graham carried out a full refurb.

We received a government grant of £10,000 and this helped to sustain the business.

In July the government offered a scheme "Eat Out to Help Out" and many people supported us but when the second lockdown came into force it was clear that without people being able to meet and sit in the business was not viable. As building work was being carried out on the flat it made sense to stay closed.

Thank you to Simon and Graham for all the building work carried out.

Personal

As I have said before 2020 started on a high and for me personally the year looked like it was going to be final year at CKBC. I had a sabbatical planned for the summer and was due to retire in December. All of that changed and in June I was asked by the church if I would consider staying on for a further three years. It wasn't a difficult decision to make. CKBC has been our church family for 25 years. I can't even begin to imagine starting life somewhere else so we will continue this journey together for a little while longer.

One of the things that helped me to make that decision was that over the first lockdown the Holy Spirit had started to open up to me mysteries in the Hebrew languages. I was filled with excitement and felt that God had given me something to bring that was fresh. Without the everyday busyness to distract me I found rest and peace and security in the Bible and the secrets it holds. Since then, I have started to learn a little Hebrew and also go a bit deeper into the roots of our faith.

During the early part of 2020 I attended the Baptist ministers conference in Devon which was very refreshing but sadly all other plans for a retreat and a possible trip to Israel had to be cancelled.

On a more practical note, I have continued to meet online with the other Baptist ministers in Cheltenham and also with our regional team. I also joined a parish council committee looking at issues in our community. On Remembrance Day I represented CKBC at the CK memorial service.

All that we have experienced over 2020 has been unprecedented. We have been challenged at many levels but I am convinced that the church will come back stronger. I have been so grateful to have a strong leadership team around me and support from my family. The church family has looked after each other in a beautiful way and we have been greatly blessed in many ways. As we face another year of uncertainty, we can rest assured that we will face it together in Christ Jesus. Only HE can keep us in perfect peace, hope, joy and love.

Thank you all for your love and support. I feel privileged to be your minister.

May the LORD bless you and keep you;
The LORD make His face shine on you and be gracious to you;
The LORD turn His face toward you and give you peace.
Love in Christ
Sue

Section E Financial review

Brief statement of the charity's policy on reserves

It is the policy of the church that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the church's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

Details of any funds materially in deficit

N/A

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Barbara Rainbow	
Position (eg Secretary, Chair, etc)	Treasurer	
Date	21-10-2021	