

Oadby Baptist Church

Statutory Information

Registered Address

OADBY BAPTIST CHURCH
LEICESTER ROAD
OADBY
LEICESTER
LE2 5BD

Charity Registration Number 1132009

Trustees

<u>Name</u>	<u>Date appointed / resigned</u>
Rev Tom Cox	August 2017
Mark Jones ACMA (Treasurer)	March 2011 / reappointed March 2021
Paul Neville (Secretary)	March 2019 / reappointed March 2021
Christine Swan	September 2021
William Device	September 2021
Paula Jones	September 2021
Everton Osbourne	March 2019
Jill Chapman	March 2020
Nesam Navin	March 2020
Kim Latif	March 2017/resigned March 2021
Theo Lambourne	Reappointed March 2018 /resigned September 2021
Jo Spain	March 2018/resigned September 2021
Martin Jones	March 2013 / resigned March 2020
Phil Adams	March 2017/resigned March 2020

Property Trustees

The Baptist Union Corporation Limited
Baptist House
129 Broadway
Didcot
Oxfordshire OX11 8RT

Bankers

HSBC

Independent Examiner - Dipesh Patel ACA

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Trustee report

Annual Report for 2020

The trustees present their Annual Report and financial statements for 2020

Charitable Object

The Charity is governed by an Approved Governing Document which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

The Church occupies premises which are held by the Baptist Union Corporation Ltd, on Trusts which are entirely compatible with the above object.

Organisational Structure and Decision making processes

Oadby Baptist Church welcomes anyone who wants to meet together to worship, pray, explore their faith, and encourage each other to live their lives in close relationship with God. Members of the church are accepted in accordance with the Constitution.

The Church Members' Meeting normally takes place five times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the Membership appoints up to six Trustees (plus Church Officers; Church Secretary. Admin Secretary and Treasurer), who together with the Minister (who is also appointed by the Membership), and collectively known as the Leadership Team, are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity. All Members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective. During 2020 and 2021 whilst COVID 19 restrictions have been in place the Church's Members Meetings have taken place online with all motions ratified in person at the first face to face meeting in September 2021.

Relevant matters may be submitted to the Church Meeting by the Trustees for guidance, or may be raised by Members in Church Meetings for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church Meetings by appropriate majorities, the church seeks to work by consensus wherever possible.

Objectives and Activities

In order to achieve the principal objective which is set out above, the church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed, and to bring people into a closer relationship with Him as living Lord.

During 2020 the majority of the Church's activities took place using online platforms such as Teams and Zoom. Following the relaxation of lockdown and social distancing restrictions in July 2021 the majority of activities are now returning to a face to face basis. The Church has throughout the lockdown and pandemic continued to operate effectively in preaching God's word as well as supporting its members, attendees and the local community. The Church acknowledges the assistance from its members in being able to run its activities online.

Central to the work and witness of the church is the provision of regular public services of Christian worship. During 2020 the majority of the Church's Sunday morning worship services at 10.30am took place online via Teams with a follow-on social coffee opportunity for members and friends to meet up. The Church's children's and youth activities also took place online during the year and this was key to being able to support our younger people during this difficult period.

The Church ensured its website www.oadbybaptist.church contained full details of all online events as well as range of resources for children and young people at different times of the year. The church seeks to be a friendly and welcoming community and anybody is free to attend any of its activities whether on line or face to face.

The church runs a series of house groups for the growth of faith and discipleship in the homes of some members, and further details of these can be obtained from the church office on request, or at Sunday worship services. These house groups continued through the lockdown using online platforms.

Youth work is a core part of the church's work in the local community. The church has successful Boys' and Girls' Brigade Companies. On Sundays there is also all-age appropriate provision in the morning for children and young people from reception to school year 13. Toddlers and their parents or carers are welcome to attend 'Bulrushes,' our weekly stay-and-play toddler group, which meets every Thursday morning during term-time. Our Youth Leader runs a weekly house group for teenagers as well as supporting a range of activities in local schools. Our Youth Leader also, subject to COVID19 restrictions, usually arranges for our young people to have the opportunity to attend a Christian youth camp in the summer.

The church's Fairtrade café, 'The Sanctuary,' closed during the lockdown and is reopening as a weekly Coffee, Cake and Chat Session in October 2021.

The Church's Tuesday Fellowship group which provides an opportunity for the older members of the church and community to meet together met during the lockdown via Zoom but has now restarted face to face meetings and has seen an increase in numbers.

The church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted. All our adult volunteers undertake a disclosure (criminal records) check and are trained to provide a safe and caring environment for all children.

Achievements and Performance

The church does not measure the success of its programmes only in numbers of members or attendees, but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure and whilst total Church Membership remains relative static at around 100, we are trying to create a wider number of connections in the local community which are not always measured in terms of membership.

The church's main Sunday morning online services have been well attended during the lockdown with in person attendance now starting to gain momentum from September 2021. The church's youth organisations – Boys' Brigade and Girls' Brigade – have continued to operate, meeting online during the lockdown period. The Boys' Brigade has been particularly successful in increasing its membership during the lockdown period. The church's Youth Leader has continued to run a weekly youth house group for young people. The group undertake a variety of activities including bible studies.

The church aims to play a positive part in the life of the community of Oadby. This is achieved through the use of its premises for non-church-related activities such as a line dancing class, Slimming World meetings as well as by its Members serving the community in activities not formally linked to the church, for example working with local charities such as Street Pastors, Helping Hands and acting as school governors and local councilors.

The church is active in supporting local, national and overseas charities. The church's largest charitable donations are made to the Baptist Missionary Society (BMS) and the Baptist Union Home Mission Fund. In addition, each quarter a £400 donation is made to a charity chosen by the Mission and Social Action team. A total of £11,982 was donated via the church accounts, with further funds being donated directly by individuals to charities.

Financial Review

The church continues to raise the majority of the funds it needs to carry on its activities from within its own Membership and congregation.

The principal costs of the Church are employment related costs. These costs relate to the stipend of its Minister, Revd. Tom Cox, its Youth Leader's salary (from August 2019) and the costs of the church administrator role (retired June 2020).

The church expresses its part in the life of the wider Church by making donations to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose. Charities who received donations in 2020 included Home for Good, Operation Agri, Helping Hands and Kennedy House.

The maintenance of the church building and the manse are two areas which frequently result in major items of expenditure. Church maintenance expenditure in 2020 was focused on the replacement of the central heating boiler in the Oasis Centre. In addition the Church had a Quinquennial inspection completed which is expected to result in additional maintenance projects being required in 2021. The Manse also required work during 2021 with repairs required to its flat roof section following a winter storm. Plans were also started in 2020 for a redevelopment of the church garden with a major revamp completed in the summer of 2021.

The church is heavily dependent on its Membership working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives.

The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

In 2020 the Church's revenue reduced as a result of not being able to have Sunday morning cash collections, as well as reductions in rental income from room bookings. Some of this reduction has been offset by members and attendees increasing their giving via standing orders. The Church has also incurred additional costs in producing its online services and other online resources which have been produced using support from a local IT company – Black Owl. The reduction in revenue and increase in costs has been partially offset by lower running costs such as gas and electricity due to the church premises being unavailable for use. Whilst COVID 19 has had a short term impact on the Church's revenues it is not expected to have a material long term impact.

Investment policy

The Trustees, having regard for the liquidity requirements of the Church and to the reserves policy, have kept all available funds in either a bank current account or an interest bearing deposit account with instant access to all funds at any time.

Reserves policy

The Trustees have established a Reserves Policy, and are satisfied that they have sufficient reserves at the Balance Sheet date (31 December 2020), together with ongoing income anticipated, to enable the church to function effectively in the coming year.

The reserves policy states that the charity aims to have sufficient unrestricted funds available to cover at least 3 months of operations. Any expenditure that would reduce the reserves below this level, even temporarily, is subject to agreement from the Trustees together with an agreed plan to address any deficit. Total bank balances at 31 December 2020 were £71,849 (Dec 19: £62,005).

Plans for the future

The Church has in 2021 restarted its activities on a face to face basis with all the necessary risk assessments developed and being implemented. In all our activities we are ensuring that government guidelines and best practice are followed and we are generally taking a cautious approach to any large gatherings of people with for example, less chairs set out in the sanctuary on Sunday mornings allowing more space for individuals as they gain confidence in meeting socially face to face again. Should meeting restrictions be reintroduced the Church will once again return to using online platforms to deliver its services and enable other activities to continue to take place. Whilst restrictions have been relaxed and face to face meetings and services will become the norm, the Church will also continue to provide services online. Online services are now seen as a normal part of the way in which Churches deliver its message to its congregation and community.

The Church's administrator retired in June 2020 after 18 years in the role. The role of administrator has changed over time and the church expects to create a revised job description, which will encompass a more 'outward facing/welcoming' role in the future with an appointment expected by the end of 2021.

With the restart of a full programme of children's work the Church is planning to recruit a Children and Family Worker to complement the work undertaken by its Youth Leader. A Children & Family Leader is expected to be appointed by the end of 2021, although the exact scope of this role in terms of it being a part-time or full time job will be dependent on the applicants.

Statement of risks

The trustees confirm that they have given consideration to the major risks to which the charity is exposed and that systems have been designed and established to mitigate those risks.

Trustee's responsibilities for the financial statements

Charity law requires the trustees of the charity to prepare statements of account for each financial year which give a true and fair view of the state of affairs of the charity and of its incoming resources and application of resources for that period. In preparing those financial statements, the trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- Prepare the financial statements in accordance with the methods and principles set out in the Statement of Recommended Practice Accounting and Reporting by Charities and to state whether or not the accounts have been prepared in accordance with that statement and applicable accounting standards
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which are sufficient to show and explain the charity's transactions and to disclose with reasonable accuracy at any time the financial position of the charity, and to enable them to ensure that any statements of account comply with the requirements of the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the trustees

Revd. Tom Cox
October 2021

Mr Mark Jones (Treasurer)

INDEPENDENT EXAMINERS REPORT

TO THE TRUSTEES OF OADBY BAPTIST CHURCH

I report on the accounts for the year ended 31 December 2020, which are set out on pages 8 to 14.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities 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 general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the 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:

- (a) 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 Charities Act;
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
- (b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Dipesh Patel ACA

Dated:....12/10/2021

Statement of Financial Activities For The Year Ended 31 December 2020

	Unrestricted funds	Designated funds	Restricted funds	2020 Total funds	2019 Total funds
Income and endowments from:					
Regular giving, Donations and legacies	105,026	1,250		106,276	103,601
Income from charitable activities	6,010	400		6,410	10,650
Investment and rental income	1,196			1,196	6,369
Total income	112,232	1,650	—	113,882	120,621
Expenditure on:					
Maintenance & premises costs (inc. depreciation)	18,186	0		18,186	29,794
Employment and administration costs	60,727	1,250		61,977	54,553
Charitable donations	11,295	687		11,982	14,214
Other activities	6,993	0		6,993	18,484
Total expenditure	97,201	1,937	—	99,138	117,045
Net income / (expenditure) resources before transfer	15,031	-287	—	14,744	3,577
Transfers					
Gross transfers between funds - in	—	—	—	—	—
Gross transfers between funds - out	—	—	—	—	—
Other recognised gains / losses					
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
Net movement in funds	15,031	-287	—	14,744	3,577
Total funds brought forward	1,706,087	287	25,000	1,731,374	1,727,797
Total funds carried forward	1,721,118	0	25,000	1,746,118	1,731,374

Balance Sheet as at 31 December

	Description	2020	2019
Fixed assets			
	The Church building	1,504,564	1,504,564
	The Manse	180,000	180,000
	Total Fixed assets	1,684,564	1,684,564
Current assets			
	HSBC community account	8,408	3,225
	HSBC money manager account	44,083	39,487
	BU deposit account	19,358	19,293
	Boys Brigade bank account	5,447	5,183
	Tuesday Fellowship bank account	468	468
	Girls Brigade bank account	3,247	2,232
	Accounts Receivable	4,698	4,746
	Total Current assets	85,709	74,634
Liabilities			
	pension deficit	22,709	26,707
	Accounts Payable	1,450	1,117
	Total Liabilities	24,159	27,824
	Net Asset surplus(deficit)	1,746,114	1,731,374
Reserves			
	Excess / (deficit) to date	14,740	3,577
	Starting balances	1,731,374	1,727,797
	Total Reserves	1,746,114	1,731,374
	Represented by funds		
	Unrestricted	1,721,114	1,706,087
	Designated	0	287
	Restricted	25,000	25,000
	Total	1,746,114	1,731,374

Analysis of income and expenditure

Donations and legacies

The Church receives regular weekly/monthly donations from its members, some of which can be gift aided. The Church also received a grant during the year from Oadby Education Trust which helped support the Church's youth work activity. Charitable donations relate to money collected for charitable causes. Sundry collections includes bequests and donations made to the Church. As a result of COVID 19 restrictions Sunday morning services did not take place in person for most of 2020 resulting in the reduction in Sunday morning cash collections. This reduction in 2020 was more than offset by attendees increasing their giving via electronic payments.

	<u>Unrestricted</u>	<u>Designated</u>	<u>2020</u>	<u>2019</u>
Regular giving	78,863		78,863	65,780
Sunday morning cash collection	4,333		4,333	13,211
Sundry collections	3,446		3,446	2,088
Gift aid recovered	16,747		16,747	18,279
Grants received		1,250	1,250	2,150
Charitable donations	1,633		1,633	2,092
Total	105,022	1,250	106,272	103,601

Income from charitable activities

Within the Church there are a number of different organisations which generate income through subscriptions, donations and activities. The majority of this income is related to our Boys' Brigade and Girls' Brigade organisations and is spent on activities for young people. All organizations and groups were impacted by COVID 19 operating restrictions resulting in lower income.

	<u>Unrestricted</u>	<u>Designated</u>	<u>2020</u>	<u>2019</u>
Youth camp income	983		983	626
Youth organisation income	4,636		4,636	6,958
Bulrushes income	291		291	954
The Sanctuary Café			-	310
Home mission income	100		100	100
Tues Fellowship	—		—	890
BMS Birthday	-	400	400	810
Total	6,010	400	6,410	10,650

Investment and Rental income

The church receives interest income on its HSBC and Baptist Union bank accounts. The Church lets out its Hall for use by individuals and groups. COVID 19 restrictions meant that most of these bookings were cancelled for 2020 resulting in lower rental income.

	<u>Unrestricted</u>	<u>Designated</u>	<u>2020</u>	<u>2019</u>
Interest received	95		95	235
Letting Church Hall	1,101		1,101	6,134
Total	1,196		1,196	6,369

Maintenance and premises costs

The cleaning cost reflects the costs of using a professional cleaning company to clean the Church on weekly basis. As part of the Ministerial contract the Church pays all the utility and Council tax bills relating to the Manse. Maintenance costs in 2020 were significantly lower as the 2019 costs included the replacement of all the church guttering. The Manse maintenance costs in 2020 reflected repairs to the roof following storm damage. All the Church's office equipment is now fully depreciated. Cleaning costs reduced as the church building was closed for most of the year due to Covid 19. The Church continued to maintain its utility bill payments in 2020 in line with supplier's charges, ensuring that the individual accounts were neither significantly in debit or credit.

	<u>Unrestricted</u>	<u>Designated</u>	<u>2020</u>	<u>2019</u>
Insurance	2,793		2,793	2,731
Cleaning	2,151		2,151	4,258
Heating, light and water	5,170		5,170	5,263
Maintenance - church	3,009		3,009	11,154
Maintenance - manse	2,500		2,500	3,764
Light & Heat - Manse	897		897	851
Rates – Manse	1,666		1,666	1,773
Total	18,186		18,186	29,794

Employment and administration costs

The Church employed 3 individuals – a full time minister, an office administrator (retired June 20) and from September 2019 a Youth Leader (in prior periods the Church's youth leader was employed by the Reality Youth Charity). None of the Trustees, other than the Minister received any remuneration during the year. Administration costs include the cost of the Church's leased photocopier, church web site, subscriptions and licence fees. These costs increased in 2020 as result of increased external support costs being incurred in live streaming the Sunday morning services.

The pension payments reflect movements in the calculation of the future deficit payments expected to be made by the Church to the Baptist Union Pension Fund.

	<u>Unrestricted</u>	<u>Designated</u>	<u>2020</u>	<u>2019</u>
Minister salary	22,838		22,838	22,787
Administration costs – salary	2,637		2,637	5,707
Pension Payments	5,984		5,984	-1,160
Administration costs – photocopier, web site, licence fees	9,655		9,655	6,891
Training	296		296	796
Youth leader costs	19,317	1,250	20,567	19,532
Total	60,727	1,250	61,977	54,553

Charitable donations

The Church makes a number of charitable donations each year. The two largest donations are made to BMS and the Baptist Home Mission fund. The church makes a quarterly donation of £400 to individual charities chosen by the Church members. Other charitable donations reduced due to Covid 19 restricting the Church's activities in 2020.

	<u>Unrestricted</u>	<u>Designated</u>	<u>2020</u>	<u>2019</u>
Other charitable donations	295	332	627	3,304
BMS	5,100		5,100	4,200
Home Mission	4,300		4,300	4,300
Quarterly Focus	1,600		1,600	1,600
BMS Birthday	0	355	355	810
Total	11,295	687	11,982	14,214

Other activities

Costs significantly reduced as a result of Covid 19 operating restrictions.

	<u>Unrestricted</u>	<u>Designated</u>	<u>2020</u>	<u>2019</u>
Tuesday Fellowship	—	—	-	798
Youth work and youth camp	5,922	—	5,922	12,329
The Sanctuary Cafe	—	—	-	1,069
Worship costs	697	—	697	2,124
Kitchen equip and maintenance	149	—	149	2,033
Other costs	225	—	225	131
Total	6,993		6,993	18,484

Debtors

At 31 December 2020 the Church had debtors relating to gift aid due from HMRC and other payments related to future youth events.

	<u>2020</u>	<u>2019</u>
HMRC Gift aid	4,068	4,244
Other	630	502
Accounts Receivable	4,698	4,746

Creditors

At 31 December 2020 the Church was awaiting invoices and was expecting to make payments in respect of PAYE and employee pension contributions. All creditors have been paid at the date of signing these accounts.

	<u>2020</u>	<u>2019</u>
Accounts payable	1,450	1,117

Fund movement by type

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
Designated						
Designated	0	1,650	1,650			0
Kennedy House						
Designated	287		287			0
Youth worker						
Restricted	25,000					25,000
General fund						
General	1,706,087	112,228	97,201			1,721,114
Grand total	1,731,374	113,878	99,138			1,746,114

The Church maintains a policy of keeping at least 3 months expenditure in reserve in an instant access bank account. As from 1 September 2019 the Church has employed directly its own youth leader and has established a separate reserve which will maintain a balance of £25,000 to cover the salary and expenses of the Youth Leader for at least 12 months.

Kennedy House is a local charitable cause which a number of Church members support.

Statement of assets and liabilities

	2020	2019
The Manse		
General fund (Unrestricted)	180,000	180,000
The Church building		
General fund (Unrestricted)	1,504,564	1,504,564

The valuation of the Church Building and the Manse are subject to market fluctuations. The Church building has been valued for insurance purposes at a higher value but the Church believe the valuations included in the accounts are appropriate (albeit prudent).

The Church's fixture and fittings have all been fully depreciated. The Church believe this is a prudent position.

Pension Scheme Liabilities

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

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. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a 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. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 was conducted by a professionally qualified Actuary. At the valuation date the deficit in the scheme had reduced to £18m. The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit.

Under the Schedule of Contributions, the church makes a monthly payment in respect of the DB scheme deficit, currently £325.04 which will increase in line with increases in Minimum Pensionable Income. The Schedule of Contributions foresees these contributions continuing until June 2026. The pension scheme liability shown in the Statement of Assets and liabilities is calculated as the current rate per month multiplied by the number of months remaining in the current Schedule of Contributions (with an allowance for inflation), which amounted to £22,709 at 31 December 2020.

The Church has been advised that the estimated cost for the church to buyout their Pension Scheme liabilities at 31 December 2020 was £72,900 (2019: £74,100).

During 2020 total payments made by the Church to the Baptist pension fund totaled £5,984 (2019: £9,633).