

# Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	1st	Jan	2020		31st	Dec	2020

## Section A Reference and administration details

**Charity name** Kidlington Baptist Church

**Other names charity is known by**

**Registered charity number (if any)** 1132164

**Charity's principal address** High Street

Kidlington

Oxfordshire

**Postcode**

**OX5 2DS**

### 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	Rev P Durrant	Minister and Chair		Special Church Members' Meeting
2	Mr C Robins	Treasurer		Church Members' Meeting
3	Mrs J Nobbs	Secretary		Church Members' Meeting
4	Mr D Evans	Trustee		Church Members' Meeting
5	Mrs M Franks	Trustee		Church Members' Meeting
6	Miss C Tunbridge	Trustee		Church Members' Meeting
7	Mrs A Bowler	Trustee		Church Members' Meeting
8	Mr J Chisnall	Trustee	Until 20/09/20	Church Members' Meeting
9	Mr C Talas	Trustee	Until 20/09/20	Church Members' Meeting
10	Mrs L Weir	Trustee		Church Members' Meeting
11	Mr M Wilton	Trustee		Church Members' Meeting
12	Mr G Lloyd	Trustee		Church Members' Meeting
13	Mr G Guy	Trustee		Church Members' Meeting
14	Mr Tony Bray	Trustee	From 20/09/20	Church Members' Meeting
15	Mrs Ruth Newton	Trustee	From 20/09/20	Church Members' Meeting

### 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
Independent Examiner	Mr Ian Parkinson	

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

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## Section B Structure, governance and management

### Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution of Kidlington Baptist Church 28th July 2009
How the charity is constituted (eg. trust, association, company)	Charitable Unincorporated Association
Trustee selection methods (eg. appointed by, elected by)	Elected for a renewable three-year term of office by the Church Members' Meeting. With the exception of the Minister, a Trustee is only allowed to serve for a maximum of six years but may be re-elected after a minimum gap of one year.

### 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.

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## 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 UK 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)**

The Trustees have had regard to the guidance issued by the Charity Commission on public benefit and the advancement of religion for public benefit. Accordingly the church activities may include, but are not restricted to:

- regular public worship, prayer, Bible study, preaching and teaching;
- Baptism as defined in the Baptist Union’s Declaration of Principle;
- the Communion of the Lord’s Supper, normally observed at least once a month;
- evangelism and mission, locally, regionally, nationally and internationally;
- the teaching encouragement, welcome and inclusion of young people;
- nurture and growth of Christian disciples;
- education and training for Christian and community service;
- giving and encouraging pastoral care;
- supporting and encouraging charitable social action in the UK and abroad;
- encouraging relationships with and supporting Baptists and other Christians.

**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.

The church is indebted to the large number of members who carry out an extensive programme of duties in support of the ministry of the church. Without the aid of these volunteers the church could not fulfil its activities or meet its objectives.

**Summary of the main achievements of the charity during the year**

The church, in fulfilling our purposes as a charity, has sought to deliver the objectives that are for the public good. The task of being a Christian Church has been fulfilled through regular, open worship sessions to which the public are always invited. Baptisms and Communion have been celebrated, the ongoing work with children and young people has continued in what is clearly a multi-ethnic congregation and community. In no way are these efforts confined to the already believing community.

For the first three months of 2020 the church continued its established activities which benefitted the community:

We offered our premises to the wider community and were used by over twenty-five different groups with no direct church link. Our support of and for the homeless continued through regular donations of food to a local agency. Similarly, our participation in the North Oxfordshire Food Bank continued through volunteers as well as regular donations and the use of our premises weekly. This latter involvement illustrated the partnerships we work in with other churches and the wider community. Our youth worker not only runs clubs in our premises but linked with the local secondary school. Our Oasis Café, continued into the spring and our “Little Fishes” toddler group, which had a distinctively Christian atmosphere and deliberately opened to the wider community, was thriving.

From mid-March, and as a consequence of the arrival of Covid, the church followed national guidelines and closed the premises. Regular activities were suspended or switched to use online platforms. Thanks to the skill of some of the members, the church services were livestreamed from the first week of lockdown, and zoom was used to connect for meetings.

The Covid regulations allowed the Food Bank to continue, and they experienced an increased need in the local community,. The church was able to accommodate the additional workload by allowing more space for food storage and distribution.

A dedicated email address was advertised for people to request help, or give offers of help, for those who were isolated, shielding or in any form of need..

The church continued with its envisioning process, a time to reflect on how the church can have more of an impact on the community and the wider world. Feedback was welcomed from all, to highlight particular areas of need within the community which the church would be able to address. In July the church agreed to a five-year vision in which they would focus on three specific areas which would impact the local community: 1. Evangelism: Sowing God's Word (sharing God's love with those who live alongside us). 2. Social action: Sharing God's Peace (with the exploration of setting up a community café or hub). 3. Ecology: Safeguarding God's Creation (working with others towards a greener Kidlington and safeguard the planet).

In difficult and unprecedented times, feed-back from the community suggests that without the existence of the Church the wider community would be severely lacking in both resources and community spirit.

## Section E

## Financial review

### Brief statement of the charity's policy on reserves

Our policy is reviewed regularly; the current policy is to maintain a General Reserve equal to at least 15% of overall general expenditure. For the Financial Year ending 31 December 2020, the church had slightly higher reserves than usual. This was intentional, as a means of managing the uncertainty going in to 2021 in the face of Covid.

### Details of any funds materially in deficit

There are no funds materially in deficit.

### 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.

The Charity's principal source of funding is the regular giving of the members through offerings. This remained stable through the year, despite Covid.

## Section F

## Other optional information

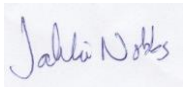

Only one Trustee, namely the Minister, is in receipt of emoluments, including pension contributions, in total amounting to £35,913. In addition, housing owned wholly by the Church is provided for the fulfilment of his duties.

## 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)	Jacqueline Mary Nobbs	Clare Katherine Tunbridge
Position (eg Secretary, Chair, etc)	Secretary	Treasurer

Date 11 October 2020



## **Kidlington Baptist Church**

UK Registered Charity number 1132164

### **Financial Statements For the year ended 31 December 2020**

# Kidlington Baptist Church

## Income and expenditure account for the year ended 31 December 2020

	year to 31 Dec 2020 General Funds £	year to 31 Dec 2020 Designated Funds £	year to 31 Dec 2020 Restricted Fund £	year to 31 Dec 2020 Restricted Capital Fund £	year to 31 Dec 2020 Total Funds £	year to 31 Dec 2019 Total Funds £
<b>Income:</b>						
Offerings	105,471		0		105,471	105,844
Inland Revenue tax claim	22,752		63		22,815	24,545
Interest	76				76	67
Lettings	7,854				7,854	21,686
Other	2,510	417	3,039		5,966	29,273
<b>Total Income</b>	<b>138,662</b>	<b>417</b>	<b>3,101</b>	<b>0</b>	<b>142,181</b>	<b>181,415</b>
<b>Expenditure:</b>						
Employment costs	76,723				76,723	62,845
Minister	561				561	2,708
Manse	5,209				5,209	24,255
Youth Work	1,920				1,920	5,286
Lettings	11,609				11,609	20,674
Administration	1,917				1,917	3,081
Church Premises	9,775				9,775	5,768
General expenses	3,525				3,525	5,457
Activities, Outreach and grants	1,265	1,099	1,947		4,310	7,304
Home Mission Fund	7,050				7,050	6,892
Baptist Missionary Society	7,350				7,350	7,191
10% Fund		9,743			9,743	14,448
Church Weekend Away	0				0	16,886
<b>Total Expenditure</b>	<b>126,904</b>	<b>10,842</b>	<b>1,947</b>	<b>0</b>	<b>139,693</b>	<b>182,795</b>
<b>Net of income/(expenditure)</b>	<b>11,758</b>	<b>(10,425)</b>	<b>1,155</b>	<b>0</b>	<b>2,488</b>	<b>(1,380)</b>
<b>Funds at 31 December 2019</b>	<b>37,389</b>	<b>2,392</b>	<b>8,403</b>	<b>691,570</b>	<b>739,754</b>	<b>741,134</b>
Transfers	(13,513)	13,513			0	
<b>Funds at 31 December 2020</b>	<b>35,634</b>	<b>5,481</b>	<b>9,557</b>	<b>691,570</b>	<b>742,242</b>	<b>739,754</b>

**Kidlington Baptist Church**  
**Balance Sheet as at 31 December 2020**

		2020 Total Funds £	2019 Total Funds £
<b>Fixed Tangible Assets</b>	<b>Notes</b> <b>1</b>	<b>691,570</b>	<b>691,570</b>
		<b>691,570</b>	<b>691,570</b>
<b>Current Assets</b>			
Cash at bank and in hand		52,318	46,638
Debtors		903	1,872
<b>Current Liabilities</b>			
Creditors		(2,549)	(326)
<b>Total Current Assets</b>		<b>50,672</b>	<b>48,184</b>
<b>Total Net Assets</b>	<b>2</b>	<b>742,242</b>	<b>739,754</b>
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<b>The funds of the charity</b>			
Unrestricted income funds			
General		35,634	37,389
Designated		5,481	2,392
Restricted income Funds			
Capital asset reserve		691,570	691,570
Capital loans		0	0
Other restricted		9,557	8,403
<b>Total charity funds</b>	<b>2</b>	<b>742,242</b>	<b>739,754</b>

Approved by the Trustees on 10 May 2021 and signed on its behalf by:

**Chris Robins (Treasurer)**



## Notes forming part of the Financial Statements for the year ended 31 December 2020

### 1. Fixed Tangible Assets

	2020 £	2019 £
Church site and buildings	566,570	566,570
Manse	125,000	125,000
<b>Total Long Term Loans</b>	<b>691,570</b>	<b>691,570</b>

The church site and buildings are valued at the cost of refurbishment in 2011.  
The manse is valued at the historic rebuild cost provided by the insurers.

### 2. Analysis of Charitable Funds

	At 1 Jan 2020 £	Incoming Resources £	Transfers £	Outgoing Resources £	At 31 Dec 2020 £
<b>Unrestricted funds</b>					
General funds	37,389	138,662	(13,513)	(126,904)	35,634
Designated funds					
Oasis	264	417	0	0	681
Little Fishes	431	0	0	0	431
10% fund	1,114	0	11,813	(9,743)	3,185
Confidential Fund	583	0	1,700	(1,099)	1,184
Total Designated	2,392	417	13,513	(10,842)	5,481
<b>Total Unrestricted</b>	<b>39,781</b>	<b>139,080</b>	<b>0</b>	<b>(137,746)</b>	<b>41,115</b>
<b>Restricted funds</b>					
Capital Asset Reserve	691,570	0	0	0	691,570
Restricted grants	8,403	3,101	0	(1,947)	9,557
<b>Total Restricted</b>	<b>699,973</b>	<b>3,101</b>	<b>0</b>	<b>(1,947)</b>	<b>701,127</b>
<b>Total funds</b>	<b>739,754</b>	<b>142,181</b>	<b>0</b>	<b>(139,693)</b>	<b>742,242</b>

General funds of £35,634 represent 28.1% or 3.4 months of general expenditure which is above the charity's reserves policy. Deficits are anticipated during reopening after lockdown that will significantly reduce the amount held in reserves.

### 3. Analysis of Charitable Funds continued

Restricted grants can be further analysed as follows:

	At 1 Jan 2020 £	Incoming Resources £	Outgoing Resources £	At 31 Dec 2020 £
Office Air Conditioning	0	500		500
Manse Fund	(38)	38		0
Youth Projects/Soul Survivor	1,339	70		1,409
Worship Group Fund	484			484
Men's Group	91			91
10% reserve	3,999			3,999
BMS	0	80	(80)	0
Spurgeon's Childcare	0	409	(409)	0
Gift Day	888	1,305	(1,335)	858
Homeless Oxon	0	700		700
Asylum Welcome	128		(123)	5
Potters Village/Jenny Green	110			110
Tear Fund/Toilet Twinning	237			237
Embrace Middleeast	30			30
Syrian Refugee project	3			3
Christian Aid	17			17
Nepal (P Ewart)	70			70
Sailors Society	3			3
Josef Kovacs	1,040			1,040
	<b>8,403</b>	<b>3,101</b>	<b>(1,947)</b>	<b>9,557</b>

**4. Kidlington Baptist Church**  
**Year ended 31 December 2020**  
**Detailed expenditure account (unrestricted funds)**

	2020		2019	
	£	£	£	£
<b>Employment Costs</b>				
Minister	39,219		29,270	
Youth Worker	28,875		26,843	
Administrator	9,804		5,622	
Cleaners	2,219		1,109	
Less furlough payments received	(3,395)		0	
		76,723		62,845
<b>Minister</b>				
Retirement and Recruitment costs	0		2,065	
Other minister funds	561		644	
		561		2,708
<b>Manse</b>				
Maintenance	199		10,415	
Council Tax and Water	3,186		3,073	
Heating & Lighting	1,424		976	
Insurance	399		387	
		5,209		14,850
<b>Youth Work</b>				
Youth Activities	1,051		796	
Friday Clubs	870		1,583	
		1,920		2,379
<b>Lettings</b>				
Administrator	4,248		8,026	
Heating & Lighting	1,673		3,152	
Cleaning	1,026		2,268	
Repairs & Maintenance	2,021		3,125	
Insurance	1,076		1,463	
Other	1,565		2,640	
		11,609		20,674
<i>Pre-Covid, two-thirds of Church Premises costs and Administrator's salary were allocated against Lettings; during lockdown this fell to zero; when lettings resumed in the autumn costs were split 50-50.</i>				
<b>Administration</b>				
Fees & Subscriptions	1,471		1,051	
Other	446		2,030	
		1,917		3,081
<b>Church premises</b>				
Heating & Lighting	2,505		1,576	
Cleaning	526		22	
Repairs & Maintenance	3,553		2,415	
Insurance	1,076		1,754	
Other	2,115			
		9,775		5,768
<b>General expenses</b>				
Catering	208		1,247	
Visiting preachers	282		617	
Publicity & Literature	347		69	
Other	2,688		3,334	
		3,525		5,267

4. Detailed expenditure account (cont.)	2020	2019	
	£	£	£
<b>Activities, Outreach and Grants</b>			
Outreach events	235	527	
Junior Church	719	551	
Churches Together in Kidlington	200	300	
Church Weekend Away	0	190	
Library	0	0	
Training	110	1,729	
Other grants	0	0	
		1,265	3,298
<b>Home Mission Fund</b>		7,050	6,892
<b>Baptist Missionary Society</b>		7,350	7,191
<b>Total Unrestricted Expenditure</b>	<b>126,904</b>		<b>134,951</b>
Designated expenditure	10,842		16,027
Weekend Away	0		16,696
Restricted grants	1,947		15,121
<b>Total Restricted and Designated Expenditure</b>	<b>12,788</b>		<b>47,844</b>
<b>Total expenditure</b>	<b>139,693</b>		<b>182,795</b>

#### 5. 10% Fund

A Rocha	125	0	
Bicester Christian Action	100	0	
Christians in Science	500	0	
IFES (Naomi Dawson)	3,000	2,250	
Isabel Powell	105	0	
Jenny Green	840	840	
Jozsef Kovacs	400	0	
Judkins	200	0	
Link to Hope	300	0	
Potters Village	1,400	3,400	
The Porch	500	0	
Verité Sport	1,773	1,773	
Witney New Life Church	500	0	
A&J Persson		500	
Asylum Welcome		500	
BMS (Brown's project)		2,000	
Krickwin Marak		500	
Links International		500	
Medair		500	
Oxford Schools Chaplaincy		500	
Reign Ministries		100	
Sorted Magazine		600	
V Lal (OM Pakistan)		350	
Wall of Answered Prayer		135	
<b>Total 10% Fund</b>	<b>9,743</b>		<b>14,448</b>

## *Pensions note for accounts – for employers participating in BPS only*

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

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

Since January 2012, pension provision has been made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts. In addition, the employer pays a further 4% of Pensionable Income (or 3% if the employer is in the segregated DC section) to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva. Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

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

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

The valuation of the DB Plan revealed a deficit of assets compared with the value of liabilities of £18 million (equivalent to a past service funding level of 94%). As a result of the valuation, in addition to the contributions to the DC Plan set out above, it was agreed that the standard rate of deficiency contributions from churches and other employers involved in the DB Plan will remain at previously agreed levels, increasing each year in line with increases in the Minimum Pensionable Income. The deficiency contributions are broadly based on 12% of Pensionable Income / Minimum Pensionable Income, reflecting each employer's contributions in March 2015. Some employers that were involved in the DB Plan for a short period pay lower contributions. The Trustee and the Council agreed a 50% reduction for all deficiency contributions payable between 1 July 2020 to 31 December 2020.

In addition, the Baptist Union of Great Britain agreed to contribute a lump sum of £0.5m by 31 December 2020. The current Recovery Plan dated 30 September 2020 envisages deficiency contributions continuing until 30 June 2026. The key financial assumptions underlying the valuation were as follows

:

Type of assumption	% pa
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income increases (CPI plus 0.75% pa)	3.20
Assumed investment returns	
- Pre-retirement	2.95
- Post retirement	1.70
Deferred pension increases	
- Pre April 2009	3.20
- Post April 2009	2.50
Pension increases	2.70

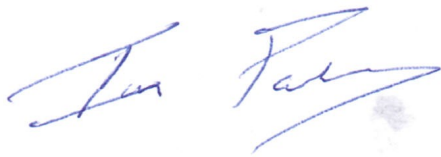
As there is a large number of contributing employers participating in the Scheme, the Church is unable to identify its share of the underlying assets and liabilities of the scheme. Accordingly, due to the nature of the Scheme, the profit and loss charge for the period represents the employer contributions payable. The total pension cost for the Church is £15,102 (2019 £10,949).

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

# **Independent examiners report on Kidlington Baptist Church income statement 31<sup>st</sup> December 2020**

To the members of Kidlington Baptist Church

Following my review of the annual report for the above year, gives a true and fair view of the finances of the organisation



Ian Parkinson

FCA 7967032

Date 14 September 2021