

Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	1st	Jan	2021		31st	Dec	2021

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	Until 19 th May 2021	Church Members' Meeting
3	Mrs J Nobbs	Secretary		Church Members' Meeting
4	Mr D Evans	Trustee	Until 19 th May 2021	Church Members' Meeting
5	Mrs M Franks	Trustee		Church Members' Meeting
6	Miss C Tunbridge	Trustee	Until 19 th May 2021	Church Members' Meeting
7	Miss C Tunbridge	Treasurer	From 19 th May 2021	Church Members' Meeting
7	Mrs A Bowler	Trustee		Church Members' Meeting
8	Mr G Barnett	Trustee	From 19 th May 2021	Church Members' Meeting
9	Mrs A Bodinham	Trustee	From 19 th May 2021	Church Members' Meeting
10	Mrs L Weir	Trustee	Until 19 th May 2021	Church Members' Meeting
11	Mr M Wilton	Trustee		Church Members' Meeting
12	Mr G Lloyd	Trustee	Until 19 th May 2021	Church Members' Meeting
13	Mr G Guy	Trustee		Church Members' Meeting
14	Mr Tony Bray	Trustee		Church Members' Meeting
15	Mrs Ruth Newton	Trustee		Church Members' Meeting
16	Mr J Miller	Trustee	From 19 th May 2021	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. Most recent amendment approved by church members 24 November 2021.
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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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.

The year 2021 started with the country still operating under covid restrictions and regular activities were still suspended or switched to use online platforms. The church services were livestreamed weekly, and zoom was used to connect for meetings. As restrictions eased, smaller ticketed services resumed, with the livestream continuing.

The Covid regulations allowed the Food Bank to continue, and they experienced a continuing and 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 continued to be advertised for people to request help, or give offers of help, for those who were isolated, shielding or in any form of need.

As the year progressed the use of the premises was able to resume as a focus for the community, with some tenants returning to in-person meetings and the church was able to restart or launch new community initiatives.

September saw a major step forward with activities; all the youth groups were back to full capacity and the Little Fishes toddler group restarted after an 18 month pause. Our youth worker was able to run the clubs in our premises and was able to have access to the local secondary school again.

In 2020 the church committed to a five-year vision plan 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).

As a result of this, the Dovecote Café was launched in September 2021, which operates twice a week and focusses on being a safe place where it is 'ok not to be ok'. Its primary focus is to support people who may have mental health needs.

The church also committed to work with other local organisations with regards to their 'ecological footprint'. In May 2021 the church gained the Bronze Eco-Church Award through *A Roche*, and in October was a contributory partner in the Kidlington Eco Festival. The Eco-Church award focuses on worship and teaching, management of church buildings, management of church land, community and global engagement, and lifestyle.

The country has been through difficult and unprecedented times, and feedback 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 2021, the church had higher reserves than usual. This was intentional, as a means of managing the uncertainty going in to 2022 in the face of Covid and also mindful of the rising cost of utilities and inflation..

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.

In the autumn a contactless payment system was successfully introduced for receiving donations, particularly those that are one-off, alongside existing means (cash, cheque, bank transfer).

During the year the charity undertook an agreed change to The Co-operative Bank as main banking provider. This choice by the members was because The Co-operative Bank has clear ethical policies.

Section F

Other optional information

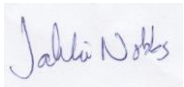

Only one Trustee, namely the Minister, is in receipt of emoluments, including pension contributions, in total amounting to £39,752.27. In addition, housing owned wholly by the Church is provided for the fulfilment of his duties.

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 24 October 2022



Kidlington Baptist Church

UK Registered Charity number 1132164

Financial Statements For the year ended 31 December 2021

Kidlington Baptist Church

Income and expenditure account for the year ended 31 December 2021

	year to 31 Dec 2021 General Funds £	year to 31 Dec 2021 Designated Funds £	year to 31 Dec 2021 Restricted Fund £	year to 31 Dec 2021 Restricted Capital Fund £	year to 31 Dec 2021 Total Funds £	year to 31 Dec 2020 Total Funds £
Income:						
Offerings	109,221				109,221	105,471
Inland Revenue tax claim	26,634		965		27,599	22,815
Furlough			6,185		6,185	0 ¹
Interest	14				14	76
Lettings	4,485				4,485	7,854
Other	266	701	4,117		5,084	5,966
Total Income	140,620	701	11,267	0	152,588	142,181
Expenditure:						
Employment costs	75,289		6,185		81,474	76,723
Minister	801				801	561
Manse	5,084				5,084	5,209
Youth Work	1,185		2,185		3,370	1,920
Lettings	6,034				6,034	11,609
Administration	2,723				2,723	1,917
Church Premises	11,361				11,361	9,775
General expenses	3,348				3,348	3,525
Activities, Outreach and grants	1,633	2,767	4,951		9,351	4,310
Home Mission Fund	7,200				7,200	7,050
Baptist Missionary Society	7,500				7,500	7,350
10% Fund		13,793			13,793	9,743
Other grants	250				250	0
Total Expenditure	122,406	16,560	13,321	0	152,287	139,693
Net of income/(expenditure)	18,214	(15,859)	(2,054)	0	301	2,488
Funds at 31 December 2020	35,634	5,481	9,557	691,570	742,242	739,754
Transfers	(13,968)	13,975	(7)		0	0
Funds at 31 December 2021	39,880	3,597	7,489	691,570	742,543	742,242

¹ For 2020 furlough scheme income was £3,395 but was presented within net Employments Costs. See page 6.

Kidlington Baptist Church
Balance Sheet as at 31 December 2021

		2021 Total Funds £	2020 Total Funds £
Fixed Tangible Assets	Notes		
	1	691,570	691,570
		691,570	691,570
Current Assets			
Cash at bank and in hand		38,374	52,318
Debtors		15,479	903
Current Liabilities			
Creditors		(2,880)	(2,549)
Total Current Assets		50,973	50,672
Total Net Assets	2	742,543	742,242
The funds of the charity			
Unrestricted income funds			
General		39,880	35,634
Designated		3,597	5,481
Restricted income Funds			
Capital asset reserve		691,570	691,570
Other restricted		7,496	9,557
Total charity funds	2	742,543	742,242

Approved by the Trustees on 25 May 2022 and signed on its behalf by:

Clare Tunbridge (Treasurer)

Notes forming part of the Financial Statements for the year ended 31 December 2021

1. Fixed Tangible Assets

	2021 £	2020 £
Church site and buildings	566,570	566,570
Manse	125,000	125,000
Total Fixed Tangible Assets	691,570	691,570

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 2021 £	Incoming Resources £	Transfers £	Outgoing Resources £	At 31 Dec 2021 £
Unrestricted funds					
General funds	35,634	140,620	(13,968)	(122,406)	39,880
Designated funds					
Oasis	681	0	(681)	0	0
Little Fishes	431	42	0	(431)	42
Junior Church for Compassion	0	506	0	(336)	170
Dovecote	0	153	681	0	834
10% fund	3,185	0	12,775	(13,793)	2,167
Confidential Fund	1,184	0	1,200	(2,000)	384
Total Designated	5,481	701	13,975	(16,560)	3,597
Total Unrestricted	41,115	141,321	7	(138,966)	43,477
Restricted funds					
Capital Asset Reserve	691,570	0	0	0	691,570
Restricted grants	9,557	11,267	(7)	(13,321)	7,496
Total Restricted	701,127	11,267	(7)	(13,321)	699,066
Total funds	742,242	152,588	0	(152,287)	742,543

General funds of £39,880 represent 33% or 4.0 months of general expenditure which is above the charity's reserves policy.

3. Analysis of Charitable Funds continued

Restricted grants can be further analysed as follows:

	At 1 Jan 2021 £	Incoming Resources £	Outgoing Resources £	Transfers	At 31 Dec 2021 £
10% reserve	3,999		(770)		3,229
Youth Projects/Soul Survivor	1,409				1,409
Little Fishes	0	625			625
Gift Day – share for Vision enabling	858	500	(851)		507
Office Air Conditioning	500				500
Worship Group Fund	484				484
Homeless Oxon	700	312	(810)		202
Men's Group	91				91
Anniversary - Gatehouse	0	696	(606)		90
Ambulance gardening	0	438	(348)		90
Nepal (P Ewart)	70				70
Marathon Challenge	0	137	(90)		47
Youth weekend away	0	1,853	(1,808)		45
Youth social event	0	409	(377)		32
Embrace Middle East	30				30
Asylum Welcome	5	112	(89)		28
Christian Aid	17				17
Potters Village/Jenny Green	110		(110)		0
Tearfund/Toilet Twinning	237		(237)		0
Syrian Refugee project	3			(3)	0
Sailors Society	4			(4)	0
Josef Kovacs	1,040		(1,040)		0
Furlough funds	0	6,185	(6,185)		0
	9,557	11,267	(13,321)	(7)	7,496

4. Detailed expenditure account (unrestricted funds)

	2021		2020	
	£	£	£	£
Employment Costs²				
Minister	39,753		39,219	
Youth Worker	28,572		28,875	
Administrator	10,050		9,804	
Cleaners	3,099		2,219	
Less furlough payments received	(6,185)		(3,395)	
		75,289		76,723
Minister				
Other minister funds	801		561	
		801		561
Manse				
Maintenance	0		199	
Council Tax and Water	3,298		3,186	
Heating & Lighting	1,366		1,424	
Insurance	420		399	
		5,084		5,209
Youth Work				
Youth Activities	580		1,051	
Friday Clubs	605		870	
		1,185		1,920
Lettings³				
Administrator	4,095		4,248	
Heating & Lighting	288		1,673	
Cleaning	168		1,026	
Repairs & Maintenance	128		2,021	
Insurance	1,078		1,076	
Other	277		1,565	
		6,034		11,609
Administration				
Fees & Subscriptions	1,287		1,471	
Other	1,434		446	
		2,721		1,917
Church premises				
Heating & Lighting	3,053		2,505	
Cleaning	2,486		526	
Repairs & Maintenance	2,255		3,553	
Insurance	1,078		1,076	
Other	2,489		2,115	
		11,361		9,775
General expenses				
Catering	292		208	
Visiting preachers	593		282	
Publicity & Literature	232		347	
Other	2,231		2,688	
		3,348		3,525

² YW apparent reduction in 2021 due to difference in allocation of NI Employers Allowance across roles, compared to 2020.

³ Pre-Covid, 66% 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 in 2020 and 80:20 in 2021 (church premises: lettings). Insurance is split 50:50.

4. Detailed expenditure account (cont.)	2021	2020		
	£	£	£	£
Activities, Outreach and Grants				
Outreach events	307		235	
Junior Church	501		719	
Churches Together in Kidlington	0		200	
Training	825		110	
		1,633		1,265
Home Mission Fund		7,200		7,050
Baptist Missionary Society		7,500		7,350
Other grants		250		0
Total Unrestricted Expenditure		122,406		126,904
Designated expenditure		16,560		10,842
Restricted grants		13,321		1,947
Total Restricted and Designated Expenditure		29,881		12,788
Total expenditure		152,287		139,693

5. 10% Fund

	2021	2020		
	£	£	£	£
A Rocha	125		125	
Christians in Science	500		500	
IFES (Naomi Dawson)	3,000		3,000	
Isabel Powell	420		105	
Jenny Green	560		840	
Józef Kovacs	500		400	
Link to Hope	300		300	
Potters Village	890		1,400	
The Porch	1,100		500	
Verité Sport	1,773		1,773	
Asylum Welcome	1,005		0	
CBM	500		0	
Harding College	500		0	
Mid Wessex Camps	500		0	
Regents Park Covid Hardship funds	500		0	
Renew Wellbeing	500		0	
Tearfund	620		0	
Wycliffe	500		0	
Bicester Christian Action	0		100	
Judkins	0		200	
Witney New Life Church	0		500	
Total 10% Fund		13,793		9,743



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 £12,064 (2020 £15,102).

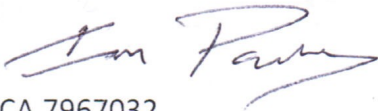
The next actuarial valuation of the DB Plan within the Scheme is due as at 31 December 2022.

Independent examiners report on Kidlington Baptist Church income statement 31st December 2021

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

A handwritten signature in blue ink, appearing to read 'Ian Parkinson', written over the printed name and FCA number.

FCA 7967032

Date 20 October 2022