

WALLINGFORD BAPTIST CHURCH

England & Wales · Charity number 1132946

Details

Status Registered

Legal form Previously excepted

Registered 2009-11-24

Register [View on the Charity Commission register](#)

Contact

Address Wallingford Baptist Church
Thames Street
Wallingford
OX10 0BH

Phone 01491839904

Email info@wallingfordbaptist.co.uk

Website www.wallingfordbaptist.co.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: RELIGIOUS ACTIVITIES

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£149,152	£153,808	-	-
2023-12-31	£148,567	£144,582	-	-
2022-12-31	£134,746	£137,881	-	-
2021-12-31	£120,722	£115,355	-	-
2020-12-31	£134,806	£133,362	-	-

Trustees

Name	Role	Appointed
Graham F Atkins Mr		2024-03-24
Hilary Jane Mackintosh		2022-11-20
Jonathan Michael Harris		2025-03-23
Judith Mary Payne		2019-11-25
MRS GALE PARLETT		2015-03-23
Rachel Tole		2025-11-23
Rev SIMON HUDSON		2011-06-21

WALLINGFORD BAPTIST CHURCH

England & Wales - Charity number 1132946

Accounts



WALLINGFORD
BAPTIST CHURCH

Annual Report and Accounts

For the year ended 31 December 2024

Registered Address

Thames Street, Wallingford, OX10 0BH

Charity Registration Number: 1132946

Trustees

The Revd Simon Hudson [Minister]
Mr David Bright [Treasurer]
Mrs Judith Payne [Secretary]
Mrs Gale Parlett
Mrs Hilary Mackintosh
Mrs Carol Rhodes
Mr Graham Atkins (from March 2024)

Property Trustees

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

Bankers

CAF Bank, 25 Kings Hill Ave, Kings Hill, West Malling ME19 4JQ

Independent Examiner

Peter Willers

Website: www.wallingfordbaptist.co.uk

Annual Report for 2024

The trustees present their Annual Report and financial statements of the charity for the year ended 31 December 2024.

Charitable Object

The Charity is governed by its Constitution (approved in July 2009 and amended in July 2022) 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

Members of the Church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ or, following other modes of induction into the Christian faith, to renew their commitment by their public profession of faith in Jesus Christ.

The members met together on six occasions during the year and have responsibility for the overall policy of the Church. In accordance with the Constitution, the members appoint Trustees, who together with the Ministers 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.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance or may be raised by members in Church meeting 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.

The Trustees are legally responsible for the overall management of Wallingford Baptist Church.

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.

Central to the work and witness of the Church is the provision of regular public services of Christian worship. These services take place each Sunday at 10.30am and have also been available on Zoom. During the year there has been a children's and youth programme during the morning services. The Church seeks to be a friendly and welcoming community, and anybody is free to attend any of these services.

The Church runs a series of Life Groups for the growth of faith and discipleship both at the Church and in the homes of some members, and further details of these can be obtained from the Trustees, or at the Sunday services of worship. We also have Micro Church groups of 3-6 people who meet regularly to pray and support one another in their faith.

The Church is responsible for a Toddler Group which meets in the Church premises on Tuesday mornings during term time, with the purpose of assisting the community and demonstrating the love of Jesus Christ. This attracts a good number of parents and carers with their young children.

The Church has established the Thames Street Living Room that usually meets during the daytime every Monday on the Church Premises with the purpose of supporting the community and demonstrating the love of Jesus Christ. During the time that it is open, tea, coffee and cakes are served together with light lunches. During the winter months this has been identified as a "warm space" for the community.

One Alpha course has been run this year.

The Church runs various events and activities for Children and Young People and for those of retirement age.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service and our Safeguarding Policy.

The Trustees are aware of the Charity Commission guidance on public benefit and are satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

Achievements and Performance

The Church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure, but believe that 2024, was another positive year in the life of the Church and that it will be able to pursue its mission purposes in 2025 with renewed enthusiasm.

The Revd Simon Hudson continued to serve as the pastor, encouraging the Church Members to commit themselves to their faith, and to their service within the community. Under his leadership the Trustees continued to review various aspects of the Church's life in order to set priorities and ensure as far as possible that the Church fully reflects on its calling to be the Baptist part of the people of God in Wallingford.

Suzie Willers is our part time Family Outreach Coordinator and is responsible for helping to support and develop outreach in the community via our Toddler Group.

Rhonda Sparrey is our part time Youth Work Coordinator to help shape and develop our youth ministry centred around young people in our fellowship but also seeking to reach the wider Wallingford Community. This role has now been extended to include running a lunchtime Christian Union, a lunchtime café style drop-in and has run a youth Kintsugi Group at the local Secondary School and is preparing to launch an after-school space "The Port".

During the year we have had 6 baptisms. At 31 December 2024 the Church Membership was 77

During 2024 we have run events including an inflatables event for primary aged children, Yr6 transition event, a holiday club week, summer trip for Oasis group, weekend family camp, Christmas services, Christmas party for Oasis group, family swim, and light party. Social events for Oasis have been organised by Hilary Mackintosh.

We have continued with midday prayer (Monday, Wednesday and Friday) on Zoom.

Life Groups and Micro Church groups largely meet in person, but some groups have chosen to remain meeting virtually, over zoom.

Youth and Children's work has taken place at Sunday School, during the Sunday morning service, and at the Sunday Evening Youth Hub.

The Thames Street Living Room continues as a drop-in centre for anyone who wishes to meet with others during the day. This has been well supported both by people in the Church and others from the local community

The Church also continues to work with other Churches to provide the Wallingford Foodbank and the Wallingford CAP (Christians Against Poverty) Debt Advice Centre. Two Church members are Trustees of the latter and another member is employed as the Centre Manager and two Church members are trustees and on the management committee of the Foodbank. We have also run a CAP money course for anyone in the community to gain money management guidance.

We engaged with the Wallingford Churches including a Good Friday Service. We were also involved with organising the act of worship on Sunday morning during the towns annual Bunkfest and a space for families to take part in crafts and play.

Financial Review

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year.

The Church expressed its part in the life of the wider Church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the Church's own charitable purpose.

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. The Trustees have established a Reserves Policy and are satisfied that they

have sufficient reserves at the Balance Sheet date, together with ongoing income anticipated, to enable the Church to function effectively in the coming year.

The Trustees have made an assessment of the major risks facing the Church and are satisfied that there are policies in place to minimise these risks.

WALLINGFORD BAPTIST CHURCH

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2024

GENERAL RECEIPTS & PAYMENT ACCOUNT	Note	2024	2023
Receipts			
Weekly/monthly offerings		£93,197	£92,958
Donations and other income	1	£11,058	£7,825
Income tax recovered on gifts		£20,489	£20,702
Interest		£1,487	£1,368
Hire of premises		£2,114	£2,761
Total Receipts		£128,343	£125,614
Payments			
Ministry	2	£47,175	£43,623
Church running costs	3	£18,645	£19,463
Church Activities	4	£49,802	£41,904
Mission giving	5	£12,240	£12,220
Total Payments		£127,864	£117,210
Net receipts / (payments) for the year		£479	£8,404
Cash balance at previous year end		£44,133	£42,990
Transfer from SODC Grant		£750	£0
Transfer to Mission Fund		(£6,120)	(£5,760)
Transfer to Capital Fund		(£10,000)	£0
Transfer to Pastoral Fund		(£600)	(£1,500)
Cash balance at current year end		£28,642	£44,133

MISSION FUND RECEIPTS AND PAYMENTS ACCOUNT	Note	2024	2023
Receipts			
Gift Day income		£4,677	£9,878
Income tax recovered on gifts		£1,507	£3,267
Donations		£259	£667
Total Receipts		£6,443	£13,812
Payments	6		
Gifts to other charitable organisations		£8,360	£17,840
Gifts to support individuals involved in mission		£350	£825
Total Payments		£8,718	£18,665
Net receipts / (payments) for the year		(£2,275)	(£4,853)
Cash balance at previous year end		(£363)	(£1,270)
Transfer from General Fund		£6,120	£5,760
Cash balance at current year end		£3,482	(£363)

PASTORAL FUND	Note	2024	2023
Receipts			
Total Receipts		£450	£1,641
Payments			
Total Payments		£1,275	£2,885
Net receipts / (payments) for the year		(£825)	(£1,244)
Cash balance at previous year end		£1,344	£1,088
Transfer from General Fund		£600	£1,500
Cash balance at current year end		£1,119	£1,344

CAPITAL PROJECTS FUND	Note	2024	2023
Receipts			
Donations via Toddlers Group		£425	
Individual Donations		£3,600	£7,500
Income tax recovered on gifts		£1,791	
Total Receipts		£5,816	£7,500
Payments			
Church Insulation			£5,822
Work re Washing Machine		£671	
Work re Front of Church Project		£5,672	
Electrical Cupboard and shelving		£2,258	
Total Payments		£8,601	£5,822
Net receipts / (payments) for the year		(£2,785)	£1,678
Cash balance at previous year end		£11,678	£10,000
Transfer from General Fund		£10,000	£0
Cash balance at current year end		£18,893	£11,678

SODC GRANT	Note	2024	2023
Receipts			
Total Receipts		£8,100	
Payments			
Total Payments	7	£7,350	
Net receipts / (payments) for the year		£750	
Cash balance at previous year end		£0	
Transfer to General Fund		(£750)	
Cash balance at current year end		£0	

Summary of Funds	Note	2024	2023
General Fund		£28,642	£44,133
Mission Fund		£3,482	(£363)
Pastoral Fund		£1,119	£1,344
Capital Projects Fund		£18,893	£11,678
SODC Grant		£0	£0
Total Funds		£52,136	£56,792

STATEMENT OF ASSETS AND LIABILITES AT 31 DECEMBER 2024

	Note	2024	2023
Assets			
Bank and other cash balances			
Current Account (CAF Bank)		£16,765	£12,873
BUC deposit accounts		£35,371	£43,919
Total Current Assets		£52,136	£56,792
Assets Held for Church's own use	8	£2,574,442	£2,519,888
Total Assets		£2,626,578	£2,576,680
Liabilities			
Total Liabilities		£0	£0

The accounts and statement of assets and liabilities set out on pages 1 and 2 relating to the year ending 31 December 2024 are as approved by the Trustees.

Signed: (on behalf of all the trustees)



Date: 30 Sep '25.

NOTES TO THE ACCOUNTS

Basis of accounts: These accounts have been prepared on a 'receipts and payments' basis and in accordance with Section 133 Charities Act 2011.

2. Donations and Other Income	2024	2023
General Donations	£501	£2,332
Donation from Waitrose (re Christmas Activities)	£1,000	£0
From Living Room [See below]	£866	£322
From Toddlers	£0	£196
Contribution to new Dishwasher	£500	£0
Outings (Living Room and Oasis)	£849	£350
Holiday Club	£296	£540
Family Camp	£1,560	£1,100
Youth Activities	£5,376	£2,965
Miscellaneous Income	£110	£20
TOTAL	£11,058	£7,825

From 2024 we are including all cash donations to the Living Room. In previous years we have only included the money actually banked and not the expenses reimbursed in cash. All expenses incurred by the work of the Living Room are now included under 'Outreach and Community' Activities

3. Ministry Costs	2024	2023
Minister's stipend, pension and NI contributions	£40,401	£37,607
Pension Deficiency Contributions (see note 9)	£10	£12
Travel and other expenses	£77	£0
Payroll Fees	£486	£444
Manse costs	£6,201	£5,560
Total Ministry	£47,175	£43,623

The Minister acts as one of the church's trustees and receives remuneration and other benefits in respect of his services as Minister, including the provision of manse accommodation owned by the church.

3. Church Running Costs	2024	2023
Electricity costs and Water rates	£5,701	£5,989
Phone, TV and Internet	£662	£613
Insurance	£1,917	£1,922
Repairs and maintenance	£1,652	£1,601
Church Cleaning	£3,401	£3,085
Admin & Comms costs (inc subs, licences & technology)	£3,658	£4,195
Preaching Fees	£445	£375
Sundries (inc kitchen and cleaning supplies)	£1,208	£1,683
Total Church Running Costs	£18,645	£19,463

4. Church Activities	2024	2023
Children's Groups and Holiday Club	£400	£770
Youth Work	£11,010	£8,438
Outreach and Community Activities	£7,191	£5,312
Youth and Community/Family Co-ordinators	£18,383	£13,682
Wallingford School Project	£0	£3,572
CAP	£7,500	£7,000
Volunteer Training Courses	£730	£220
Church Family Camp	£4,526	£2,531
Misc Church Activities	£62	£380
Total Church Activities	£49,802	£41,904

5. Mission Giving	2024	2023
BMS World Mission	£6,120	£5,760
Baptist Home Mission	£6,120	£5,760
Individuals	£0	£700
Total Mission Giving	£12,240	£12,220

6. Mission Fund Payments	2024	2023
A2B		£600
Africa Inland Mission (John and Zoe Putman)		£500
A Rocha		£250
BMS World Mission	£1950	
Christian Aid		£500
Compassion		£200
Embrace the Middle East	£200	£500
Home Mission (Baptist Union)		£3,200
Kerusso Trust		£1,800
Latin Link	£400	£3,750
Lily Herring	£250	
Matt Godfrey (via 'Teach Beyond')		£500
Matt Godfrey	£100	£325
Open Doors	£1,818	£1,500
Oxford Schools Chaplaincy	£1,000	
Prison Fellowship (Angel Tree Project)		£840
TearFund		£4,050
UEACU	£200	£150
Viva	£2,800	
Total	£8,718	£18,665

7. SODC Grant Expenditure	2024
Crockery, Kitchen equipment, tea and coffee etc	£733
Laptops, printer ink and paper	£1,244
Promotional material, t-shirts and aprons	£578
Wheelchair ramps and stairgate	£166
Toys and games and new shelving	£563
Clothes to distribute as needed	£133
Washer-Dryer and Laundry pods	£455
Electric heater and cordless vacuum cleaner	£128
TV Monitor and Stand	£407
Music Workshop and Guitar strings	£197
Contribution towards new dishwasher	£1,930
Christmas Lunch, Pantomime tickets etc	£669
Pre-planning request to SODC re awning/storage	£147
Transfer to General Fund re electricity & Christmas lunch	£750
Total	£8,100

8. Assets Held for the Church's own use

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee the Baptist Union Corporation Ltd:

- Church premises at Thames Street, Wallingford,
- Church manse at 1 Newnham Green, Crowmarsh

The value of these in the accounts are the insurance valuations as below

2024	2023
Church - £2,109,440	Church - £2,070,095
Contents - £101,404	Contents - £99,513
Manse - £363,597	Manse - £350,280

**Report of the Independent Examiner(s) to the Trustees of Wallingford Baptist Church
On the accounts for the year ended 31 December 2024**

Respective responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The church'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 statement

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 church 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 material matters have come to my attention 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 that the accounts do not accord with the accounting records

I 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.

Signed by the Examiner



Date

30/9/25

Name

PETER WILLERS

Address

25 BLACKSTONE RD
WALLINGFORD
OXON
OX108JN

WALLINGFORD BAPTIST CHURCH

England & Wales - Charity number 1132946

Accounts



WALLINGFORD
BAPTIST CHURCH

Annual Report and Accounts

For the year ended 31 December 2023

Registered Address

Thames Street, Wallingford, OX10 0BH

Charity Registration Number: 1132946

Trustees

The Revd Simon Hudson [Minister]

Mr David Bright [Treasurer]

Mrs Judith Payne [Secretary]

Mrs Gale Parlett

Mr Nick Gough (until August 23)

Mrs Hilary Mackintosh

Mrs Carol Rhodes

Property Trustees

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The Church runs a series of Life Groups for the growth of faith and discipleship both at the Church and in the homes of some members, and further details of these can be obtained from the Trustees, or at the Sunday services of worship. We also have Missional Groups that seek to focus on areas that we can show the love of Christ to others which meet on an occasional basis.

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One Alpha course has been run this year and a post Alpha discipleship course.

The Church runs various events and activities for Children and Young People and for those of retirement age.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service and our Safeguarding Policy.

The Trustees are aware of the Charity Commission guidance on public benefit and are satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

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Suzie Willers is our part time Family Outreach Coordinator and is responsible for helping to support and develop outreach in the community to include Toddler Group and Oasis (OASIS until September 2023).

Rhonda Sparrey is our part time Youth Work Coordinator to help shape and develop our youth ministry centred around young people in our fellowship but also seeking to reach the wider Wallingford Community. This role has now been extended to include running a lunchtime Christian Union, a lunchtime café style drop in and is preparing to run a youth Kintsugi Group at the local Secondary School.

During the year we have had 4 baptisms. At 31 December 2023 the Church Membership was 77

During 2023 we have run events including an inflatables event for primary aged children, Yr6 transition event, a holiday club week, summer trip for Oasis group, weekend family camp, Christmas services, Christmas party for Oasis group, family swim, and light party. Social events for Oasis have been organised by Hilary Macintosh from September 2023.

We have continued with midday prayer (Monday, Wednesday and Friday) on Zoom.

Life Groups and Missional Groups largely meet in person, but some groups have chosen to remain meeting virtually, over zoom.

Youth and Children's work has taken place at Sunday School, during the Sunday morning service, and at the Sunday Evening Youth Hub.

The Thames Street Living Room continues as a drop-in centre for anyone who wishes to meet with others during the day. This has been well supported both by people in the Church and others from the local community

The Church continued to explore the vision of Missional or Geographic Life Groups and has encouraged members to form such groups where they can actively reach out and to seek to meet the needs of neighbours and local communities.

The Church also continues to work with other Churches to provide the Wallingford Foodbank and the Wallingford CAP (Christians Against Poverty) Debt Advice Centre. Two Church members are Trustees of the latter and another member is employed as the Centre Manager and a Church member is a trustee and on the management committee of the Foodbank. We have also run a CAP money course for anyone in the community to gain money management guidance.

We engaged with the Wallingford Churches including a Good Friday Service. We were also involved with organising the act of worship on Sunday morning during the towns annual Bunkfest.

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The Trustees have made an assessment of the major risks facing the Church and are satisfied that there are policies in place to minimise these risks.

WALLINGFORD BAPTIST CHURCH
FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2023

GENERAL RECEIPTS & PAYMENT ACCOUNT	Note	2023	2022
Receipts			
Weekly/monthly offerings		£92,958	£88,553
Donations and other income	1	£7,825	£5,249
Income tax recovered on gifts		£20,702	£18,824
Interest		£1,368	£681
Hire of premises		£2,761	£1,404
Total Receipts		£125,614	£114,711
Payments			
Ministry	2	£43,623	£46,519
Church running costs	3	£19,463	£17,511
Church Activities	4	£41,904	£32,544
Mission giving	5	£12,220	£11,900
Total Payments		£117,210	£108,474
Net receipts / (payments) for the year		£8,404	£6,237
Cash balance at previous year end		£42,990	£44,453
Transfer to Mission Fund		(£5,760)	(£5,700)
Transfer to Capital Fund		£0	£0
Transfer to Pastoral Fund		(£1,500)	(£2,000)
Cash balance at current year end		£44,133	£42,990

MISSION FUND RECEIPTS AND PAYMENTS ACCOUNT	Note	2023	2022
Receipts			
Gift Day income		£9,878	£16,746
Income tax recovered on gifts		£3,267	£2,044
Donations		£667	£0
Total Receipts		£13,812	£18,790
Payments	6		
Gifts to other charitable organisations		£17,840	£22,660
Gifts to support members involved in mission		£825	£3,000
Total Payments		£18,665	£25,660
Net receipts / (payments) for the year		(£4,853)	(£6,870)
Cash balance at previous year end		(£1,270)	(£100)
Transfer from General Fund		£5,760	£5,700
Cash balance at current year end		(£363)	(£1,270)

CAPITAL PROJECTS FUND (Capital Reserve Fund)	Note	2023	2022
Receipts			
Donations		£7,500	£0
Total Receipts		£7,500	£0
Payments			
Church Insulation		£5,822	£0
Total Payments		£5,822	£0
Net receipts / (payments) for the year		£1,678	£0
Cash balance at previous year end		£10,000	£10,000
Transfer from General Fund		£0	£0
Cash balance at current year end		£11,678	£10,000

GIFTS FUND	Note	2023	2022
Receipts			
Total Receipts		£0	£0
Payments			
Total Payments		£0	£1,590
Net receipts / (payments) for the year		£0	(£1,590)
Cash balance at previous year end		£0	£1,590
Cash balance at current year end		£0	£0

PASTORAL FUND	Note	2023	2023
Receipts			
Total Receipts		£1,641	£1,245
Payments			
Total Payments		£2,885	£2,157
Net receipts / (payments) for the year		(£1,244)	(£912)
Cash balance at previous year end		£1,088	£0
Transfer from General Fund		£1,500	£2,000
Cash balance at current year end		£1,344	£1,088

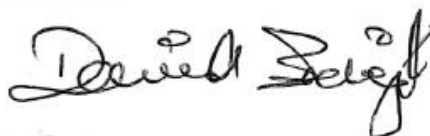
Summary of Funds	Note	2023	2022
General Fund		£44,133	£42,990
Mission Fund		(£363)	(£1,270)
Capital Projects Fund (previously Capital Reserve Fund)		£11,678	£10,000
Gifts Fund		£0	£0
Pastoral Fund		£1,344	£1,088
Total Funds		£56,792	£52,807

STATEMENT OF ASSETS AND LIABILITES AT 31 DECEMBER 2023

	Note	2023	2022
Assets			
Bank and other cash balances			
Current Account		£12,873	£5,221
BUC deposit accounts		£43,919	£47,586
Total Current Assets		£56,792	£52,807
Assets Held for Church's own use	7	£2,519,888	£2,218,774
Total Assets		£2,576,680	£2,271,581
Liabilities			
Current Liabilities		£0	£0
Pension Scheme liability	8	£0	£0
Total Liabilities		£0	£0

The accounts and statement of assets and liabilities set out on pages 1 and 2 relating to the year ending 31 December 2023 are as approved by the Trustees.

Signed: (on behalf of all the trustees)



Date: 24/09/2024

NOTES TO THE ACCOUNTS

Basis of accounts: These accounts have been prepared on a 'receipts and payments' basis and in accordance with Section 133 Charities Act 2011.

2. Donations and Other Income	2023	2022
General Donations	£2,332	£1,403
From Living Room	£322	£505
From Toddlers	£196	£35
Oasis Big Trip Out	£350	£530
From Rotary Club for Youth Work	£0	£500
Holiday Club	£540	£240
Family Fest/Family Camp	£1,100	£70
Youth Activities	£2,965	£1,629
Miscellaneous Income	£20	£337
Total Ministry	£7,825	£5,249

3. Ministry Costs	2023	2022
Minister's stipend, pension and NI contributions	£37,607	£35,291
Pension Deficiency Contributions (see note 9)	£12	£2,508
Contribution to ministerial college fees	£0	£2,600
Travel and other expenses	£0	£60
Payroll Fees	£444	£417
Conferences and Retreats	£0	£0
Manse costs	£5,560	£5,642
Total Ministry	£43,623	£46,519

The Minister acts as one of the church's trustees and receives remuneration and other benefits in respect of his services as Minister, including the provision of manse accommodation owned by the church.

3. Church Running Costs	2023	2022
Electricity costs and Water rates	£5,989	£3,752
Phone, TV and Internet	£613	£838
Insurance	£1,922	£1,757
Repairs and maintenance	£1,601	£1,981
Church Cleaning	£3,085	£2,793
Admin & Comms costs (inc subs, licences & technology)	£4,195	£4,986
Preaching Fees	£375	£60
Sundries (inc kitchen and cleaning supplies)	£1,683	£1,345
Total Church Running Costs	£19,463	£17,511

4. Church Activities	2023	2022
Core Church Activities	£120	£267
Children's Groups and Holiday Club	£770	£1,160
Youth Work	£8,438	£6,418
Outreach and Community Activities	£5,312	£4,511
Youth and Community/Family Co-ordinators	£13,682	£12,981
Wallingford School Project	£3,572	£780
CAP	£7,000	£6,000
Volunteer Training Courses	£220	£0
Church Family Camp	£2,531	£426
Other Activities	£260	£0
Total Church Activities	£41,904	£32,544

5. Mission Giving	2023	2022
BMS World Mission	£5,760	£5,700
Baptist Home Mission	£5,760	£6,200
Individuals	£700	£0
Total Mission Giving	£12,220	£11,900

6. Mission Fund Payments	2023	2022
Gifts to Charitable Organisations		
A2B	£600	£1,200
Africa Inland Mission (John and Zoe Putman)	£500	
A Rocha	£250	
BMS World Mission		£8,815
Christian Aid	£500	
Compassion	£200	
Embrace the Middle East	£500	
Home Mission (Baptist Union)	£3,200	
Kerusso Trust	£1,800	£650
Latin Link	£3,750	
Open Doors	£1,500	
Prison Fellowship (Angel Tree Project)	£840	£300
TearFund	£4,050	£945
TLG		£500
UEACU	£150	
Ukrainian Church		£1,250
Viva		£9,000
Gifts to support members involved in mission		
Matt Godfrey (via 'Teach Beyond')	£500	£3,000
Matt Godfrey	£325	
Total	£18,665	£25,660

7. Assets Held for the Church's own use

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee the Baptist Union Corporation Ltd:

- Church premises at Thames Street, Wallingford,
- Church manse at 1 Newnham Green, Crowmarsh

The value of these in the accounts are the insurance valuations as below

2023	2022
Church - £2,070,095	Church - £1,835,205
Contents - £99,513	Contents - £88,221
Manse - £350,280	Manse - £295,348

8. Pension Scheme

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 undertaken by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m

(equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit.

On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just are now providing financial backing for all pensions provided through the Scheme's DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022.

Report of the Independent Examiner(s) to the Trustees of Wallingford Baptist Church On the accounts for the year ended 31 December 2023

Respective responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The church'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 statement

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 church 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 material matters have come to my attention 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 that the accounts do not accord with the accounting records

I 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.

Signed by the Examiner



Date 7/7/24

Name PETER NEIL WILBERS

Address

25 BLACKSTONE RD
WALLINGFORD
OX10 8JW

WALLINGFORD BAPTIST CHURCH

England & Wales - Charity number 1132946

Accounts



WALLINGFORD
BAPTIST CHURCH

Annual Report and Accounts

For the year ended 31 December 2022

Registered Address

Thames Street, Wallingford, OX10 0BH

Charity Registration Number: 1132946

Trustees

The Revd Simon Hudson [Minister]

Mr David Bright [Treasurer]

Mrs Judith Payne [Secretary]

Mrs Gale Parlett

Mr Nick Chancellor (until November 2022)

Mr Nick Gough

Mrs Hilary Mackintosh (from November 2022)

Mrs Carol Rhodes (from November 2022)

Property Trustees

The Baptist Union Corporation Limited

Baptist House, 129 Broadway, Didcot, OX11 8RT

Bankers

CAF Bank, 25 Kings Hill Ave, Kings Hill, West Malling ME19 4JQ

Independent Examiner

Peter Willers

Website: www.wallingfordbaptist.co.uk

Annual Report for 2022

The trustees present their Annual Report and financial statements of the charity for the year ended 31 December 2022.

Charitable Object

The Charity is governed by its Constitution (approved in July 2009 and amended in July 2022) 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

Members of the Church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ or following other modes of induction into the Christian faith to renew their commitment by their public profession of faith in Jesus Christ.

The members met together on five occasions during the year and have responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint Trustees, who together with the Ministers 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.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance or may be raised by members in Church meeting 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.

The Trustees are legally responsible for the overall management of Wallingford Baptist Church.

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.

Central to the work and witness of the Church is the provision of regular public services of Christian worship. These services take place each Sunday at 10.30am and have also been available on Zoom and via YouTube. During the year there has been a children's and youth programme during the morning services. The church seeks to be a friendly and welcoming community and anybody is free to attend any of these services.

The Church runs a series of Life Groups for the growth of faith and discipleship both at the church and in the homes of some members, and further details of these can be obtained from the Trustees, or at the Sunday services of worship. We also have Missional Groups that seek to focus on areas that we can show the love of Christ to others. These meet on a monthly basis.

The Church is responsible for a Toddler Group which meets in the Church premises on Tuesday mornings during term time, with the purpose of assisting the community and demonstrating the love of Jesus Christ. This attracts a good number of parents and carers with their young children.

The Church has established the Thames Street Living Room that usually meets during the daytime every Monday on the Church Premises with the purpose of supporting the community and demonstrating the love of Jesus Christ. During the time that it is open, tea, coffee and cakes are served together with light lunches.

Two Alpha courses have been run in the spring and autumn.

Kintsugi Hope groups have been established to support attendees of the Church and local residents with aspects concerning their mental wellbeing.. A weekly Kintsugi Connect drop in café has also been run.

The Church runs various events and activities for Children and Young People and for people in the Third Age.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service.

The Trustees are aware of the Charity Commission guidance on public benefit and are satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

Achievements and Performance

The Church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure, but believe that 2022, was another positive year in the life of the church and that it will be able to pursue its mission purposes in 2023 with renewed enthusiasm.

The Revd Simon Hudson continued to serve as the pastor, encouraging the Church Members to commit themselves to their faith, and to their service within the community. Under his leadership the Trustees continued to review various aspects of the Church's life in order to set priorities and ensure as far as possible that the church fully reflects on its calling to be the Baptist part of the people of God in Wallingford.

Suzie Willers is our part time Family Outreach Coordinator and is responsible for helping to support and develop outreach in the community to include Toddler Group and Oasis.

Rhonda Sparrey is our part time Youth Work Coordinator to help shape and develop our youth ministry centred around young people in our fellowship but also seeking to reach the wider Wallingford Community. This role has now been extended to include running a lunchtime Christian Union, a lunchtime café style drop in and is preparing to run a youth Kintsugi Group at the local Secondary School.

During the year we have had 4 new Members, and two members have died. At 31 December 2022 the Church Membership was 95.

During 2022 we have run events including an inflatables event for primary aged children, Yr6 transition event, a holiday club week, weekend family camp, live screening of the football world cup, Christmas services, Christmas party for Oasis group, Children's Christmas craft and carols, family swim, and light party.

We have continued with midday prayer (Monday, Wednesday and Friday) on Zoom.

Life Groups and Missional Groups largely meet in person, but some groups have chosen to remain meeting virtually, over zoom.

Youth and Children's work has taken place at Sunday School, during the Sunday morning service, and at the Sunday Evening Youth Hub.

The Thames Street Living Room continues as a drop-in centre for anyone who wishes to meet with others during the day. This has been well supported both by people in the church and others from the local community

The Church continued to explore the vision of Missional or Geographic Life Groups and has encouraged members to form such groups where they can actively reach out and to seek to meet the needs of neighbours and local communities.

The church also continues to work with other churches to provide the Wallingford Foodbank and the Didcot and Wallingford CAP (Christians Against Poverty) Debt Advice Centre. Two church members are Trustees of the latter and another member is employed as the Centre Manager and a church member is a trustee and

on the management committee of the Foodbank. We have also run a CAP money course for anyone in the community to gain money management guidance.

We engaged with the Wallingford Churches (CTWA) including a Good Friday Service and a week of joint midday services hosted by various CTWA ministers from Ascension Day to Pentecost. We were also involved with organising the act of worship on Sunday morning during the towns annual Bunkfest.

Financial Review

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year.

The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose.

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

The Trustees have made an assessment of the major risks facing the church and are satisfied that there are policies in place to minimise these risks.

WALLINGFORD BAPTIST CHURCH

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2022

GENERAL RECEIPTS & PAYMENT ACCOUNT	Note	2022	2021
Receipts			
Weekly/monthly offerings		£88,553	£92,472
Donations and other income	1	£5,249	£2,674
Income tax recovered on gifts		£18,824	£19,784
Interest		£681	£214
Hire of premises		£1,404	£731
Total Receipts		£114,711	£115,875
Payments			
Ministry	2	£46,519	£49,705
Church running costs	3	£17,511	£15,909
Church Activities	4	£32,544	£26,480
Mission giving	5	£11,900	£12,254
Total Payments		£108,474	£104,348
Net receipts / (payments) for the year		£6,237	£11,527
Cash balance at previous year end		£44,453	£40,844
Transfer to Mission Fund		(5,700)	(£5,952)
Transfer to Capital Fund		£0	(£1,964)
Transfer to Pastoral Fund		(£2,000)	£0
Cash balance at current year end		£42,990	£44,455

MISSION FUND RECEIPTS AND PAYMENTS ACCOUNT	Note	2022	2021
Receipts			
Gift Day income		£16,746	£3,355
Income tax recovered on gifts		£2,044	£1,477
Total Receipts		£18,790	£4,832
Payments	6		
Gifts to other charitable organisations		£22,660	£8,138
Gifts to support members involved in mission		£3,000	£2,000
Total Payments		£25,660	£10,138
Net receipts / (payments) for the year		(£6,870)	(£5,306)
Cash balance at previous year end		(£100)	(£746)
Transfer from General Fund		£5,700	£5,952
Cash balance at current year end		(£1,270)	(£100)

CAPITAL RESERVE FUND	Note	2022	2021
Total Receipts		£0	£0
Total Payments		£0	£869
Net receipts / (payments) for the year		£0	(£869)
Cash balance at previous year end		£10,000	£8,905
Transfer from General Fund		£0	£1,964
Cash balance at current year end		£10,000	£10,000

GIFTS FUND	Note	2022	2021
Total Receipts		£0	£15
Total Payments		£1,590	£0
Net receipts / (payments) for the year		(£1,590)	£15
Cash balance at previous year end		£1,590	£1,575
Cash balance at current year end		£0	£1,590

PASTORAL FUND	Note	2022	2021
Total Receipts	7	£1,245	
Total Payments		£2,157	
Net receipts / (payments) for the year		(£912)	
Cash balance at previous year end		£0	
Transfer from General Fund		£2,000	
Cash balance at current year end		£1,088	

Summary of Funds	Note	2022	2021
General Fund		£42,990	£44,453
Mission Fund		(£1,270)	(£100)
Capital Reserve Fund		£10,000	£10,000
Gifts Fund		£0	£1,590
Pastoral Fund		£1,088	£0
Total Funds		£52,807	£55,944

STATEMENT OF ASSETS AND LIABILITES AT 31 DECEMBER 2022

	Note	2022	2021
Assets			
Bank and other cash balances			
Current Account		£5,221	£9,027
BUC deposit accounts		£47,586	£46,917
Total Current Assets		£52,807	£55,944
Assets Held for Church's own use	8	£2,218,774	£2,030,860
Total Assets		£2,271,581	£2,086,804
Liabilities			
Current Liabilities		£0	£0
Pension Scheme liability	9	£0	£19,310
Total Liabilities		£0	£19,310

The accounts and statement of assets and liabilities set out on pages 1 and 2 relating to the year ending 31 December 2022 are as approved by the Trustees.

Signed: (on behalf of all the trustees)

David Bright

Date:

09/10/2023

NOTES TO THE ACCOUNTS

Basis of accounts: These accounts have been prepared on a 'receipts and payments' basis and in accordance with Section 133 Charities Act 2011.

2. Donations and Other Income	2022	2021
General Donations	£1,403	£425
From Living Room	£505	£81
From Toddlers	£35	
Oasis Boat Trip	£530	
From Rotary Club for Youth Work	£500	
Holiday Club	£240	
Family Fest	£70	
Youth Activities	£1,629	£2,166
Miscellaneous Income	£337	£2
Total Ministry	£5,249	£2,674

3. Ministry Costs	2022	2021
Minister's stipend, pension and NI contributions	£35,291	£34,585
Pension Deficiency Contributions (see note 8)	£2,508	£4,229
Contribution to ministerial college fees	£2,600	£3,900
Travel and other expenses	£60	£110
Payroll Fees	£417	£470
Conferences and Retreats	£0	£0
Manse costs	£5,642	£6,411
Total Ministry	£46,519	£49,705

The Minister acts as one of the church's trustees and receives remuneration and other benefits in respect of his services as Minister, including the provision of manse accommodation owned by the church.

3. Church Running Costs	2022	2021
Electricity costs and Water rates	£3,752	£1,582
Phone, TV and Internet	£838	£661
Insurance	£1,757	£1,628
Repairs and maintenance	£1,981	£3,206
Church Cleaning	£2,793	£0
Church Administrator salary	£0	£2,846
Admin & Comms costs (inc subs, licences & technology)	£4,986	£3,986
Preaching Fees	£60	£50
Pastoral Fund	£0	£1,467
Sundries (inc kitchen and cleaning supplies)	£1,345	£483
Total Church Running Costs	£17,511	£15,909

4. Church Activities	2022	2021
Core Church Activities	£267	£153
Children's Groups (inc Holiday Club)	£1,160	£520
Youth Work	£6,418	£4,932
Outreach and Community Activities	£4,511	£2,208
Youth and Community Co-ordinators	£12,981	£12,513
Wallingford School Project	£780	£0
CAP	£6,000	£6,000
Other	£426	£154
Total Church Activities	£32,544	£26,480

5. Mission Giving	2022	2021
BMS World Mission	£5,700	£5,952
Baptist Home Mission	£6,200	£5,952
Individuals	£0	£350
Total Mission Giving	£11,900	£12,254

6. Mission Fund Payments	2022	2021
A2B	£1,200	£1,200
A Rocha		£900
Bin Twinning		£93
BMS World Mission	£8,815	£1,170
Christian Aid		£300
Disasters Emergency Committee		£500
Kerusso Trust	£650	£1,000
Matt Godfrey (via 'Teach Beyond')	£3,000	£2,000
Nasio Trust		£850
Open Doors		£1,000
Prison Fellowship	£300	£625
TearFund	£945	£300
TLG	£500	
Ukranian Church	£1,250	
Viva	£9,000	£200
Total	£25,660	£10,138

7. Pastoral Fund

This fund was created during 2022 as a number of individuals wanted to give direct to this. Previously the Pastoral Fund has just been part of the General Fund.

8. Assets Held for the Church's own use

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee the Baptist Union Corporation Ltd:

- Church premises at Thames Street, Wallingford,
- Church manse at 1 Newnham Green, Crowmarsh

The value of these in the accounts are the insurance valuations as below

2022	2021
Church - £1,835,205	Church - £1,677,510
Contents - £88,221	Contents - £80,640
Manse - £295,348	Manse - £272,710

9. Pension Scheme

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 undertaken by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m

(equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than 31 December 2022.

On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just are now providing financial backing for all pensions provided through the Scheme's DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022.

Report of the Independent Examiner(s) to the Trustees of Wallingford Baptist Church On the accounts for the year ended 31 December 2022

Respective responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The church'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 statement

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 church 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 material matters have come to my attention 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 that the accounts do not accord with the accounting records

I 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.

Signed by the Examiner

Date

25/09/2023

Name

Peter Willers

Address

25 BLACKSTONE RD
WALLINGFORD
OXON
OX10 8JN

WALLINGFORD BAPTIST CHURCH

England & Wales - Charity number 1132946

Accounts



WALLINGFORD
BAPTIST CHURCH

Annual Report and Accounts

For the year ended 31 December 2021

Registered Address

Thames Street, Wallingford, OX10 0BH

Charity Registration Number: 1132946

Trustees

The Revd Simon Hudson [Minister]

Mr David Bright [Treasurer]

Mrs Judith Payne [Secretary]

Mrs Gale Parlett

Mr Nick Chancellor

Mr Nick Gough

Mrs Suzie Willers

Property Trustees

The Baptist Union Corporation Limited

Baptist House, 129 Broadway, Didcot, OX11 8RT

Bankers

CAF Bank, 25 Kings Hill Ave, Kings Hill, West Malling ME19 4JQ

Independent Examiner

Andrew Avery

Website: www.wallingfordbaptist.co.uk

Annual Report for 2021

The trustees present their Annual Report and financial statements of the charity for the year ended 31 December 2021

Charitable Object

The Charity is governed by its Constitution (approved in July 2009) 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

Members of the Church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ, or following other modes of induction into the Christian faith to renew their commitment by their public profession of faith in Jesus Christ.

The members met together on five occasions during the year and have responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint Trustees, who together with the Ministers 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.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance, or may be raised by members in Church meeting 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.

The Trustees are legally responsible for the overall management of Wallingford Baptist Church.

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.

Central to the work and witness of the Church is the provision of regular public services of Christian worship. These services take place each Sunday at 10.30am and have also been available on Zoom and via YouTube. During the year there has been a children's and youth programme. Initially via zoom and then during the morning services. The church seeks to be a friendly and welcoming community and anybody is free to attend any of these services.

The Church runs a series of Life Groups for the growth of faith and discipleship both at the church and in the homes of some members, and further details of these can be obtained from the Trustees, or at the Sunday services of worship. We have also started Missional Groups that seek to focus on areas that we can show the love of Christ to others. These meet on a monthly basis.

The Church is responsible for a Toddler Group which usually meets in the Church premises on Tuesday mornings, with the purpose of assisting the community and demonstrating the love of Jesus Christ. This attracts a good number of parents and carers with their young children. During the first part of the year we were only able to accommodate limited numbers due to the pandemic but it fully reopened in the autumn.

The Church has established the Thames Street Living Room that usually meets during the daytime every Monday on the Church Premises with the purpose of supporting the community and demonstrating the love of Jesus Christ. During the time that it is open, tea, coffee and cakes are served together with light lunches.

An online Alpha course has been run in the spring.

Kintsugi Hope groups have been established to support attendees of the Church and local residents with aspects concerning their mental wellbeing. These have been run via zoom and in person. A weekly Kintsugi Connect drop in café has also been established.

The Church runs various events and activities for Children and Young People and for people in the Third Age.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service.

The Trustees are aware of the Charity Commission guidance on public benefit, and are satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

Achievements and Performance

The Church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure, but believe that 2021, was another positive year in the life of the church despite the challenges that Covid 19 Pandemic has brought, and that it will be able to pursue its mission purposes in 2022 with renewed enthusiasm.

The Revd Simon Hudson continued to serve as the pastor, encouraging the Church Members to commit themselves to their faith, and to their service within the community. Under his leadership the Trustees continued to review various aspects of the Church's life in order to set priorities and ensure as far as possible that the church fully reflects on its calling to be the Baptist part of the people of God in Wallingford.

Mrs Heather Wright served as a part-time Administrator which resulted in improved communication and efficiency within the church. She was instrumental in the Church embracing a new Churchinsight computer system which holds the church address list and diary and facilitates communication with church attendees. She stepped down from this role due to family commitments in June 2021.

Suzie Willers is our part time Family Outreach Coordinator and is responsible for helping to support and develop outreach in the community to include, Toddler Group and Oasis.

Rhonda Sparrey was appointed as our part time Youth Work Coordinator to help shape and develop our youth ministry centred around young people in our fellowship but also seeking to reach the wider Wallingford Community. This post was reconfirmed in Nov 2021.

During the year we have had no new Members, and one member has died. At 31 December 2021 the Church Membership was 93.

Due to the pandemic there have been less opportunities to run large events. Sunday services have continued by using Zoom, Facebook and YouTube and meeting in person, when able to and in accordance with Government guidance. This has enabled the fellowship to meet virtually or in person each Sunday and they are joined by others who are not able to meet with their own congregations and draw in others who had previously not been attending a church service. We have continued with midday prayer (Monday, Wednesday and Friday) on Zoom. Laptops/tablets were provided for those who did not have them to enable them to connect virtually to services, midday prayers and life groups.

Life Groups and Missional Groups have met either virtually, over Zoom, or in 6's, when allowed.

Youth and Children's work has been challenging during the pandemic. We have been able to continue to meet and offer support via zoom, door step chats, and messages of encouragement. We restarted in person Sunday School and Sunday Evening Youth Hub and we have also run an online Youth Wellbeing Journey.

The Thames Street Living Room continues as a drop-in centre for anyone who wishes to meet with others during the day. This has been well supported both by people in the church and others from the local

community. It has been open during the pandemic, whenever possible, including meeting in 6's and utilising our outside space, to adhere to Government restrictions.

The Church continued to explore the vision of Missional or Geographic Life Groups and has encouraged members to form such groups where they can actively reach out and to seek to meet the needs of neighbours and local communities.

The church also continues to work with other churches to provide the Wallingford Foodbank and the Wallingford CAP (Christians Against Poverty) Debt Advice Centre. Two church members are Trustees of the latter and another member is employed as the Centre Manager and a church member is a trustee and on the management committee of the Foodbank.

We engaged with the Wallingford Churches (CTWA) including a Good Friday Service and a week of joint midday services hosted by various CTWA ministers from Ascension Day to Pentecost. We were also involved with organising the Drive in Carols in a local supermarket carpark at Christmas.

Financial Review

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year.

The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose.

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

The Trustees have made an assessment of the major risks facing the church, and are satisfied that there are policies in place to minimise these risks.

WALLINGFORD BAPTIST CHURCH

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2021

GENERAL RECEIPTS & PAYMENT ACCOUNT	Note	2021	2020
Receipts			
Weekly/monthly offerings		£92,472	£90,209
Donations and other income		£2,674	£5,565
Income tax recovered on gifts		£19,784	£22,727
Interest		£214	£160
Hire of premises		£731	£466
Total Receipts		£115,875	£119,127
Payments			
Ministry	1	£49,705	£50,056
Church running costs	2	£15,909	£33,730
Church Activities	3	£26,480	£11,931
Mission giving	4	£12,254	£13,950
Total Payments		£104,348	£109,667
Net receipts / (payments) for the year		£11,527	£9,460
Cash balance at previous year end		£40,844	£47,534
Transfer to Mission Fund		(£5,952)	(£6,150)
Transfer to Capital Fund		(£1,964)	(£10,000)
Cash balance at current year end		£44,455	£40,844

MISSION FUND RECEIPTS AND PAYMENTS ACCOUNT	Note	2021	2020
Receipts			
Gift Day income		£3,355	£10,670
Income tax recovered on gifts		£1,477	£1,799
Total Receipts		£4,832	£12,469
Payments	5		
Gifts to other charitable organisations		£8,138	£19,315
Gifts to support members involved in mission		£2,000	£1,650
Total Payments		£10,138	£20,965
Net receipts / (payments) for the year		(£5,306)	(£8,496)
Cash balance at previous year end		(£746)	£1,600
Transfer from General Fund		£5,952	£6,150
Cash balance at current year end		(£100)	(£746)

CAPITAL RESERVE FUND	Note	2021	2020
Receipts			
Total Receipts		£0	£0
Payments			
Total Payments		£869	£1,095
Net receipts / (payments) for the year		(£869)	(£1,095)
Cash balance at previous year end		£8,905	£0
Transfer from General Fund		£1,964	£10,000
Cash balance at current year end		£10,000	£8,905

GIFTS FUND	Note	2021	2020
Receipts			
Total Receipts		£15	£3,210
Payments			
Total Payments		£0	£1,635
Net receipts / (payments) for the year		£15	£1,575
Cash balance at previous year end		£1,575	£0
Cash balance at current year end		£1,590	£1,575

Summary of Funds	Note	2021	2020
General Fund		£44,455	£40,844
Mission Fund		(£100)	(£746)
Capital Reserve Fund		£10,000	£8,905
Gifts Fund		£1,590	£1,575
Total Funds		£55,944	£50,578

STATEMENT OF ASSETS AND LIABILITES AT 31 DECEMBER 2021

	Note	2021	2020
Assets			
Bank and other cash balances			
Current Account		£9,027	£3,875
BUC deposit accounts		£46,917	£46,703
Total Current Assets		£55,944	£50,578
Assets Held for Church's own use	6	£2,030,860	£2,016,152
Total Assets		£2,086,804	£2,066,730
Liabilities			
Current Liabilities		£0	£0
Pension Scheme liability	7		£23,260
Total Liabilities			£23,260

The accounts and statement of assets and liabilities set out on pages 1 and 2 relating to the year ending 31 December 2021 are as approved by the Trustees.

Signed: (on behalf of all the trustees)

David Seay

Date

17th July 2022

NOTES TO THE ACCOUNTS

Basis of accounts: These accounts have been prepared on a 'receipts and payments' basis and in accordance with Section 133 Charities Act 2011.

2. Ministry	2021	2020
F/T Minister's stipend, pension and NI contributions	£34,585	£36,799
P/T Minister's stipend, pension and NI contributions	£0	£7,437
Pension Deficiency Contributions (see note below)	£4,229	£0
Contribution to ministerial college fees	£3,900	£0
Travel and other expenses	£110	£73
Payroll Fees	£470	£421
Conferences and Retreats	£0	£0
Manse costs	£6,411	£5,326
Total Ministry	£49,705	£50,056

The Senior Minister acts as one of the church's trustees and receives remuneration and other benefits in respect of his services as Minister, including the provision of manse accommodation owned by the church.

Until 2021 pension deficiency contributions were recorded as part of the Minister's pension contributions as they were collected at the same time.

2. Church Running Costs	2021	2020
Electricity costs and Water rates	£1,582	£4,127
Phone, TV and Internet	£661	£758
Insurance	£1,628	£1,623
Repairs and maintenance	£3,206	£9,098
Church Administrator salary	£2,846	£6,080
Admin & comms costs (inc subs, licences & technology)	£3,986	£10,276
Preaching Fees	£50	£100
Pastoral Fund	£1,467	£845
Sundries (inc kitchen and cleaning supplies)	£483	£823
Total Church Running Costs	£15,909	£33,730

3. Church Activities	2021	2020
Core Church Activities	£153	£520
Children's Groups (inc Holiday Club)	£520	£294
Youth Work	£4,932	£1,005
Oasis Events	£23	£220
Outreach and Community Activities	£2,185	£1,060
Youth and Community Co-ordinators	£12,513	£2,792
CAP	£6,000	£6,000
Other	£154	£40
Total Church Activities	£26,480	£11,931

4. Mission Giving	2021	2020
BMS World Mission	£5,952	£6,650
Baptist Home Mission	£5,952	£6,650
Individuals	£350	£650
Total Mission Giving	£12,254	£13,950

5. Mission Fund Payments	2021	2020
Amanda Higgin (College Fees)		£650
A2B	£1,200	£1,800
A Rocha	£900	
Bin Twinning	£93	
BMS World Mission	£1,170	
Christian Aid	£300	
Disasters Emergency Committee	£500	
Kerusso Trust	£1,000	£7,500
Matt Godfrey	£2,000	£1,000
Nasio Trust	£850	
Open Doors	£1,000	£2,100
Prayer Spaces		£500
Prison Fellowship	£625	
Scripture Union		£500
TearFund	£300	£1,200
Viva	£200	
Total	£10,138	£20,965

6. Assets Held for the Church's own use

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee the Baptist Union Corporation Ltd:

- Church premises at Thames Street, Wallingford,
- Church manse at 1 Newnham Green, Crowmarsh

The value of these in the accounts are the insurance valuations as below

2021	2020
Church - £1,677,510	Church - £1,677,510
Contents - £80,640	Contents - £80,640
Manse - £272,710	Manse - £258,002

7. Pension Scheme

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 undertaken by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than 31 December 2022.

Under the Schedule of Contributions, the church makes a monthly payment in respect of the DB scheme deficit, currently £357.60 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, which amounted to £19,310 as at 31st December 2021.

The Church has been advised that the estimated cost for the church to buyout their Pension Scheme liabilities at 31 December 2021 was £29,800.

**Report of the Independent Examiner(s) to the Trustees of Wallingford Baptist Church
On the accounts for the year ended 31 December 2021**

Respective responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The church'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 statement

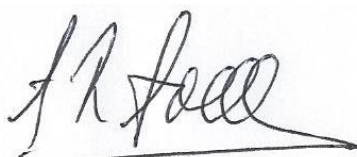
My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures 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 material matters have come to my attention 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 that the accounts do not accord with the accounting records

I 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.

Signed by the Examiner



Date 18th April 2022

Name ANDREW AVERY

Address 8 GLEBE CLOSE, MOULSFORD, OXON, OX10 9JA

WALLINGFORD BAPTIST CHURCH

England & Wales - Charity number 1132946

Accounts



WALLINGFORD
BAPTIST CHURCH

Annual Report and Accounts

For the year ended 31 December 2020

Registered Address

Thames Street, Wallingford, OX10 0BH

Charity Registration Number: 1132946

Trustees

The Revd Simon Hudson [Minister]
Mrs Esther Mason [Minister] (until 31 July 2020)
Mr David Bright [Treasurer]
Mrs Judith Payne [Secretary]
Mrs Gale Parlett
Mr Nick Chancellor
Mr Nick Gough
Mrs Suzie Willers

Property Trustees

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

Bankers

CAF Bank, 25 Kings Hill Ave, Kings Hill, West Malling ME19 4JQ

Independent Examiner

Mr Andy Avery

Website: www.wallingfordbaptist.co.uk

Annual Report for 2020

The trustees present their Annual Report and financial statements of the charity for the year ended 31 December 2020

Charitable Object

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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

Members of the Church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ, or following other modes of induction into the Christian faith to renew their commitment by their public profession of faith in Jesus Christ.

The members met together on five occasions during the year and have responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint Trustees, who together with the Ministers 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.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance, or may be raised by members in Church meeting 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.

The Trustees are legally responsible for the overall management of Wallingford Baptist Church.

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Central to the work and witness of the Church is the provision of regular public services of Christian worship. These services take place each Sunday at 10.30am. There is a full children's and youth programme during the morning services. The church seeks to be a friendly and welcoming community and anybody is free to attend any of these services.

The Church runs a series of Life Groups for the growth of faith and discipleship in the homes of some members, and further details of these can be obtained from the Trustees, or at the Sunday services of worship.

The Church is responsible for a Toddler Group which usually meets in the Church premises on Tuesday mornings, with the purpose of assisting the community and demonstrating the love of Jesus Christ. This attracts a large number of parents and carers with their young children.

The Church has established the Thames Street Living Room that usually meets during the daytime every Monday on the Church Premises with the purpose of supporting the community and demonstrating the love of Jesus Christ. During the time that it is open, tea, coffee and cakes are served together with soup lunches. A post Alpha course has also been run and there is a space for prayer.

The Church runs various events and activities for Children and Young People and for people in the Third Age. From time to time the Church runs courses in parenting, and courses for people interested in discovering more about Christianity.

The church has usually supported the running of Prayer Spaces within local schools and Prayer Days at the Church.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service.

The Trustees are aware of the Charity Commission guidance on public benefit, and are satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

Achievements and Performance

The Church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure, but believe that 2020 was another positive year in the life of the church despite the challenges that Covid 19 Pandemic has brought, and that it will be able to pursue its mission purposes in 2021 with renewed enthusiasm.

The Revd Simon Hudson continued to serve as the pastor, encouraging the Church Members to commit themselves to their faith, and to their service within the community. Under his leadership the Trustees continued to review various aspects of the Church's life in order to set priorities and ensure as far as possible that the church fully reflects on its calling to be the Baptist part of the people of God in Wallingford.

Mrs Esther Mason served as a part time 'Youth and Community Minister' until 31st July 2020 . She has used her gifts to support members of the church, the youth and the community.

Mrs Heather Wright has served as a part-time Administrator which continues to result in improved communication and efficiency within the church. She has been instrumental in the Church embracing a new Churchinsight computer system which holds the church address list and diary and facilitates communication with church attendees

Miss Amanda Higgin served as a Volunteer Pastoral Assistant until July 2020. She has supported the pastoral leadership in areas of ministry to the elderly, supported the role of the Pastor, and we have been blessed by her preaching. She has also had responsibility for coordination of the weekly youth activities.

In September 2020 Suzie Willers was appointed as our part time Family Outreach Coordinator to be responsible for helping to support and develop outreach in the community to include Thames Street Living Room, Toddler Group and Oasis.

In October 2020 Rhonda Sparrey was appointed as our part time Youth Work Coordinator to help shape and develop our youth ministry centred around young people in our fellowship but also seeking to reach the wider Wallingford Community.

During the year 3 people were welcomed into membership. Three people resigned or were removed. At 31 December 2020 the Church Membership was 95.

Due to the pandemic there have been less opportunities to run large events. Sunday services have continued by using Zoom, Facebook and YouTube and meeting when able to and in accordance with Government guidance. This has enabled the fellowship to meet virtually each Sunday and they are joined by others who are not able to meet with their own congregations and draw in others who had previously not been attending a church service. We have also started a daily midday prayer (Monday-Friday) on Zoom. Laptops were provided for those who did not have them to enable them to connect virtually to services, midday prayers and life groups.

Life Groups and Missional Groups met in January and February as usual and were able to continue meeting either virtually or over Zoom, or in 6's, when allowed for the rest of they year

Youth and Children's work has been challenging during the pandemic. We have been able to continue to meet and offer support via zoom, doorstep chats, and WhatsApp messages of encouragement.

The Thames Street Living Room was open in January and February as a drop-in centre for anyone who wishes to meet with others during the day. This has been well supported both by people in the church and others from the local community. It has been open during the pandemic, whenever possible, including meeting in 6's and utilising our outside space, to adhere to Government restrictions.

The Church continued to explore the vision of Missional or Geographic Life Groups and has encouraged members to form such groups where they can actively reach out and to seek to meet the needs of neighbours and local communities.

The church also continues to work with other churches to provide the Wallingford Foodbank and the Wallingford CAP (Christians Against Poverty) Debt Advice Centre. Three church members are Trustees of the latter and another member is employed as the Centre Manager.

Due to the Pandemic we were only able to support one prayer space in a local primary school.

In January an outreach event was held with at the South Moreton Boxing Club called "Tough Talk", this was repeated in December over Zoom.

We engaged with the Wallingford Churches (CTWA) over zoom including a Good Friday Service and a week of joint midday services hosted by various CTWA ministers from Ascension Day to Pentecost. We were also involved with organising the Drive in Carols in a local supermarket carpark at Christmas.

Financial Review

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year.

The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose.

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

The Trustees have made an assessment of the major risks facing the church, and are satisfied that there are policies in place to minimise these risks.

WALLINGFORD BAPTIST CHURCH
FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2020



GENERAL RECEIPTS & PAYMENT ACCOUNT	Note	2020	2019
Receipts			
Weekly/monthly offerings		£90,209	£97,545
Donations and other income		£5,565	£7,299
Income tax recovered on gifts		£22,727	£19,015
Interest		£160	£336
Hire of premises		£466	£3,338
Total Receipts		£119,127	£127,533
Payments			
Ministry	1	£50,056	£54,353
Church running costs	2	£33,730	£26,674
Church Activities	3	£11,931	£13,824
Mission giving	4	£13,950	£13,026
Total Payments		£109,667	£107,877
Net receipts / (payments) for the year		£9,460	£19,656
Cash balance at previous year end		£47,534	£31,452
Transfer to Mission Fund		(£6,150)	(£5,760)
Transfer to Capital Fund		(£10,000)	£0
Transfer from Holiday Club Fund		£0	£2,185
Cash balance at current year end		£40,844	£47,533

MISSION FUND RECEIPTS AND PAYMENTS ACCOUNT	Note	2020	2019
Receipts			
Gift Day income		£10,670	£2,919
Other donations (CTWA Offerings)		£0	£634
Income tax recovered on gifts		£1,799	£753
Total Receipts		£12,469	£4,306
Payments			
Gifts to other charitable organisations	5	£19,315	£9,914
Gifts to support members involved in mission		£1,650	£4,700
Total Payments		£20,965	£14,614
Net receipts / (payments) for the year		(£8,496)	(£10,308)
Cash balance at previous year end		£1,600	£6,149
Transfer from General Fund		£6,150	£5,760
Cash balance at current year end		(£746)	£1,601

CAPITAL RESERVE FUND	Note	2020	2019
Receipts			
Total Receipts	6	£0	
Payments			
Total Payments		£1,095	
Net receipts / (payments) for the year		(£1,095)	
Cash balance at previous year end		£0	
Transfer from General Fund		£10,000	
Cash balance at current year end		£8,905	

GIFTS FUND	Note	2020	2019
	7		
Receipts			
Total Receipts		£3,210	
Payments			
Total Payments		£1,635	
Net receipts / (payments) for the year		£1,575	
Cash balance at previous year end		£0	
Cash balance at current year end		£1,575	

Summary of Funds	Note	2020	2019
General Fund		£40,844	£47,533
Mission Fund		(£746)	£1,601
Capital Reserve Fund		£8,905	
Gifts Fund		£1,575	
Total Funds		£50,578	£49,134

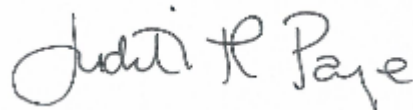
STATEMENT OF ASSETS AND LIABILITES AT 31 DECEMBER 2019

	Note	2020	2019
Assets			
Bank and other cash balances			
Current Account		£3,875	£12,591
BUC deposit accounts		£46,703	£36,543
Total Current Assets		£50,578	£49,134
Assets Held for Church's own use	8	£2,016,152	£1,965,000
Total Assets		£2,066,730	£2,014,134
Liabilities			
Current Liabilities		£0	£0
Pension Scheme liability	9	£23,260	£37,400
Total Liabilities		£23,260	£37,400

The accounts and statement of assets and liabilities set out on pages 1 and 2 relating to the year ending 31 December 2020 are as approved by the Trustees.

Signed: (on behalf of all the trustees)

Date 17/9/2



NOTES TO THE ACCOUNTS

Basis of accounts: These accounts have been prepared on a 'receipts and payments' basis and in accordance with Section 133 Charities Act 2011.

1. Ministry	2020	2019
F/T Minister's stipend, pension and NI contributions	£36,799	£37,107
P/T Minister's stipend, pension and NI contributions	£7,437	£11,493
Travel and other expenses	£73	£477
Payroll Fees	£421	£402
Conferences and Retreats	£0	£0
Manse costs	£5,326	£4,872
Total Ministry	£50,056	£54,353

The Senior Minister acts as one of the church's trustees and receives remuneration and other benefits in respect of his services as Minister, including the provision of manse accommodation owned by the church.

Until 31 August 2020, the Assistant Minister acted as one of the church's trustees and received remuneration and other benefits in respect of her services as Minister.

2. Church Running Costs	2020	2019
Electricity costs and Water rates	£4,127	£5,146
Phone, TV and Internet	£758	£733
Insurance	£1,623	£1,388
Repairs and maintenance	£9,098	£7,908
Church Administrator salary	£6,080	£5,892
Admin & comms costs (inc subs, licences & technology)	£10,276	£2,845
Preaching Fees	£100	£0
Pastoral Fund	£845	£1,350
Training	£0	£100
Sundries	£823	£1,312
Total Church Running Costs	£33,730	£26,674

3. Church Activities	2020	2019
Core Church Activities	£520	£0
Children's Groups (inc Holiday Club)	£294	£1,711
Youth Work	£1,005	£2,559
Oasis Events	£220	£274
Outreach and Community Activities	£1,060	£2,084
Youth and Community Co-ordinators	£2,792	£0
CAP	£6,000	£5,500
Other	£40	£1,696
Total Church Activities	£11,931	£13,824

4. Mission Giving	2020	2019
BMS World Mission	£6,650	£5,763
Baptist Home Mission	£6,650	£5,763
Individuals	£650	£1,500
Total Mission Giving	£13,950	£13,026

5. Mission Fund Payments	2020	2019
Amanda Higgin (College Fees)	£650	
David and Ros Dykema (OMF)		£3,000
A2B	£1,800	£2,100
BMS World Mission		£1,400
CTWA Offerings		£634
Five Talents		£500
Kerusso Trust	£7,500	
Mission Aviation Fellowship	£5,215	
Matt Godfrey	£1,000	£1,700
Open Doors	£2,100	£696
Prayer Spaces	£500	
Scripture Union	£500	
TearFund	£1,200	£2,120
Tools with a Mission		£500
United Mission to Nepal	£500	
Viva		£1,964
Total	£20,965	£14,614

6. Capital Reserve Fund

At the start of 2020, £10,000 was transferred from the General Fund to create a Capital Reserve Fund

7. Gifts Fund

During 2020 a Gifts Fund was created to facilitate donations from Church members and others towards leaving and anniversary gifts for Ministerial staff. The balance in the fund at the end of 2020 represents the amount collected but not yet spent

8. Assets Held for the Church's own use

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee the Baptist Union Corporation Ltd:

- Church premises at Thames Street, Wallingford,

The value of these in the accounts are the insurance valuations

2020 insured amounts	2019 valuations
Church - £1,677,510	Church - £1,635,000
Contents - £80,640	Contents - £80,000
Manse - £258,002	Manse - £250,000

9. Pension Scheme

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 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Under the Schedule of Contributions, the church makes a monthly payment in respect of the DB scheme deficit, currently £352.42 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, which amounted to £23,260 as at 31st 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 £45,200.

**Report of the Independent Examiner(s) to the Trustees of Wallingford Baptist Church
On the accounts for the year ended 31 December 2020**

Respective responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The church'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 statement

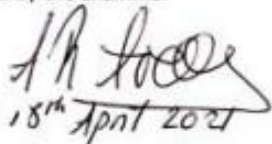
My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures 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 material matters have come to my attention 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 that the accounts do not accord with the accounting records

I 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.

Signed by the Examiner



Date 18th April 2021

Name ANDREW AVERY

Relevant Professional Qualification(s) or body (if any) —

Address 8 GLEBE CLOSE, MOULSFORD, OXON, OX10 9JA