# UPPER STRATTON BAPTIST CHURCH

England & Wales · Charity number 1133910

## Details

| | |
|---|---|
| **Other names** | USBC |
| **Status** | Registered |
| **Legal form** | Previously excepted |
| **Registered** | 2010-02-01 |
| **Register** | View on the Charity Commission register |

## Contact

| | |
|---|---|
| **Address** | Upper Stratton Baptist Church<br>Green Road<br>Swindon<br>SN2 7JA |
| **Phone** | 01793831535 |
| **Email** | admin@usbc.org.uk |
| **Website** | www.usbc.org.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:** The primary aim and purpose of USBC is the advancement of the Christian faith, particularly in the local community of Upper Stratton and the surrounding area.

## Classification

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

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## Geography

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

## Finances

| Period end | Income | Expenditure | Assets | Employees |
|---|---|---|---|---|
| 2025-12-31 | £97,407 | £57,422 | - | - |
| 2024-12-31 | £82,046 | £60,743 | - | - |
| 2023-12-31 | £81,684 | £80,927 | - | - |
| 2022-12-31 | £83,472 | £262,256 | - | - |
| 2021-12-31 | £264,648 | £81,821 | - | - |
| 2020-12-31 | £63,121 | £81,210 | - | - |

## Trustees

| Name | Role | Appointed |
|---|---|---|
| DAVID ANTHONY ALDERSON | | 2016-03-22 |
| JOHN WARNER SIMMONDS | | |
| MARY YVONNE PALMER | | 2013-02-05 |
| TREVOR JAMES MORKHAM | | |

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**UPPER STRATTON BAPTIST CHURCH**

England & Wales - Charity number 1133910

# Accounts

# Upper Stratton Baptist Church (Swindon)

Upper Stratton Baptist Church

# TRUSTEES' REPORT AND FINANCIAL STATEMENTS

## For the Year Ended 31st December 2025

## STATUTORY INFORMATION

**Name of Charity:** Upper Stratton Baptist Church (sometimes shortened to USBC)

**Registered Charity Number:** 133910
(1215188 from 1st January 2026 as a CIO charity)

**Registered Address**
Upper Stratton Baptist Church
Green Road
Upper Stratton
Swindon
SN2 7JA

**Trustees**
Mr Trevor Morkham (Treasurer)
Mr David Alderson
Mrs Mary Palmer
Mr John Simmonds

**Property Trustees**

**Church at Green Road and property in Argyle Street, Swindon**

West of England Baptist Trust Company Limited
Little Stoke Baptist Church
Kingsway
Little Stoke
Bristol
BS34 6JW

**Property Trustees of the Manse in Farrfield, Swindon**

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

**Bankers**
The Co-operative Bank p.l.c.
1Balloon Street
Manchester
M60 4EP

**Independent Examiner**
Mr Ian Wakeham (FCMA, CGMA)
17 Nuthatch Road
Calne
SN11 9SH

## ANNUAL REPORT FOR 2025

The Trustees present their report and the financial statements of the Charity for the year ended 31st December 2025. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the Charity. The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the Charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

### (a) Structure, Governance and Management

The Charity is governed by an approved governing document (the Constitution) which was adopted at a Church Members' Meeting on 22nd September 2009. Resolutions to the Constitution were made by the Church Members' meeting on 23rd May 2017, 26th September 2017, 26th January 2021, 16th November 2021 and 17th May 2022.

Those seeking Church membership are accepted into membership in accordance with the Constitution. Church Members' Meetings are held on at least four occasions in the year, that is to say in-person and with the option of joining remotely on Zoom. At these meetings, the members seek to discern the mind of God for the overall policy and affairs of the Church.

In accordance with the Constitution the Members appoint Trustees, both Elders and Heads of Ministry. These are responsible for the day to day running of the Church's work and ministry, and the financial and legal aspects of the Charity. Trustees, both men and women, must be baptised Church Members securing the support of at least 75% of the Members voting by secret ballot at a Church Members' Meeting. They are appointed for a period of three years, subject to the on-going support of the Church Members' Meeting. Trustees meet at least monthly to consider the affairs of the Church. All Members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objectives. Relevant matters may be submitted to the Church Meeting by the Trustees for consideration or may be raised by Members in advance of the Church Meeting. 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 confirm that the major risks have been reviewed and systems or procedures have been established to manage those risks. They also confirm that there have been no incidents or irregularities during 2025 which required reporting to the Charities Commission.

The major risks to which the Church is exposed have been identified by the Trustees as follows, and systems have been established to manage these risks:

- Governance Risks - the Church Constitution adopted at a Church Members' Meeting on 22nd September 2009 (and subsequent Resolutions) outlining the procedures for Church Members' Meetings; Nominations for the role of Charity Trustee, other than a Minister, including the reappointment of a Charity Trustee (Clause 15.12.1).
- Operational Risks - Safeguarding Policy and Procedures are in place (in line with Baptist Union model polices); Health and Safety Management Plan and accompanying policies and procedures are under review.
- Financial Risks – A Reserves Policy is in place and is regularly reviewed.

- External Risks - Regular updates and advice on Government policy is received from the Baptist Union, West of England Baptist Association and the Charity Commission.
- Statutory Compliance - Employers liability, public liability and Charity Trustee indemnity insurance is in place and is reviewed annually.

### (b) Objectives and Activities

The principal purpose of the Charity is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance Christian education and carry out other charitable purposes in the United Kingdom and other parts of the world. The Church occupies premises that are held by the West of England Baptist Trust Company Limited and the Baptist Union Corporation Limited, in trusts which are entirely compatible with the above objectives.

In order to achieve the charitable objectives which are set out above, the Church provides a variety of activities both to its Membership and to the community generally. The Trustees of the Church have considered and have regard to the Charities Commission guidance on public benefit.

The principal activities of the Church may include, but are not restricted to:

- Regular public worship, prayer, Bible study, preaching and teaching;
- Baptism, as defined in the Baptist Union's Declaration of Principle;
- The communion of the Lord's Supper, which is normally observed at least once a month;
- Evangelism and mission, locally, regionally, nationally and internationally;
- The teaching, encouragement, welcome and inclusion of young people;
- Nurture and growth of Christian disciples;
- Education and training for Christian and community service;
- Giving and encouraging pastoral care;
- Supporting and encouraging charitable social action in the United Kingdom and abroad;
- Encouraging relationships with and supporting Baptist and other Christian communities.

To undertake activities as a means of achieving the charitable objectives, the Church works on its own, or with other Churches or groups. The aim is to show the love of Jesus Christ in both word and deed; to bring people into a closer relationship with Him as living Lord; to support and encourage charitable social action; and to encourage relationships with other Christians.

The most significant events in church life in 2025 are listed below. In light of our previous minister moving to another church in June 2024, the church has been assisted by the appointment of Rev Alisdair Longwill as moderator. Throughout 2025 various members have taken on new or additional responsibilities, including the Preaching Team who have enabled the continuation of Sunday services. We have been pleased to see some new people in our congregation during this time.

We have continued the process of prayerfully reflecting about what future ministry at USBC might look like and are aware that it could yet be some time before a new minister is appointed. Part of this prayerful consideration is whether a full-time or part-time minister might be best for USBC at this time. In the meantime, we are confident that God will continue to bless us and His work in Upper Stratton as we look to the future. A small team was commissioned with the task of

producing a Church Profile, which describes the kind of church we are and what kind of minister we believe will be most suitable for the next chapter of life at USBC.

Central to the work and ministry of the Church is the provision of regular public services of Christian worship. These services take place on each Sunday morning and occasionally on Sunday evening. There are also occasional services at other times which are advertised within the Church and its website at www.usbc.org.uk. Services of a special nature are advertised more widely in Upper Stratton and Swindon. There is a full programme for children and young people during the 10.30am service on Sundays. Each service has its own style to suit the differing preferences of the Church and community. The Church seeks to be a friendly and welcoming community, and anybody is free to attend any of these gatherings. We had reason to rejoice this year when a new Christian was baptised and received into membership.

The services were also available on Zoom during the whole of the year for people to safely view and engage with. It has been successful and inclusive, with good numbers of people 'attending' these services including some who are either new to the Church or have not been able to physically attend worship at USBC for a number of years.

Through the further use of Zoom, the Church was also able to organise gatherings on a Monday, Wednesday and Friday morning to provide opportunities to meet, reflect and pray together on issues facing the Church, our Members, our local community and our world. With biblical reflection at the heart of each meeting, these gatherings were regularly attended and have become important in the life of the Church family. We also operated an email/telephone prayer chain through which Members could request prayer when needed, which connected well with these gatherings.

Simply Social coffee morning - a midweek group providing a fellowship opportunity for anyone in our local community - afforded a means of encouragement and support for those able to attend, particularly those more senior in years. There was a pleasing overall increase in regular attendance.

The Church runs a series of small groups and prayer meetings for friendship, the growth of faith, pastoral care and relationship with the local community. During 2025 there were four such groups, comprising some sixty people meeting online and in various homes each week (or every other week) within the catchment area of the Church. The Bible study element of these groups follows the Sunday service or independent teaching arranged by the groups. All who consider themselves part of the Church are encouraged to integrate into the life of a small group. A significant amount of time and effort has been given by the small group leaders in maintaining contact with those people in their groups and nurturing their spirituality.

The Church is privileged to have contact with children and young people through various outreach and teaching opportunities with the local schools (particularly at Easter and Christmas), ministry opportunities to the families in the wider community, and with those families that worship at USBC on a regular basis. Groups for children and young people are run during our Sunday services.

Make Lunch, which seeks to bring hope to struggling children and their families through a holiday lunch club, continued to impact the community by helping to address the problems of holiday hunger. Each session provided free, hot and healthy meals to local families, gave support to some of the most vulnerable children in our community and, in addition, built relationships with those in need of the loving care of the Church family.

We also held our annual week-long holiday club called 'Summershine' at the beginning of the summer school holidays. The theme of the event was 'Magnify' and the holiday club was helped by a mission team from a Church in USA. With the support of the local schools and community we were greatly blessed. During the course of the week we engaged with many children (and

their families) - many of whom were new to the Church and some of which have since attended our other family-based activities e.g. Make Lunch.

As part of our continued efforts to reach out to the local community, in the week leading up to Easter, USBC in partnership with other local Churches ran a 'Pop-Up' Café next to the local shops and library. This was done with the purpose of promoting the real meaning of Easter amongst the people of Upper Stratton. Each passer-by was offered a free hot drink and a hot cross bun, explaining the importance of Easter. Free literature was available to take away and a listening ear provided to anyone who wanted to chat. Invitations to our Church gatherings were provided along with prayer requests, which were responded to by some people. Our outreach to the local community was repeated at Christmas, offering the Hope Together Christmas magazine, reminding our neighbours of 'the reason for the season'. We also enjoyed joint services with the other local Churches at Easter and Christmas, which were considered spiritually uplifting by those in attendance. We remain grateful to everyone involved.

The Church supports the wider work of the Baptist denomination through our membership of the Baptist Union of Great Britain, the Webnet (West of England Baptist Association), and through our financial contribution to the Partnership in Mission scheme. We also support BMS World Mission financially and offer other support to our link missionaries, Paul and Sarah Brown in Thailand.

The Church has close connections with several local and national charities including The Filling Station, a local Charity that provides food and provisions to those in need on the streets of Swindon; Samaritan's Purse, which distributes Christmas gifts to needy children in deprived areas of the world via the Shoebox scheme; and Compassion UK, which administers our financial provision for a Sponsored Child in Mexico. An overview of donations made in 2025 is in the financial statements.

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

The Trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding what activities the Charity should undertake. The Trustees consider that they have acted in the public benefit.

During the year the church has made the transition to Charitable Incorporated Organisation (CIO) which came into being on 1st January 2026. All property, assets and liabilities were transferred to the new CIO at midnight on 1st January 2026.

### (c) Achievements and Performance

The Church does not only measure the success of its programmes in numbers, including financial numbers, but also in less tangible areas like fellowship, support and encouragement. The Trustees recognise that these are difficult to measure but believe that 2025 was a good year in the life of the church, especially in that we were able to impact and make a positive difference to so many people's lives through our activities in the community.

At 31st December 2025 the membership roll stood at 54, which is a significant reduction due to having carried out a membership list review.

The numbers worshipping at USBC were similar to those in 2024. A number of new people have been attending. There has been a good measure of spiritual formation and growth in discipleship across the Church family.

The small groups in the Church play an important part in the life of the Church community. The leadership team has encouraged the leaders of these groups who have become increasingly important in the pastoral ministry of the Church. Leaders of pastoral ministries meet regularly, under the influence of the Head of Ministry for pastoral care, to ensure we are serving and caring for everyone in the Church. The mainstays of our pastoral care continue to be the pastoral care team, small groups and interpersonal relationships.

## (d) Financial Review

In accordance with the Constitution an annual budget is compiled for both income and expenditure and approved by members in November of the preceding year.

The Church raises the bulk of the funds needed for it to carry on its activities from within its own membership and congregation, together with grants obtained for specific projects or activities from time to time. Income is also raised from hiring out rooms on our premises (amounting to almost £2,500 in 2025). During 2025 the average weekly offering was just over £800, reversing a downward trend of recent years. When the donations made at our annual Gift Day together with the tax reclaim from HMRC in respect of Gift Aided donations made during 2024 are taken into account, the overall weekly average increases to around £1100. The ongoing generosity and sustained financial commitment demonstrated by members and attenders of USBC is extremely heartening and, combined with the fact that offerings are predominantly given either by means of standing order or via the weekly offering envelope scheme, contributes significantly to the Church's financial stability and resilience.

There are generally two main areas of General Fund expenditure in any given year; firstly, staffing costs (the stipend and expenses for our minister), and secondly the running costs of the church site, notably utilities, insurance and cleaning. However, since the resignation of our minister Revd Govier mid-way through 2024 we have been without a paid minister and as we no longer have a paid administrator USBC's staffing costs for 2025 were effectively nil. Additionally, the bulk of the legal costs arising from our transition to CIO status, amounting to almost £2,000, were paid out during the year.

The largest single item of capital expenditure in 2025 was incurred by the installation of replacement UPVC exterior doors to the outside halls, replacing wooden doors which were generally in a poor state of repair. The cost of this work amounted to just under £6,700 and was almost entirely met from the proceeds of our annual Gift Day.

The Church makes donations – amounting to about 15% of its General Fund income - to local, national and international organisations and charities with Christian aims and objectives compatible with the Church's own charitable purpose. Through these donations the Church expresses its commitment and support for organisations such as BMS and Home Mission as well as locally based charities which have a Christian ethos. Individuals within the Church support a wide variety of charitable causes with personal financial donations as listed in the notes to the accounts. In 2025 there were also donations totalling £2,400 made from the Ann Davis Legacy Fund (which contains the proceeds of the income from the church's rental property) in response to several crisis appeals.

The Church is heavily dependent on its membership working as volunteers in all aspects of its activities, many of which run with little or no impact on the Church's expenditure but nevertheless contribute substantially to the achievement of its objectives. There were no significant 'gifts in kind', although some members cover minor costs personally. No payments were made to Trustees for goods or services, other than for the reimbursement of expenses properly incurred on behalf of the Church.

The Church has a Reserves Policy intended to ensure that there are sufficient funds to meet its anticipated general running costs for six months. At the end of 2025 approximately £100,000 was held in two Baptist Union deposit accounts which earned about £2,250 in interest over the year. Money is also set aside to finance specific projects and future strategic development, as agreed by members, and this is held in the Memorial Fund. After meeting the cost of the replacement UPVC doors and the installation of a new gas boiler at the cost of a little over £3000, there was around £11,500 remaining in this fund at the year end. The Church is supported by a steady stream of income from the congregation, much of it by standing order, whilst together with its significant reserves the Church's financial position is such that the Trustees do not view financial funding in the short-to-medium term as presenting a significant risk.

The Trustees have noted the year-end General Fund (Unrestricted) balance of £116,649 representing an increase of more than £27,000 compared with 2024. After assessing this against the level of potential commitments for 2026 and beyond, they have concluded this is not excessive. The Trustees have made an assessment of the major risks facing the Church and are satisfied that there are policies and insurance in place to mitigate these risks. These policies include internal financial controls with advance approval thresholds set at Treasurer and Trustee levels; items costing in excess of £500 (other than where already included in the budget) require Members' approval.

The financial results for the year, together with a summary of the accounting policies adopted, are set out in the accompanying Financial Statement. The church is grateful to Ian Wakeham, our Independent Examiner, for generously giving his time and expertise in assisting with the preparation of the annual accounts.

Fundraising Standards Information

- The Charity does not employ a professional fundraiser/commercial participator.
- The Charity or any person acting on behalf of the Charity was not subject to an undertaking to be bound by any voluntary scheme for regulating fundraising, or voluntary standard for fundraising in respect of activities on behalf of the Charity.
- We did not directly monitor activities carried on by any person on behalf of the Charity for the purpose of fundraising.
- No complaints were received by the Charity or a person acting on its behalf about activities by the Charity or by a person on behalf of the Charity for the purpose of fundraising.
- We do not actively fundraise outside of our Church building, although we do from time to time apply for - and have been successful in obtaining - grants to support specific charitable activities undertaken by the Church.
- It is stressed that offerings at each service are to be on a purely voluntary basis and are primarily directed at members and regular attendees.

## (e) Future Plans for 2026

We should be able to pursue our mission and vision purposes in 2025 with faith and enthusiasm, in particular:

- To continue the process of seeking our next pastoral leader/minister
- To invest in life-impacting services of Christian worship
- To continue to engage with the Reimagine leadership cycle using this as a vehicle to develop a more Jesus-shaped culture in USBC.

- To continue to develop Christian spirituality, discipleship, friendship, hospitality and care among our Members.
- To more effectively reach out to our local communities with the good news of Jesus, and consequently welcoming new people into the life of the Church.
- To continue to offer online services and gatherings.
- To creatively maximize the opportunities of our Church building to welcome and serve the local community in sharing the gospel.
- To seek opportunities to serve those in need in the local community.
- To strengthen our supportive relationships with other local Churches in the area.
- To review and develop the Church's ministry to children and young people.
- To influence and strengthen the role of the local cluster of Baptist Churches in Swindon.
- To strengthen the Church's governance via the transition to CIO status.

## (f) Trustees' responsibilities statement

The Trustees are responsible for preparing the Trustees' Annual Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year in order to give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that period. In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP 2019 (FRS 102);
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on an ongoing basis unless it is inappropriate to presume that the Charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

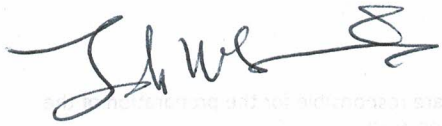
## (g) Independent Examiner

The examiner, Mr Ian Wakeham, will be proposed for re-appointment when the 2025 accounts are presented to the membership.

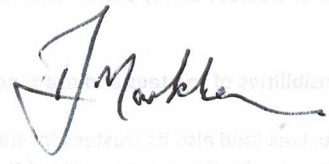
## (h) Declaration

The Trustees declare that they have approved the Trustees' Report above.

Signed on behalf of the Charity's Trustees.



**John Simmonds (Trustee)**



**Mr Trevor Morkham (Treasurer)**

## INDEPENDENT EXAMINER'S REPORT

## TO THE TRUSTEES OF UPPER STRATTON BAPTIST CHURCH.

I report to the charity trustees on my examination of the accounts of the Charity for the period ended 31 December 2025.

**Respective responsibilities of trustees and examiner**

As the charity's trustees (and also its trustees for the purposes of charity law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Trustees given by the Charity Commission under section 145(5) (b) of the 2011 Act.

**Independent Examiner's Statement**

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

accounting records were not kept in respect of the Charity as required by section 386 of the 2006 Act; or

the accounts do not accord with those records; or

the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a "true and fair view" which is not a matter considered as part of an independent examination; or

the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities.

I have also reviewed the legal documentation provided by the Charity as drawn up by Anthony Collins Solicitors regarding the transfer of all assets and liabilities from this charity to the new CIO charity in the name of Upper Stratton Baptist Church (registration number 1215188) as at 31st December 2025.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in the report in order to enable proper understanding of the accounts to be reached.

Ian Wakeham, FCMA CGMA
Independent Examiner

17 Nuthatch Road
Calne SN11 9SH

UPPER STRATTON BAPTIST CHURCH

## FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2025

## RECEIPTS & PAYMENTS ACCOUNT

| | Note | Unrestricted 2025 £ | Designated 2025 £ | Restricted 2025 £ | TOTAL 2025 £ | TOTAL 2024 £ |
|---|---|---|---|---|---|---|
| **Receipts** | | | | | | |
| Donations and legacies | 2 | 53,082 | 1,528 | 8,856 | 63,466 | 66,949 |
| Income from charitable activities | 3 | 5,365 | 25,730 | 584 | 31,679 | 13,454 |
| Investment income | 4 | 2,262 | - | - | 2,262 | 1,643 |
| **Total Receipts** | | **60,709** | **27,258** | **9,440** | **97,407** | **82,046** |
| **Payments** | | | | | | |
| Charitable Activities | 5 | 33882 | 9,304 | 12,230 | 55,416 | 61,643 |
| Governance | | 2,006 | - | - | 2,006 | 100 |
| **Total Payments** | | **35,888** | **9,304** | **12,230** | **57,422** | **61,743** |
| **Net receipts/(payments) for the year** | | **24,821** | **17,954** | **(2,790)** | **39,985** | **20,303** |
| Transfers (to) / from funds | | 2,550 | (2,550) | - | - | - |
| Cash balance at 1 January | | 89,278 | 19,782 | 16,778 | 125,838 | 105,535 |
| **Cash balance at 31 December** | | **116,649** | **35,186** | **13,988** | **165,823** | **125,838** |
| **Transfer of Cash to CIO (Reg No. 1215188)** | | **116,649** | **35,186** | **13,988** | **165,823** | **-** |
| **Cash balance at 31 December** | | **-** | **-** | **-** | **-** | **125,838** |

## UPPER STRATTON BAPTIST CHURCH

## STATEMENT OF ASSETS AND LIABILITES AT 31 DECEMBER 2025

| | Note | 2025 | 2024 |
|---|---|---|---|
| | | £ | £ |
| **Assets** | | | |
| Total Cash Balances | | NIL | 125,838 |
| Assets Held for Church's own use | | NIL | 3,159,697 |
| **Total Assets** | | **NIL** | **3,285,535** |
| Cash transferred to the CIO charity: 31Dec25 | | 165,823 | |
| Assets transferred to the CIO charity: 31Dec25 | | 3,333,779 | |
| **TOTAL ASSETS TRANSFERRED to CIO** | | 3,499,602 | |

The accounts and statement of assets and liabilities set out on pages 11-16 relating to the year ending 31 December 2025 are as approved by the trustees.

Signed:

.....

Trevor Morkham
Treasurer

19th May 2026

.....

Date

## NOTES TO THE ACCOUNTS

### 1 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

| | Unrestricted 2025 £ | Designated 2025 £ | Restricted 2025 £ | TOTAL 2025 £ | TOTAL 2024 £ |
|---|---|---|---|---|---|
| Donations | 53,212 | 1,528 | 7,726 | 62,466 | 66,949 |
| Legacies | - | - | 1,000 | 1,000 | - |
| **Total Receipts** | **53,212** | **1,528** | **8,726** | **63,466** | **66,949** |

In 2024, £6,003 was designated income, £4,772 was Restricted income and the balance was unrestricted income

### 3 Income from Charitable Activities

| | Unrestricted 2025 £ | Designated 2025 £ | Restricted 2025 £ | TOTAL 2025 £ | TOTAL 2024 £ |
|---|---|---|---|---|---|
| Rent | - | 25,730 | - | 25,730 | 10,454 |
| Lettings | 2,465 | - | - | 2,465 | 3,000 |
| Grants | 2,900 | - | 584 | 3,484 | |
| **Total Receipts** | **5,365** | **25,730** | **584** | **31,679** | **13,454** |

In 2024, £10,454 was designated income, £NIL was Restricted income and the balance was unrestricted income

### 4 Investment income

| | Unrestricted 2025 £ | Designated 2025 £ | Restricted 2025 £ | TOTAL 2025 £ | TOTAL 2024 £ |
|---|---|---|---|---|---|
| Bank interest | 2,262 | - | - | 2,262 | 1,643 |
| **Total Investment Income** | **2,262** | **-** | **-** | **2,262** | **1,643** |

In 2024, all £1,643 was unrestricted income

## 5 Expenditure on Charitable Activities

| | Unrestricted 2025 £ | Designated 2025 £ | Restricted 2025 £ | TOTAL 2025 £ | TOTAL 2024 £ |
|---|---|---|---|---|---|
| Ministry | 11,656 | 389 | 10,163 | 22,208 | 20,548 |
| Mission | 9,875 | 5,055 | 2,067 | 16,997 | 15,576 |
| Premises | 10,688 | 3,860 | | 14,548 | 23,131 |
| Support Costs (note 6) | 1,663 | - | | 1,663 | 2,388 |
| **Total Charitable Activities** | **33,882** | **9,304** | **12,230** | **55,416** | **61,643** |

In 2024, £15,389 was designated expenditure, £3,172 was Restricted expenditure and the balance was unrestricted expenditure

### Expenditure on Charitable Activities - apportioned

| | Unrestricted 2025 £ | Designated 2025 £ | Restricted 2025 £ | TOTAL 2025 £ | TOTAL 2024 £ |
|---|---|---|---|---|---|
| Ministry | 12,257 | 389 | 10,163 | 22,209 | 21,683 |
| Mission | 10,385 | 5,055 | 2,067 | 17,507 | 16,157 |
| Premises | 11,240 | 3,860 | | 15,100 | 23,083 |
| **Total Mission** | **33,882** | **9,304** | **12,230** | **55,416** | **61,643** |

In 2024, £15,389 was designated expenditure, £3,172 was Restricted expenditure and the balance was unrestricted expenditure

## 6 Support Costs

| | Unrestricted 2025 £ | Designated 2025 £ | Restricted 2025 £ | TOTAL 2025 £ | TOTAL 2024 £ |
|---|---|---|---|---|---|
| Church Administrator | - | - | - | - | - |
| IT | 197 | - | - | 197 | 342 |
| Postage, Printing, Stationery | 704 | - | - | 704 | 1,595 |
| Phone | 762 | - | - | 762 | 746 |
| Other Office Costs | - | - | - | - | 735 |
| Other Costs | - | - | - | - | 156 |
| **Total Support Costs** | **1,663** | **-** | **-** | **1,663** | **2,388** |

Support Costs have been allocated to the Charitable Activities in the General Fund of the church with their expenses included in Note 6, as follows

| | TOTAL 2025 £ | TOTAL 2024 £ |
|---|---|---|
| Ministry | 602 | 1,135 |
| Mission | 510 | 581 |
| Premises | 551 | 672 |
| **Total Mission** | **1,633** | **2,388** |

## 7 Grants made to other charities

| | Unrestricted 2025 £ | Designated 2025 £ | Restricted 2025 £ | TOTAL 2025 £ | TOTAL 2024 £ |
|---|---|---|---|---|---|
| Baptist Union of Great Britain | 2,604 | - | | 2,604 | 2,724 |
| BMS World Mission | 2,604 | - | | 2,604 | 2,724 |
| Christian Aid | - | - | 192 | 192 | 202 |
| Compassion UK | - | - | 256 | 256 | 616 |
| Kelly Foundation | 260 | - | | 260 | - |
| Links International | - | - | | - | 275 |
| Nelson Trust | 260 | - | | 260 | |
| Operation Agri | - | - | 260 | 260 | 522 |
| Prospect Hospice | - | - | | - | 226 |
| Royal British Legion | - | - | 130 | 130 | 153 |
| Swindon Youth for Christ | 1,308 | - | | 1308 | 1368 |
| Willows Counselling | 516 | - | | 516 | 917 |
| **Total Passed to Other Causes** | **7,552** | **-** | **838** | **8,390** | **9,727** |

In 2024, £1,821 was paid from Restricted Funds, and the balance was unrestricted grants.

## Staff Costs

| | TOTAL 2025 £ | TOTAL 2024 £ |
|---|---|---|
| Salary Costs | - | 7,865 |
| Social Security Costs | - | - |
| Pension Costs | - | 987 |
| Other Costs | - | 1,606 |
| **Total Staff Costs** | **-** | **10,458** |

The average number of staff in the year was NIL (2024:1)
No employee received emoluments in excess of £60,000 during the year (2024: None)

## 8 Restricted Fund Analysis

| | Balance 1 Jan £ | Income 2025 £ | Payments 2025 £ | Transfers 2025 | Balance 31 Dec £ |
|---|---|---|---|---|---|
| Make Lunch | 2,355 | 804 | 1,229 | - | 1,930 |
| Memorial Fund | 14,424 | 7,295 | 10,163 | - | 11,556 |
| Funds raised for Other Outside Causes | - | 1,341 | 838 | - | 503 |
| **Total Restricted Funds** | **16,778** | **9,440** | **12,230** | **-** | **13,988** |

In 2024, £4,772 was restricted income, £3,171 was expended, with no inter-fund transfers

## 9 Designated Fund Analysis

| | Balance 1 Jan | Income 2025 | Payments 2025 | Transfers 2025 | Balance 31 Dec |
|---|---|---|---|---|---|
| | £ | £ | £ | | £ |
| Ann Davis Legacy Fund | 15,799 | 9,890 | 5,055 | (1,000) | 19,634 |
| Property Fund: Church | 3,037 | - | 503 | - | 2,534 |
| Property Fund: Manse | 13 | 17,368 | 3,357 | (2,550) | 11,474 |
| Pastoral Care Fund | 627 | - | 389 | 500 | 738 |
| Bursary Fund | 306 | - | - | 500 | 806 |
| **Total Designated Funds** | **19,782** | **27,258** | **9,304** | **(2,550)** | **35,186** |

In 2024, £16,437 was designated income, £15,389 was expended, with £2,550 inter-fund transfers

## 10 Assets Held for the Church's own use

As at 31 December 2025, £NIL assets were held by the Charity having been transferred to new CIO charity in the name of Upper Stratton Baptist Church (registration number 1215188).

Before the transfer, the church as 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 Green Road, Upper Stratton, Swindon valued in the accounts at £2,361,838 based on insured value
- Church manse at Farrfield, Swindon, valued in the accounts at £488,310 and contents £25,000, based on insured value
- A rental property in Argyle Street, Swindon, valued in the accounts at £312,074 and contents £25,000 based on insured value
- The church also owned fixtures, furniture and equipment with an insured value of £121,557

**UPPER STRATTON BAPTIST CHURCH**

England & Wales - Charity number 1133910

# Accounts

# Upper Stratton Baptist Church (Swindon)

Upper Stratton Baptist Church

# TRUSTEES' REPORT AND FINANCIAL STATEMENTS

## For the Year Ended 31st December 2024

## STATUTORY INFORMATION

**Name of Charity:** Upper Stratton Baptist Church (sometimes shortened to USBC)

**Registered Charity Number:** 1133910

**Registered Address**

Upper Stratton Baptist Church
Green Road
Upper Stratton
Swindon
SN2 7JA

**Trustees**

Rev Simon Govier (Minister) (Until 30. 06. 24)
Mr Trevor Morkham (Treasurer)
Mr David Alderson
Mrs Mary Palmer
Mr John Simmonds

**Property Trustees of the Church at Green Road and of 127 Argyle Street, Swindon**

West of England Baptist Trust Company Limited
Little Stoke Baptist Church
Kingsway
Little Stoke
Bristol
BS34 6JW

**Property Trustees of the Manse at 62 Farrfield, Swindon**

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

**Bankers**

The Co-operative Bank p.l.c.
1 Balloon Street
Manchester
M60 4EP

**Independent Examiner**

Mr Ian Wakeham (FCMA, CGMA)
17 Nuthatch Road
Calne
SN11 9SH

## ANNUAL REPORT FOR 2024

The Trustees present their report and the financial statements of the Charity for the year ended 31st December 2024. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the Charity. The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the Charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

### (a) Structure, Governance and Management

The Charity is governed by an approved governing document (the Constitution) which was adopted at a Church Members' Meeting on 22nd September 2009. Resolutions to the Constitution were made by the Church Members' meeting on 23rd May 2017, 26th September 2017, 26th January 2021, 16th November 2021 and 17th May 2022.

Those seeking Church membership are accepted into membership in accordance with the Constitution. Church Members' Meetings are held on at least four occasions in the year. In 2023 we held six hybrid meetings, that is to say in-person and with the option of joining on Zoom. At these meetings, the members seek to discern the mind of God for the overall policy and affairs of the Church.

In accordance with the Constitution the Members appoint Trustees, both Elders and Heads of Ministry. These, together with the Minister and Treasurer (who are also appointed by the Members) are responsible for the day to day running of the Church's work and ministry, and the financial and legal aspects of the Charity. Trustees, both men and women, must be baptised Church Members securing the support of at least 75% of the Members voting by secret ballot at a Church Members' Meeting. Apart from the Minister, they are appointed for a period of three years, subject to the on-going support of the Church Members' Meeting. Trustees meet at least monthly to consider the affairs of the Church. All Members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objectives. Relevant matters may be submitted to the Church Meeting by the Trustees for consideration or may be raised by Members in advance of the Church Meeting. 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 confirm that the major risks have been reviewed and systems or procedures have been established to manage those risks. They also confirm that there have been no incidents or irregularities during 2024 which required reporting to the Charities Commission.

The remuneration package for the Minister (classed as key management personnel of the Charity) is based upon the Baptist Union of Great Britain (BUGB) guidelines and national agreements made between BUGB and HMRC. It also takes account of existing historic arrangements with individuals. Remuneration will be reviewed annually each October/November for inclusion in the budget. Recommendations are made by the finance team and are approved by the members at a Church Members' Meeting.

The major risks to which the Church is exposed have been identified by the Trustees as follows, and systems have been established to manage these risks:

- Governance Risks - the Church Constitution adopted at a Church Members' Meeting on 22nd September 2009 (and subsequent Resolutions) outlining the procedures for Church Members' Meetings; Nominations for the role of Charity Trustee, other than a Minister, including the reappointment of a Charity Trustee (Clause 15.12.1). Operational Risks - Safeguarding Policy

and Procedures are in place (in line with Baptist Union model polices); Health and Safety Management Plan and accompanying policies and procedures are under review.

- Financial Risks - Reserves Policy is in place and regularly reviewed.
- External Risks - Regular updates and advice on Government policy is received from the Baptist Union, West of England Baptist Association and the Charity Commission.
- Statutory Compliance - Employers liability, public liability and Charity Trustee indemnity insurance is in place and reviewed annually.

### (b) Objectives and Activities

The principal purpose of the Charity is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance Christian education and carry out other charitable purposes in the United Kingdom and other parts of the world. The Church occupies premises that are held by the West of England Baptist Trust Company Limited and the Baptist Union Corporation Limited, in trusts which are entirely compatible with the above objectives.

In order to achieve the charitable objectives which are set out above, the Church provides a variety of activities both to its Membership and to the community generally. The Trustees of the Church have considered and have regard to the Charities Commission guidance on public benefit.

The principal activities of the Church may include, but are not restricted to:

- Regular public worship, prayer, Bible study, preaching and teaching;
- Baptism, as defined in the Baptist Union's Declaration of Principle;
- The communion of the Lord's Supper, which is normally observed at least once a month;
- Evangelism and mission, locally, regionally, nationally and internationally;
- The teaching, encouragement, welcome and inclusion of young people;
- Nurture and growth of Christian disciples;
- Education and training for Christian and community service;
- Giving and encouraging pastoral care;
- Supporting and encouraging charitable social action in the United Kingdom and abroad;
- Encouraging relationships with and supporting Baptist and other Christian communities.

To undertake activities as a means of achieving the charitable objectives, the Church works on its own, or with other Churches or groups. The aim is to show the love of Jesus Christ in both word and deed; to bring people into a closer relationship with Him as living Lord; to support and encourage charitable social action; and to encourage relationships with other Christians.

The most significant events in church life in 2024 were the loss of our minister, Rev. Simon Govier, who moved to a church in South Wales in June 2024 and the death of six members of our church and congregation at times throughout the year. These people were an important part of our church family, are sorely missed and the church is still grieving their loss.

Since the church has been without a minister there has been some cut back in activities but the Leadership Team, assisted by many of our members, has ensured that the life of the church has continued as smoothly as possible. We have been greatly assisted in this by the appointment of Rev Alisdair Longwill as moderator. Various members have taken on new or additional responsibilities, including the Preaching Team who have enabled the continuation of Sunday services. We have been pleased to see some new people in our congregation during this time.

We have begun to think and pray about what future ministry at USBC might look like and are aware that it could be some time before a new minister is appointed. We are also aware that, due to financial constraints, as it stands, this is only likely to be a part-time appointment. In the meantime, we are confident that God will continue to bless us and His work in Upper Stratton.

Central to the work and ministry of the Church is the provision of regular public services of Christian worship. These services take place on each Sunday morning and occasionally on Sunday evening. There are also occasional services at other times which are advertised within the Church and its website at www.usbc.org.uk. Services of a special nature are advertised more widely in Upper Stratton and Swindon. There is a full programme for children and young people during the 10.30am service on Sundays. Each service has its own style to suit the differing preferences of the Church and community. The Church seeks to be a friendly and welcoming community, and anybody is free to attend any of these gatherings.

The services were also available on Zoom during the whole of the year for people to safely view and engage with. It has been successful and inclusive, with good numbers of people 'attending' these services including some who are either new to the Church or have not been able to physically attend worship at USBC for a number of years.

Through the further use of Zoom, the Church was also able to organise gatherings on a Monday, Wednesday and Friday morning to provide opportunities to meet, reflect and pray together on issues facing the Church, our Members, our local community and our world. With biblical reflection at the heart of each meeting, these gatherings were regularly attended and have become important in the life of the Church family. We also operated an email/telephone prayer chain through which Members could request prayer when needed, which connected well with these gatherings.

Simply Social coffee morning - a midweek group providing a fellowship opportunity for anyone in our local community - afforded a means of encouragement and support for those able to attend, particularly those more senior in years. There was a pleasing overall increase in regular attendance.

The Church runs a series of small groups and prayer meetings for friendship, the growth of faith, pastoral care and relationship with the local community. During 2024 there were four such groups, comprising some sixty people meeting online and in various homes each week (or every other week) within the catchment area of the Church. The Bible study element of these groups follows the Sunday service or independent teaching arranged by the groups. All who consider themselves part of the Church are encouraged to integrate into the life of a small group. A significant amount of time and effort has been given by the small group leaders in maintaining contact with those people in their groups and nurturing their spirituality.

Some of the members met together, along with anybody else in the Church family that wanted to come, at the Church 'Away Day' in October at the Harnhill Centre of Christian Healing. The day was led by Rev Alisdair Longwill to help us in the early stages of our quest for a new minister. We explored what type of church we are, what type of church God wants us to be and what type of person would lead this type of church.

The Church is privileged to have contact with children and young people through various outreach and teaching opportunities with the local schools (particularly at Easter and Christmas), ministry opportunities to the families in the wider community, and with those families that worship at USBC on a regular basis. Groups for children and young people are run during our Sunday services, tailored to the specific needs of each age group, which are called Kidzone.

Make Lunch, which seeks to bring hope to struggling children and their families through a holiday lunch club, continued to impact the community by helping to address the problems of holiday hunger. Each session provided free, hot and healthy meals to local families, gave support to some of the most vulnerable children in our community and, in addition, built relationships with those in

need of the loving care of the Church family. This was achieved despite the member who initiated and inspired make Lunch moving away and the transition to a new leadership team. Thank you to everyone involved and well done!

We also held our annual week-long holiday club called 'Summershine' at the beginning of the summer school holidays. The theme of the event was 'Breaker Rock Beach' and the holiday club was helped by a mission team from a Church in USA. With the support of the local schools and community we were greatly blessed. During the course of the week we engaged with many children (and their families) - many of whom were new to the Church and some of which have since attended our other family based activities e.g. Make Lunch.

As part of our continued efforts to reach out to the local community, in the week leading up to Easter, USBC in partnership with other local Churches ran a 'Pop-Up' Café next to the local shops and library. This was done with the purpose of promoting the real meaning of Easter amongst the people of Upper Stratton. Each passer-by was offered a free hot drink and a hot cross bun, explaining the importance of Easter. Free literature was available to take away and a listening ear provided to anyone who wanted to chat. Invitations to our Church gatherings were provided along with prayer requests, which were responded to by some people. The event was repeated at Christmas, offering mince pies with similar success in seeking to share 'the reason for the season'. We also enjoyed joint services with the other local Churches at Easter and Christmas, which were considered spiritually uplifting by those in attendance. We remain grateful to everyone involved.

The Church supports the wider work of the Baptist denomination through our membership of the Baptist Union of Great Britain, the West of England Baptist Association (trading as Webnet), and through our financial contribution to the Partnership in Mission scheme. We also support BMS World Mission financially and offer other support to our link missionaries, Paul and Sarah Brown in Thailand.

The Church has close connections with several local and national charities including The Filling Station, a local Charity that provides food and provisions to those in need on the streets of Swindon; Samaritan's Purse, which distributes Christmas gifts to needy children in deprived areas of the world via the Shoebox scheme; and Compassion UK, which administers our financial provision for a Sponsored Child in Mexico. An overview of donations made in 2024 is in the financial statements.

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

The Trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding what activities the Charity should undertake. The Trustees consider that they have acted in the public benefit.

### (c) Achievements and Performance

The Church does not only measure the success of its programmes in numbers, including financial numbers, but also in less tangible areas like fellowship, support and encouragement. The Trustees recognise that these are difficult to measure but believe that 2024 was a good year in the life of the church, especially in that we were able to impact and make a positive difference to so many people's lives through our activities in the community. This was despite the loss of our minister and several members of the church and congregation.

At 31st December 2024 the membership roll stood at 89, which was a net loss of over 4 over the year. A review of the membership list is currently being undertaken.

The numbers worshipping at USBC were similar to those in 2023. That said, there has been a good measure of spiritual formation and growth in discipleship across the Church family.

The small groups in the Church play an important part in the life of the Church community. The leadership team has encouraged the leaders of these groups who have become increasingly important in the pastoral ministry of the Church. Leaders of pastoral ministries meet regularly, under the influence of the Head of Ministry for pastoral care, to ensure we are serving and caring for everyone in the Church. The mainstays of our pastoral care continue to be the pastoral care team, small groups and interpersonal relationships.

### (d) Financial Review

In accordance with the Constitution an annual budget is compiled for both income and expenditure and approved by members in November of the preceding year.

The Church raises the bulk of the funds needed for it to carry on its activities from within its own membership and congregation, together with grants obtained for specific projects or activities from time to time. Income is also raised from hiring out rooms on our premises. During 2024 the average weekly offering was just under £800, reflecting a downward trend of recent years. However, when the donations made at our annual Gift Day together with the tax reclaim from HMRC in respect of Gift Aided donations made during 2023 are taken into account, the overall weekly average increases to a very creditable £1100. This continues to exemplify the ongoing generosity and sustained financial commitment demonstrated by members and attenders of USBC which, together with the fact that offerings are predominantly given either by means of standing order or via the weekly offering envelope scheme, contributes significantly to the Church's financial stability and resilience.

Our two main areas of General Fund expenditure during 2024 arose firstly from staffing costs (the stipend and expenses for our minister), and secondly from the running costs of the church site, notably utilities, insurance and cleaning. Having previously recognised that we were no longer in a position to support the stipend for a full-time minister, the Members had taken the difficult and painful decision to reduce the minister's hours – and hence his stipend – by 50% with effect from January 2023. We were grateful for the fact that our minister, Revd Govier, was willing to continue with us on this basis, despite the obvious and inevitable impact on his personal financial circumstances. However, mid-way through 2024 Revd Govier left USBC to take up a position as minister at a church in south Wales, and since we no longer have a paid administrator USBC's staffing costs for the second half of the year were consequently quite minimal.

The largest single item of capital expenditure in 2024 was incurred by the paving of the frontage at the Manse, replacing an area of grass and concrete which was in a poor state and which had become quite unsightly. The cost of this work amounted to just under £8000 and was predominantly met from the proceeds of our annual Gift Day.

The Church makes donations to local, national and international organisations and charities with Christian aims and objectives compatible with the Church's own charitable purpose. Through these donations the Church expresses its commitment and support for organisations such as BMS and Home Mission as well as locally based charities which have a Christian ethos. Individuals within the Church also support a wide variety of charitable causes with personal financial donations as listed in the notes to the accounts.

The Church is heavily dependent on its membership working as volunteers in all aspects of its activities, many of which run with little or no impact on the Church's expenditure but nevertheless contribute substantially to the achievement of its objectives. There were no significant 'gifts in kind', although some members cover minor costs personally. No payments were made to Trustees for goods or services, other than for the reimbursement of expenses properly incurred on behalf of the Church.

The Church has a Reserves Policy intended to ensure that there are sufficient funds to meet its anticipated general running costs for six months. Money is also set aside to finance specific projects and future strategic development, as agreed by members, and this is held in the Memorial

Fund. The Church is supported by a steady stream of income from the congregation, much of it by standing order, whilst together with its significant reserves the Church's financial position is such that the Trustees do not view financial funding in the short-to-medium term as a significant risk.

The Trustees have noted the year-end General Fund (Unrestricted) balance of £89,278 representing an increase of more than £15,000 compared with 2023. After assessing this against the level of potential commitments for 2025 and beyond, they have concluded this is not excessive. The Trustees have made an assessment of the major risks facing the Church, and are satisfied that there are policies and insurance in place to mitigate these risks. These policies include internal financial controls with advance approval thresholds set at Treasurer and Trustee levels; items costing in excess of £500 (other than where already included in the budget) require Members' approval.

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

Fundraising Standards Information

- The Charity does not employ a professional fundraiser/commercial participator.
- The Charity or any person acting on behalf of the Charity was not subject to an undertaking to be bound by any voluntary scheme for regulating fundraising, or voluntary standard for fundraising in respect of activities on behalf of the Charity.
- We did not directly monitor activities carried on by any person on behalf of the Charity for the purpose of fundraising.
- No complaints were received by the Charity or a person acting on its behalf about activities by the Charity or by a person on behalf of the Charity for the purpose of fundraising.
- We do not actively fundraise outside of our Church building, although we do from time to time apply for - and have been successful in obtaining - grants to support specific charitable activities undertaken by the Church.
- It is stressed that offerings at each service are to be on a purely voluntary basis and are primarily directed at members and regular attendees.

### (e) Future Plans for 2025

We should be able to pursue our mission and vision purposes in 2025 with faith and enthusiasm, in particular:

- To continue the process of seeking our next pastoral leader/minister
- To invest in life-impacting services of Christian worship
- To continue to engage with the Reimagine leadership cycle using this as a vehicle to develop a more Jesus-shaped culture in USBC.
- To continue to develop Christian spirituality, discipleship, friendship, hospitality and care among our Members.
- To more effectively reach out to our local communities with the good news of Jesus, and consequently welcoming new people into the life of the Church.
- To continue to offer online services and gatherings.
- To creatively maximize the opportunities of our Church building to welcome and serve the local community in sharing the gospel.
- To seek opportunities to serve those in need in the local community.
- To strengthen our supportive relationships with other local Churches in the area.

- To review and develop the Church's ministry to children and young people.
- To influence and strengthen the role of the local cluster of Baptist Churches in Swindon.

### (f) Trustees' responsibilities statement

The Trustees are responsible for preparing the Trustees' Annual Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year in order to give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that period. In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP 2019 (FRS 102);
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on an ongoing basis unless it is inappropriate to presume that the Charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

### (g) Independent Examiner

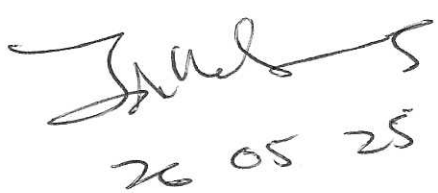
The examiner, Mr Ian Wakeham, will be proposed for re-appointment when the 2024 accounts are presented to the membership.

### (h) Declaration

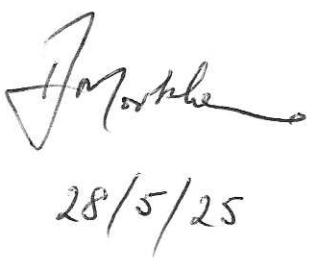
The Trustees declare that they have approved the Trustees' Report above.

Signed on behalf of the Charity's Trustees.

**John Simmonds (Trustee)**




**Mr Trevor Morkham (Treasurer)**



## INDEPENDENT EXAMINER'S REPORT

## TO THE TRUSTEES OF UPPER STRATTON BAPTIST CHURCH.

I report to the charity trustees on my examination of the accounts of the Charity for the period ended 31 December 2024

### Respective responsibilities of trustees and examiner

As the charity's trustees (and also its trustees for the purposes of charity law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Trustees given by the Charity Commission under section 145(5) (b) of the 2011 Act.

### Independent Examiner's Statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1 accounting records were not kept in respect of the Charity as required by section 386 of the 2006 Act; or

2 the accounts do not accord with those records; or

3 the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a "true and fair view" which is not a matter considered as part of an independent examination; or

4 the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in the report in order to enable proper understanding of the accounts to be reached.

Ian Wakeham, FCMA CGMA
Independent Examiner

17 Nuthatch Road
Calne SN11 9SH

## UPPER STRATTON BAPTIST CHURCH

## FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2024

## RECEIPTS & PAYMENTS ACCOUNT

| | Note | Unrestricted 2024 £ | Designated 2024 £ | Restricted 2024 £ | TOTAL 2024 £ | TOTAL 2023 £ |
|---|---|---|---|---|---|---|
| **Receipts** | | | | | | |
| Donations and legacies | 2 | 56,174 | 6,003 | 4,772 | 66,949 | 69,298 |
| Income from charitable activities | | 3,000 | 10,454 | - | 13,454 | 10,475 |
| Investment income | 3 | 1,643 | - | - | 1,643 | 1,919 |
| **Total Receipts** | | **60,817** | **16,457** | **4,772** | **82,046** | **81,583** |
| **Payments** | | | | | | |
| Charitable Activities | 5 | 43,082 | 14,389 | 3,172 | 60,643 | 80,326 |
| Governance | | 100 | - | - | 100 | 600 |
| **Total Payments** | | **43,182** | **14,389** | **3,172** | **60,743** | **80,926** |
| **Net receipts/(payments) for the year** | | **17,635** | **2,068** | **1,600** | **20,303** | **757** |
| Transfers (to) / from funds | | (2,550) | 2,550 | - | - | - |
| Cash balance at 1 January | | 74,193 | 15,164 | 15,179 | 104,535 | 103,778 |
| **Cash balance at 31 December** | | **89,278** | **19,782** | **16,779** | **125,838** | **104,535** |

## UPPER STRATTON BAPTIST CHURCH

## STATEMENT OF ASSETS AND LIABILITES AT 31 DECEMBER 2024

| | Note | 2024 £ | 2023 £ |
|---|---|---|---|
| **Assets** | | | |
| Total Cash Balances | | 125,838 | 104,535 |
| Assets Held for Church's own use | | 3,159,697 | 2,626,514 |
| **Total Assets** | | **3,285,535** | **2,731,049** |

The accounts and statement of assets and liabilities set out on pages 11-16 relating to the year ending 31 December 2024 are as approved by the trustees.

Signed:

.....
Trevor Morkham
Treasurer

20th May 2025
.....
Date

## NOTES TO THE ACCOUNTS

### 1. 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

| | Unrestricted 2024 £ | Designated 2024 £ | Restricted 2024 £ | TOTAL 2024 £ | TOTAL 2023 £ |
|---|---|---|---|---|---|
| Donations | 56,174 | 6,003 | 4,772 | 66,949 | 63,380 |
| Legacies | - | - | - | - | 3,009 |
| **Total Receipts** | **56,174** | **6,003** | **4,772** | **66,949** | **66,389** |

In 2023, £4,191 was designated income, £7,393 was Restricted income and the balance was unrestricted income

### 3. Income from Charitable Activities

| | Unrestricted 2024 £ | Designated 2024 £ | Restricted 2024 £ | TOTAL 2024 £ | TOTAL 2023 £ |
|---|---|---|---|---|---|
| Rent | - | 10,454 | - | 10,454 | 10,475 |
| Lettings | 3,000 | | - | 3,000 | 2,900 |
| Grants | | | - | | - |
| **Total Receipts** | **3,000** | **10,454** | **-** | **13,454** | **13,375** |

In 2023, £2,675 was designated income, £2,900 was Restricted income and the balance was unrestricted income

### 4. Investment income

| | Unrestricted 2024 £ | Designated 2024 £ | Restricted 2024 £ | TOTAL 2024 £ | TOTAL 2023 £ |
|---|---|---|---|---|---|
| Bank interest | 1,643 | - | - | 1,643 | 1,919 |
| **Total Investment Income** | **1,643** | **-** | **-** | **1,643** | **1,919** |

In 2023, all £1919 was unrestricted income

## NOTES TO THE ACCOUNTS (Cont)

### Expenditure on Charitable Activities

| | Unrestricted 2024 £ | Designated 2024 £ | Restricted 2024 £ | TOTAL 2024 £ | TOTAL 2023 £ |
|---|---|---|---|---|---|
| Ministry | 19,348 | 1,200 | - | 20,548 | 45,333 |
| Mission | 9,906 | 2,498 | 3,172 | 15,576 | 18,833 |
| Premises | 11,440 | 11,691 | | 23,131 | 12,587 |
| Support Costs (note 6) | 2,388 | - | | 2,388 | 3,573 |
| **Total Charitable Activities** | **43,082** | **15,389** | **3,182** | **61,643** | **80,326** |

In 2023, £10,187 was designated expenditure, £17,617 was Restricted expenditure and the balance was unrestricted expenditure

### 5. Expenditure on Charitable Activities - expanded

| | Unrestricted 2024 £ | Designated 2024 £ | Restricted 2024 £ | TOTAL 2024 £ | TOTAL 2023 £ |
|---|---|---|---|---|---|
| Ministry | 20,483 | 1,200 | - | 21,683 | 47,457 |
| Mission | 10,487 | 2,498 | 3,172 | 16,157 | 19,614 |
| Premises | 12,112 | 11,691 | | 23,083 | 13,255 |
| **Total Mission** | **43,082** | **15,389** | **3,172** | **61,643** | **80,326** |

In 2023, £2,675 was designated expenditure, £2,900 was Restricted expenditure and the balance was unrestricted expenditure

### 6. Support Costs

| | Unrestricted 2024 £ | Designated 2024 £ | Restricted 2024 £ | TOTAL 2024 £ | TOTAL 2023 £ |
|---|---|---|---|---|---|
| Church Administrator | - | - | - | - | - |
| IT | 249 | - | - | 249 | 342 |
| Postage, Printing, Stationery | 1,154 | - | - | 1,154 | 1,595 |
| Phone | 756 | - | - | 756 | 746 |
| Other Office Costs | 204 | - | - | 204 | 735 |
| Other Costs | 25 | - | - | 25 | 156 |
| **Total Support Costs** | **2,388** | **-** | **-** | **2,388** | **3,574** |

Support Costs have been allocated to the Charitable Activities in the General Fund of the church with their expenses included in Note 6, as follows

| | TOTAL 2024 £ | TOTAL 2023 £ |
|---|---|---|
| Ministry | 1,135 | 2,124 |
| Mission | 581 | 781 |
| Premises | 672 | 668 |
| **Total Mission** | **2,388** | **3,573** |

## 7. Grants made to other charities

| | Unrestricted 2024 £ | Designated 2024 £ | Restricted 2024 £ | TOTAL 2024 £ | TOTAL 2023 £ |
|---|---|---|---|---|---|
| Baptist Union of Great Britain | 2,724 | | | 2,724 | 2,676 |
| Bethany Project, Zimbabwe | | | | | 282 |
| BMS World Mission | 2,724 | | | 2,724 | 2,726 |
| Christian Aid | | | 202 | 202 | 150 |
| Compassion UK | | | 616 | 616 | 30 |
| Harbour Project | | | | | 268 |
| Links International | 275 | | | 275 | |
| Operation Agri | 275 | | 247 | 522 | 213 |
| Prospect Hospice | | | 226 | 226 | |
| Royal British Legion | | | 153 | 153 | 269 |
| Safer Families | | | | | 270 |
| Swindon Youth for Christ | 1,368 | | | 1368 | 1,338 |
| Willows Counselling | 540 | | 377 | 917 | 534 |
| **Total Passed to Other Causes** | **7,906** | **-** | **1,821** | **9,727** | **8,756** |

In 2023, £980 was paid from Restricted Funds, and the balance was unrestricted grants.

## 8. Staff Costs

| | TOTAL 2024 £ | TOTAL 2023 £ |
|---|---|---|
| Salary Costs | 7,865 | 14,575 |
| Social Security Costs | - | - |
| Pension Costs | 987 | 1,826 |
| Other Costs | 1,606 | 4,027 |
| **Total Staff Costs** | **10,458** | **20,428** |

The average number of staff in the year was 1 (2023:1)
No employee received emoluments in excess of £60,000 during the year (2023: None)

## 9. Restricted Fund Analysis

| | Balance 1 Jan £ | Income 2024 £ | Payments 2024 £ | Transfers 2024 | Balance 31 Dec £ |
|---|---|---|---|---|---|
| Make Lunch | 2,739 | 1,345 | 1,729 | - | 2,355 |
| Memorial Fund | 12439 | 1,985 | - | - | 14,424 |
| Funds raised for Other Outside Causes | - | 1,442 | 1,442 | - | - |
| **Total Restricted Funds** | **15,178** | **4,772** | **3,171** | **-** | **12,779** |

In 2023, £10,203 was restricted income, £17,717 was expended, with no inter-fund transfers

## 10. Designated Fund Analysis

| | Balance 1 Jan £ | Income 2024 £ | Payments 2024 £ | Transfers 2024 | Balance 31 Dec £ |
|---|---|---|---|---|---|
| Ann Davis Legacy Fund | 8,997 | 8,300 | 1,498 | - | 15,799 |
| Property Fund: Church | 3,467 | - | 430 | - | 3,037 |
| Property Fund: Manse | 1,217 | 7,507 | 11,261 | 2,550 | 13 |
| Pastoral Care Fund | 807 | 650 | 830 | - | 627 |
| Bursary Fund | 676 | - | 370 | - | 306 |
| **Total Designated Funds** | **15,164** | **16,457** | **14,389** | **2,550** | **19,782** |

In 2023, £11,991 was designated income, £10,187 was expended, with no inter-fund transfers

## 11. 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 Green Road, Upper Stratton, Swindon valued in the accounts at £2,390,287 based on insured value
- Church manse at Farrfield, Swindon, valued in the accounts at £466,389 and contents £25,000, based on insured value
- A rental property at 127 Argyle Street, Swindon, valued in the accounts at £250,000 based on insured value
- The church also owns fixtures, furniture and equipment with an insured value of £28,021

**UPPER STRATTON BAPTIST CHURCH**

England & Wales - Charity number 1133910

# Accounts

# Upper Stratton Baptist Church (Swindon)

# TRUSTEES' REPORT AND FINANCIAL STATEMENTS

## For the Year Ended 31st December 2023

## STATUTORY INFORMATION

**Name of Charity:** Upper Stratton Baptist Church (sometimes shortened to USBC)

**Registered Charity Number:** 1133910

**Registered Address**

Upper Stratton Baptist Church
Green Road
Upper Stratton
Swindon
SN2 7JA

**Trustees**

Rev Simon Govier (Minister)
Mr Trevor Morkham (Treasurer)
Mr David Alderson
Mrs Mary Palmer
Mr John Simmonds

**Property Trustees of the Church at Green Road and of 127 Argyle Street, Swindon**

West of England Baptist Trust Company Limited
Little Stoke Baptist Church
Kingsway
Little Stoke
Bristol
BS34 6JW

**Property Trustees of the Manse at 62 Farrfield, Swindon**

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

**Bankers**

The Co-operative Bank p.l.c.
1 Balloon Street
Manchester
M60 4EP

**Independent Examiner**

Mr Ian Wakeham (FCMA, CGMA)
17 Nuthatch Road
Calne
SN11 9SH

## ANNUAL REPORT FOR 2023

The Trustees present their report and the financial statements of the Charity for the year ended 31st December 2023. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the Charity. The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the Charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

### (a) Structure, Governance and Management

The Charity is governed by an approved governing document (the Constitution) which was adopted at a Church Members' Meeting on 22nd September 2009. Resolutions to the Constitution were made by the Church Members' meeting on 23rd May 2017, 26th September 2017, 26th January 2021, 16th November 2021 and 17th May 2022.

Those seeking Church membership are accepted into membership in accordance with the Constitution. Church Members' Meetings are held on at least four occasions in the year. In 2023 we held six hybrid meetings, that is to say in-person and with the option of joining on Zoom. At these meetings, the members seek to discern the mind of God for the overall policy and affairs of the Church.

In accordance with the Constitution the Members appoint Trustees, both Elders and Heads of Ministry. These, together with the Minister and Treasurer (who are also appointed by the Members) are responsible for the day to day running of the Church's work and ministry, and the financial and legal aspects of the Charity. Trustees, both men and women, must be baptised Church Members securing the support of at least 75% of the Members voting by secret ballot at a Church Members' Meeting. Apart from the Minister, they are appointed for a period of three years, subject to the on-going support of the Church Members' Meeting. Trustees meet at least monthly to consider the affairs of the Church. All Members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objectives. Relevant matters may be submitted to the Church Meeting by the Trustees for consideration or may be raised by Members in advance of the Church Meeting. 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 confirm that the major risks have been reviewed and systems or procedures have been established to manage those risks. They also confirm that there have been no incidents or irregularities during 2023 which required reporting to the Charities Commission.

The remuneration package for the Minister (classed as key management personnel of the Charity) is based upon the Baptist Union of Great Britain (BUGB) guidelines and national agreements made between BUGB and HMRC. It also takes account of existing historic arrangements with individuals. Remuneration will be reviewed annually each October/November for inclusion in the budget. Recommendations are made by the finance team and are approved by the members at a Church Members' Meeting.

The major risks to which the Church is exposed have been identified by the Trustees as follows, and systems have been established to manage these risks:

- Governance Risks - the Church Constitution adopted at a Church Members' Meeting on 22nd September 2009 (and subsequent Resolutions) outlining the procedures for Church Members' Meetings; Nominations for the role of Charity Trustee, other than a Minister, including the

reappointment of a Charity Trustee (Clause 15.12.1). A consultation process is to be considered before March 2025.

- Operational Risks - Safeguarding Policy and Procedures are in place (in line with Baptist Union model polices); Health and Safety Management Plan and accompanying policies and procedures are under review.
- Financial Risks - Reserves Policy is in place and regularly reviewed.
- External Risks - Regular updates and advice on Government policy is received from the Baptist Union, West of England Baptist Association and the Charity Commission.
- Statutory Compliance - Employers liability, public liability and Charity Trustee indemnity insurance is in place and reviewed annually.

### (b) Objectives and Activities

The principal purpose of the Charity is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance Christian education and carry out other charitable purposes in the United Kingdom and other parts of the world. The Church occupies premises that are held by the West of England Baptist Trust Company Limited and the Baptist Union Corporation Limited, in trusts which are entirely compatible with the above objectives.

In order to achieve the charitable objectives which are set out above, the Church provides a variety of activities both to its Membership and to the community generally. The Trustees of the Church have considered and have regard to the Charities Commission guidance on public benefit.

The principal activities of the Church may include, but are not restricted to:

- Regular public worship, prayer, Bible study, preaching and teaching;
- Baptism, as defined in the Baptist Union's Declaration of Principle;
- The communion of the Lord's Supper, which is normally observed at least once a month;
- Evangelism and mission, locally, regionally, nationally and internationally;
- The teaching, encouragement, welcome and inclusion of young people;
- Nurture and growth of Christian disciples;
- Education and training for Christian and community service;
- Giving and encouraging pastoral care;
- Supporting and encouraging charitable social action in the United Kingdom and abroad;
- Encouraging relationships with and supporting Baptist and other Christian communities.

To undertake activities as a means of achieving the charitable objectives, the Church works on its own, or with other Churches or groups. The aim is to show the love of Jesus Christ in both word and deed; to bring people into a closer relationship with Him as living Lord; to support and encourage charitable social action; and to encourage relationships with other Christians.

Central to the work and ministry of the Church is the provision of regular public services of Christian worship. These services take place on each Sunday morning and occasionally on Sunday evening. There are also occasional services at other times which are advertised within the Church and its website at www.usbc.org.uk. Services of a special nature are advertised more widely in Upper Stratton and Swindon. There is a full programme for children and young people during the 10.30am service on Sundays. Occasional all-age worship services provide a choice of involvement and activity for all ages. Each service has its own style to suit the differing preferences of the Church

and community. The Church seeks to be a friendly and welcoming community, and anybody is free to attend any of these gatherings.

The services were also available on Zoom during the whole of the year for people to safely view and engage with. This was due to a significant effort from a small team of volunteers and Trustees. It has been successful and inclusive, with good numbers of people 'attending' these services including some who are either new to the Church or have not been able to physically attend worship at USBC for a number of years.

Through the further use of Zoom, the Church was also able to organise gatherings on a Monday, Wednesday and Friday morning to provide opportunities to meet, reflect and pray together on issues facing the Church, our Members, our local community and our world. With biblical reflection at the heart of each meeting, these gatherings were regularly attended and have become important in the life of the Church family. We also operated an email/telephone prayer chain through which Members could request prayer when needed, which connected well with these gatherings.

Simply Social coffee morning - a midweek group providing a fellowship opportunity for anyone in our local community - afforded a means of encouragement and support for those able to attend, particularly those more senior in years. There was a pleasing overall increase in regular attendance.

The Church runs a series of small groups and prayer meetings for friendship, the growth of faith, pastoral care and relationship with the local community. During 2023 there were six such groups, comprising some sixty people meeting online and in various homes each week (or every other week) within the catchment area of the Church. The Bible study element of these groups follows the Sunday service or independent teaching arranged by the groups. All who consider themselves part of the Church are encouraged to integrate into the life of a small group. Details of these groups are regularly advertised in the Church notices. A significant amount of time and effort has been given by the small group leaders in maintaining contact with those people in their groups and nurturing their spirituality.

The small groups met together, along with anybody else in the Church family that wanted to come, at the Church 'Away Day' in November at the Harnhill Centre of Christian Healing. The purpose of the day was to inspire the Church Community on its journey of faith as individuals and as a church, while exploring the central missional theme of 'blessing' seen throughout Scripture. We recognised that if we are not careful the church may be approaching a turning point in its history when there is a danger of no longer fulfilling our God given purpose to be 'a means of blessing' to the community and particularly when it comes to the younger families inside and outside the church. Have we settled into a 'new normal' (after Covid) and set up camp too soon? We concluded that the need to shape our values must continue to inspire a more missional culture that flows through the Church; in shaping ministry, guiding decision making and setting priorities. We live in challenging times and ongoing change to the culture of the Church may become imperative to its future ministry and success.

The Church is privileged to have contact with children and young people through various outreach and teaching opportunities with the local schools (particularly at Easter and Christmas), ministry opportunities to the families in the wider community, and with those families that worship at USBC on a regular basis. Groups for children and young people are run during our Sunday services, tailored to the specific needs of each age group, which are called Kidzone.

We were able to continue with Messy Church, which provides 'alternative' Church for families who are less keen on the formality of Sunday worship. It is also a good way to invite friends and extended family who have never been to Church before as its style is relaxed and activity based, which is much appreciated by those who attend. Easter Messy Church attracted 40-50 people from the community (including 18 children), Harvest Messy Church produced slightly higher numbers with

50-60 people attending (23 children), and the Messy Light Party in collaboration with Make Lunch was a great success at the end of October. We are very grateful to those who have volunteered with this ministry and find that Messy Church links well with our different ministries.

Make Lunch, which seeks to bring hope to struggling children and their families through a holiday lunch club, continued to impact the community by helping to address the problems of holiday hunger. Each session provided free, hot and healthy meals to local families, gave support to some of the most vulnerable children in our community and, in addition, built relationships with those in need of the loving care of the Church family. The Make Lunch team was also able to deliver 'bags of hope' (food and other urgent supplies) to many of the registered families that regularly use the club, along with some additional families that were signposted to the Church. The highlights included 8 sessions throughout the year, serving 76 different children and 42 different adults (excluding volunteers) a total of 320 meals. In addition, and through the kitchen store/delivery of the 'bags of hope', a further 1,992 portions of food were supplied. It also celebrated its 5th anniversary of ministry at the Church. Thank you to everyone involved and well done!

We were also able to resume our annual week-long holiday club called 'Summershine' at the beginning of the summer school holidays. The theme of the event was 'Twists & Turns' and for the first time the holiday club was led without a mission team from a Church in USA. With the support of the local schools and community we were greatly blessed. During the course of the week we engaged with over 120 children (and their families) - many of whom were new to the Church and some of which have since attended our other family based activities e.g. Messy Church and Make Lunch.

As part of our continued efforts to reach out to the local community, in the week leading up to Easter, USBC in partnership with other local Churches ran a 'Pop-Up' Café next to the local shops and library. This was done with the purpose of promoting the real meaning of Easter amongst the people of Upper Stratton. Each passer-by was offered a free hot drink and a hot cross bun, explaining the importance of Easter. Free literature including a Hope magazine was available to take away and a listening ear provided to anyone who wanted to chat. Invitations to our Church gatherings were provided along with prayer requests, which were responded to by some people. Over 650 hot cross buns were given away! The event was repeated at Christmas, offering mince pies with similar success in seeking to share 'the reason for the season'. We also enjoyed joint services with the other local Churches at Easter and Christmas, which were considered a great achievement by those in attendance. We remain grateful to everyone involved.

The Church supports the wider work of the Baptist denomination through our membership of the Baptist Union of Great Britain, the West of England Baptist Association (trading as Webnet), and through our financial contribution to the Home Mission scheme. We also support BMS World Mission financially and offer other support to our link missionaries, Paul and Sarah Brown in Thailand.

The Church has close connections with several local charities, notably Swindon Youth for Christ and Willows Counselling Service, both of which received regular financial support. Links with other charitable organisations are maintained predominantly through individuals within the Church who have a particular heart for them. These include The Filling Station, a local Charity that provides food and provisions to those in need on the streets of Swindon; Samaritan's Purse, which distributes Christmas gifts to needy children in deprived areas of the world via the Shoebox scheme; and Compassion UK, which administers our financial provision for a Sponsored Child in Mexico. An overview of donations made in 2023 is in Note 8 to the financial statements.

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

The Trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding what activities the Charity should undertake. The Trustees consider that they have acted in the public benefit.

### (c) Achievements and Performance

The Church does not only measure the success of its programmes in numbers, including financial numbers, but also in less tangible areas like fellowship, support and encouragement. The Trustees recognise that these are difficult to measure but believe that 2023 was a good year in the life of the church, especially in that we were able to impact and make a positive difference to so many people's lives through our activities in the community.

We should be able to pursue our mission and vision purposes in 2024 with faith and enthusiasm.

- Two more people entered into Church membership.
- One of our Members resigned from Church membership (to attend a church closer to home).
- One of our Members sadly died during the year.
- We were delighted that a new couple could be married at the Church.

On 31st December 2023 the membership roll stood at 93, which was a net increase of 1 over the year.

The numbers worshipping at USBC were slightly higher than during 2022 as we re-established the mission and purposes of the Church following the impact of Covid on church life. It will continue to take time to integrate new people into the family of the Church. That said, there has been a good measure of spiritual formation and growth in discipleship across the Church family.

Towards the end of 2023 those who volunteer within the life of the Church numbered at least 25 and this says nothing of those who are also serving elsewhere in their local communities. This is a measure of the activities and enthusiasm of the congregation.

The small groups in the Church play an important part in the life of the Church community. The leadership team has invested in training and encouraging the leaders of these groups who have become increasingly important in the pastoral ministry of the Church. Leaders of pastoral ministries meet regularly, under the influence of our Minister and the Head of Ministry for pastoral care, to ensure we are serving and caring for everyone in the Church. The mainstays of our pastoral care continue to be the pastoral care team, small groups and interpersonal relationships.

The Vision Statements for 2024 detailing the specific goals for all of our charitable activity, were produced by the Trustees in December and should be formally approved at the Church's Annual General Meeting in 2024.

## (d) Financial Review

In accordance with the Constitution an annual budget is compiled for both income and expenditure and approved by members in November of the preceding year.

The Church raises the bulk of the funds needed for it to carry on its activities from within its own membership and congregation, together with grants obtained for specific projects or activities from time to time. Income is also raised from hiring out rooms on our premises. During 2023 the average weekly offering once again reduced, to £815 (compared with £845 in 2022 and £885 in 2021). However, when the donations made at our annual Gift Day are taken into account, the overall weekly average increases to around £938 which is not too far removed from the comparable figure for the previous year (£950). This continues to exemplify the ongoing generosity and sustained financial commitment demonstrated by members and attenders of USBC, whilst the fact that offerings are now increasingly given either by means of standing order or via the weekly offering envelope scheme contributes significantly to the Church's financial stability and resilience.

Our principal General Fund expenditure during 2023, as in previous years, arose from staffing costs, notably the stipend and expenses for our minister. However, after coming to the recognition that we were no longer in a position to support the stipend for a full-time minister, the Members took the difficult and painful decision to reduce the minister's hours – and hence his stipend – by 50% from January 2023 onwards. We are grateful for the fact that our minister, Revd Govier, was willing to continue with us on this basis, despite the obvious and inevitable impact this would have on his personal financial circumstances. The decision to continue without a paid administrator following the post holder's resignation in mid-2022 has also served to ease some of the pressure arising from staffing costs, which amounted to a little over 41% of total General Fund expenditure compared with about 55% in the previous year. After taking account of budgeted donations (almost 16% of total expenditure), the remaining 43% is attributed to costs associated with local ministry and running expenses.

The largest single item of capital expenditure in 2023 involved re-surfacing part of the roadway approach to the church car park, which had degraded badly over the years and had long needed attention. The cost of this work – around £13,000 – was met partly from the proceeds of our annual Gift Day and partly by drawing on reserves in the Memorial Fund which is specifically intended to enable the Church to undertake capital projects of this kind.

The Church makes donations to local, national and international organisations and charities with Christian aims and objectives compatible with the Church's own charitable purpose. Through these donations the Church expresses its commitment and support for organisations such as BMS and Home Mission as well as locally based charities which have a Christian ethos. Individuals within the Church also support a wide variety of charitable causes with personal financial donations as listed in the notes to the accounts.

The Church is heavily dependent on its membership working as volunteers in all aspects of its activities, many of which run with little or no impact on the Church's expenditure but nevertheless contribute substantially to the achievement of its objectives. There were no significant 'gifts in kind', although some members cover minor costs personally. No payments were made to Trustees for goods or services, other than for the reimbursement of expenses properly incurred on behalf of the Church.

The Church has a Reserves Policy intended to ensure that there are sufficient funds to meet its anticipated general running costs for six months, which for 2024 has been calculated as a minimum of £29,000. This policy is reviewed annually by the Trustees. Money is also set aside to finance specific projects and future strategic development, as agreed by members, and this is held in the Memorial Fund. The Church is supported by a steady stream of income from the congregation,

much of it by standing order, whilst together with its significant reserves the Church's financial position is such that the Trustees do not view financial funding in the short-to-medium term as a significant risk.

The Trustees have noted the year-end General Fund balance of £74,193 representing an increase of more than £6000 compared with 2022. After assessing this against the level of potential commitments for 2024 and beyond, they have concluded this is not excessive. The Trustees have made an assessment of the major risks facing the Church, and are satisfied that there are policies and insurance in place to mitigate these risks. These policies include internal financial controls with advance approval thresholds set at Treasurer and Trustee levels; items costing in excess of £500 (other than where already included in the budget) require Members' approval.

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

Fundraising Standards Information

- The Charity does not employ a professional fundraiser/commercial participator.
- The Charity or any person acting on behalf of the Charity was not subject to an undertaking to be bound by any voluntary scheme for regulating fundraising, or voluntary standard for fundraising in respect of activities on behalf of the Charity.
- We did not directly monitor activities carried on by any person on behalf of the Charity for the purpose of fundraising.
- No complaints were received by the Charity or a person acting on its behalf about activities by the Charity or by a person on behalf of the Charity for the purpose of fundraising.
- We do not actively fundraise outside of our Church building, although we do from time to time apply for - and have been successful in obtaining - grants to support specific charitable activities undertaken by the Church.
- It is stressed that offerings at each service are to be on a purely voluntary basis and are primarily directed at members and regular attendees.

## (e) Future Plans for 2024

- To continue to engage with the Reimagine leadership cycle and its application in the Church community.
- To continue to develop spirituality, discipleship, friendship, hospitality and care among our Members.
- To welcome new people into the life of the Church, and to reach out to our local communities with the good news of Jesus.
- To continue to offer online services and gatherings.
- To maximize the opportunities of our Church building to welcome and serve the local community in sharing the gospel.
- To seek opportunities to serve those in need in the local community.
- To strengthen our supportive relationships with other local Churches in the area.
- To make changes to the organisation of our Elders and Heads of Ministry (Trustees) to reflect changes in the life of the Church.
- To review and develop the Church's ministry to children and young people.
- To influence and strengthen the role of the local cluster of Baptist Churches in Swindon.

## (f) Trustees' responsibilities statement

The Trustees are responsible for preparing the Trustees' Annual Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year in order to give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that period. In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP 2019 (FRS 102);
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on an ongoing basis unless it is inappropriate to presume that the Charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

## (g) Independent Examiner

The examiner, Mr Ian Wakeham, will be proposed for re-appointment when the 2023 accounts are presented to the membership.

## (h) Declaration

The Trustees declare that they have approved the Trustees' Report above.

Signed on behalf of the Charity's Trustees.

**Rev Simon Govier**
**Minister**

14th May 2024

**Mr Trevor Morkham**
**Treasurer**

14th May 2024

# INDEPENDENT EXAMINER'S REPORT

## TO THE TRUSTEES OF UPPER STRATTON BAPTIST CHURCH

I report to the Charity Trustees on my examination of the accounts of the Charity for the period ended 31st December 2023.

**Respective responsibilities of Trustees and Examiner**

As the Charity's Trustees (and also its Trustees for the purposes of Charity law) they are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

In particular, as explained more fully in the Trustees' responsibilities statement set out on page 10, the Trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters relating to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Having satisfied myself that the accounts of the Charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your Charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act').

It is my responsibility to

- examine the accounts under section 145 of the 2011 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

**Basis of independent examiner's report**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as 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**

Since the gross income for the year exceeds the amount provided in section 145(3) of the Act, I confirm that I am qualified to act as Independent Examiner under the provisions of that section of the Act and that my qualification is as shown below.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. which gives me reasonable cause to believe that in any material respect the requirements

   - to keep accounting records in accordance with section 130 of the 2011 Act; and
   - to prepare accounts which accord with the accounting records and comply with the 2011 Act have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Ian Wakeham, FCMA CGMA**
**Independent Examiner**

17 Nuthatch Road
Calne
SN11 9SH

# UPPER STRATTON BAPTIST CHURCH

## NOTES TO THE FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2023

### ACOUNTING POLICIES

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

**(a) Basis of Accounting**

The financial statements have been prepared in accordance with the Charities Statement of Recommended Practice (Charities SORP (FRS 102)), Financial Reporting Standard 102 and the Charities Act 2011. Upper Stratton Baptist Church is a registered charity, no. 1133910, and meets the definition of a public benefit entity under FRS102.

**(b) Preparation of the financial statements on a going concern basis**

The Trustees consider that there are sufficient reserves held at year end to manage any foreseeable downturn in the economy in the UK. The Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The charity has therefore continued to adopt the going concern basis in preparing its financial statements.

**(c) Funds Accounting**

- Unrestricted Funds: General unrestricted funds represent funds which are expendable at the discretion of the Church in the furtherance of the objects of the charity and which have not been designated for other purposes.
- Designated Funds: These represent amounts set aside by the Church for specific purposes as set out in note 11. They may be returned to General Funds at the discretion of the members.
- Restricted Funds: These represent amounts which have been restricted by the donors for use for specific purposes as set out in note 10.

**(d) Income**

Income is recognised in the Statement of Financial Activities when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met.

- Donations are accounted for gross when received.
- Legacies are accounted for at the earlier of the Estate accounts being finalised and notified, and cash received.
- Investment Income is accounted for in the year in which it is received.

**(e) Expenditure**

Expenditure is recognised in the Statement of Financial Activities on a receipts and payments basis.

- Costs of raising funds represents publicity material and promotion of the Church.
- Charitable activities represent expenditure in the furtherance of the object of the Church.
- Grants payable are made to other charitable organisations whose objects compliment the Church's work and objects. They are accounted for when the recipient has been notified of the grant and payment is unconditional and paid.
- Support costs represent computer facilities, insurance and stationery, together with the office administrator's salary costs, and other office costs.

Support costs are allocated to charitable activities in proportion to the direct charitable expenditure on that activity, where the charity considers that support costs are incurred as part of the delivery of that activity.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

**(f) Cash at bank and in hand**

Cash at bank and in hand includes notice deposits and short-term deposits.

**(g) Assets Held for Church's own Use**

Assets held relate to the property of

- Church building and out-buildings
- Manse
- Rental property
- Minor equipment (IT equipment etc)

The value stated is the rebuild costs for property, or insurance value for other assets.

**(h) Employee benefits**

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payment obligations. The contributions are recognised as an expense when they are due. Amounts not paid are shown in liabilities in the Statement of Assets and Liabilities. Assets of the plan are held separately from the charity in independently administered fund.

**(i) Taxation**

The Charity is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore meet the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part II Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purpose.

## UPPER STRATTON BAPTIST CHURCH

## FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

## RECEIPTS AND PAYMENTS

| | Note | Unrestricted 2023 £ | Designated 2023 £ | Restricted 2023 £ | TOTAL 2023 £ | TOTAL 2022 £ |
|---|---|---|---|---|---|---|
| **Receipts** | | | | | | |
| Donations and Legacies | 2 | 54,895.87 | 1,181.22 | 10,203.00 | 66,280.09 | 75,411.87 |
| Income from charitable activities | 3 | 2,675.00 | 10,809.40 | - | 13,484.40 | 7,260.00 |
| Investments | 4 | 1,919.03 | - | - | 1,919.03 | 800.23 |
| **Total Receipts** | | **59,489.90** | **11,990.62** | **10,203.00** | **81,683.52** | **83,472.10** |
| **Payments** | | | | | | |
| Expenditure on charitable activities | 5 | 52,522.70 | 10,186.85 | 17,616.70 | 80,326.25 | 262,155.88 |
| Other expenditure | 6 | - | - | - | - | - |
| Governance Costs | | 600.40 | - | - | 600.40 | 100.00 |
| **Total Payments** | | **53,123.10** | **10,186.85** | **17,616.70** | **80,926.65** | **262,255.88** |
| **Net receipts / (payments) for the year** | | **6,366.80** | **1,803.77** | **- 7,413.70** | **756.87** | **- 178,783.78** |
| Transfers to / (from) funds | | - | - | - | - | - |
| Cash balance at 1 January | | 67,825.89 | 13,360.36 | 22,591.89 | 103,778.14 | 282,561.92 |
| **Cash balance at 31 December** | | **74,192.69** | **15,164.13** | **15,178.19** | **104,535.01** | **103,778.14** |

## UPPER STRATTON BAPTIST CHURCH

## STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2023

| | TOTAL 2023 £ | TOTAL 2022 £ |
|---|---|---|
| **Assets** | | |
| Bank and other Cash balances | 104,535.01 | 103,778.14 |
| Assets Held for Church's own use | 2,626,514.00 | 2,623,244.00 |
| **Total Assets** | **2,731,049.01** | **2,727,022.14** |
| **Liabilities - amounts falling due after more than one year** | | |
| Defined Pension scheme liability | - | - |
| | - | - |

The notes on the following pages form an intergral part of these accounts.

These accounts were approved by the Trustees on 14th May 2024 and signed on their behalf.

Treasurer

Minister

## 2. Donations and legacies

| | Unrestricted 2023 | Designated 2023 | Restricted 2023 | TOTAL 2023 | TOTAL 2022 |
|---|---|---|---|---|---|
| | £ | £ | £ | £ | £ |
| Weekly Offerings | 42,369.18 | - | - | 42,369.18 | 43,923.95 |
| Donations | 3,798.71 | - | 880.00 | 4,678.71 | 11,780.41 |
| Gift Aid | 8,727.98 | 1,181.22 | - | 9,909.20 | 19,707.51 |
| Legacies | - | 3,009.40 | - | 3,009.40 | - |
| Memorial Fund | - | - | 6,423.00 | 6,423.00 | - |
| **Total Donations and Legacies** | **54,895.87** | **4,190.62** | **7,303.00** | **66,389.49** | **75,411.87** |

## 3. Income from charitable activities

| | Unrestricted 2023 | Designated 2023 | Restricted 2023 | TOTAL 2023 | TOTAL 2022 |
|---|---|---|---|---|---|
| | £ | £ | £ | £ | £ |
| Lettings | 2,675.00 | 7,800.00 | - | 10,475.00 | 5,710.00 |
| Grants | | - | 2,900.00 | 2,900.00 | 1,550.00 |
| **Total Income from Charitable Activities** | **2,675.00** | **7,800.00** | **2,900.00** | **13,375.00** | **7,260.00** |

## 4. Investment Income

| | Unrestricted 2023 | Designated 2023 | Restricted 2023 | TOTAL 2023 | TOTAL 2022 |
|---|---|---|---|---|---|
| | £ | £ | £ | £ | £ |
| Bank interest | 1,919.03 | - | - | 1,919.03 | 800.23 |
| Trust income | - | - | - | - | - |
| Other investment income | - | - | - | - | - |
| **Total Investment Income** | **1,919.03** | **-** | **-** | **1,919.03** | **800.23** |

## 5. Expenditure on charitable activities

| | Unrestricted 2023 | Designated 2023 | Restricted 2023 | TOTAL 2023 | TOTAL 2022 |
|---|---|---|---|---|---|
| | £ | £ | £ | £ | £ |
| Ministry | 26,470.79 | 6,758.93 | - | 33,229.72 | 233,368.94 |
| Mission | 10,924.66 | | 980.00 | 11,904.66 | 13,443.75 |
| Premises | 14,997.38 | 3,427.92 | 16,636.70 | 35,062.00 | 15,217.09 |
| Income Generation | 129.88 | | | 129.88 | 126.10 |
| **Total Expenditure on Charitable Activities** | **52,522.70** | **10,186.85** | **17,616.70** | **80,326.25** | **262,155.88** |

## 6. Total Resources expended

| | Charitable Activities | Grant Funding (note 8) | Support Costs (Note 7) | TOTAL 2023 | TOTAL 2022 |
|---|---|---|---|---|---|
| | £ | £ | £ | £ | £ |
| Ministry | 31,253.26 | - | 1,976.46 | 33,229.72 | 233,368.94 |
| Mission | 19,550.26 | 8,756.00 | 235.10 | 28,541.36 | 13,443.75 |
| Premises | 17,305.51 | - | 1,119.79 | 18,425.30 | 15,217.09 |
| Income Generation | 129.88 | - | - | 129.88 | 126.10 |
| | **68,238.91** | **8,756.00** | **3,331.34** | **80,326.25** | **262,155.88** |

## 7. Support Costs

| | Unrestricted 2023 £ | Designated 2023 £ | Restricted 2023 £ | TOTAL 2023 £ | TOTAL 2022 £ |
|---|---|---|---|---|---|
| Church Adminstrator | - | | | - | 4,909.49 |
| IT | 470.49 | | | 470.49 | 549.63 |
| Postage, Printing , Stationery | 555.16 | | | 555.16 | 699.11 |
| Phone | 745.80 | | | 745.80 | 782.92 |
| Other Office Costs | 946.01 | | | 946.01 | 1,257.95 |
| Other Costs | 613.88 | | | 613.88 | - |
| | **3,331.34** | **-** | **-** | **3,331.34** | **8,199.10** |

Support Costs have been allocated to the Charitable Activities in the General Fund of the church in proportion with their other expenses included in Note 8, as follows

| | TOTAL 2023 | TOTAL 2022 |
|---|---|---|
| Ministry | 1,976.46 | 6,217.16 |
| Mission | 235.10 | 255.09 |
| Premises | 1,119.79 | 1,726.85 |
| | **3,331.34** | **8,199.10** |

## 8. Grants made to other charities

| | Unrestricted 2023 £ | Designated 2023 £ | Restricted 2023 £ | TOTAL 2023 £ | TOTAL 2022 £ |
|---|---|---|---|---|---|
| Baptist Union of Great Britain | 2,676.00 | - | - | 2,676.00 | 2,796.00 |
| Bethany Project, Zimbabwe | 282.00 | | | 282.00 | - |
| Bibles for Ukraine | | | | - | 254.00 |
| BMS World Mission | 2,676.00 | - | 50.00 | 2,726.00 | 3,068.50 |
| Christian Aid | - | - | 150.00 | 150.00 | 168.20 |
| Compassion UK | - | - | 30.00 | 30.00 | 200.00 |
| Harbour Project | | | 268.00 | 268.00 | - |
| Operation Agri | - | - | 213.00 | 213.00 | 172.70 |
| Royal British Legion | | | 269.00 | 269.00 | - |
| Safer Families | 270.00 | | | 270.00 | - |
| Swindon Food Collective | - | - | - | - | 449.40 |
| Swindon Youth for Christ | 1,338.00 | - | - | 1,338.00 | 1,272.00 |
| The Harbour Project | | | | - | 254.00 |
| Willows Counselling | 534.00 | - | - | 534.00 | 504.00 |
| **Total Raised for Other causes** | **7,776.00** | **-** | **980.00** | **8,756.00** | **9,138.80** |
| | | | | - | |

## 9. Staff Costs

| | TOTAL 2023 £ | TOTAL 2022 £ |
|---|---|---|
| Salaries | 14,574.96 | 31,932.71 |
| Social Security Costs | - | - |
| Pension Costs | 1,826.16 | 5,764.70 |
| Other Costs | 4,016.95 | 3,473.23 |
| | **20,418.07** | **41,170.64** |

The average number of staff in the year was 1 (2020:2).
No employee received emoluments in excess of £60,000 during the year (2022:None)

Rev Simon Govier as minister acted as one of the church's trustees in accordance with the church constitution and received a stipend of £14,575 (2022 £27,225. He also received out of pocket expenses and mileage of £514 (at the HMRC approved rate (2022: £270) and a book allowance of £58 (2022: £25). Contributions of £1,814 (2022: £3,371) were made to the defined contribution element of the Baptist Pension Scheme.

## 10. Restricted Fund Analysis

| | Balance 01-Jan 2023 £ | Income 2023 £ | Payments 2023 £ | Transfers 2023 | TOTAL 2023 £ | TOTAL 2022 £ |
|---|---|---|---|---|---|---|
| Make Lunch | 2,387.67 | 2,925.00 | -2,573.50 | | 2,739.17 | 2,387.67 |
| Memorial Fund | 20,079.22 | 6,423.00 | -14,063.20 | | 12,439.02 | 20,079.22 |
| Funds raised for Other Outside Causes | 125.00 | 855.00 | -980.00 | | - | 125.00 |
| **Total Restricted Funds** | **22,591.89** | **10,203.00** | **-17,616.70** | **-** | **15,178.19** | **22,591.89** |

## 11. Designated Fund Analysis

| | Balance 01-Jan 2023 £ | Income 2023 £ | Payments 2023 £ | Transfers 2023 | TOTAL 2023 £ | TOTAL 2022 £ |
|---|---|---|---|---|---|---|
| Ann Davis Legacy Fund | 3,777.39 | 10,809.40 | -5,590.21 | | 8,996.58 | 3,777.39 |
| Property Fund: Church | 5,254.69 | 1,181.22 | -2,969.40 | | 3,466.51 | 5,254.69 |
| Property Fund: Manse | 1,676.10 | - | -458.52 | | 1,217.58 | 1,676.10 |
| Pastoral Care Fund | 1,196.18 | - | -388.72 | | 807.46 | 1,196.18 |
| Bursary Fund | 1,456.00 | - | -780.00 | | 676.00 | 1,456.00 |
| **Total Designated Funds** | **13,360.36** | **11,990.62** | **-10,186.85** | **-** | **15,164.13** | **13,360.36** |

**UPPER STRATTON BAPTIST CHURCH**

England & Wales - Charity number 1133910

# Accounts

# Upper Stratton Baptist Church (Swindon)

# TRUSTEES' REPORT AND FINANCIAL STATEMENTS

## For the Year Ended 31st December 2022

## STATUTORY INFORMATION

**Name of Charity:** Upper Stratton Baptist Church (sometimes shortened to USBC)

**Registered Charity Number:** 1133910

**Registered Address**

Upper Stratton Baptist Church
Green Road
Upper Stratton
Swindon
SN2 7JA

**Trustees**

Rev Simon Govier (Minister)
Mr Trevor Morkham (Treasurer)
Mr David Alderson
Mrs Mary Palmer
Mr John Simmonds

**Property Trustees of the Church at Green Road and of 127 Argyle Street, Swindon**

West of England Baptist Trust Company Limited
Little Stoke Baptist Church
Kingsway
Little Stoke
Bristol
BS34 6JW

**Property Trustees of the Manse at 62 Farrfield, Swindon**

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

**Bankers**

The Co-operative Bank p.l.c.
1 Balloon Street
Manchester
M60 4EP

**Independent Examiner**

Mr Ian Wakeham (FCMA, CGMA)
17 Nuthatch Road
Calne
SN11 9SH

## ANNUAL REPORT FOR 2022

The Trustees present their report and the financial statements of the Charity for the year ended 31st December 2022. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the Charity. The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the Charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

### (a) Structure, Governance and Management

The Charity is governed by an approved governing document (the Constitution) which was adopted at a Church Members' Meeting on 22nd September 2009. Resolutions to the Constitution were made by the Church Members' meeting on 23rd May 2017, 26th September 2017, 26th January 2021, 16th November 2021 and 17th May 2022.

Those seeking Church membership are accepted into membership in accordance with the Constitution. Church Members' Meetings are held on at least four occasions in the year. In 2022 we held six hybrid meetings, that is to say in-person and with the option of joining on Zoom. At these meetings, the members seek to discern the mind of God for the overall policy and affairs of the Church.

In accordance with the Constitution the Members appoint Trustees, both Elders and Heads of Ministry. These, together with the Minister and Treasurer (who are also appointed by the Members) are responsible for the day to day running of the Church's work and ministry, and the financial and legal aspects of the Charity. Trustees, both men and women, must be baptised Church Members securing the support of at least 75% of the Members voting by secret ballot at a Church Members' Meeting. Apart from the Minister, they are appointed for a period of three years, subject to the on-going support of the Church Members' Meeting. Trustees meet at least monthly to consider the affairs of the Church. All Members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objectives. Relevant matters may be submitted to the Church Meeting by the Trustees for consideration or may be raised by Members in advance of the Church Meeting. 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 confirm that the major risks have been reviewed and systems or procedures have been established to manage those risks. They also confirm that there have been no incidents or irregularities during 2022 which required reporting to the Charities Commission.

The remuneration package for the Minister (classed as key management personnel of the Charity) is based upon the Baptist Union of Great Britain (BUGB) guidelines and national agreements made between BUGB and HMRC. It also takes account of existing historic arrangements with individuals. Remuneration will be reviewed annually each October/November for inclusion in the budget. Recommendations are made by the finance team and are approved by the members at a Church Members' Meeting.

The major risks to which the Church is exposed have been identified by the Trustees as follows, and systems have been established to manage these risks:

- Governance Risks - the Church Constitution adopted at a Church Members' Meeting on 22nd September 2009 (and subsequent Resolutions) outlining the procedures for Church Members'

Meetings; Nominations for the role of Charity Trustee, other than a Minister, including the reappointment of a Charity Trustee (Clause 15.12.1). A consultation process is to be considered before March 2025.

- Operational Risks - Safeguarding Policy and Procedures are in place (in line with Baptist Union model polices); Health and Safety Management Plan and accompanying policies and procedures are under review.
- Financial Risks - Reserves Policy is in place and regularly reviewed.
- External Risks - Regular updates and advice on Government policy is received from the Baptist Union, West of England Baptist Association and the Charity Commission.
- Statutory Compliance - Employers liability, public liability and Charity Trustee indemnity insurance is in place and reviewed annually.

### (b) Objectives and Activities

The principal purpose of the Charity is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance Christian education and carry out other charitable purposes in the United Kingdom and other parts of the world. The Church occupies premises that are held by the West of England Baptist Trust Company Limited and the Baptist Union Corporation Limited, in trusts which are entirely compatible with the above objectives.

In order to achieve the charitable objectives which are set out above, the Church provides a variety of activities both to its Membership and to the community generally. The Trustees of the Church have considered and have regard to the Charities Commission guidance on public benefit.

The principal activities of the Church may include, but are not restricted to:

- Regular public worship, prayer, Bible study, preaching and teaching;
- Baptism, as defined in the Baptist Union's Declaration of Principle;
- The communion of the Lord's Supper, which is normally observed at least once a month;
- Evangelism and mission, locally, regionally, nationally and internationally;
- The teaching, encouragement, welcome and inclusion of young people;
- Nurture and growth of Christian disciples;
- Education and training for Christian and community service;
- Giving and encouraging pastoral care;
- Supporting and encouraging charitable social action in the United Kingdom and abroad;
- Encouraging relationships with and supporting Baptist and other Christian communities.

To undertake activities as a means of achieving the charitable objectives, the Church works on its own, or with other Churches or groups. The aim is to show the love of Jesus Christ in both word and deed; to bring people into a closer relationship with Him as living Lord; to support and encourage charitable social action; and to encourage relationships with other Christians.

With the easing of Covid restrictions and the completion of the Reimagine process, the Church sought to review and re-shape some of its activities, to more effectively build discipleship in the Church and connect with the wider community. This was welcome in principle, but not entirely successful as the Covid restrictions meant changes - some people could not serve in the same ways as before, others chose to move on, whilst new people continued to arrive. Sadly, our 'new

normal' meant losing one key outreach activity, Seedlings (Parent and Toddler group), which was a significant loss to the community.

Central to the work and ministry of the Church is the provision of regular public services of Christian worship. These services take place on each Sunday morning and occasionally on Sunday evening. There are also occasional services at other times which are advertised within the Church and its website at www.usbc.org.uk. Services of a special nature are advertised more widely in Upper Stratton and Swindon. There is a full programme for children and young people during the 10.30am service on Sundays. Occasional all-age worship services provide a choice of involvement and activity for all ages. Each service has its own style to suit the differing preferences of the Church and community. The Church seeks to be a friendly and welcoming community, and anybody is free to attend any of these gatherings.

With the return to being able to meet fully in-person, the need for more volunteers became obvious. As with many organisations, volunteers had stepped back during lockdown, and during much of 2022 the Church was actively recruiting volunteers to make possible all that happens during our Sunday services and weekly activities. We are very grateful to all of these people. Attendance at our services grew slowly during 2022, but sadly not to the levels seen before Covid.

The services were also available on Zoom during the whole of the year for people to safely view and engage with. This was due to a significant effort from a small team of volunteers and Trustees. It has been successful and inclusive, with good numbers of people 'attending' these services including some who are either new to the Church or have not been able to physically attend worship at USBC for a number of years.

Through the further use of Zoom, the Church was also able to organise gatherings on a Monday, Wednesday and Friday morning to provide opportunities to meet, reflect and pray together on issues facing the Church, our Members, our local community and our world. With biblical reflection at the heart of each meeting, these gathering were regularly attended and have become important in the life of the Church family. We also operated an email/telephone prayer chain through which Members could request prayer when needed, which connected well with these gatherings.

Simply Social coffee morning - a midweek group providing a fellowship opportunity for anyone in our local community - afforded a means of encouragement and support for those able to attend, particularly those more senior in years. This returned to a physical gathering at the beginning of the year with a pleasing increase in regular attendance.

The Church runs a series of small groups and prayer meetings for friendship, the growth of faith, pastoral care and relationship with the local community. During 2022 there were six such groups, comprising some sixty people meeting online and in various homes each week (or every other week) within the catchment area of the Church. The Bible study element of these groups follows the Sunday service or independent teaching arranged by the groups. All who consider themselves part of the Church are encouraged to integrate into the life of a small group. Details of these groups are regularly advertised in the Church notices. A significant amount of time and effort has been given by the small group leaders in maintaining contact with those people in their groups and nurturing their spirituality.

The small groups met together, along with anybody else in the Church family that wanted to come, at the Church 'Away Day' in September at the Harnhill Centre of Christian Healing. The purpose of the day was to conclude the Reimagine process by identifying our shared values and exploring their relationship with the mission of the Church. We concluded that too often churches build by focusing on vision, strategy and goals alone. None of these things by themselves are bad, but to solely rely on them, is seldom sufficient in today's world. It was hoped that by shaping our values we might create a more missional culture that flows through the Church; in shaping ministry,

guiding decision making and setting priorities. We live in challenging times and a change in the culture of the Church may become imperative to its future ministry and success.

The Church is privileged to have contact with children and young people through various outreach and teaching opportunities with the local schools (particularly at Easter and Christmas), ministry opportunities to the families in the wider community, and with those families that worship at USBC on a regular basis. Groups for children and young people are run during our Sunday services, tailored to the specific needs of each age group, which are called Kidzone.

We were able to recommence Messy Church, which provides 'alternative' Church for families who are less keen on the formality of Sunday worship. It is also a good way to invite friends and extended family who have never been to Church before as its style is relaxed and activity based, which is much appreciated by those who attend. Easter Messy Church attracted 25-30 people from the community (including 16 children), Harvest Messy Church produced slightly higher numbers with 35-40 people attending (21 children), and the Messy Light Party was less successful with only 15-20 people (9 children) coming along. We are very grateful to those who have volunteered with this ministry and find that Messy Church links well with our different ministries.

Make Lunch, which seeks to bring hope to struggling children and their families through a holiday lunch club, continued to impact the community by helping to address the problems of holiday hunger. Each session provided free, hot and healthy meals to local families, gave support to some of the most vulnerable children in our community and, in addition, built relationships with those in need of the loving care of the Church family. The Make Lunch team was also able to deliver 'bags of hope' (food and other urgent supplies) to many of the registered families that regularly use the club, along with some additional families that were signposted to the Church. The highlights included 10 sessions throughout the year, serving 63 different children and 41 different adults (excluding volunteers) a total of 375 meals. In addition, and through the kitchen store/delivery of the 'bags of hope', food and other essential items were supplied to a further 25 families in the form of 103 parcels. It also celebrated its 4th anniversary of ministry at the Church. Thank you to everyone involved and well done!

After a two year absence, we were also able to resume our annual week-long holiday club called 'Summershine' at the beginning of the summer school holidays. The theme of the event was 'Concrete & Cranes' and it was led by a mission team from a Church in Georgia, USA. With the support of the local schools and community we were greatly blessed. During the course of the week we engaged with over 120 children (and their families) - many of whom were new to the Church and some of which have since attended our other family based activities e.g. Messy Church and Make Lunch.

As part of our continued efforts to reach out to the local community, in the week leading up to Easter, USBC in partnership with other local Churches ran a 'Pop-Up' Café next to the local shops and library. This was done with the purpose of promoting the real meaning of Easter amongst the people of Upper Stratton. Each passer-by was offered a free hot drink and a hot cross bun,

explaining the importance of Easter. Free literature including a Hope magazine was available to take away and a listening ear provided to anyone who wanted to chat. Invitations to our Church gatherings were provided along with prayer requests, which were responded to by some people. Over 650 hot cross buns were given away! The event was repeated at Christmas, offering mince pies with similar success in seeking to share 'the reason for the season'. We also enjoyed joint services with the other local Churches at Easter and Christmas, which were considered a great achievement by those in attendance. We remain grateful to everyone involved.

The Church supports the wider work of the Baptist denomination through our membership of the Baptist Union of Great Britain, the West of England Baptist Association (trading as Webnet), and through our financial contribution to the Home Mission scheme. We also support BMS World Mission financially and offer other support to our link missionaries, Paul and Sarah Brown in Thailand.

The Church has close connections with several local charities, notably Swindon Youth for Christ and Willows Counselling Service, both of which received regular financial support. Links with other charitable organisations are maintained predominantly through individuals within the Church who have a particular heart for them. These include The Filling Station, a local Charity that provides food and provisions to those in need on the streets of Swindon; Samaritan's Purse, which distributes Christmas gifts to needy children in deprived areas of the world via the Shoebox scheme; and Compassion UK, which administers our financial provision for a Sponsored Child in Mexico. An overview of donations made in 2022 is in Note 8 to the financial statements.

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

The Trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding what activities the Charity should undertake. The Trustees consider that they have acted in the public benefit.

### (c) Achievements and Performance

The Church does not only measure the success of its programmes in numbers, including financial numbers, but also in less tangible areas like fellowship, support and encouragement. The Trustees recognise that these are difficult to measure but believe that 2022 was a positive year in the life of the church, especially in that we were finally able to return to normal activities.

The 'new normal' however presents a number of challenges with fewer resources and volunteers than before, alongside the separate decision to reduce the hours of our Minister in 2023.

We should be able to pursue our mission purposes in 2023 with faith and enthusiasm.

- Two more people entered into Church membership.
- Two of our Members resigned from Church membership (out of concern for the faith development of their children in relation to our children's ministry and worship).
- Four of our Members sadly died during the year.
- We were delighted to dedicate the daughter of one of our Members.

On 31st December 2022 the membership roll stood at 92, which was a net decrease of 4 over the year.

The numbers worshipping at USBC remained consistent during 2022 as we continue to understand the 'new normal' and re-establish the mission and purposes of the Church following Covid. It will also take time to integrate new people into the family of the Church. That said, there has been a good measure of spiritual formation and growth in discipleship across the Church family.

Towards the end of 2022 those who volunteer within the life of the Church still numbered at least twenty and this says nothing of those who are also serving elsewhere in their local communities. This is a measure of the activities and enthusiasm of the congregation.

The small groups in the Church play an important part in the life of the Church community. The leadership team has invested in training and encouraging the leaders of these groups who have become increasingly important in the pastoral ministry of the Church. Leaders of pastoral ministries meet regularly, under the influence of our Minister and the Head of Ministry for pastoral care, to ensure we are serving and caring for everyone in the Church. The mainstays of our pastoral care continue to be the pastoral care team, small groups and interpersonal relationships.

The Vision Statements for 2023, detailing the specific goals for each of our main charitable activity areas, were produced by the Trustees in December and should be formally approved at the Church's Annual General Meeting in 2023.

### (d) Financial Review

In accordance with the Constitution an annual budget is compiled for both income and expenditure and approved by members in November of the preceding year.

The Church raises the bulk of the funds needed for it to carry on its activities from within its own membership and congregation, together with grants obtained for specific projects or activities from time to time. Income is also raised from hiring out rooms on our premises. During 2022 the average weekly offering reduced slightly to £845 (compared with £885 in 2021). However, when the donations made at our annual Gift Day are taken into account (a tradition which was suspended during the pandemic), the overall weekly average increases to almost £950. This figure stands as a testament to the continued generosity and sustained commitment demonstrated by members and attenders of USBC, as we attempt to recover from the devastating effects of the pandemic, whilst the fact that most offerings are now given either by means of standing order or via the weekly offering envelope scheme contributes significantly to the Church's financial stability and resilience.

Our principal General Fund expenditure during 2022, as in previous years, arose from staffing costs, notably the stipend and expenses for our full-time Minister and the salary for our part-time Administrator. These together comprised around 55% of our General Fund expenditure in 2022, compared with 58% in 2021, a reduction which was in large part due to the fact that we chose not to replace our administrator following her resignation mid-way through the year. After taking account of budgeted donations (11% of total expenditure), the remaining 34% is attributed to costs associated with local ministry and running expenses.

There was one major item of capital expenditure, represented by the purchase of a rental property in April 2022. At an overall cost of around £182,000, this consumed virtually all of the remainder of the legacy left to the Church the previous year on the death of a long-standing and faithful member, Rev Ann Davis. Our purpose in obtaining the property was that we should aim to make it available to tenants in social need, and we were therefore delighted to be able to let it in August to a Ukrainian family who had recently come to the UK to escape the conflict in their home country. The rental income generated by the property will be channelled into a special Designated fund which will in turn be used to support causes and projects close to Rev Davis' heart.

The Church makes donations to local, national and international organisations and charities with Christian aims and objectives compatible with the Church's own charitable purpose. Through these donations the Church expresses its commitment and support for organisations such as BMS and Home Mission as well as locally based charities which have a Christian ethos. Individuals within the Church also support a wide variety of charitable causes with personal financial donations as listed in the notes to the accounts.

The Church is heavily dependent on its membership working as volunteers in all aspects of its activities, many of which run with little or no impact on the Church's expenditure but nevertheless contribute substantially to the achievement of its objectives. There were no significant 'gifts in kind', although some members cover minor costs personally. No payments were made to Trustees for goods or services, other than for the reimbursement of expenses properly incurred on behalf of the Church.

The Church has a Reserves Policy intended to ensure that there are sufficient funds to meet its anticipated general running costs for six months, which for 2023 has been calculated as a minimum of £26,000. This policy is reviewed annually by the Trustees. Money is also set aside to finance specific projects and future strategic development, as agreed by members, and this is held in the Memorial Fund. The Church is supported by a steady stream of income from the congregation, much of it by standing order, whilst together with its significant reserves the Church's financial position is such that the Trustees do not view financial funding in the short-to-medium term as a significant risk.

The Trustees have noted the year-end General Fund balance of £67,826. After assessing this against the level of potential commitments for 2023 and beyond, they have concluded this is not excessive. The Trustees have made an assessment of the major risks facing the Church, and are satisfied that there are policies and insurance in place to mitigate these risks. These policies include internal financial controls with advance approval thresholds set at Treasurer and Trustee levels; items costing in excess of £500 (other than where already included in the budget) require Members' approval.

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

Fundraising Standards Information

- The Charity does not employ a professional fundraiser/commercial participator.
- The Charity or any person acting on behalf of the Charity was not subject to an undertaking to be bound by any voluntary scheme for regulating fundraising, or voluntary standard for fundraising in respect of activities on behalf of the Charity.
- We did not directly monitor activities carried on by any person on behalf of the Charity for the purpose of fundraising.
- No complaints were received by the Charity or a person acting on its behalf about activities by the Charity or by a person on behalf of the Charity for the purpose of fundraising.
- We do not actively fundraise outside of our Church building, although we do from time to time apply for - and have been successful in obtaining - grants to support specific charitable activities undertaken by the Church.
- It is stressed that offerings at each service are to be on a purely voluntary basis and are primarily directed at members and regular attendees.

### (e) Future Plans for 2023

- To continue to engage with the Reimagine cycle and its application in the Church community.

- To continue to develop spirituality, discipleship, friendship, hospitality and care among our Members.
- To welcome new people into the life of the Church, and to reach out to our local communities with the good news of Jesus.
- To continue to offer online services and gatherings.
- To maximize the opportunities of our Church building to welcome and serve the local community in sharing the gospel.
- To seek opportunities to serve those in need in the local community.
- To strengthen our supportive relationships with other local Churches in the area.
- To make changes to the organisation of our Elders and Heads of Ministry (Trustees) to reflect changes in the life of the Church.
- To influence and strengthen the role of the local cluster of Baptist Churches in Swindon.
- To review and develop the Church's ministry to young people.

### (f) Trustees' responsibilities statement

The Trustees are responsible for preparing the Trustees' Annual Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year in order to give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that period. In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP 2019 (FRS 102);
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on an ongoing basis unless it is inappropriate to presume that the Charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

### (g) Independent Examiner

The examiner, Mr Ian Wakeham, will be proposed for re-appointment when the 2022 accounts are presented to the membership.

### (h) Declaration

The Trustees declare that they have approved the Trustees' Report above.

Signed on behalf of the Charity's Trustees.

**Rev Simon Govier**
**Minister**

8th August 2023

**Mr Trevor Morkham**
**Treasurer**

8th August 2023

# INDEPENDENT EXAMINER'S REPORT

## TO THE TRUSTEES OF UPPER STRATTON BAPTIST CHURCH

I report to the Charity Trustees on my examination of the accounts of the Charity for the period ended 31st December 2022.

**Respective responsibilities of Trustees and Examiner**

As the Charity's Trustees (and also its Trustees for the purposes of Charity law) they are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

In particular, as explained more fully in the Trustees' responsibilities statement set out on page 10, the Trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters relating to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Having satisfied myself that the accounts of the Charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your Charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act').

It is my responsibility to

- examine the accounts under section 145 of the 2011 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

**Basis of independent examiner's report**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as 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**

Since the gross income for the year exceeds the amount provided in section 145(3) of the Act, I confirm that I am qualified to act as Independent Examiner under the provisions of that section of the Act and that my qualification is as shown below.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. which gives me reasonable cause to believe that in any material respect the requirements

   - to keep accounting records in accordance with section 130 of the 2011 Act; and
   - to prepare accounts which accord with the accounting records and comply with the 2011 Act have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Ian Wakeham, FCMA CGMA**
**Independent Examiner**

17 Nuthatch Road
Calne
SN11 9SH

# UPPER STRATTON BAPTIST CHURCH

## NOTES TO THE FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2022

### ACOUNTING POLICIES

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

**(a) Basis of Accounting**

The financial statements have been prepared in accordance with the Charities Statement of Recommended Practice (Charities SORP (FRS 102)), Financial Reporting Standard 102 and the Charities Act 2011. Upper Stratton Baptist Church is a registered charity, no. 1133910, and meets the definition of a public benefit entity under FRS102.

**(b) Preparation of the financial statements on a going concern basis**

The Trustees consider that there are sufficient reserves held at year end to manage any foreseeable downturn in the economy in the UK. The Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The charity has therefore continued to adopt the going concern basis in preparing its financial statements.

**(c) Funds Accounting**

- Unrestricted Funds: General unrestricted funds represent funds which are expendable at the discretion of the Church in the furtherance of the objects of the charity and which have not been designated for other purposes.
- Designated Funds: These represent amounts set aside by the Church for specific purposes as set out in note 11. They may be returned to General Funds at the discretion of the members.
- Restricted Funds: These represent amounts which have been restricted by the donors for use for specific purposes as set out in note 10.

**(d) Income**

Income is recognised in the Statement of Financial Activities when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met.

- Donations are accounted for gross when received.
- Legacies are accounted for at the earlier of the Estate accounts being finalised and notified, and cash received.
- Investment Income is accounted for in the year in which it is received.

**(e) Expenditure**

Expenditure is recognised in the Statement of Financial Activities on a receipts and payments basis.

- Costs of raising funds represents publicity material and promotion of the Church.
- Charitable activities represent expenditure in the furtherance of the object of the Church.
- Grants payable are made to other charitable organisations whose objects compliment the Church's work and objects. They are accounted for when the recipient has been notified of the grant and payment is unconditional and paid.
- Support costs represent computer facilities, insurance and stationery, together with the office administrator's salary costs, and other office costs.

Support costs are allocated to charitable activities in proportion to the direct charitable expenditure on that activity, where the charity considers that support costs are incurred as part of the delivery of that activity.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

**(f) Cash at bank and in hand**

Cash at bank and in hand includes notice deposits and short-term deposits.

**(g) Assets Held for Church's own Use**

Assets held relate to the property of

- Church building and out-buildings
- Manse
- Rental property
- Minor equipment (IT equipment etc)

The value stated is the rebuild costs for property, or insurance value for other assets.

**(h) Employee benefits**

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payment obligations. The contributions are recognised as an expense when they are due. Amounts not paid are shown in liabilities in the Statement of Assets and Liabilities. Assets of the plan are held separately from the charity in independently administered fund.

**(i) Taxation**

The Charity is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore meet the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part II Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purpose.

## UPPER STRATTON BAPTIST CHURCH

## FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

## RECEIPTS AND PAYMENTS

| | Note | Unrestricted 2022 £ | Designated 2022 £ | Restricted 2022 £ | TOTAL 2022 £ | TOTAL 2021 £ |
|---|---|---|---|---|---|---|
| **Receipts** | | | | | | |
| Donations and Legacies | 2 | 72,578.07 | 137.00 | 2,696.80 | 75,411.87 | 257,415.75 |
| Income from charitable activities | 3 | 1,810.00 | 3,900.00 | 1,550.00 | 7,260.00 | 6,540.87 |
| Investments | 4 | 800.23 | - | - | 800.23 | 691.16 |
| **Total Receipts** | | **75,188.30** | **4,037.00** | **4,246.80** | **83,472.10** | **264,647.78** |
| **Payments** | | | | | | |
| Expenditure on charitable activities | 5 | 71,203.07 | 187,351.39 | 3,601.42 | 262,155.88 | 81,720.90 |
| Other expenditure | 6 | - | - | - | - | - |
| Governance Costs | | 100.00 | - | - | 100.00 | 100.00 |
| **Total Payments** | | **71,303.07** | **187,351.39** | **3,601.42** | **262,255.88** | **81,820.90** |
| **Net receipts / (payments) for the year** | | **3,885.23** | **- 183,314.39** | **645.38** | **- 178,783.78** | **182,826.88** |
| Transfers to / (from) funds | | - 8,240.00 | 8,240.00 | - | - | - |
| Cash balance at 1 January | | 72,180.66 | 188,434.75 | 21,946.51 | 282,561.92 | 99,735.04 |
| **Cash balance at 31 December** | | **67,825.89** | **13,360.36** | **22,591.89** | **103,778.14** | **282,561.92** |

**UPPER STRATTON BAPTIST CHURCH**

**STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2022**

| | TOTAL 2022 £ | TOTAL 2021 £ |
|---|---|---|
| **Assets** | | |
| Bank and other Cash balances | 103,778.14 | 465,388.80 |
| Assets Held for Church's own use | 2,623,244.00 | 2,324,129.00 |
| **Total Assets** | **2,727,022.14** | **2,789,517.80** |
| **Liabilities - amounts falling due after more than one year** | | |
| Defined Pension scheme liability | - | 8,170.74 |
| | **-** | **8,170.74** |

The notes on the following pages form an intergral part of these accounts.

These accounts were approved by the Trustees on 8th August 2023 and signed on their behalf.

Treasurer

Minister

## 2. Donations and legacies

| | Unrestricted 2022 | Designated 2022 | Restricted 2022 | TOTAL 2022 | TOTAL 2021 |
|---|---|---|---|---|---|
| | £ | £ | £ | £ | £ |
| Weekly Offerings | 43,923.95 | - | - | 43,923.95 | 46,031.98 |
| Donations | 9,385.61 | 137.00 | 2,257.80 | 11,780.41 | 1,614.92 |
| Gift Aid | 19,268.51 | - | 439.00 | 19,707.51 | 22,483.56 |
| Legacies | - | - | - | - | 186,185.29 |
| Memorial Fund | - | - | - | - | 1,100.00 |
| **Total Donations and Legacies** | **72,578.07** | **137.00** | **2,696.80** | **75,411.87** | **257,415.75** |

## 3. Income from charitable activities

| | Unrestricted 2022 | Designated 2022 | Restricted 2022 | TOTAL 2022 | TOTAL 2021 |
|---|---|---|---|---|---|
| | £ | £ | £ | £ | £ |
| Lettings | 1,810.00 | 3,900.00 | - | 5,710.00 | 1,715.00 |
| Grants | | - | 1,550.00 | 1,550.00 | 545.00 |
| Government Grant: Furlough | - | | | - | 4,280.87 |
| **Total Income from Charitable Activities** | **1,810.00** | **3,900.00** | **1,550.00** | **7,260.00** | **6,540.87** |

## 4. Investment Income

| | Unrestricted 2022 | Designated 2022 | Restricted 2022 | TOTAL 2022 | TOTAL 2021 |
|---|---|---|---|---|---|
| | £ | £ | £ | £ | £ |
| Bank interest | 800.23 | - | - | 800.23 | 691.16 |
| Trust income | - | - | - | - | - |
| Other investment income | - | - | - | - | - |
| **Total Investment Income** | **800.23** | **-** | **-** | **800.23** | **691.16** |

## 5. Expenditure on charitable activities

| | Unrestricted 2022 | Designated 2022 | Restricted 2022 | TOTAL 2022 | TOTAL 2021 |
|---|---|---|---|---|---|
| | £ | £ | £ | £ | £ |
| Ministry | 47,923.62 | 185,445.32 | - | 233,368.94 | 54,029.27 |
| Mission | 9,842.33 | | 3,601.42 | 13,443.75 | 11,388.23 |
| Premises | 13,311.02 | 1,906.07 | | 15,217.09 | 16,144.64 |
| Income Generation | 126.10 | | | 126.10 | 158.76 |
| **Total Expenditure on Charitable Activities** | **71,203.07** | **187,351.39** | **3,601.42** | **262,155.88** | **81,720.90** |

## 6. Total Resources expended

| | Charitable Activities | Grant Funding (note 8) | Support Costs (Note 7) | TOTAL 2022 | TOTAL 2021 |
|---|---|---|---|---|---|
| | £ | £ | £ | £ | £ |
| Ministry | 227,151.78 | - | 6,217.16 | 233,368.94 | 54,029.27 |
| Mission | 4,049.86 | 9,138.80 | 255.09 | 13,443.75 | 11,388.23 |
| Premises | 13,490.24 | - | 1,726.85 | 15,217.09 | 16,144.64 |
| Income Generation | 126.10 | - | - | 126.10 | 158.76 |
| | **244,817.98** | **9,138.80** | **8,199.10** | **262,155.88** | **81,720.90** |

## 7. Support Costs

| | Unrestricted 2022 £ | Designated 2022 £ | Restricted 2022 £ | TOTAL 2022 £ | TOTAL 2021 £ |
|---|---|---|---|---|---|
| Church Adminstrator | 4,909.49 | | | 4,909.49 | 8,357.52 |
| IT | 549.63 | | | 549.63 | 631.20 |
| Postage, Printing , Stationery | 699.11 | | | 699.11 | 222.54 |
| Phone | 782.92 | | | 782.92 | 846.63 |
| Other Office Costs | 1,257.95 | | | 1,257.95 | 467.04 |
| Other Costs | - | | | - | - |
| | **8,199.10** | **-** | **-** | **8,199.10** | **10,524.93** |

Support Costs have been allocated to the Charitable Activities in the General Fund of the church in proportion with their other expenses included in Note 8, as follows

| | TOTAL 2022 | TOTAL 2021 |
|---|---|---|
| Ministry | 6,217.16 | 8,110.74 |
| Mission | 255.09 | 180.49 |
| Premises | 1,726.85 | 2,233.70 |
| | **8,199.10** | **10,524.93** |

## 8. Grants made to other charities

| | Unrestricted 2022 £ | Designated 2022 £ | Restricted 2022 £ | TOTAL 2022 £ | TOTAL 2021 £ |
|---|---|---|---|---|---|
| Alternative Angels | - | - | - | - | 100.00 |
| Baptist Union of Great Britain | 2,796.00 | - | - | 2,796.00 | 3,396.00 |
| Bibles for Ukraine | 254.00 | | | 254.00 | - |
| BMS World Mission | 2,796.00 | - | 272.50 | 3,068.50 | 3,646.00 |
| Christian Aid | - | - | 168.20 | 168.20 | - |
| Compassion UK | - | - | 200.00 | 200.00 | 542.00 |
| Olive Tree Café | - | - | - | - | 100.00 |
| Operation Agri | - | - | 172.70 | 172.70 | 140.50 |
| Swindon Food Collective | - | - | 449.40 | 449.40 | - |
| Swindon Night Shelter | - | - | - | - | 166.00 |
| Swindon Youth for Christ | 1,272.00 | - | - | 1,272.00 | 1,434.00 |
| The Harbour Project | 254.00 | | | 254.00 | - |
| Tear Fund | - | | | - | 200.00 |
| Willows Counselling | 504.00 | - | - | 504.00 | 576.00 |
| **Total Raised for Other causes** | **7,876.00** | **-** | **1,262.80** | **9,138.80** | **10,300.50** |

## 9. Staff Costs

| | TOTAL 2022 £ | TOTAL 2021 £ |
|---|---|---|
| Salaries | 31,932.71 | 34,909.44 |
| Social Security Costs | - | - |
| Pension Costs | 5,764.70 | 7,648.08 |
| Other Costs | 3,473.23 | 3,554.04 |
| | **41,170.64** | **46,111.56** |

The average number of staff in the year was 2 (2020:2).
No employee received emoluments in excess of £60,000 during the year (2020:None)

Rev Simon Govier as minister acted as one of the church's trustees in accordance with the church constitution and received a stipend of £27,225 (2021 £26,950). He also received out of pocket expenses and mileage of £270 (at the HMRC approved rate (2021: £361) and a book allowance of £25 (2021: £95). Contributions of £3,371 (2021: £3,695) were made to the defined contribution element of the Baptist Pension Scheme.

## 10. Restricted Fund Analysis

| | Balance 01.Jan £ | Income 2022 £ | Payments 2022 £ | Transfers 2022 | TOTAL 2022 £ | TOTAL 2021 £ |
|---|---|---|---|---|---|---|
| Make Lunch | 1,862.19 | 2,609.00 | -2,083.52 | | 2,387.67 | 1,862.19 |
| Memorial Fund | 20,084.32 | 250.00 | -255.10 | | 20,079.22 | 20,084.32 |
| Funds raised for Other Outside Causes | - | 1,387.80 | -1,262.80 | | 125.00 | - |
| **Total Restricted Funds** | **21,946.51** | **4,246.80** | **-3,601.42** | **-** | **22,591.89** | **21,946.51** |

## 11. Designated Fund Analysis

| | Balance 01.Jan £ | Income 2022 £ | Payments 2022 £ | Transfers 2022 | TOTAL 2022 £ | TOTAL 2021 £ |
|---|---|---|---|---|---|---|
| Ann Davis Legacy Fund | 184,414.49 | 4,037.00 | -184,674.10 | | 3,777.39 | 184,414.49 |
| Property Fund: Church | 36.88 | | -1,022.19 | 6,240.00 | 5,254.69 | 36.88 |
| Property Fund: Manse | 1,059.98 | | -883.88 | 1,500.00 | 1,676.10 | 1,059.98 |
| Pastoral Care Fund | 1,252.40 | | -556.22 | 500.00 | 1,196.18 | 1,252.40 |
| Bursary Fund | 1,671.00 | | -215.00 | | 1,456.00 | 1,671.00 |
| **Total Designated Funds** | **188,434.75** | **4,037.00** | **-187,351.39** | **8,240.00** | **13,360.36** | **188,434.75** |

**UPPER STRATTON BAPTIST CHURCH**

England & Wales - Charity number 1133910

# Accounts

# Upper Stratton Baptist Church (Swindon)

# TRUSTEES' REPORT AND FINANCIAL STATEMENTS

## For the Year Ended 31st December 2021

## STATUTORY INFORMATION

**Name of Charity:** Upper Stratton Baptist Church (sometimes shortened to USBC)

**Registered Charity Number:** 1133910

**Registered Address**

Upper Stratton Baptist Church
Green Road
Upper Stratton
Swindon
SN2 7JA

**Trustees**

Rev Simon Govier (Minister)
Mr Trevor Morkham (Treasurer)
Mr David Alderson
Mrs Donna Cook (Resigned 31st August 2021)
Mrs Mary Palmer
Mr John Simmonds

**Property Trustees of the Church at Green Road**

West of England Baptist Trust Company Limited
Little Stoke Baptist Church
Kingsway
Little Stoke
Bristol
BS34 6JW

**Property Trustees of the Manse at 62 Farrfield**

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

**Post and Office Holders**

| | |
|---|---|
| Ministerial Assistant | Rev Ann Davis (Died in Service on 18th March 2021) |
| Church Administrator | Mrs Tracy Mureithi |

**Bankers**

The Co-operative Bank p.l.c.
1 Balloon Street
Manchester
M60 4EP

**Independent Examiner**

Mr Ian Wakeham (FCMA, CGMA)
17 Nuthatch Road
Calne
SN11 9SH

## ANNUAL REPORT FOR 2021

The Trustees present their report and the financial statements of the Charity for the year ended 31st December 2021. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the Charity. The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the Charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

### (a) Structure, Governance and Management

The Charity is governed by an approved governing document (the Constitution) which was adopted at a church members' meeting on 22nd September 2009. Resolutions to the Constitution were made by the church members' meeting on 23rd May 2017, 26th September 2017, 26th January 2021 and 16th November 2021.

Those seeking church membership are accepted into membership in accordance with the Constitution. Church members' meetings are held on at least four occasions in the year. In 2021 we held two in-person meetings, three Zoom meetings and one hybrid meeting (both in-person and on Zoom). At these meetings, the members seek to discern the mind of God for the overall policy and affairs of the church.

In accordance with the Constitution the members appoint Trustees, both elders and heads of ministry. These, together with the Minister (who is also appointed by the members) are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the Charity. Trustees, both men and women, must be baptised church members securing the support of at least 75% of the members voting by secret ballot at a church members' meeting. Apart from the Minister, they are appointed for a period of three years, subject to the on-going support of the church members' meeting. Trustees meet at least monthly to consider the affairs of the church. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objectives. Relevant matters may be submitted to the church meeting by the Trustees for consideration or may be raised by members in the church meeting for consideration by the Trustees and members. 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 confirm that the major risks have been reviewed and systems or procedures have been established to manage those risks. They also confirm that there have been no incidents or irregularities during 2021 which required reporting to the Charities Commission.

The remuneration package for the Minister (classed as key management personnel of the Charity) is based upon the Baptist Union of Great Britain (BUGB) guidelines and national agreements made between BUGB and HMRC. It also takes account of existing historic arrangements with individuals. Remuneration will be reviewed annually each October/November for inclusion in the budget. Recommendations are made by the finance team and are approved by the church members at a members' meeting.

The major risks to which the church is exposed have been identified by the Trustees as follows, and systems have been established to manage these risks:

- Governance risks - the church Constitution adopted at a church members' meeting on 22nd September 2009 outlining the procedures for church members' meetings; appointment and removal of Charity Trustees. Consultation process to be considered.
- Operational risks - Safeguarding policy and procedures in place (in line with the Baptist Union model polices); Health and Safety Management Plan and accompanying policies and procedures under review.
- Financial risks - Reserves Policy in place and reviewed regularly.
- External risks - Regular updates and advice on government policy received from the Baptist Union, Evangelical Alliance and the Charity Commission.
- Statutory Compliance - Employers liability, public liability and Charity Trustee indemnity insurance is in place and reviewed annually.

### (b) Objectives and Activities

The principal purpose of the Charity is the advancement of the Christian faith according to the principles of the Baptist denomination. The church may also advance Christian education and carry out other charitable purposes in the United Kingdom and other parts of the world. The church occupies premises that are held by the West of England Baptist Trust Company Limited and the Baptist Union Corporation Limited, in trusts which are entirely compatible with the above objectives.

In order to achieve the charitable objectives which are set out above, the church provides a variety of activities both to its membership and to the community generally. The Trustees of the church have considered and have regard to the Charities Commission guidance on public benefit.

The principal activities of the church may include, but are not restricted to:

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

To undertake activities as a means of achieving the charitable objectives, the church works on its own, or with other churches or groups. The aim is to show the love of Jesus Christ in both word and deed; to bring people into a closer relationship with Him as living Lord; to support and encourage charitable social action; and to encourage relationships with other Christians.

Inevitably all the activities of USBC were affected by the Coronavirus pandemic and the restrictions imposed on life in the UK. For all of 2021 so much of the life, community, outreach and worship of the church was altered from 'normal'. Most significantly, the majority of our activities and groups continued to operate partially online.

Central to the work and witness of the church is the provision of regular public services of Christian worship. These services take place on each Sunday morning and occasionally on Sunday evening.

These services include praise and worship, prayer and Bible teaching. Our Minister, Rev Simon Govier, leads and preaches at most services but we are fortunate to have several internally-based lay preachers who also share responsibility for leading and preaching. There are also occasional services at other times which are advertised within the church and also on its website at www.usbc.org.uk. Services and activities of a special nature are advertised more widely in Upper Stratton. There is a full programme for children and young people during the 10.30am service on Sundays. Occasional all-age worship services provide a choice of involvement and activity for all ages. Each of the services have their own style to suit the differing preferences of the church and community. The church seeks to be a friendly and welcoming community, and anybody is free to attend any of these gatherings.

These services continued online for all of the year. This was an enormous effort from a small team of volunteers and the Trustees. It has been successful and inclusive, with good numbers of people 'attending' these services including some who are either new to the church or have not been able to physically attend worship at USBC for a number of years. These services were broadcast live on Sunday mornings via Zoom and they gradually returned in-person as restrictions eased in the UK. The services then continued in a hybrid style of gathering for the remainder of the year.

With the advent of Zoom, the Church was also able to organise gatherings on a Monday, Wednesday and Friday morning to provide opportunities to meet, reflect and pray together on issues facing the church, our members, our local community and our world. These were regularly attended and we also operated an email/telephone prayer chain through which members could request prayer from time to time.

Vine Coffee morning - a midweek group providing a fellowship opportunity for members of our local community - was also moved on to Zoom, and afforded a means of stability, encouragement and practical support during lockdown to those able to attend. Online quizzes, fun and games became an important feature of maintaining relationships during this difficult year. This returned in-person during the second half of the year with a small, but pleasing, increase in attendance.

The church runs a series of small groups and prayer meetings for friendship, the growth of faith, pastoral care and relationship with the local community. During 2021 there were seven such groups, comprising some sixty people meeting online and in various homes throughout the catchment area of the church. The Bible study element of these groups follows the Sunday service or independent teaching arranged by the groups. All who consider themselves part of the church are encouraged to integrate into the life of a small group. Details of these groups are regularly advertised in the church notices. A significant amount of time and effort has been given by the small group leaders in maintaining contact with those people in their groups and nurturing their spirituality.

The church is privileged to have contact with children and young people, both through the local schools, the families in the community and from families who worship with us regularly. Groups for children and young people are run during our services, tailored to the specific needs of each age group, which are called Kidzone. Due to the Coronavirus pandemic however, we were not able to organise Messy Church, Summershine Holiday Club or any other Kidz Club type of events, which are usually well attended and gratefully received by the community. Our head of ministry for children and her team became creative in finding ways to connect with children and young people during the pandemic. This included an online small group and some socially distanced activities. Our Minister was also able to help with one of the schools through an online presence. Seedlings - a group providing friendship and hospitality to parents, grandparents and carers of babies/toddlers - sadly came to a close during lockdown and we did not have the resources to restart it again during the remainder of the year.

Make Lunch, which seeks to bring hope to struggling children and their families through a holiday lunch club, continued to impact the community by helping to address the problems of holiday hunger. Each session before the lockdown provided free, hot and healthy meals to local families, gave support to some of the most vulnerable children in our community and, in addition, built relationships with those in need of the loving care of the church family. During the lockdown, the Make Lunch team was also able to deliver 'bags of hope' (food and other urgent supplies) to many of the registered families that regularly use the club, along with some additional families that were signposted to the church. The highlights included 7 in-person sessions serving 123 children and 116 adults (excluding volunteers) and, through the delivery of the 'bags of hope', food and other essential items were provided to a further 276 children and 163 adults.

The church supports the wider work of the Baptist denomination through our membership of the Baptist Union of Great Britain, and the West of England Baptist Association (now Webnet), as well as through our financial contribution to the Home Mission scheme. We also support BMS World Mission financially and offer other support to our link missionaries, Paul and Sarah Brown in Thailand.

The church has close connections with several local charities, notably Swindon Youth for Christ and Willows Counselling Service, both of which received regular financial support. Links with other charitable organisations are maintained predominantly through individuals within the church who have a particular heart for them. These include The Filling Station, a local Charity that provides food and provisions to those in need on the streets of Swindon; Samaritan's Purse, which distributes Christmas gifts to needy children in deprived areas of the world via the Shoebox scheme; and Compassion UK, which administers our financial provision for a Sponsored Child in Kenya. An overview of personal donations made in 2021 is in Note 8 to the financial statements.

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

The Trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding what activities the Charity should undertake. The Trustees consider that they have acted in the public benefit.

### (c) Achievements and Performance

The church does not only measure the success of its programmes in numbers, including financial numbers, but also in less tangible areas like fellowship, support and encouragement. The Trustees recognise that these are difficult to measure but believe that 2021 was a progressive, but challenging year in the life of the church, as we dealt with Covid restrictions and their gradual reduction. We will be able to pursue our mission purposes in 2022 with faith and enthusiasm.

- Two people were baptised following a profession of faith in Jesus Christ.
- Five people entered into church membership.
- One of our longest serving and most respected church members, Rev Ann Davis (Ministerial Assistant) died in service on 18th March 2021.

On 31st December 2021 the membership roll stood at 96 (this is to be reviewed in 2022), which was a net increase of 4 over the year.

The congregation at USBC appears to have reduced slightly during 2021. However, because of the online nature of so much of the church's activities it will take time to understand the impact of the pandemic on regular in-person attendance. Notwithstanding, there has certainly been

spiritual growth, and a stronger sense of care and devotion for the community has been demonstrated by the church family.

Towards the end of 2021 those who volunteer within the life of the church still numbered at least twenty and this says nothing of those who are also serving elsewhere in their local communities. This is a measure of the activities and enthusiasm of the congregation.

The small groups in the church play an important part in the life of the church community. The leadership team has invested in training and encouraging the leaders of these groups who have become increasingly important in the pastoral ministry of the church. Leaders of pastoral ministries meet regularly, under the influence of our Minister and the head of ministry for pastoral care, to ensure we are serving and caring for everyone in the church. The mainstays of our pastoral care continue to be small groups and interpersonal relationships.

In 2021 the leadership team, with the support of the church family, concluded the Reimagine training with the West of England Baptist Association. Over a period of eighteen months, the leadership team explored the key topics of leadership, culture, discipleship and mission. This has enabled the church to build momentum in the transition towards mission (our activity with God) becoming the heart of all we are, and no longer simply something that we try to do. It is anticipated that the outcomes of reimagine will include re-shaping our activities to more effectively connect with the wider community, grow disciples for Christ, and become a healthier, more purposeful church.

### (d) Financial Review

In accordance with the Constitution an annual budget is compiled for both income and expenditure and approved by members in November of the preceding year.

The church raises the bulk of the funds needed for it to carry on its activities from within its own membership and congregation, together with grants obtained for specific projects or activities from time to time. Income is also raised from hiring out rooms on our premises. Despite the ongoing effect of the pandemic, the average weekly offering increased in 2021 to £885 (compared with £862 in 2020). The fact that most offerings are now given either by means of standing order or via the weekly offering envelope scheme represents a considerable benefit to the church's financial resilience, whilst this upward trend in regular giving is also a testament to the great generosity and sustained commitment demonstrated by members and attenders of USBC.

Our principal expenditure continues to arise from staffing costs, notably the stipend and expenses for our full-time Minister and the salary for our part-time administrator, which together comprised around 58% of our General Fund expenditure in 2021. After taking account of budgeted donations (11% of total expenditure), the remaining 31% is attributed to costs associated with local ministry and running expenses. Following the decision to furlough our administrator from June 2020, we were able to claim back just under £4,300 in grants under the government's Job Retention Scheme during 2021 and so reduce our overall employment costs for a large part of the year.

The church makes donations to local, national and international organisations and charities with Christian aims and objectives compatible with the church's own charitable purpose. Through these donations the church expresses its commitment and support for organisations such as BMS and Home Mission as well as locally based charities which have a Christian ethos. Individuals within the church also support a wide variety of charitable causes with personal financial donations as listed in the notes to the accounts.

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

kind', although some members cover minor costs personally. No payments were made to Trustees for goods or services, other than for the reimbursement of expenses properly incurred on behalf of the church.

In the latter part of the year the church was the beneficiary of a significant legacy (of around £186,000) from Rev Ann Davis, a long standing church member. The members resolved that this money should be used to purchase a suitable residential property with a view to letting out to a family or individuals in circumstances of social need. The intention would be to use the rental income generated from the property predominantly to support mission projects and other church sponsored activities which would have been close to Ann's heart.

The church has a Reserves Policy designed to meet its immediate needs - specifically the stipend for the Minister (6 months) and the salary of the Administrator (2 months), plus a contingency of £10,000 for unexpected building maintenance or repair costs - which for 2022 has been calculated as a minimum of £28,750. This policy is reviewed annually by the Trustees. Money is also set aside to finance specific projects and future strategic development, as agreed by members, and is held in the Memorial Fund. The church is supported by a steady stream of income from the congregation, much of it by standing order, whilst together with its significant reserves the church's financial position is such that the Trustees do not view financial funding in the short-to-medium term as a significant risk.

The Trustees have noted the year-end General Fund balance of £72,160. After assessing this against the level of potential commitments for 2022 and beyond, they have concluded this is not excessive. This takes into account the fact that it includes £25,000 donated by a church member in 2019 which was intended, but not required, to be used in support of the cost of employing our full-time Minister in 2021 and which will be now carried over to be set against the Minister's stipend costs in 2022. The Trustees have made an assessment of the major risks facing the church, and are satisfied that there are policies and insurance in place to mitigate these risks. These policies include internal financial controls with advance approval thresholds set at Treasurer and Trustee levels; items costing in excess of £500 (other than where already included in the budget) require Members' approval.

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

Fundraising Standards Information

- The Charity does not employ a professional fundraiser/commercial participator.
- The Charity or any person acting on behalf of the Charity was not subject to an undertaking to be bound by any voluntary scheme for regulating fundraising, or voluntary standard for fundraising in respect of activities on behalf of the Charity.
- We did not directly monitor activities carried on by any person on behalf of the Charity for the purpose of fundraising.
- No complaints were received by the Charity or a person acting on its behalf about activities by the Charity or by a person on behalf of the Charity for the purpose of fundraising.
- We do not actively fundraise outside of our church building, although we do from time to time apply for - and have been successful in obtaining - grants to support specific charitable activities undertaken by the church.
- It is stressed that offerings at each service are to be on a purely voluntary basis and are primarily directed at members and regular attendees.

## (e) Future Plans for 2022

- To continue to engage with the Reimagine journey and its application in the church community.
- To continue to develop spirituality, friendship, hospitality and care among our members.
- To welcome new people into the life of the church, and to reach out to our local communities with the good news of Jesus.
- To maximize the opportunities of our church building to welcome and serve the local community and share the gospel - especially as groups are able to meet again after the pandemic.
- To continue to offer online services and gatherings, even though restrictions on meeting together have been lifted.
- To re-establish and grow the church's ministry to young people and schools in the area.
- To strengthen the role of the local cluster of Baptist churches in Swindon.

## (f) Trustees' responsibilities statement

The Trustees are responsible for preparing the Trustees' Annual Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year in order to give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on an ongoing basis unless it is inappropriate to presume that the Charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

## (g) Independent Examiner

The examiner, Mr Ian Wakeham, will be proposed for re-appointment when the 2021 accounts are presented to the membership.

## (h) Declaration

The Trustees declare that they have approved the Trustees' Report above.

Signed on behalf of the Charity's Trustees.

**Rev Simon Govier**
**Minister**

9th September 2022

**Mr Trevor Morkham**
**Treasurer**

9th September 2022

# INDEPENDENT EXAMINER'S REPORT

## TO THE TRUSTEES OF UPPER STRATTON BAPTIST CHURCH

I report to the Charity Trustees on my examination of the accounts of the Charity for the period ended 31st December 2021.

**Respective responsibilities of Trustees and Examiner**

As the Charity's Trustees (and also its Trustees for the purposes of Charity law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your Charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Trustees given by the Charity Commission under section 145(5) (b) of the 2011 Act.

**Independent Examiner's Statement**

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1 accounting records were not kept in respect of the Charity as required by section 386 of the 2006 Act; or

2 the accounts do not accord with those records; or

3 the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a "true and fair view" which is not a matter considered as part of an independent examination; or

4 the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in the report in order to enable proper understanding of the accounts to be reached.

**Ian Wakeham, FCMA CGMA**
**Independent Examiner**

17 Nuthatch Road
Calne
SN11 9SH

**UPPER STRATTON BAPTIST CHURCH**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021**

**RECEIPTS AND PAYMENTS**

| | Note | Unrestricted 2021 £ | Designated 2021 £ | Restricted 2021 £ | TOTAL 2021 £ | TOTAL 2020 £ |
|---|---|---|---|---|---|---|
| **Receipts** | | | | | | |
| Donations and Legacies | 2 | 67,033.96 | 186,185.29 | 4,196.50 | 257,415.75 | 55,144.80 |
| Income from charitable activities | 3 | 5,995.87 | - | 545.00 | 6,540.87 | 7,662.26 |
| Investments | 4 | 691.16 | - | - | 691.16 | 313.96 |
| **Total Receipts** | | 73,720.99 | 186,185.29 | 4,741.50 | 264,647.78 | 63,121.02 |
| **Payments** | | | | | | |
| Expenditure on charitable activities | 5 | 72,484.52 | 4,612.93 | 4,623.45 | 81,720.90 | 81,109.59 |
| Other expenditure | 6 | - | - | - | - | - |
| Governance Costs | | 100.00 | - | - | 100.00 | 100.00 |
| **Total Payments** | | 72,584.52 | 4,612.93 | 4,623.45 | 81,820.90 | 81,209.59 |
| **Net receipts / (payments) for the year** | | **1,136.47** | **181,572.36** | **118.05** | **182,826.88** | **- 18,088.57** |
| Transfers (to) / from funds | | - 1,021.00 | 1,000.00 | 21.00 | - | - |
| Cash balance at 1 January | | 72,044.19 | 5,862.39 | 21,828.46 | 99,735.04 | 117,823.61 |
| **Cash balance at 31 December** | | **72,159.66** | **188,434.75** | **21,967.51** | **282,561.92** | **99,735.04** |

**UPPER STRATTON BAPTIST CHURCH**

**STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2021**

| | TOTAL 2021 £ | TOTAL 2020 £ |
|---|---|---|
| **Assets** | | |
| Bank and other Cash balances | 282,561.92 | 99,735.04 |
| Assets Held for Church's own use | 2,324,129.00 | 1,848,783.00 |
| **Total Assets** | 2,606,690.92 | 1,948,518.04 |
| **Liabilities - amounts falling due after more than one year** | | |
| Defined Pension scheme liability | 8,170.74 | 9,986.46 |
| | 8,170.74 | 9,986.46 |

The notes on the following pages form an intergral part of these accounts.

These acocunts were approved by the Trustees on 5th October '22 and signed on their behalf.

Treasurer

Minister

## 2. Donations and legacies

| | Unrestricted 2021 £ | Designated 2021 £ | Restricted 2021 £ | TOTAL 2021 £ | TOTAL 2020 £ |
|---|---|---|---|---|---|
| Weekly Offerings | 46,031.98 | - | - | 46,031.98 | 45,427.24 |
| Donations | 232.42 | 186,185.29 | 1,382.50 | 187,800.21 | 4,517.56 |
| Gift Aid | 20,769.56 | - | 1,714.00 | 22,483.56 | - |
| Legacies | - | - | - | - | - |
| Memorial Fund | - | - | 1,100.00 | 1,100.00 | 5,200.00 |
| Other Income | - | | | - | - |
| **Total Donations and Legacies** | **67,033.96** | **186,185.29** | **4,196.50** | **257,415.75** | **55,144.80** |
| | - | - | - | - | - |

## 3. Income from charitable activities

| | Unrestricted 2021 £ | Designated 2021 £ | Restricted 2021 £ | TOTAL 2021 £ | TOTAL 2020 £ |
|---|---|---|---|---|---|
| Lettings | 1,715.00 | - | - | 1,715.00 | 360.00 |
| Grants | | - | 545.00 | 545.00 | 7,302.26 |
| Government Grant: Furlough | 4,280.87 | | | 4,280.87 | - |
| **Total Income from Charitable Activities** | **5,995.87** | **-** | **545.00** | **6,540.87** | **7,662.26** |
| | - | - | - | - | - |

## 4. Investment Income

| | Unrestricted 2021 £ | Designated 2021 £ | Restricted 2021 £ | TOTAL 2021 £ | TOTAL 2020 £ |
|---|---|---|---|---|---|
| Bank interest | 691.16 | - | - | 691.16 | 313.96 |
| Trust Income | - | - | - | - | - |
| Other Investment Income | - | - | - | - | - |
| **Total Investment Income** | **691.16** | **-** | **-** | **691.16** | **313.96** |
| | - | - | - | - | - |

## 5. Expenditure on charitable activities

| | Unrestricted 2021 £ | Designated 2021 £ | Restricted 2021 £ | TOTAL 2021 £ | TOTAL 2020 £ |
|---|---|---|---|---|---|
| Ministry | 48,879.60 | 1,929.72 | 3,219.95 | 54,029.27 | 46,078.66 |
| Mission | 9,984.73 | | 1,403.50 | 11,388.23 | 14,898.95 |
| Premises | 13,461.43 | 2,683.21 | | 16,144.64 | 20,018.92 |
| Income Generation | 158.76 | | | 158.76 | 113.06 |
| **Total Expenditure on Charitable Activities** | **72,484.52** | **4,612.93** | **4,623.45** | **81,720.90** | **81,109.59** |
| | - | - | - | - | |

## 6. Total Resources expended

| | Charitable £ | Grant Funding £ | Support Costs (note 7) £ | TOTAL £ | TOTAL £ |
|---|---|---|---|---|---|
| Ministry | 45,918.53 | - | 8,110.74 | 54,029.27 | 46,078.66 |
| Mission | 907.24 | 10,300.50 | 180.49 | 11,388.23 | 14,898.95 |
| Premises | 13,910.94 | - | 2,233.70 | 16,144.64 | 20,018.92 |
| Income Generation | 158.76 | - | - | 158.76 | 113.06 |
| | **60,895.47** | **10,300.50** | **10,524.93** | **81,720.90** | **81,109.59** |
| | | | | - | |

## 7. Support Costs

| | Unrestricted 2021 £ | Designated 2021 £ | Restricted 2021 £ | TOTAL 2021 £ | TOTAL 2020 £ |
|---|---|---|---|---|---|
| Church Adminstrator | 8,357.52 | | | 8,357.52 | 8,152.77 |
| IT | 631.20 | | | 631.20 | 474.49 |
| Postage, Printing , Stationery | 222.54 | | | 222.54 | 908.71 |
| Phone | 846.63 | | | 846.63 | 821.87 |
| Other Office Costs | 467.04 | | | 467.04 | 302.27 |
| Other Costs | - | | | - | 67.17 |
| | **10,524.93** | - | - | **10,524.93** | **10,727.28** |

## 7. Support Costs (Cont)

Support Costs have been allocated to the Charitable Activities in the General Fund of the church in proportion with their other expenses included in Note 8, as follows

| | TOTAL 2021 | TOTAL 2020 |
|---|---|---|
| Ministry | 8,110.74 | 7,498.11 |
| Mission | 180.49 | 226.64 |
| Premises | 2,233.70 | 3,002.53 |
| | **10,524.93** | **10,727.28** |

## 8. Grants made to other charities

| | Unrestricted 2021 £ | Designated 2021 £ | Restricted 2021 £ | TOTAL 2021 £ | TOTAL 2020 £ |
|---|---|---|---|---|---|
| Alternative Angels | 100.00 | - | - | 100.00 | - |
| Baptist Union of Great Britain | 3,156.00 | - | 240.00 | 3,396.00 | 3,324.00 |
| BMS World Mission | 3,156.00 | - | 490.00 | 3,646.00 | 3,387.00 |
| Christian Aid | - | - | - | - | - |
| Christmas Care | | - | - | - | - |
| Compassion UK | 175.00 | - | 367.00 | 542.00 | 342.00 |
| Filling Station | - | - | - | - | - |
| Leprosy Mission | - | - | - | - | 200.00 |
| Olive Tree Café | 100.00 | - | - | 100.00 | - |
| Operation Agri | - | - | 140.50 | 140.50 | 30.00 |
| Spurgeons | - | - | - | - | - |
| Swindon Food Collective | - | - | - | - | 170.00 |
| Swindon Night Shelter | - | - | 166.00 | 166.00 | 118.10 |
| Swindon Women's Aid | - | - | - | - | 200.00 |
| Swindon Youth for Christ | 1,434.00 | - | - | 1,434.00 | 1,712.00 |
| Tear Fund | 200.00 | | | 200.00 | - |
| Willows Counselling | 576.00 | - | - | 576.00 | 606.00 |
| **Total Raised for Other causes** | **8,897.00** | **-** | **1,403.50** | **10,300.50** | **10,089.10** |

## 9. Staff Costs

| | | TOTAL 2021 £ | TOTAL 2020 £ |
|---|---|---|---|
| Salaries | Gross Salary | 34,909.44 | 34,165.32 |
| Social Security Costs | Employer's National Insurance | - | 0.24 |
| Pension Costs | Employer's Pension Costs | 3,952.68 | 3,652.05 |
| Other Costs | Council Tax, water, phone, expenses | 3,554.04 | 3,554.04 |
| | | **42,416.16** | **41,371.65** |

The average number of staff in the year was 2 (2020:2). No employee received emoluments in excess of £60,000 during the year (2020:None)

Rev Simon Govier as minister acted as one of the church's trustees in accordance with the church constitution and received a stipend of £26,950 (2020 £26,400) He also received out of pocket expenses and mileage of £361 (at the HMRC approved rate (2020: £304) and a book allowance of £95 (2020: £98). Contributions of £3,695.4 (2020: £3,264) were made to the defined contribution element of the Baptist Pension Scheme.

## 10. Restricted Fund Analysis

| | Balance 01-Jan £ | Income 2021 £ | Payments 2021 £ | Transfers 2021 | TOTAL 2021 £ | TOTAL 2020 £ |
|---|---|---|---|---|---|---|
| Make Lunch | 3,989.95 | 545.00 | 2,672.76 | | 1,862.19 | 3,989.95 |
| Memorial Fund | 17,817.51 | 2,814.00 | 547.19 | | 20,084.32 | 17,817.51 |
| Funds raised for Other Outside Causes | 21.00 | 1,382.50 | 1,382.50 | 21.00 | - | 21.00 |
| **Total Restricted Funds** | **21,828.46** | **4,741.50** | **4,602.45** | **21.00** | **21,946.51** | 21,828.46 |

**UPPER STRATTON BAPTIST CHURCH**
**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021**
**NOTES TO THE ACCOUNTS**

## 11. Designated Fund Analysis

| | Balance 01-Jan 2021 £ | Income 2021 £ | Payments 2021 £ | Transfers 2021 | TOTAL 2021 £ | TOTAL 2020 £ |
|---|---|---|---|---|---|---|
| Legacy | - | 186,185.29 | 1,770.80 | | 184,414.49 | - |
| Property Fund: Church | 604.58 | | 1,567.70 | - 1,000.00 | 36.88 | 604.58 |
| Property Fund: Manse | 2,175.49 | | 1,115.51 | | 1,059.98 | 2,175.49 |
| Pastoral Care Fund | 1,411.32 | | 158.92 | | 1,252.40 | 1,411.32 |
| Bursary Fund | 1,671.00 | | | | 1,671.00 | 1,671.00 |
| **Total Designated Funds** | **5,862.39** | **186,185.29** | **4,612.93** | **- 1,000.00** | **188,434.75** | 5,862.39 |

## 12. Prior Year Adjustment

| | Previous Balance TOTAL 2020 £ | Adjustment TOTAL 2020 £ | Corrected Balance TOTAL 2020 £ |
|---|---|---|---|
| Designated: Property Fund: Church | 1,658.89 | - 1,054.31 | 604.58 |
| Designated: Property Fund: Manse | 1,121.18 | 1,054.31 | 2,175.49 |
| | **2,780.07** | **-** | **2,780.07** |

The prior year adjustment arises out of a mis-posting of expenditure between funds

**UPPER STRATTON BAPTIST CHURCH**

England & Wales - Charity number 1133910

# Accounts

# Upper Stratton Baptist Church (Swindon)

# TRUSTEES' REPORT AND FINANCIAL STATEMENTS

## For the Year Ended 31st December 2020

## STATUTORY INFORMATION

**Name of Charity:** Upper Stratton Baptist Church (sometimes shortened to USBC)

**Registered Charity Number:** 1133910

**Registered Address**

Upper Stratton Baptist Church
Green Road
Upper Stratton
Swindon
SN2 7JA

**Trustees**

Rev Simon Govier (Minister)
Mr Trevor Morkham (Treasurer)
Mr David Alderson
Mrs Donna Cook
Mrs Mary Palmer
Mr John Simmonds

**Property Trustees (the Church at Green Road)**

West of England Baptist Network
Little Stoke Baptist Church
Kingsway
Little Stoke
Bristol
BS34 6JW

**Property Trustees (the Manse at 62 Farrfield)**

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

**Post and Office Holders**

| | |
|---|---|
| Ministerial Assistant | Rev Ann Davis |
| Church Administrator | Mrs Tracy Mureithi |
| Communications Officer | Mr Christopher Butcher |

**Bankers**

The Co-operative Bank p.l.c.
1 Balloon Street
Manchester
M60 4EP

**Independent Examiner**

Mr Ian Wakeham (FCMA, CGMA)
17 Nuthatch Road
Calne
SN11 9SH

## ANNUAL REPORT FOR 2020

The trustees present their report and the financial statements of the charity for the year ended 31st December 2020. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) in preparing the annual report and financial statements of the charity. The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

### (a) Structure, Governance and Management

The charity is governed by an approved governing document (the Constitution) which was adopted at a church members' meeting on 22nd September 2009.

Those seeking church membership are accepted into membership in accordance with the Constitution. Church members' meetings are held on at least four occasions in the year (in 2020 we were only able to hold one meeting due to the Coronavirus pandemic). At these meetings, the members seek to discern the mind of God for the overall policy and affairs of the church.

In accordance with the Constitution the members appoint trustees, both elders and heads of ministry. These, together with the Minister and Treasurer (who are also appointed by the members) are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity. Trustees, both men and women, must be baptised church members securing the support of at least 75% of the members voting by secret ballot at a church members' meeting. Apart from the Minister, they are appointed for a period of three years, subject to the on-going support of the church members' meeting. Trustees meet at least monthly to consider the affairs of the church.

All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objectives. Relevant matters may be submitted to the church meeting by the trustees for consideration or may be raised by members in the church meeting for consideration by the trustees and members. 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 confirm that the major risks have been reviewed and systems or procedures have been established to manage those risks. They also confirm that there have been no incidents or irregularities during 2020 which required reporting to the Charities Commission.

The remuneration package for the minister (classed as key management personnel of the charity) is based upon the Baptist Union of Great Britain (BUGB) guidelines and national agreements made between BUGB and HMRC. It also takes account of existing historic arrangements with individuals. Remuneration will be reviewed annually each October/November for inclusion in the budget. Recommendations will be made by the finance team and authorised by the trustees.

### (b) Objectives and Activities

The principal purpose of the charity 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 other parts of the world. The church occupies premises that are held by the West of England Baptist Association and The Baptist Union Corporation Limited, on trusts which are entirely compatible with the above objectives.

In order to achieve the charitable objectives which are set out above, the church provides a variety of activities both to its membership and to the community generally. The trustees of the church have considered and have regard to the Charities Commission guidance on public benefit.

The principal activities of the church may include, but are not restricted to:

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

To undertake activities as a means of achieving the charitable objectives, the church works on its own, or with other churches or groups. The aim is to show the love of Jesus Christ in both word and deed; to bring people into a closer relationship with Him as living Lord; to support and encourage charitable social action; and to encourage relationships with other Christians.

Inevitably all the activities of USBC were affected by the Coronavirus pandemic and the restrictions imposed on life in the UK. From the middle of March 2020 so much of the life, community, outreach and worship of the church changed. Most significantly, many of our activities and groups moved online. So much of 2020 falls into the periods of the UK 'lockdown'.

Central to the work and witness of the church is the provision of regular public services of Christian worship. These services take place twice on each Sunday morning and again each Sunday evening. These services include praise and worship, prayer and Bible teaching. Our minister, Rev Simon Govier, leads and preaches at most services but we are fortunate to have several internally-based lay preachers who also share responsibility for leading and preaching. There are also occasional services at other times which are advertised within the church and its website at www.usbc.org.uk. Services of a special nature are advertised more widely in Upper Stratton. There is a full program for children and young people during the 11.00am service on Sundays. Occasional all-age worship services provide a choice of involvement and activity for all ages.

Each of the Sunday services has its own style to suit the differing preferences of the church and community. Members of the prayer team are available after both morning services to meet with anyone who feels in need of prayer. In addition to the morning services, our evening services include Café Church (1st Sunday), Praise and Worship (2nd Sunday), Prayer and Healing (3rd Sunday) and a Fellowship evening (5th Sunday, when applicable). A periodic 'Wholeness and Healing' service has proven to be successful in drawing people from the area together. The church seeks to be a friendly and welcoming community and anybody is free to attend any of these services.

These services shifted online through Zoom in March, were limited to a single gathering at 10.30am on a Sunday morning, with multiple other gatherings during the week, and continued to do so for the rest of the year. This was a significant effort from a team of volunteers and the staff. It has been largely successful, with good numbers of people 'attending' these gatherings - including some who have not been able to physically attend worship at USBC for a number of years.

With the advent of Zoom, the Church was also able to organise gatherings on a Monday, Wednesday and Friday morning to provide opportunities to meet, reflect and pray together on issues facing the church, our members, our local community and our world. These were regularly attended and we also operated an email/telephone prayer chain through which members could request prayer from time to time.

Vine Coffee morning - a midweek group providing a fellowship opportunity for members of our local community - was also moved on to Zoom, and afforded a means of stability, encouragement and practical support during lockdown to those able to attend. Online quizzes, fun and games became an important feature of maintaining relationships during this difficult year.

The church runs a series of small groups and prayer meetings for friendship, the growth of faith, pastoral care and relationship with the local community. During 2020 there were eight such groups, comprising some seventy people meeting in various homes throughout the catchment area of the church, namely Upper Stratton and its surrounding area. The Bible study element of these groups follows the Sunday service or independent teaching arranged by the groups. All who consider themselves part of the church are encouraged to integrate into the life of a small group. Details of these groups are regularly advertised in the church noticesheet. The majority of these groups continued to meet after lockdown started. Most of them have met via Zoom and have coped well without meeting in person. A lot of time and effort has been given by the small group leaders in maintaining contact with people and nurturing their spirituality.

The church is privileged to have contact with children and young people, both through the local schools, the families in the community and from families who worship with us regularly. Groups for children and young people are run during our services, tailored to the specific needs of each age group, which are called Kidzone. Due to the Coronavirus pandemic however, we were not able to organise Messy Church, Summershine Holiday Club or any other Kidz Club events, which are usually well attended and gratefully received by the community. Our head of ministry for children and her team became creative in finding ways to connect with children and young people during lockdown. This included an online small group and some socially distanced activities. Our minister was also able to help with one of the schools through an online presence. Seedlings - a group catering for parents, grandparents and carers of babies/toddlers - continued to meet on Friday mornings before the pandemic, giving both support and encouragement to many pre-school families.

Make Lunch, which seeks to bring hope to struggling children and their families through a holiday lunch club, continued to impact the community by helping to address the problems of holiday hunger. Each session before the lockdown provided free, hot and healthy meals to local families, gave support to some of the most vulnerable children in our community and, in addition, built relationships with those in need of the loving care of the church family. During the lockdown, the Make Lunch team were also able to deliver 'bags of hope' (food and other urgent supplies) to many of the registered families that regularly use the club, along with some additional families that were signposted to the church.

The church supports the wider work of the Baptist denomination through our membership of the Baptist Union of Great Britain and the West of England Baptist Association as well as through our financial contribution to the Home Mission scheme. We also support BMS World Mission financially and through prayer support for our link missionaries; Paul and Sarah Brown in Thailand and James and Ruth Neve in India.

The church has close connections with several local charities, notably Swindon Youth for Christ and Willows Counselling Service, both of which receive regular financial support. Links with other charitable organisations are maintained predominantly through individuals within the church who have a particular heart for them. These include The Filling Station, a local charity that provides food

and provisions to those in need on the streets of Swindon; Samaritan's Purse, which distributes Christmas gifts to needy children in deprived areas of the world via the Shoebox scheme; and Compassion UK, which administers our financial provision for a Sponsored Child in Kenya. An overview of personal donations made in 2020 is in Note 8 to the financial statements.

The church expresses its part in the wider Christian community by making grants to national and international Christian organizations and societies with aims and objectives compatible with the church's own charitable purpose.

The trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding what activities the charity should undertake. The trustees consider that they have acted in the public benefit.

### (c) Achievements and Performance

The church does not only measure the success of its programmes in numbers, including financial numbers, but also in less tangible areas like fellowship, support and encouragement. The trustees recognise that these are difficult to measure but believe that 2020 was on the whole a positive, but uniquely challenging year in the life of the church, and that we will be able to pursue our mission purposes in 2021 with faith and enthusiasm.

Two people were being prepared for baptism following a profession of faith in Jesus Christ, but unfortunately the pandemic meant that their baptism could not take place. We were also unable to welcome new people into church membership. On 31st December 2020 the membership stood at 92, which was the same number as at the end of the previous year.

In moving to online services through Zoom, the congregational attendance dropped in 2020 and it will take time to understand the impact of the pandemic on regular in-person attendance. Notwithstanding, there has certainly been spiritual growth, and a stronger sense of care and devotion for the community has been demonstrated by the church family.

Towards the end of 2020 those who volunteer within the life of the church still numbered at least twenty and this says nothing of those who are also serving elsewhere in their local communities. This is a measure of the activities and enthusiasm of the congregation.

The small groups in the church play an important part in the life of the church community. The leadership team has invested in training and encouraging the leaders of these groups who have become increasingly important in the pastoral ministry of the church. Leaders of pastoral ministries meet regularly, under the influence of our minister and the head of ministry for pastoral care, to ensure we are serving and caring for everyone in the church. The mainstays of our pastoral care continue to be small groups and interpersonal relationships.

In 2020 the leadership team, supported by the church family, entered into a missional learning community especially for leadership teams across the West of England Baptist Network, called Reimagine. The reimagine process, which explores the key topics of leadership, culture, discipleship and mission, should help enable the church to build momentum in the transition towards mission becoming the heart of all we are, and no longer simply something that we do. It is hoped that the outcomes of reimagine will include re-shaping our activities to more effectively connect with the wider community, develop disciples, and become a healthier, more purposeful church.

### (d) Financial Review

In accordance with the USBC Constitution an annual budget is compiled for both income and expenditure and approved by members in November of the preceding year.

The church raises the bulk of the funds needed for it to carry on its activities from within its own membership and congregation, together with grants obtained for specific projects or activities from time to time. Income is also raised from hiring out rooms on our premises. Despite the effect of the pandemic, the average weekly offering increased slightly in 2020 to £862 (compared with £860 in 2019). This was due in large part to the fact that most offerings are now given either by means of standing order or via the weekly offering envelope scheme, but it is nevertheless a testament to the great generosity and sustained commitment demonstrated by members and attenders of USBC.

Our principal expenditure continues to arise from staffing costs, notably the stipend and expenses for our full-time Minister and the salary for our part-time Administrator, which together comprised around 57% of our General Fund expenditure in 2020. After taking account of budgeted donations (13% of total expenditure), the remaining 30% is attributed to costs associated with local ministry and running expenses. We took the decision to furlough our administrator from June 2020, enabling us to claim back around £2,750 in grants under the government's Job Retention Scheme and so reduce our overall employment costs for the second half of the year.

The church makes donations to local, national and international organisations and charities with Christian aims and objectives compatible with the church's own charitable purpose. Through these donations the church expresses its commitment and support for organisations such as BMS and Home Mission as well as locally based charities which have a Christian ethos. Individuals within the church also support a wide variety of charitable causes with personal financial donations as listed in the notes to the accounts.

The church is heavily dependent on its membership working as volunteers in all aspects of its activities, many of which run with little or no impact on the church's expenditure but nevertheless contribute substantially to the achievement of its objectives. There were no significant 'gifts in kind', although some members cover minor costs personally. No payments were made to Trustees for goods or services, other than for the reimbursement of expenses properly incurred on behalf of the church.

The church has a Reserves Policy designed to meet its immediate needs, specifically the stipend for the Minister (6 months) and the salary of the Administrator (2 months), which for 2021 has been calculated as a minimum of £28,580. This policy is reviewed annually by the Trustees. Money is also set aside to finance specific projects and future strategic development, as agreed by members, and is held in the Memorial Fund. The church is supported by a steady stream of income from the congregation, much of it by standing order, and the Trustees do not view financial funding in the short-to-medium term as a significant risk.

The Trustees have noted the year-end General Fund balance of £72,044. After assessing this against the level of potential commitments for 2021 and beyond, they have concluded this is not excessive. This takes into account the fact that it includes £25,000 donated by a church member in 2019 but intended to be used in support of the cost of employing our full-time Minister in 2021. The Trustees have made an assessment of the major risks facing the church, and are satisfied that there are policies and insurance in place to mitigate these risks. These policies include internal financial controls with advance approval thresholds set at Treasurer and Trustee levels; items costing in excess of £500 (other than where already included in the budget) require Members' approval.

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

<u>Fundraising Standards Information</u>

- The charity does not employ a professional fundraiser/commercial participator.

- The charity or any person acting on behalf of the charity was not subject to an undertaking to be bound by any voluntary scheme for regulating fundraising, or voluntary standard for fundraising in respect of activities on behalf of the charity.
- We did not directly monitor activities carried on by any person on behalf of the charity for the purpose of fundraising.
- No complaints were received by the charity or a person acting on its behalf about activities by the charity or by a person on behalf of the charity for the purpose of fundraising.
- We do not actively fundraise outside of our church building, although we do from time to time apply for - and have been successful in obtaining - grants to support specific charitable activities undertaken by the church.
- It is stressed that offerings at each service are to be on a purely voluntary basis and are primarily directed at regular members and attendees.

### (e) Future Plans for 2021

To continue to respond to the needs of the church family and the wider community in relation to the Coronavirus pandemic.

To continue to engage with the reimagine journey and its application in the church community.

To continue to develop spirituality, friendship, hospitality and care among our members.

To welcome new people into the life of the church, and to reach out to our local communities with the good news of Jesus. We expect that the church will grow in numbers.

To continue to offer online services and gatherings, even once restrictions on meeting together have been lifted.

To re-establish and grow the church's ministry to young people and schools in the area.

To maximize the opportunities of our church building to welcome and serve the local community and share the gospel - especially as groups become able to meet again after the pandemic.

To strengthen the role of the local cluster of Baptist churches in Swindon.

### (f) Trustees' responsibilities statement

The trustees are responsible for preparing the Trustees' Annual Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year in order to give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

### (g) Independent Examiner

The examiner, Mr Ian Wakeham, will be proposed for re-appointment at the forthcoming Annual General Meeting.

### (h) Declaration

The trustees declare that they have approved the Trustees' Report above.

Signed on behalf of the charity's trustees.

**Rev Simon Govier**
**Minister**

21st September 2021

**Mr Trevor Morkham**
**Treasurer**

21st September 2021

CHARITY COMMISSION FOR ENGLAND AND WALES

# Independent examiner's report on the accounts

## Section A Independent Examiner's Report

| | | | |
|---|---|---|---|
| **Report to the trustees/ members of** | Charity Name: UPPER STRATTON BAPTIST CHURCH | | |
| **On accounts for the year ended** | 31st DECEMBER 2020 | **Charity no (if any)** | 1133910 |
| **Set out on pages** | 01 - 16 (remember to include the page numbers of additional sheets) | | |

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

**Responsibilities and basis of report**

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

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

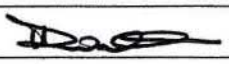
**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

| | | | |
|---|---|---|---|
| **Signed:** |  | **Date:** | 21 SEPT 2021 |
| **Name:** | IAN WAKEHAM | | |
| **Relevant professional qualification(s) or body (if any):** | FCMA CGMA | | |
| **Address:** | 17 NUTHATCH ROAD<br>CALNE<br>SN11 9SH | | |

**UPPER STRATTON BAPTIST CHURCH**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020**

**RECEIPTS AND PAYMENTS**

| | Note | Unrestricted 2020 £ | Designated 2020 £ | Restricted 2020 £ | TOTAL 2020 £ | TOTAL 2019 £ |
|---|---|---|---|---|---|---|
| **Receipts** | | | | | | |
| Donations and Legacies | 2 | 46,350.70 | - | 8,794.10 | 55,144.80 | 135,965.72 |
| Income from charitable activities | 3 | 3,126.26 | - | 4,536.00 | 7,662.26 | 4,638.00 |
| Investments | 4 | 313.96 | - | - | 313.96 | 185.58 |
| **Total Receipts** | | **49,790.92** | **-** | **13,330.10** | **63,121.02** | **140,789.30** |
| **Payments** | | | | | | |
| Expenditure on charitable activities | 5 | 75,402.20 | 1,567.24 | 4,140.15 | 81,109.59 | 92,620.40 |
| Other expenditure | 6 | - | - | - | - | - |
| Govenance Costs | 7 | 100.00 | - | - | 100.00 | 180.00 |
| **Total Payments** | | **75,502.20** | **1,567.24** | **4,140.15** | **81,209.59** | **92,800.40** |
| **Net receipts / (payments) for the year** | | **- 25,711.28** | **- 1,567.24** | **9,189.95** | **- 18,088.57** | **47,988.90** |
| Transfers (to) / from funds | | - | | - | - | - |
| Cash balance at 1 January | | 97,755.47 | 7,429.63 | 12,638.51 | 117,823.61 | 69,834.71 |
| **Cash balance at 31 December** | | **72,044.19** | **5,862.39** | **21,828.46** | **99,735.04** | **117,823.61** |

**UPPER STRATTON BAPTIST CHURCH**

**STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2020**

| | TOTAL 2020 £ | TOTAL 2019 £ |
|---|---|---|
| **Assets** | | |
| Bank and other Cash balances | 99,735.04 | 117,823.61 |
| Assets Held for Church's own use | 1,848,783.00 | 2,172,318.00 |
| **Total Assets** | **1,948,518.04** | **2,290,141.61** |
| **Liabilities - amounts falling due after more than one year** | | |
| Defined Pension scheme liability | 9,986.46 | 31,968.00 |
| | **9,986.46** | **31,968.00** |

The notes on the following pages form an intergral part of these accounts.

These acocunts were approved by the Trustees on 6/10/21 and signed on their behalf.

Treasurer

~~Secretary~~
Minister

**UPPER STRATTON BAPTIST CHURCH**
**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020**
**1. Notes to the accounts**

**ACCOUNTING POLICIES**

**a Basis of preparation**
The accounts are prepared in accordance with the Charities Statement of Recommended Practice (Charities SORP 2015), FRS102 and with the Charities Act 2011. Upper Stratton Baptist Church is a registered charity, no. 1133910 and meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognized at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

**b Income recognition**
All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

**c Donations**
Donations are accounted for gross when received.

**d Legacies**
Legacies are accounted for when their receipt is certain and can be properly quantified.

**e Investment Income**
Investment income is included in the accounts in the year in which it is receivable.

**f Expenditure recognition**
All expenditure is accounted for on an receipts and payments basis.

**g Cost of raising funds**
The Church does not make formal appeals for funds, and expenditure on these items is therefore not material.

**h Grants payable**
The Church makes grants to other organisations whose charitable objects complement its work. They are accounted for when the recipient has been notified of the grant and payment is unconditional and paid.

**i Support costs**
Support costs are those that assist the work of the Church but do not directly represent charitable activities and include office costs and governance cost. Where support costs cannot be directly attributed to particular headings they have been allocated to the cost of raising funds and expenditure on charitable activities on a basis consistent with the use of resources. This represents direct expenditure on the governance of the Church. Most of the management is carried out without charge by volunteers. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost to the volunteers for their service.

**j Funds**
Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements. Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund.
The aim and use of each restricted fund is set out in the notes to the financial statements. Endowment funds represent those assets which must be held permanently by the charity, principally the Church Building Reserve. Income arising on the endowment funds can be used in accordance with the objects of the charity and is included as unrestricted income. Any capital gains or losses arising on the investments form part of the fund. Investment management charges and legal advice relating to the fund are charged against the fund.

**k Employee benefits**
The charity operates a defined contribution pension plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as an expense when they are due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in an independently administered fund. Prior to 2012 pension provision was made through multi-employer defined benefit pension plans. Where it is not possible for the charity to obtain sufficient information to enable it to account for a plan as a defined benefit plan, it accounts for the plan as a defined contribution plan. Where the plan is in deficit and where the charity has agreed, with the plan, to participate in a deficit funding arrangement, the charity recognises a liability for this obligation. The amount recognised is the net present value of the contributions payable under the agreement that relate to the deficit. This amount is expensed in the Statement of Financial Activities. The unwinding of the discount is recognised as a finance cost.

**UPPER STRATTON BAPTIST CHURCH**
**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020**
**NOTES TO THE ACCOUNTS**

## 2. Donations and legacies

| | Unrestricted 2020 £ | Designated 2020 £ | Restricted 2020 £ | TOTAL 2020 £ | TOTAL 2019 £ |
|---|---|---|---|---|---|
| Weekly Offerings | 45,427.24 | - | - | 45,427.24 | 45,018.22 |
| Donations | 923.46 | - | 3,594.10 | 4,517.56 | 82,107.50 |
| Gift Aid | - | - | - | - | - |
| Memorial Gifts | - | - | 5,200.00 | 5,200.00 | 8,840.00 |
| **Total Receipts** | **46,350.70** | **-** | **8,794.10** | **55,144.80** | **135,965.72** |
| | - | - | - | - | - |

## 3. Income from charitable activities

| | Unrestricted 2020 £ | Designated 2020 £ | Restricted 2020 £ | TOTAL 2020 £ | TOTAL 2019 £ |
|---|---|---|---|---|---|
| Lettings | 360.00 | - | - | 360.00 | 4,638.00 |
| Grants | 2,766.26 | - | 4,536.00 | 7,302.26 | - |
| | **3,126.26** | **-** | **4,536.00** | **7,662.26** | **4,638.00** |
| | - | - | - | - | - |

## 4. Investment income

| | Unrestricted 2020 £ | Designated 2020 £ | Restricted 2020 £ | TOTAL 2020 £ | TOTAL 2019 £ |
|---|---|---|---|---|---|
| Bank interest | 313.96 | - | - | 313.96 | 185.58 |
| **Total Investment Income** | **313.96** | **-** | **-** | **313.96** | **185.58** |
| | - | - | - | - | - |

## 5. Expenditure on charitable activities

| | Unrestricted 2020 £ | Designated 2020 £ | Restricted 2020 £ | TOTAL 2020 £ | TOTAL 2019 £ |
|---|---|---|---|---|---|
| Ministry | 46,078.66 | - | - | 46,078.66 | 51,124.00 |
| Mission | 10,758.80 | - | 4,140.15 | 14,898.95 | 20,975.72 |
| Premises | 18,451.68 | 1,567.24 | - | 20,018.92 | 20,589.62 |
| Income Generation | 113.06 | - | - | 113.06 | 111.06 |
| | **75,402.20** | **1,567.24** | **4,140.15** | **81,109.59** | **92,800.40** |
| | - | | | | |

## 6. Total Resources expended

| | Charitable Activities £ | Grant Funding (note 8) £ | Support Costs (Note 7) £ | TOTAL 2020 £ | TOTAL 2019 £ |
|---|---|---|---|---|---|
| Ministry | 38,580.55 | - | 7,498.11 | 46,078.66 | 51,124.00 |
| Mission | 4,583.21 | 10,089.10 | 226.64 | 14,898.95 | 20,975.72 |
| Premises | 17,016.39 | - | 3,002.53 | 20,018.92 | 20,589.62 |
| Income Generation | 113.06 | - | - | 113.06 | 111.06 |
| | **60,293.21** | **10,089.10** | **10,727.28** | **81,109.59** | **92,800.40** |
| | | | | - | |

## 7. Support Costs

| | Unrestricted 2020 £ | Designated 2020 £ | Restricted 2020 £ | TOTAL 2020 £ | TOTAL 2019 £ |
|---|---|---|---|---|---|
| Church Adminstrator | 8,152.77 | | | 8,152.77 | 7,934.33 |
| IT | 474.49 | | | 474.49 | 497.44 |
| Postage, Printing , Stationery | 908.71 | | | 908.71 | 2,264.27 |
| Phone | 821.87 | | | 821.87 | 825.55 |
| Other Office Costs | 302.27 | | | 302.27 | 52.19 |
| Other Costs | 67.17 | | | 67.17 | 57.58 |
| | **10,727.28** | **-** | **-** | **10,727.28** | **11,631.36** |

Support Costs have been allocated to the Charitable Activities in the General Fund of the church in proportion with their other expenses included in Note 8, as follows

| | TOTAL 2020 | TOTAL 2019 |
|---|---|---|
| Ministry | 7,498.11 | 7,937.65 |
| Mission | 226.64 | 759.43 |
| Premises | 3,002.53 | 2,934.27 |
| | **10,727.28** | **11,631.35** |

## 8. Grants made to other charities

| | Unrestricted 2020 £ | Designated 2020 £ | Restricted 2020 £ | TOTAL 2020 £ | TOTAL 2019 £ |
|---|---|---|---|---|---|
| Baptist Union of Great Britain | 3,324.00 | - | - | 3,324.00 | 3,568.75 |
| BMS World Mission | 3,324.00 | - | 63.00 | 3,387.00 | 3,714.06 |
| Christian Aid | - | - | - | - | 241.60 |
| Christmas Care | - | - | - | - | 86.25 |
| Compassion UK | - | - | 342.00 | 342.00 | 343.00 |
| Filling Station | - | - | - | - | 700.00 |
| Help for Heroes | - | - | - | - | 178.10 |
| IPSUM | - | - | - | - | 200.00 |
| Leprosy Mission | 200.00 | - | - | 200.00 | - |
| Operation Agri | - | - | 30.00 | 30.00 | 183.00 |
| Spurgeons | - | - | - | - | 86.25 |
| SwIAS | - | - | - | - | 200.00 |
| Swindon Food Collective | - | - | 170.00 | 170.00 | 282.89 |
| Swindon Night Shelter | - | - | 118.10 | 118.10 | 50.00 |
| Swindon Women's Aid | 200.00 | - | - | 200.00 | 133.10 |
| Swindon Youth for Christ | 1,712.00 | - | - | 1,712.00 | 1,487.00 |
| Willows Counselling | 606.00 | - | - | 606.00 | 296.50 |
| **Total Raised for Other causes** | **9,366.00** | **-** | **723.10** | **10,089.10** | **11,750.50** |

## 9. Staff Costs

| | | TOTAL 2020 £ | TOTAL 2019 £ |
|---|---|---|---|
| Salaries | Gross Salary | 34,165.32 | 32,766.32 |
| Social Security Costs | Employer's National Insurance | 0.24 | 0.24 |
| Pension Costs | Employer's Pension Costs | 3,652.05 | 3,652.05 |
| Other Costs | Council Tax, water, phone, expenses | 3,554.04 | 3,892.19 |
| | | **41,371.65** | **40,310.80** |

The average nuber of staff in the year was 2 (2019:2). No employee received emoluments in excess of £60,000 during the year (2019:None)

### 9. Staff Costs (Cont)

Rev Simon Govier as minister acted as one of the church's trustees in accordance with the church constitution and received a stipend of £26,400 (2019 £25,209) He also received out of pocket expenses and milage of £304 (at the HMRC approved rate (2019: £458) and a book allowance of £98 (2019: £44). Contributions of £3,264 (2019: £3,135) were made on to the defined contribution of the Baptist Pension Scheme.

### 10. Restricted Fund Analysis

| | Balance 01-Jan | Income 2020 | Payments 2020 | Transfers 2020 | TOTAL 2020 | TOTAL 2019 |
|---|---|---|---|---|---|---|
| | £ | £ | £ | | £ | £ |
| Make Lunch | - | 7,407.00 | 3,417.05 | | 3,989.95 | - |
| Memorial Fund | 12,617.51 | 5,200.00 | | | 17,817.51 | 12,617.51 |
| Funds raised for Other Outside Causes | 21.00 | 723.10 | 723.10 | | 21.00 | 21.00 |
| **Total Restricted Funds** | **12,638.51** | **13,330.10** | **4,140.15** | **-** | **21,828.46** | 12,638.51 |

UPPER STRATTON BAPTIST CHURCH
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020
NOTES TO THE ACCOUNTS

### 11. Designated Fund Analysis

| | Balance 01-Jan | Income 2020 | Payments 2020 | Transfers 2020 | TOTAL 2020 | TOTAL 2019 |
|---|---|---|---|---|---|---|
| | £ | £ | £ | | £ | £ |
| Property Fund: Church | 1,658.89 | | 0.00 | | 1,658.89 | 1,658.89 |
| Property Fund: Manse | 2,688.42 | | 1,567.24 | | 1,121.18 | 2,688.42 |
| Pastoral Care Fund | 1,411.32 | | | | 1,411.32 | 1,411.32 |
| Bursary Fund | 1,671.00 | | | | 1,671.00 | 1,671.00 |
| **Total Designated Funds** | **7,429.63** | **-** | **1,567.24** | **-** | **5,862.39** | 7,429.63 |