

Oundle Baptist Church

Accounts and Trustees report

Year ended 31 December 2020

Introduction

Oundle Baptist Church is a registered charity, charity no 1134043 which, as stated in the Charities Act 2011, is not required to produce a full annual report, but must submit a Trustees Annual Report and Accounts the latter of which must have been independently checked. The accounts have been compiled using the accruals method and the information provided here is for general purposes only. The Trustees Annual Report on the activities of the church fellowship in 2020 is incorporated into the body of this report.

The trustees of the church during the year have changed and the current details are set out below.

Minister

The Rev Martin Hills was called to the pastorate in October 2016.

The Trustees

The following trustees were in post at 31 December 2020

Rev Martin Hills (Minister)

Christopher Bradley

Andrew Burgess (Secretary) co-opted December 2020

Ankia Clidas

Kelly Mayes (Treasurer during 2020)

Jane McDonald co-opted December 2020

Ann Scott (Treasurer from 1 January 2021) co-opted in December 2020

Geoffrey Walls co-opted in December 2020

Because of the extraordinary situation caused by the Covid-19 pandemic it was not possible to hold formal church members' meetings after March 2020. The existing trustees took a decision to consult church members on co-option of trustees. Nominations were invited as per the church constitution and members were asked to indicate their views in a written consultation in November 2020.

Following that consultation and in accordance with the spirit of the constitution which requires an 80% acceptance of those voting, four candidates were invited to accept co-option to the trustees. It is the intention of the trustees that this consultation decision will be ratified as soon as it is possible to hold an in-person church members meeting.

Alison Dean, David Gent and Janet King all retired from the leadership on 31 December 2020. The church is grateful to them for their service.

Church office

The church office is located at 1, St Osyth's Lane, Oundle, PE8 4BG in premises which were purchased to serve as a community outreach centre, shared with church office.

All correspondence from the charity's bank is currently addressed to the previous treasurer's home address at 36 Kings Road, Oundle, PE8 4AX

Affiliation

The church is a full member of The Baptist Union of Great Britain and is also a member of the Evangelical Alliance.

Bankers

The church maintains two accounts with Santander plc, Bridle Road, Merseyside, L30 4GB

Independent Examiners

The church is required to have its accounts independently examined and for this purpose it has appointed Mr Graham Darbourne of Bulley Davey, 6 North St, Oundle, PE8 4AL.

Reserves policy

The trustees are aware that the income of the church is very heavily dependent upon voluntary giving which can be extremely variable. The trustees continually monitor the level of giving and expenditure and would seek to try to maintain reserves that would equate to approximately two months of known expenditure. The extraordinary circumstances of 2020 have meant that normal worship has not been possible meaning that expenditure on premises hire and other related expenditure has not been incurred. The reserves at the end of 2020 are in excess of that amount but the trustees consider it prudent to maintain reserves at a higher level for three reasons:

- ❖ The regular income of the church is heavily dependent on members who are over 70 years of age.
- ❖ The church is planning to recruit a fulltime youth worker in 2021
- ❖ The church is currently reviewing all its options on the possibility of acquiring its own building in the town

Mission statement

The Mission Statement of the church is:

Connecting to:

Jesus

Each Other

Our Communities

Overview of the year

The year 2020 was dominated by the impact of the Covid 19 virus. The church congregation has not been able to meet together at Oundle Primary school since the initial lockdown was imposed in March 2020. In addition it was necessary to close No 1 St Osyth's Lane although it was possible to open it for a short period in the autumn under the social distancing rules.

The Sunday morning service quickly moved 'on-line' with a recorded worship being transmitted via Facebook and You Tube at 10.30 each Sunday. The service was generally led by our minister and his wife and we are grateful to them for all their work. We are also grateful to Dan Ward for the technical work in producing the services, to Annie and Pete Welton for providing the music and to all the members and friends who have contributed readings and prayers each week.

A number of the Connect groups have been able to hold meetings via Zoom and maintain contact in both real and virtual ways. It has not been possible to hold church members meetings but regular information evenings have been held during the year. Leadership meetings have been held via Zoom each month and regular contact has been maintained between members of the Leadership Team.

An undoubted highlight of the year was the drive-in Carol Service held on the Sunday before Christmas. We are grateful to the local Waitrose store for allowing us use of their car park and the team of people who organised and took part in the event. The service ran three times in the evening with around 40 car-loads of people present on each occasion.

Financially the church has saved money by not paying out rent for the use of the primary school but the absence of services has meant that weekly cash offerings have not been received and the consequent small donations contribution from the government has not been received. Regular giving to the church has actually increased during the year and the overall surplus on the general fund is the highest for many years.

Report of Independent Examiner

Independent Examiner's Report to the Trustees of Oundle Baptist Church

I report on the accounts of Oundle Baptist Church, charity number 1134043, for the year ended 31 December 2020, set out on pages 5 to 12.

Respective responsibilities of trustees and examiner

The Charity's Trustees are responsible for the preparation of the accounts. The Charity's Trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act), and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act;
- follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act); and
- 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

In the course of my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that, in any material respect, the Trustees have not met the requirements to ensure that:
 - proper accounting records are kept in accordance with section 130 of the Charities Act; and
 - accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Charities Act; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Graham Darbourne FCA
Bulley Davey Limited
Chartered Certified Accountants
6 North Street, Oundle, Peterborough, PE8 4AL

Date: 30/6/21

Statement of Financial Activities

	Unrestricted funds	Restricted funds	Total Funds 2020	Total Funds 2019
Income				
Incoming resources from generated funds				
Donations and legacies (Note 3)	95956	7940	103896	85520
Gift Aid (Note 3)	15905	1202	17107	17696
Other income	172		172	355
Write off pension scheme deficit				55179
Total incoming resources	112033	9142	121175	158750
Expenditure				
Ministry (Note 4)	44123		44123	44812
No 1 building (Note 9)	4443		4443	3758
Administration (Note 8)	18696		18696	16554
Youth (Note 7)	591		591	1880
Worship (Note 5)	6611		6611	13523
Giving (Note 6)	13800		13800	13900
No 1 Project (Notes 1 & 10)		150	100	1074
Training fund (Notes 1 & 13)		614	614	1388
Disaster Fund (Notes 1 & 12)		2850	2850	1500
Manse repairs Fund (Notes 1 & 2)		510	510	1585
Equipment Fund (Notes 1 & 5)		747	747	816
Fellowship Fund (Notes 1 & 14)		600	600	2678
No 1 roof (Note 1)		0	0	9629
Total expenditure	88264	5471	93685	113097
Net income / expenditure	23769	3671	27440	45653
Net movement in funds				
Transfers between funds				
Net income after transfer	23769	3671	27440	45653
Total funds brought forward	656569	10887	667456	621803
Total funds carried forward	680338	14558	694896	667456

Balance Sheet

			2020 £	2019 £
Fixed Assets	Notes			
	1 & 2	7 Wentworth Drive	340,000	340,000
	1	1 St Osyth's Lane	280,000	280,000
		Total Fixed Assets	620,000	620,000
Current Assets				
		Santander current a/c	32543	1684
		Santander savings a/c	46990	46819
		Cash	12	48
		Prepayments	0	955
	15	Accounts receivable	3763	7274
		Total Current assets	83208	56780
Current liabilities				
	17	Accruals	1500	3250
	11	Agency collections	4996	500
	16	Accounts payable	1916	3074
		Total liabilities	8412	6824
		Net Current Assets	74896	49956
Long term liabilities				
	18	Pension scheme liability	0	2500
TOTAL ASSETS			694896	667456
Represented by				
<i>Unrestricted</i>				
General Fund			680338	656,569
<i>Restricted</i>				
No 1 Project			650	535
No 1 roof			3272	3,272
Disasters			3054	4,179
Training			531	1,070
Manse repair			22	532
Equipment			552	1,299
Fellowship Fund			6,477	0
TOTAL			694896	667,456

These accounts have been approved by the Trustees

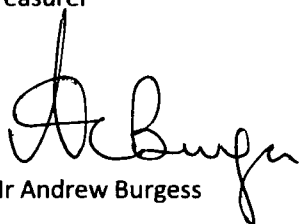


Mrs Ann Scott

Date:

25/6/2021.

Treasurer



Mr Andrew Burgess

Date:

25.6.2021

Secretary

Fund Balances

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
	£	£	£	£	£	£
Unrestricted Funds						
General Fund	656569	112033	88264			680338
Sub-total for Unrestricted Funds	656569	112033	88264			680338
Restricted funds						
Project No.1	535	265	150			650
Disasters Fund	4179	1725	2850			3054
Training fund	1070	75	614			531
No 1 roof	3272	0	0			3272
Equipment	1299	0	747			552
Manse repairs	532	0	510			22
Fellowship Fund	0	7077	600			6477
Sub-total restricted funds	10887	9142	5421			14558
TOTAL ALL	667456	121175	93685			694896

Report and notes to the Accounts

1. Accounting Policies

These accounts have been prepared in accordance with the Charity SORP (FRS102) and the Charities Acts of 1993 and 2011. They have been based on a historic cost convention.

Incoming and outgoing resources have been recognised on an accruals basis as at 31st December 2020.

The general fund operates to receive the general donations to the church and to meet the normal running expenses.

There are a number of restricted funds as follows:

- No 1 Project Fund – this is used to help specific projects being run out of the church's community building at No 1 St Osyth's Lane;
- Training Fund – this fund was established to help fund specific training for volunteers particularly but not exclusively in the area of children's and youth work;
- Disaster Fund – this fund enables the church to make a rapid response to provide financial support in cases of national and international emergencies;
- Manse repairs fund – a donation was received in 2018 to be specifically used for repair work on the church manse at 7 Wentworth Drive;
- Equipment Fund – this fund was established out of part of the proceeds of the gift day in 2018, its purpose is to enable the church to purchase equipment for use in worship at Oundle Primary School;
- No 1 roof Fund – the roof at No 1 is in need of a major repair and because of the listed status of the building this is likely to be an expensive operation. A fund was established in 2017 to help towards this expenditure;
- Fellowship Fund- this fund has been available for a number of years to allow the Minister to provide funds for urgent needs within the wider church family. In 2020 it was decided to encourage giving to this Fund so that anyone within the church family who was affected financially by the Covid pandemic could be assisted.

We are pleased to report that the exposure of the church to the deficit in the Baptist Ministers' Pension Fund ended during the year.

The church owns two properties – the manse at 7 Wentworth Drive and the community building at No 1 St Osyth's Lane. These are both shown in the accounts at historical cost.

2. Manse

The church owns the manse at 7 Wentworth Drive which is occupied by the Minister and his family. A fund was established in 2018 to help for ongoing repair work at the property. Expenditure in 2020 was mainly on the landscaping the garden and reflects the cost of materials. Thanks are due to Michael McDonald and his team of volunteer labourers who completed the hard work involved.

The expenditure under this head comprised the following:

	2020	2019
Employment costs comprising	35,232	33,512
<i>Salary</i>	<i>30960</i>	<i>29781</i>
<i>Employer's NIC</i>	<i>0</i>	<i>0</i>
<i>Employer's pension costs</i>	<i>3,721</i>	<i>3,592</i>
<i>Expenses</i>	<i>551</i>	<i>139</i>
Manse expenditure	4,321	3,206
Expenses relating to intern	1,800	7,244
Other expenses	2,770	850
TOTAL	44,123	44,812

5. Worship and teaching

Being able to meet together for regular worship is an essential part of being a church and is a key part of our mission statement in enabling us to connect to each other and to Jesus. Since March 2020 the physical meeting together as a church has been impossible because of the restrictions imposed to combat the pandemic. Members have been able to meet in small groups where regulations have permitted such gatherings but everyone has missed the weekly gathering at Oundle Primary School.

Sunday worship since March 2020 has been achieved by a recorded service which is streamed via Facebook and You Tube. The service has usually been prepared by Martin and Carita Hills and we are grateful to them for all the extra work that this has involved. We are also grateful to those who have stepped in to give them a break. The music used has been recorded by Annie and Pete Welton using the I-sing package and we appreciate the hard work that has gone into these recordings. Putting together the different parts of each service has been the responsibility of Dan Ward who has done a tremendous job. Small gifts were made to those who had been regularly involved. We are also grateful to many members and friends who have contributed Bible readings and prayers into the service. The overall quality of the services has been very high and it is worth noting that each service has been viewed on line by significantly more people than would normally attend worship at the school.

To assist with the quality of the presentation a new camera has been purchased and charged to the Equipment Fund.

Times of prayer have been held via Zoom before the Sunday worship and at 5pm on a Sunday afternoon. There has also been an opportunity for folk to join together on Zoom for a chat over coffee after the morning service on a Sunday.

In addition to the weekly services, the church has joined with St Peter's to produce a regular time of live reflection during the week. At the start of the pandemic this was done on a daily basis but has more recently settled down to a twice weekly format.

As was noted in the overview, a real highlight of the year was the 'Carols by Carlight' event on the Sunday before Christmas. We were able to use the car park at the Waitrose store by kind permission of the management and the store also provided boxes of mince pies for those attending. The pre-recorded service was shown on a large screen in the car park and up to 50 cars were permitted at each of three showings. The logistics of staging the event under the pandemic regulations required a

3. Giving

The church is entirely dependent on voluntary giving to fund its activities. It receives no funding from any external source. A number of members make regular payments by standing order and the Trustees are grateful to these folk for enabling a core of funding to be available. Many of the regular donors are taxpayers and the church is able to recover tax under the Gift Aid scheme.

Additional funds come from ad hoc donations from members of the church and congregation and from the cash offering that is taken up as a part of weekly worship. The government's Gift Aid Small Donations Scheme has enabled a further sum to be received in respect of these cash offerings. As already noted the inability to hold weekly services in person meant that this source of income was significantly reduced during the year. (£1192 in 2020 compared to £6631 in 2019).

Overall, however, the total general donations increased by 20% in 2020 compared to 2019 and the trustees are grateful to all who have contributed in this way.

The trustees are aware that many of the regular donors are aged over 60 (62% of regular standing orders) and unless younger donors begin to increase their donations there is a long term risk to the financial viability of the funds of the church.

4. Ministry

Rev Martin Hills who was appointed to the ministry of the church in 2016 has continued to lead the church and the trustees are grateful for his leadership and for the development of the vision of the church during the year. The Trustees also wish to express their thanks to his wife Carita for her support of Martin.

The employer's NIC payments have been largely covered by the government's Enterprise Allowance.

In previous years' reports mention has been made of the impact on the church of the deficit on the Baptist Ministers' Pension Fund. The Trustees are pleased to report that during the year the church was able to enter into a formal agreement with the Pension Fund Trustees which brought the exposure of the church to the deficit to an end.

The church continues to pay contributions into the defined contributions scheme in respect of Martin and he also makes contributions each month.

The church provides the Minister with funds to make payments to those who may be in need.

The church is responsible for the council tax, water rates and building insurance on the manse.

The role of Mr Geoff Walls as a part time intern at the church came to an end in February 2020 following Geoff's decision not to continue. The Trustees are grateful to Geoff for the work that he contributed.

significant amount of detailed planning in the weeks before and large resources of on-site assistance on the night. We express our thanks to Stephen Illingworth who led the team and all those who worked tirelessly on the event to make it such a success.

The pandemic also meant that the regular Connect Group meetings which take place during the week could not function in people's homes. Most of the groups have been able to adapt to some form of on-line gathering as well as meeting personally where regulations allowed.

The main areas of expenditure under this heading were as follows:

	2020	2019
Premises hire	2,687	8,689
Licences	823	681
Payments to visiting speakers	0	810
Refreshments	195	786
Resources	474	627
Events	2,277	1930
Gifts	155	0
TOTAL	6,611	13,523

6. Outreach and mission

The church is part of the Baptist family and provides support to the two main mission works of UK Baptists at home and overseas.

The church has continued to support the work of CROPS reaching out in Schools in Peterborough.

The church has continued to provide regular financial support to Bethany Children's Trust for its work in Africa.

The church continues to support the work of the Leprosy Mission of which one of our members is the UK director.

Support was also given to a charity- 'For the One' which has been established by the daughter of one of our members and funds work in Myanmar.

A donation of £500 was made to Gunton Baptist Church, Lowestoft where two of our former members are working in ministry. In addition we were able to take over to Lowestoft four car loads of clothing donated for use in their project to support those in need.

	2020	2019
Baptist World Mission	3,600	3,600
Baptist Home Mission	3,600	3,600
CROPS	1,000	1,000
Bethany Children's Trust	1,700	1,700
Myanmar	1,700	1,700
Leprosy Mission	1,700	1,700
Gunton Baptist Church	500	600
TOTAL	13,800	13,900

7. Children and young people

During 2020 the church decided to appoint an unpaid 'children and families worker' and Mrs Carita Hills was appointed to the role in September. She has been building up contacts with children and families connected with the church and has started a number of initiatives albeit in the somewhat restricted opportunities available.

The regular activities at No 1 have been suspended since March 2020.

The Sunday morning activities for children and young people have been restarted on line at the beginning of 2021.

The church has take a decision to seek to appoint a full-time paid youth worker and it is hoped that the role will be operational from the autumn of 2021

	2020	2019
Youth expenses	334	686
Children's work	257	239
Youth weekend	0	955
TOTAL	591	1,880

8. Church administration

Mrs Judith Brashaw has continued to act as church administrator and manager of No 1 during the year. The Trustees are very grateful to her for all her work and in particular for the assistance she has given to Rev Martin Hills.

A number of members are involved in producing a range of communications though a website, social media and two publications. The Trustees are grateful for all their labours.

The computer facilities at No 1 were upgraded during the year

The church continues to rent a storage container.

	2020	2019
Administrator's salary	7,500	7,500
Insurance	1,410	1,390
Subscriptions	545	524
Telephone	467	330
Professional fees	500	550
Printing and stationery	2,162	2,799
Computer support	5,248	2,743
Rent	864	718
TOTAL	18,696	16,554

9. No 1 Building

No1 St Osyth's Lane provides accommodation for a number of activities of the church and for the community projects. The building has been closed for most of the period since March 2020 although it was possible to have some activity on a limited basis when regulations permitted.

The opportunity was taken to redecorate the building whilst it was closed and we thank Ali Dean for organizing this work.

	2020	2019
Utilities	2,041	2,112
Cleaning	589	1,291
Repairs	1813	355
TOTAL	4,443	3,758

10. No 1 Project

As already noted much of the work at No 1 had to be suspended for most of the year.

11. External donations

A restricted fund (referred to Agency) is retained to hold donations received for specific causes outside the church and where appropriate Gift Aid is reclaimed and added to this fund for onward payment.

12. Disaster Fund

This fund exists to enable a rapid response to be made by the church to financial needs arising from major disasters. Member are then encouraged to top up the fund with donations. Wherever possible donations are routed via recognised aid agencies. During the year donations were made as follows:

Leprosy Mission (Covid fund)	£500
Bethany Children's Trust (Covid fund)	£500
BMS World Mission (Covid fund)	£500
Trustbridge Global (Beirut explosion)	£1,000
Bethany Children's Trust to replace stolen computer	£350

13. Training Fund

This fund exists to help fund training for those involved in church activities primarily dealing with work among children and young people. The main item of expenditure in 2020 was for training in Makaton.

14. Fellowship Fund

The fellowship Fund has been in existence for many years to provide funds for the minister to help those in the fellowship in particular need. When the Covid pandemic developed the trustees decided to invite members to make donations to the fund to support those in the fellowship who might be hit financially by the impact of the restrictions. Donations , including Gift Aid totaled £7,077.

15. Debtors and accrued income

The accrued income represents the Gift Aid which had accrued on donations made in the final quarter of the year.

16. Creditors

Creditors outstanding at 31 December 2020 are all under one year old.

17. Accrued expenses

The fees payable to the Independent Accountants have been estimated and accrued. In 2017 accrual was made in respect of sums due for the catering for the Families Breakfast for the second half of that year. Despite repeated requests, no invoice has been received for that provision and so the accrual has been carried forward.

18. Pension disclosure

In the 2019 report it was noted that following the death of Mrs Valerie Jones, widow of our former minister the church had no continuing liability in respect of the deficit on the Baptist Minister's Pension Fund other than formally clearing the debt and paying an administration charge of £2,500.

We are pleased to report that a formal agreement was signed with the pension fund trustees during the year and the payment of £2,500 was made to clear the outstanding liability.

19. Reserves

At 31 December 2020 the net current assets of the church amounted to £74,896 of which £14,608 represents restricted funds. The cash balance available for the general fund is £60,258 which is higher than would be necessary to meet the reserves policy. The trustees consider it prudent to hold this level of reserves for three reasons. Firstly there is likely to be significant expenditure on a youth worker in 2021 which on the budgeted projections will lead to a significant overspend in that year. Secondly there is continued concern as to future levels of income give the age profile of the church. Finally the Covid pandemic has thrown into sharp focus the church's lack of its own substantial premises and consideration is being given to possible options which might be available and the need to consider building up reserves may become a necessity.