

Oundle Baptist Church

Accounts and Trustees report

Year ended 31 December 2021

Introduction

Oundle Baptist Church is a registered charity, charity number 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 be independently checked. The accounts have been compiled using the cash accounting method and the information provided here is for general purposes only. The Trustees Annual Report on the activities of the church fellowship in 2021 is incorporated into the body of this report.

The trustees of the church during this 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 31st December 2021

Rev Martin Hills (Minister)

Christopher Bradley

Michael Brookes (from 1st December 2021)

Andrew Burgess (Secretary)

Ankia Clidas

Robin Croxon (from 1st December 2021)

Kelvin Mayes

Jane McDonald

Ann Scott (Treasurer)

Served as trustee but resigned in the year

Geoffrey Walls (until 30th June 2021)

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 the church office.

All correspondence from the charity's banks is currently addressed to the treasurer's home at 110 Glapthorn Road, Oundle
PE8 4PS

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 and two deposit accounts with the Baptist Union Corporation Ltd, Baptist House, PO Box 44, 129 Broadway, Didcot, OX11 8RT

Independent Examiners

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

Reserves Policy

The trustees are aware that the income of the church is heavily dependent upon voluntary giving which can be variable. The trustees continually monitor the level of giving and expenditure and seek to try to maintain reserves that would equate to approximately two months of known expenditure. The extraordinary circumstances due to the Covid-19 Pandemic during 2021 have meant that normal worship has not always been possible, meaning that expenditure on premises hire and other items related to worship has not always been incurred. The reserves at the end of 2021 are in excess of the 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 full-time youth worker in 2022
- The church is currently reviewing its options to possibly acquire a 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 2021 was impacted by the continuation of the Covid-19 Pandemic. For the first half of the year we were unable to meet together at Oundle Primary School and the church community outreach centre (known as No. 1) was also closed.

Since June 2021, we have been able to open No.1 in a limited capacity and have been able to worship at the Primary School under the socially distanced rules imposed by the UK government and being mindful of the guidelines laid down by the Baptist Union of Great Britain (BUGB).

Until we started meeting in June, our pre-recorded services were available on Youtube, which was available for anyone to see. People were encouraged to watch the service at the normal time of 10.30am then join the minister and congregation for a virtual coffee and chat on zoom at 11.30am. Since then, we have been meeting in-person, but in addition, on requesting the zoom code, our services have also been available online to include not only the church family who were unwell, or preferred not to mix with others during the pandemic, but also individuals who had become part of the congregation when the services were on Youtube. We are grateful to our minister and members and friends who have provided technical support as well as participating in the services.

The small-group network in the church called 'connect groups' have continued to meet either online or in-person as the rules have permitted and zoom continues to be used where it is more convenient to meet in this way. Church members' meetings have also been held in this way. We have tended to have in-person meetings where voting is required, immediately following the Sunday worship service. Other church meetings, known as church information meetings are held virtually on zoom. Similarly, most of the leadership team meetings have been held on zoom with the occasional 'hybrid' meeting being held in-person and also on zoom. The leaders (trustees), who meet every month, also have a prayer meeting for an hour each week. Once a month, this meeting is also open to the church family, giving the opportunity for corporate prayer as well as praying for individuals.

The church also has a very active pastoral care team who assist the minister in offering and providing pastoral support as needs arise.

Having appointed a voluntary Families and Childrens' worker in 2020, our tots' group for pre-school age children has been given a new home in the local scout group hall and the numbers attending have swelled to fill the bigger hall. A monthly 'muddy church' service is held on Saturday afternoons in the grounds of the Primary School and attendance is growing.

Although the church saved money on premises hire in the first part of the year, the cost of hiring premises has increased due to having to pay for deep cleaning of the school hall after the Sunday services. We have been unable to use the classrooms on a Sunday to house the childrens' work so we have had to provide worship for all ages (intergenerational) in the hall.

The surplus at the end of the year is roughly the same as in 2020

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 2021, 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
TC Group
6 North Street, Oundle, Peterborough, PE8 4AL

XX March 2022

Statement of Financial Activities

Year to 31st December 2021

	Unrestricted funds	Restricted funds	Total Funds 2021	Total Funds 2020
Income				
Incoming resources from generated funds				
Donations and legacies (Note3)	92,466	2,800	95,266	103,826
Gift Aid (Note 3)	11,295	175	11,470	17,107
Other income	90	1	91	172
Total incoming resources	103,851	2,976	106,827	121,105
Expenditure				
Ministry (Note 4)	41,135		41,135	44,123
No 1 building (Note 9)	1,410		1,410	4,443
Administration (Note 8)	16,232		16,232	18,626
Other Ministries (Note 7)	554		554	591
Worship (Note 5)	4,639		4,639	6,611
Giving To Others (Note 6)	13,850		13,850	13,800
No 1 Project (Notes 1 & 10)		650	650	150
Training fund (Notes 1 & 12)		530	530	614
Disaster Fund (Notes 1 & 11)		3,750	3,750	2,850
Manse repairs Fund (Notes 1,2,4)		22	22	510
Equipment Fund (Notes 1)		553	553	747
Fellowship Fund (Notes 1 & 13)		1,512	1,512	600
No 1 roof (Note 1,14)		550	550	-
Total expenditure	77,821	7,567	85,388	93,665
Net income / expenditure	26,030	(4,591)	21,439	27,440
Transfers between funds				
General fund	(23,000)		(23,000)	
Building Fund		20,000	20,000	
Disasters Fund		3,000	3,000	
Net movement in funds	(23,000)	23,000	-	-
Net income after transfer	3,030	18,409	21,439	27,440
Total funds brought forward	680,338	14,558	694,896	667,456
Total funds carried forward	683,368	32,967	716,335	694,896

Balance Sheet

		2021 £	2020 £
Fixed Assets	Notes		
	1,2 7 Wentworth Drive	340,000	340,000
	1,2 1 St Osyth's Lane	280,000	280,000
	Total Fixed Assets	620,000	620,000
Current Assets			
	Santander current a/c	14,292	32,543
	Santander savings a/c	61,995	46,990
	BU Deposit a/c 1	10,000	-
	BU Deposit a/c 2	10,000	-
	Cash	47	12
	Accounts receivable	-	3,763
	Total Current assets	96,335	83,308
Current liabilities			
	Accruals		1,500
	Agency collections		4,996
	Accounts payable		1,916
	Total liabilities	-	8,412
	Net Current Assets	96,335	74,896
TOTAL ASSETS		716,335	694,896
Represented by			
<i>Unrestricted</i>			
General Fund		683,368	680,338
<i>Designated</i>			
Building		20,351	-
No 1 Project		-	650
No 1 roof		3,271	3,272
Disasters		4,380	3,054
Training		-	531
Manse repair		-	22
Equipment		-	552
Fellowship Fund		4,965	6,477
TOTAL		716,335	694,896

These accounts have been approved by the Trustees

Mrs Ann Scott
Treasurer

Date:

Mr Andrew Burgess
Secretary

Date:

Fund Balances

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
	£	£	£	£	£	£
Unrestricted Funds						
General Fund	680,338	103,851	77,821	(23,000)	-	683,368
Sub-total for Unrestricted Funds	680,338	103,851	77,821	(23,000)	-	683,368
Designated and Restricted funds						
Building	-	351	-	20,000	-	20,351
Project No.1	650	-	650	-	-	-
Disasters Fund	3,054	2,075	3,750	3,000	-	4,379
Training fund	531	-	531	-	-	-
No 1 roof	3,272	550	550	-	-	3,272
Equipment	552	-	552	-	-	-
Manse repairs	22	-	22	-	-	-
Fellowship Fund	6,477	-	1,512	-	-	4,965
Sub-total designated and restricted funds	14,558	2,976	7,567	23,000	-	32,967
TOTAL ALL	694,896	106,827	85,388	-	-	716,335

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 a receipts and payments basis as at 31st December 2021. Previously the accounts were prepared on an accruals basis.

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

There are a number of designated funds as follows:

- Disaster Fund – this fund enables the church to make a rapid response to provide financial support in cases of national and international emergencies. As there was great demand for the church to respond to appeals by recognized agencies to assist with worldwide disasters, it was decided by the Trustees to transfer a further £3000 from the General Fund to the Disasters Fund.
- 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 2021 the church family decided that we should seek to find either a building to convert or land to build a church on, so the trustees established a building fund to save for such a project. In 2021 £20000 was transferred into two accounts with the Baptist Union of Great Britain with a view to establishing dedicated savings accounts for this purpose. A new designated fund was established to set aside specific contributions for such an occasion when the church would be in a position to proceed with attempting to acquire land or an existing building. Although limited, contributions have started to be received into this fund.

In 2021 the following funds were exhausted and the trustees decided that there was no need to continue with these funds by transferring any more revenue into them as they were no longer required by the church. Such income and expenditure would now be transacted through the general fund.

- 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;

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 Project Fund – this is used to help specific projects being run out of the church's community building at No 1 St Osyths Lane;

2. Property

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.

3. Donations

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 them 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 church did not meet in person for the first half of the year due to the Covid-19 pandemic. We re-started taking regular offerings at our worship service on Sundays in October. Our income from this source was greater than in 2020 (£5190 in 2021 compared to income was £1192 in 2020).

Overall, the total general donations decreased by £14300 which represents 11.8% of that received in 2020.

The trustees are aware that many of the regular donors are aged over 60 and we have lost a number of those members in 2021. The trustees are aware that new younger givers will be required by the church to secure financial security.

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 covered by the government's Employment Allowance.

The church continues to pay pension 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 expenditure under this head comprised the following:

	2021	2020
Employment costs comprising	36245	35,232
<i>Salary</i>	<i>31799</i>	<i>30960</i>
<i>Employer's NIC</i>	<i>0</i>	<i>0</i>
<i>Employer's pension costs</i>	<i>3788</i>	<i>3721</i>
<i>Expenses</i>	<i>658</i>	<i>551</i>
Manse expenditure	3566	4321
Expenses relating to intern	0	1800
Training	520	0
Other expenses	804	2770
TOTAL	41135	44123

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. During 2021 the physical meeting together as a church has been impeded 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 we missed meeting weekly at Oundle Primary School for the first six months of the year.

Sunday worship was achieved by a recorded service which was streamed via Facebook and YouTube. From 26th June, we were able to meet, albeit socially distanced and with masks, at the school for worship, and at the same time live-streamed the service to some individuals who had previously been watching our services online.

Times of prayer which had been held via Zoom before the Sunday worship, were able to be resumed in person. Unfortunately, with few exceptions, we have been unable to have the normal social time together over coffee at the end of the services.

Most members of the church family also meet in 'connect groups' during the week for study, prayer and social times. As with Sunday services, these connections were done on zoom in the first part of the year, with some continuing to meet in that way and some in person.

We were able to have a Christmas party and a carol service in December. Because of the need to be socially distanced and be covid aware, entry to these events was by ticket only.

Although we have met less often and therefore did not need to hire premises so often, the cost of using the Primary School weekly is greater than before as we have to pay for deep cleaning of the space we have been using. It wasn't made possible to hire additional classrooms for childrens' work.

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

	2021	2020
Premises hire	2732	2687
Licences	883	823
Payments to visiting speakers	0	0
Refreshments	98	195
Resources	170	474
Events	681	2277
Gifts	75	155
TOTAL	4639	6611

6. Giving to Others

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.

	2021	2020
Baptist World Mission	3600	3600
Baptist Home Mission	3600	3600
CROPS	1000	1000
Bethany Children's Trust	1700	1700
Myanmar	1700	1700
Leprosy Mission	1950	1700
Oundle Foodbank	300	0
Gunton Baptist Church	0	500
TOTAL	13850	13800

7. Other Ministries (including children and young people)

Mrs Carita Hills, our unpaid families and childrens' worker, 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. A thriving tots group has expanded since the decision was taken to hire bigger premises for this work on a Tuesday morning. She has also started 'Muddy Church' on a Saturday afternoon once a month. Although attendance was thin in the beginning, this initiative has been growing.

The Sunday activities for children and young people were held on line at the beginning of 2021, but the childrens' work has not re-started on Sunday mornings.

A youth group called 'Equip' was started in September. It is held on Sunday evenings at No.1. The age group for which it is intended is for those in secondary school.

The church had decided to seek to appoint a full-time paid youth worker but following a prolonged advertisement campaign, no appointment has yet been made.

In 2020, just before the first lock-down due to the pandemic, the church started a bereavement ministry which had to be curtailed when the Government closed down meeting indoors with other people. Some of our members, however, continued to volunteer in this capacity with ataloss.org who offer the same program (The Bereavement Journey) online to any part of the UK in conjunction with Holy Trinity Brompton in London. Judith Brashaw, who is our paid administrator is, with a small team of volunteers, pioneering support to enable us to be recognized as a 'bereavement friendly church'. A small budget has been set aside to help fund this work. As well as volunteering online, she has started a grief talk café which is held occasionally throughout the year using free premises kindly offered by Oundle Library.

Under the heading of other ministries, we have included pastoral care which is offered to the attendees and their families of the church as well as to the wider community when needed.

	2021	2020
Youth expenses	195	334
Children's work	307	257
Pastoral ministry	53	0
TOTAL	555	591

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 through our website, social media and two publications. The Trustees are grateful for all their labours.

The computer facilities at No 1 were upgraded during 2020. The Judith and Anka have been busy setting up Church Suite to update our communications system.

The church continues to rent a storage container.

	2021	2020
Administrator's salary	7810	7500
Insurance	1410	1410
Subscriptions	376	545
Telephone	340	467
Professional fees	500	500
Printing and stationery	1900	2162
Computer support	2991	5248
Rent	905	864
TOTAL	16231	18696

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.

It was decided to split the utilities expenses between the No.1 building category in the general fund with the No.1 project fund therefore the expenses linked to the building are reduced.

	2021	2020
Utilities	500	2041
Cleaning	560	589
Repairs	350	1813
TOTAL	1410	4443

10. No 1 Project

The expenditure in this fund was £650 which depleted the balance brought forward in this fund.

11. Disaster Fund

This fund exists to enable a rapid response to be made by the church to financial needs arising from major disasters. Members are then encouraged to top up the fund with donations. Wherever possible donations are routed via recognised aid agencies. The sum of £3000 was re-directed from the General Fund to the Disasters Fund as the Trustees deemed that there was a great need to respond to some disasters worldwide. During the year donations were made in reaction to worldwide disasters through the following agencies.

react to worldwide disasters:

Leprosy Mission	500
Bethany Children's Trust	500
For The One	1500
Christian Aid	750
Afghan Refugees resettlement	500

12. Training Fund

This fund existed to provide training for volunteers. It has been decided by the Trustees to account for training from the General Fund so the fund was allowed to be depleted during the year without any further allocation of new money.

13. Fellowship Fund

The fellowship Fund has been in existence for many years to provide funds for the minister to help those in the fellowship, or further afield, when in need. No donations were received into this fund during the year and £1512 was paid out to members of the fellowship.

14. No. 1 Roof Fund

This fund was created some years ago to provide for the replacement of the No. 1 roof. The only expenditure was for an architect to appeal on our behalf for the roof to be allowed to be replaced with man-made tiles instead of Collyweston tiles as it is at present. A gift was made to cover this cost. Sadly, we have heard that the planning authority have refused our request and the Trustees hope to carry out the work to replace the roof at the rear of the building in 2022.

15. Reserves

At 31 December 2021 the net current assets of the church amounted to £96335 of which £32967 represents restricted funds. The balance available for the general fund is £683368 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 2022 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 given 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.