

Annual Report and Financial Statements
for the Year Ended 31 December 2020

Crawley Baptist Church

Charity registration number: 1134616

Independent Examiners Ltd
2 Broadbridge Business Centre
Delling Lane
Bosham
Chichester
West Sussex
PO18 8NF

CRAWLEY BAPTIST CHURCH

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CRAWLEY BAPTIST CHURCH

Reference and Administrative Details

Trustees

Rev Ian Phillips, Senior Minister
Mr Ade Aderounmu, Deacon
Mr Graham Durrant, Church Secretary
Mr Graham Poole, Deacon
Mr Ian Larkham, Deacon
Mr Alan Michell, Deacon (resigned 26 November 2020)
Mrs Sandra Warner, Minister, Pastoral Care
Mrs Sue Lindridge, Minister, Children and Youth
Mrs Marion Hayden, Minister, Music and Worship
Mr Paul Stewart, Deacon
Mrs Sharon Golightly (appointed 26 November 2020)
Mr Graham Piper

Principal Office

Crabtree Road
West Green
Crawley
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RH11 7HJ

Charity Registration Number

1134616

Independent Examiner

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2 Broadbridge Business Centre
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CRAWLEY BAPTIST CHURCH

Trustees' Report

The Trustees present the annual report together with the financial statements of the charity for the year ended 31 December 2020.

Structure, governance and management

Crawley Baptist Church is governed by its constitution following the Approved Governing Document provided by the Baptist Union (adopted July 2009). This constitution was submitted to the Charity Commission along with our formal application for independent Charity Registration. The constitution defines the trustees of Crawley Baptist Church as the Minister, Deacons, Secretary, Treasurer and those employed staff who by the nature of their role work together with the Minister and the Deacons in the overall leadership of the Church. The Church received Charity Status from the Charity Commission in early 2010.

1. The Qualifications of a Deacon:

- A Deacon should be a person:
 - I. Of mature faith
 - II. Filled with the Holy Spirit
 - III. Who supports to the full the worship and witness of the church
 - IV. Who supports a life group as fully as they are able
 - V. Able to work in harmony with the Minister and Fellow Deacons
- A Deacon is a person appointed by the church, under the guidance of the Holy Spirit, to share in the spiritual leadership, oversight and administration of the church.
- A Deacon is a member of 18 years or over and a member not less than six months.

2. The Election of a Deacon

- Deacons are elected at the AGM and require over 50% of the vote cast.
- They serve for a three-year term.

3. The Responsibility of a Deacon

- Deacons meet on the first Thursday of every month, at least one away day and one weekend away for business, training and development.

Induction and training of the responsibility of Trustees is done on an informal basis as they are nominated for election. They are made aware of the role and responsibilities and relevant information is passed to them as and when it is received either at the regular monthly meeting or on training or planning days.

Risk management report

Under the Statement of Recommended Practice (SORP (FRS 102) effective 1 January 2019) regulations it is recommended that the Deacons, as Trustees, complete an ongoing Risk Management review. The Deacons have undertaken this review during the year in order to identify and manage the principal risks that may deter Crawley Baptist Church from achieving its main objectives. A copy of the latest review as at 31st December 2020 is included as Appendix A.

CRAWLEY BAPTIST CHURCH

Trustees' Report

Objectives and activities

Policies and objectives

Crawley Baptist Church's Purpose is to:

- Declare God's Praise
- Develop Christian Disciples
- Demonstrate Christian Love

As a GOSPEL People the church's values are:

Grace We will be motivated by God's free gift of love in all that we do.

One Another We will be real as we care for one another and work together.

Servant Hearts We will serve those in the local community and beyond with integrity and love.

People We will share the Good News of Jesus with anyone who does not know him.

Equipped We will identify, develop and use our God given gifts.

Lifestyle We will be good stewards of our time, talents and possessions.

The church's Vision Statement is that:

By 2020 Crawley Baptist Church will be bursting with life!

The church is committed to enabling as many people as possible to join in its services of worship and its activities and to become part of the church community. The Trustees maintain an overview of all the activities of the church and are constantly monitoring them in order to make any changes necessary in order to involve as wide a group of people as possible.

When planning the year, the Trustees have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement for religion. We try to help people in the community live out their faith by:

- Regular services of worship with teaching and prayer
- Provision of pastoral care
- Missionary work and outreach to the community

In order to facilitate this work, it is important to maintain the fabric of the premises.

CRAWLEY BAPTIST CHURCH

Trustees' Report

Achievements and performance

Review of activities

The "Thrusts 2020" (Appendix B), provided our aims and objectives for the year. During the year we have been working towards the vision set for 2020. In working towards these the church has focused on living out its faith in the community of the church and in the wider community. This has resulted in greater links with the community and a deepening of faith. We have had several new people joining the church for worship. During the year we had a number of funerals for those who had been very much part of the church community.

Regular services of worship at the start of the year

The Church offers a range of services:

- Sunday morning with teaching and prayer: 9.15am and 11.15am
- Sunday evening for prayer and reflection: 6.30pm in the Rainbow Lounge
- All Age services: one service each month at 10.30am
- Mission oriented services
- Funeral and Wedding services
- Monthly Joint Ecumenical Service at 7pm (1st Sunday)
- Mid-Week Church: fortnightly at 10.30am

Other services:

- A Carol Service was held again in 2020 on Sunday 20th December.
- Midnight communion on Christmas Eve and a Christmas day celebration
- Easter services on Maundy Thursday and Good Friday
- Church Anniversary Re-commitment Service in September
- The CYM (Children and Youth Ministry) Team hold a Christmas Nativity play each year on Christmas Eve.
- Sunday evening services were held to support people in different spheres of work:
 - Business
 - Education
 - Public Service
- Coffee and Conversation: a discussion opportunity on current issues

Prior to lockdown regular morning services all have provision for children's and youth ministry where all ages are welcomed and catered for. During the week across a range of activities up to 185 children (up to 11 years) and 43 young people (12 to 18 years) attend at least one activity.

CRAWLEY BAPTIST CHURCH

Trustees' Report

Membership

Membership of the Church was 216 at the end of the year. The Deacons want to keep an accurate record of those who are actively fulfilling the requirements of membership. New people had asked to become members while others had either ceased to attend, or had moved out of the area or in one or two cases had died.

Pastoral Care

In its broadest sense, Pastoral Care encompasses everything the church does and includes both the internal activities for the members and attendees and everything that involves the community and those outside of the church, including the use of the church premises.

Prior to lockdown the church premises were used by a number of external organisations during the year to help different sections of the local community. In an average week some 1,200 people will come through the building for the various activities.

The premises were used by all the following external community groups during the early part of 2020. Some of those were regular weekly users, some regular users but less than weekly, and some occasional users.

- Alzheimer's: Carers Support, Forward Thinking, De Café
- Blind Veterans – Lunch
- CAP (Christians against poverty) Life Skills training course
- Carers Support West Sussex
- Easter Team AGM
- Jigsaw – Bereavement charity
- Minister's Fraternal
- NHS Blood Transfusion Service
- NHS Integrated Response Team – helping to train those working in care homes
- O3W – Outreach 3 Way, Help those with physical and mental disadvantages.
- Phoenix Choir – concert
- Pilates
- Ramblers AGM
- SayAphasia – support group with those suffering the effects of a stroke
- Scrapbooking
- Sussex Oakleaf – relaxation classes, creative writing, art & Jewellery making/mental health support
- U3A (University of the 3rd Age) – Maj Jong
- Youth Hub Meetings

As well as external groups there are internal church groups who regularly use the premises for the benefit of the community both inside and outside the church:

CRAWLEY BAPTIST CHURCH

Trustees' Report

- **Parent and Toddlers:** on Tuesday and Wednesday mornings. There are a steady number of families represented at present.
- **Holly Hedgehog Pre-School** use the premises on Mondays, Thursday and Friday and up to 16 children from the local community attend.
- **Pilgrims, Friendship Club, "T" Set** and the **Craft Afternoon** all cater for senior members of the community on different Tuesday afternoons in the month. A variety of activities are held, some spiritual in nature, others practical and others for fun!
- **5th Tuesday:** when there is a 5th Tuesday in the month an outing is arranged e.g., a visit to garden centre. This is open to those from the church and those from the community.
- **The Listening Ear Team** supports those unable to get to church and those who are unwell and regularly meets to discuss who needs help and support. Volunteers and Staff make visits as and when necessary.
- **The Rainbow Lounge Coffee Shop** provides refreshments and light lunches on a Wednesday and Thursday from mid-morning until early afternoon and attracts many people using the premises as well as those from the community.

Other groups include:

- Body Talk (Church Meeting)
- Children and Youth Ministry (CYM) POD
- CYM Team Training
- Deacon's Meetings
- Endless Song
- Family Ministry Team
- Family Ministry Events
- Finance Team Meetings
- Life Group meetings
- Life Group Leader's Training
- Men's Prayer Breakfast
- Morning Prayer
- One Voice Community Choir
- PUSH Prayer Group
- Re:allsorts Youth Group weekly meeting
- Seniors' Conference
- Staff Meetings
- Worship Team
- Youth Life Group
- Youth Sleepover

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Trustees' Report

Mission and Outreach

Mission:

Through its Mission Team the church has supported individuals and mission organisations throughout the world during the year. The Church continues to support mission work:

- Mozambique: The church continued its commitment through the BMS World Mission to support a family in Mozambique.
- Romania: The church continued to partner with Deo Gloria church in Hunedoara and provided a week's hospitality and encouragement to a leadership team from Deo Gloria.
- The church supported individuals to go on a mission trip to Kenya
- The Easter Team: A local charity which supports members of the community in crisis.
- Samaritan's Purse Shoe Box Appeal: the church acts a dropping off point for those donating shoe boxes for the Samaritan's Purse Appeal.
- A Life Group regularly supports the Easter Team by sorting and packing foodstuffs.
- Baptist Home Mission: Resourcing UK Baptist churches to serve their local communities
- The Lighthouse Project Crawley: Serving local schools with assemblies and lunch clubs educating on the Christian faith
- CAP: Christians Against Poverty running debt advice and Life Skills courses

The Senior Minister meets regularly with other Ministers in the town to share together and to talk about how best the wider community can be served.

Outreach:

The Rainbow Lounge is open on Wednesday and Thursday lunchtimes for anyone who wants to come in and enjoy a cup of coffee and a light lunch. Many parents from the Parent and Toddlers group make use of it on Wednesday lunchtime when it is often full, and on a Thursday it serves those who attend mid-week church. It provides a place for people to meet and chat and an easy way for people to see the church and find out what it's about.

POD is the after school club run at the Church for years 1 to 5. Every Tuesday evening up to 25 children attend and they hear the Christian story and enjoy a range of activities.

Football Club is run every Monday evening at Oriel School in Maidenbower on the all-weather pitches from 7pm-8pm. This is primarily for adults and between 15 and 25 people regularly attend.

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Kids Matter Parenting Courses: Run in partnership with the local primary school these are parenting courses for parents finding parenting really challenging. They offer a safe place for parents to talk about family life and parenting challenges. Three Kids Matter courses working with 11 families have been run to help them build strong families and help kids to do their best in life. We have seen change, new friendships and some connecting with each other and church families through Family Ministry events.

Family Ministry

Various Family Ministry fun days have been held, picnics, fun games days and movie nights with hot dogs and ice cream. These were for church families alongside families from the community

CAP Life Skills Courses: The church stepped up its role as a CAP partnering church by running a Life Skills course, based at the church. These courses offer skills to those finding it hard to make life work and to introduce them to the Christian faith and the church community.

Examples of the Vision coming to life in the church for the community over the last five years:

Go & Do Life Groups!

Life Groups are small groups of people who "do life" together. They have been getting involved in various community projects including collecting food and packing it on a regular basis for the Easter Team to enable them to distribute it to those who need it. One group has established a chaplaincy service at the local YMCA hostel.

One Voice Community Choir

One Voice Community Choir has been running since January 2018 and now has 60 members with many from outside of CBC. It is great that some of these have been part of our Christmas choir and have joined us in other events.

Endless Song

Endless Song has been running since 2017 and is a key Ancient Path underpinning what we do in church life, as we join together for worship.

Welcome Team

We have grown and encouraged the Welcome Team, preparing Welcome Bags, organising Big Eat meals to welcome newcomers and encouraging everyone in the Church to welcome people.

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Trustees' Report

2020 and COVID-19

On the 23rd March 2020 the UK went into a national lockdown. Churches were closed and activities had to cease. While this meant many of the activities of the church and most of the external users stopped using the premises, the church continued to run some meetings via Zoom:

- Sunday Morning Worship: Live Streamed Service
- CYM groups
- Deacon's Meetings
- Church Meetings
- Life Group Leader's Meetings
- Staff Meetings
- Women's Ministry Meetings
- Finance Meetings
- Life Group Meetings
- The National Blood Service used the building regularly

When the restrictions were lifted the church was able to hold:

- CAP Life Skills Course
- Care Home Worker Training

During this time the church worked hard to connect with both the members, congregation and those outside the church community in the following ways:

- Weekly newsletters to Life Group Leaders
- Minister's Blog
- Regular mailing to 100 adults with limited access to technology, including:
- newsletters from the Minister and Minister for Pastoral Care and Counselling; Bible study notes; copy of the weekly Sunday message
- Sunday Specials: meals delivered to homes
- CYM Team meetings
- Regular emails and Newsletter to Young people and families
- Goody bags and resources for children, young people and families
- Regular phone calls and messages to families

The Deacons and Leaders chose not to open the building for Worship when restrictions were eased, however, we have invested in both equipment and skills to develop an effective online presence. Our live streamed services have attracted attendees not previously attached to the church both locally and further afield. It is our intention to continue live streaming once we are able to recommence physical services.

To protect the churches financial position the trustees took the decision to furlough a number of members of staff, particularly associated with the running of the premises.

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Trustees' Report

During the year our Operations Manager sadly died. This role was temporarily filled by volunteers and other members of staff, however, towards the end of 2020 the church restructured its staff team and appointed a new Premises Manager.

Plans for the future

Our plans for engaging in the process of Vision Building through 2020 were severely affected by the pandemic and effectively put on hold. We will engage with the process in 2021 in the following ways:

- The Deacons and Leaders will begin the process early in 2021:
- Inviting Life Groups to carry out a Vision casting process
- Deacons and Leaders to discern a Vision Statement from Life Groups information
- Deacons and Leaders to prepare Thrusts for 2021-22

The Thrusts for the Vision Statement will be launched in the summer of 2021:

- Vision Day: An All Age service when we launch the Thrusts (Summer 2021)

Next steps will be:

- Encourage Life Group Leaders to engage in the Vision building process
- Encourage members to be part of the Vision of the church through preaching on Sunday mornings (Autumn 2021)
- Encourage new "Life Groups" to form and existing ones to become welcoming to new people
- Encourage Life Groups to find a way to engage with the Vision

CRAWLEY BAPTIST CHURCH

Trustees' Report

Statement of Trustees' Responsibilities

The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The law applicable to charities requires the Trustees to prepare financial statements for each financial year which 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;
- 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; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

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 applicable Charities (Accounts and Reports) Regulations, and the provisions of the constitution. The Trustees 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.

The annual report was approved by the Trustees of the charity on 30 September 2021 and signed on its behalf by:

.....
Rev Ian Phillips
Trustee

.....
Mr Graham Durrant
Trustee

CRAWLEY BAPTIST CHURCH

Independent Examiner's Report to the trustees of Crawley Baptist Church

I report to the charity Trustees on my examination of the accounts of the charity for the year ended 31 December 2020 which are set out on pages 13 to 26.

Respective responsibilities of Trustees and examiner

As the charity's Trustees of Crawley Baptist Church 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 Crawley Baptist Church's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since Crawley Baptist Church's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Chartered Institute of Management Accountants, which is one of the listed bodies.

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

1. accounting records were not kept in respect of Crawley Baptist Church as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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

.....
G W Schulz ACMA

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30 September 2021

CRAWLEY BAPTIST CHURCH

Statement of Financial Activities for the Year Ended 31 December 2020

	Note	Unrestricted funds £	Restricted funds £	Total 2020 £	Total 2019 £
Income and Endowments from:					
Donations and legacies	2	374,375	100	374,475	303,570
Charitable activities	3	8,643	-	8,643	14,772
Investment income	4	460	-	460	1,387
Total income		<u>383,478</u>	<u>100</u>	<u>383,578</u>	<u>319,729</u>
Expenditure on:					
Charitable activities	5	<u>347,433</u>	<u>11,402</u>	<u>358,835</u>	<u>338,779</u>
Total expenditure		<u>347,433</u>	<u>11,402</u>	<u>358,835</u>	<u>338,779</u>
Net income/(expenditure)		36,045	(11,302)	24,743	(19,050)
Other recognised gains and losses					
Actuarial gains on defined benefit pension schemes		<u>18,258</u>	<u>-</u>	<u>18,258</u>	<u>-</u>
Net movement in funds		54,303	(11,302)	43,001	(19,050)
Reconciliation of funds					
Total funds brought forward		<u>65,627</u>	<u>2,698,963</u>	<u>2,764,590</u>	<u>2,783,640</u>
Total funds carried forward	14	<u>119,930</u>	<u>2,687,661</u>	<u>2,807,591</u>	<u>2,764,590</u>

The notes on pages 15 to 26 form an integral part of these financial statements.

CRAWLEY BAPTIST CHURCH

Balance Sheet as at 31 December 2020

	Note	2020 £	2019 £
Fixed assets			
Tangible assets	9	2,653,600	2,653,600
Current assets			
Debtors	10	7,018	14,207
Cash at bank and in hand		<u>198,444</u>	<u>166,123</u>
		205,462	180,330
Creditors: Amounts falling due within one year	11	<u>(27,353)</u>	<u>(27,639)</u>
Net current assets		<u>178,109</u>	<u>152,691</u>
Total assets less current liabilities		2,831,709	2,806,291
Creditors: Amounts falling due after more than one year	12	<u>(24,118)</u>	<u>(41,701)</u>
Net assets		<u><u>2,807,591</u></u>	<u><u>2,764,590</u></u>
Funds of the charity:			
Restricted income funds			
Restricted funds		2,687,661	2,698,963
Unrestricted income funds			
Unrestricted funds		<u>119,930</u>	<u>65,627</u>
Total funds	14	<u><u>2,807,591</u></u>	<u><u>2,764,590</u></u>

The financial statements on pages 13 to 26 were approved by the Trustees, and authorised for issue on 30 September 2021 and signed on their behalf by:

.....
Rev Ian Phillips
Trustee

.....
Mr Graham Durrant
Trustee

CRAWLEY BAPTIST CHURCH

Notes to the Financial Statements for the Year Ended 31 December 2020

1 Accounting policies

Statement of compliance

The financial statements have been prepared in accordance with 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 (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation

Crawley Baptist Church meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Gift aid

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category.

CRAWLEY BAPTIST CHURCH

Notes to the Financial Statements for the Year Ended 31 December 2020

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Grant provisions

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

Tangible fixed assets

Freehold property owned by the charity is included in the financial statements at its historical deemed cost and depreciated by writing off the difference between the cost and estimated residual value over its useful economic life. The useful economic life of the property is so long and the residual value so high that any depreciation would not be material.

A review for impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of any fixed asset may not be recoverable. Shortfalls between the carrying value of fixed assets and their recoverable amounts are recognised as impairments. Impairment losses are recognised in the Statement of financial activities.

Depreciation and amortisation

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is not charged on freehold land. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Asset class	Depreciation method and rate
Freehold property	not material

Trade debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

CRAWLEY BAPTIST CHURCH

Notes to the Financial Statements for the Year Ended 31 December 2020

Liabilities

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Pensions and other post retirement obligations

The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

Fund structure

Unrestricted income funds are general funds that are available for use at the Trustees's discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

2 Income from donations and legacies

	Unrestricted funds		Restricted funds	Total 2020	Total 2019
	Designated	General			
	£	£	£	£	£
Donations and legacies;					
Donations	57,354	248,284	100	305,738	250,592
Gift aid reclaimed	483	54,114	-	54,597	52,978
Grants, including capital grants;					
Government grants	-	14,140	-	14,140	-
	<u>57,837</u>	<u>316,538</u>	<u>100</u>	<u>374,475</u>	<u>303,570</u>

CRAWLEY BAPTIST CHURCH

Notes to the Financial Statements for the Year Ended 31 December 2020

3 Income from charitable activities

	Unrestricted funds General £	Total 2020 £	Total 2019 £
Use of premises	<u>8,643</u>	<u>8,643</u>	<u>14,772</u>

4 Investment income

	Unrestricted funds General £	Total 2020 £	Total 2019 £
Interest receivable and similar income;			
Interest receivable on bank deposits	<u>460</u>	<u>460</u>	<u>1,387</u>

5 Expenditure on charitable activities

	Note	Unrestricted funds Designated £	Unrestricted funds General £	Restricted funds £	Total 2020 £	Total 2019 £
Mission costs		-	49,167	-	49,167	48,270
Ministry costs		23,408	14,580	1,395	39,383	18,109
Church premises costs		-	33,190	-	33,190	33,040
Manse costs		-	3,577	-	3,577	4,449
Administrative support		-	17,729	-	17,729	13,981
Independent examination		-	1,620	-	1,620	1,896
Grant funding of activities	6	-	17,500	-	17,500	8,975
Staff costs	8	-	186,662	10,007	196,669	210,059
		<u>23,408</u>	<u>324,025</u>	<u>11,402</u>	<u>358,835</u>	<u>338,779</u>

CRAWLEY BAPTIST CHURCH

Notes to the Financial Statements for the Year Ended 31 December 2020

6 Grant-making

Analysis of grants

	Grants to institutions	
	2020	2019
	£	£
Other missionary donations	<u>17,500</u>	<u>8,975</u>

7 Trustees remuneration and expenses

During the year, 4 Trustees received remuneration of £92,160 (2019 - 4 Trustees received £90,049).

During the year, 4 Trustees received benefits in kind in the form of pension contributions of £15,746 (2019 - £14,037).

During the year, 3 Trustees received reimbursement of expenses of £3,370 (2019 - 3 Trustees received £6,625).

8 Staff costs

The aggregate payroll costs were as follows:

	2020	2019
	£	£
Staff costs during the year were:		
Wages and salaries	161,408	175,098
Social security costs	8,786	10,336
Pension costs	<u>26,475</u>	<u>24,625</u>
	<u>196,669</u>	<u>210,059</u>

The number of persons (including senior management team) employed by the charity during the year was as follows:

	2020	2019
	No	No
Employees	<u>9</u>	<u>9</u>

No employee received emoluments of more than £60,000 during the year

CRAWLEY BAPTIST CHURCH

Notes to the Financial Statements for the Year Ended 31 December 2020

Paid Staff

Pastoral Care: Mrs. Sandra Warner
Children and Youth: Mrs. Sue Lindridge
Children and Families: Mrs. Denise Beer
Music and Worship: Mrs. Marian Hayden
Operations Manager: Mr. Andrew Middleton
Reception Manager: Mrs. Clare Sage
Teacher: Rev. Chris Young
Financial Assistant: Mrs. Lesley King

Volunteer Staff

Financial Assistant: Mr. Steve Pidgeon

Note: the following Paid Staff are also Trustees under the Constitution adopted by the church in July 2009:

Pastoral Care: Mrs. Sandra Warner
Children and Youth: Mrs. Sue Lindridge
Music and Worship: Mrs. Marian Hayden

9 Tangible fixed assets

	Land and buildings £	Total £
Cost		
At 1 January 2020	<u>2,653,600</u>	<u>2,653,600</u>
At 31 December 2020	2,653,600	2,653,600
Depreciation		
At 31 December 2020	<u>-</u>	<u>-</u>
Net book value		
At 31 December 2020	<u>2,653,600</u>	<u>2,653,600</u>
At 31 December 2019	<u>2,653,600</u>	<u>2,653,600</u>

The charity owns and utilises the church premises at Crabtree Road, West Green, Crawley, RH11 7HJ which have been included in the financial statements in accordance with the new accounting framework at the insurance value of £2,431,222. The church manse at 27 Crabtree Road, West Green, Crawley, RH11 7HL, occupied by the senior minister, has also been included at its insurance value of £222,378.

CRAWLEY BAPTIST CHURCH

Notes to the Financial Statements for the Year Ended 31 December 2020

10 Debtors

	2020 £	2019 £
Accrued income	4,172	12,673
Other debtors	2,846	1,534
	<u>7,018</u>	<u>14,207</u>

11 Creditors: amounts falling due within one year

	2020 £	2019 £
Other loans	-	1,000
Other taxation and social security	2,650	3,241
Other creditors	4,998	4,912
Accruals	19,705	18,486
	<u>27,353</u>	<u>27,639</u>

12 Creditors: amounts falling due after one year

	2020 £	2019 £
Baptist Union pension provision	<u>24,118</u>	<u>41,701</u>

13 Pension commitments

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the Scheme"), which is administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme is a separate legal entity and the assets of the Scheme are held separately from those of the Employer and the other participating employers.

For any month, each participating employer in the Scheme pays contributions as set out in the Schedule of Contributions in force at that time.

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable towards benefits and expenses accrued in that year, plus any impact of deficiency contributions (see below).

The Ministers and some members of the church staff are eligible to join the Scheme.

CRAWLEY BAPTIST CHURCH

Notes to the Financial Statements for the Year Ended 31 December 2020

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Legal and General Life Assurance Society Limited. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva plc. (Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.) The further 4% contribution rate is reduced to 3% for Employer contributions made to the Segregated DC Arrangement.

Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the Scheme. The main benefits for pre-2012 service were a defined benefit pension of one eightieth of Final Minimum Pensionable Income for each year of Pensionable Service, together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011.

Actuarial valuation as at 31 December 2019

A formal valuation of the Defined Benefit (DB) Plan was performed at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. The market value of the DB Plan assets at the valuation date was £298 million.

The valuation of the DB Plan revealed a deficit of assets compared with the value of liabilities of £18 million (equivalent to a past service funding level of 94%). The Church and the other employers supporting the DB Plan are collectively responsible for funding this deficit.

The key assumptions underlying the valuation were as follows:

Type of financial assumption	% pa
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income increases (RPI)	3.20
Assumed investment returns	
- Pre-retirement	2.95
- Post retirement	1.70
Deferred pension increases	
- Pre April 2009	3.20
- Post April 2009	2.50
Pension increases	
- Main Scheme pension	2.70

CRAWLEY BAPTIST CHURCH

Notes to the Financial Statements for the Year Ended 31 December 2020

* Post-retirement mortality in accordance with 80% of the S3NFA and S3NMA tables, with allowance for future improvements in mortality rates from 2013 in line with the CMI 2019 core projections, with a long term annual rate of improvement of 1.75% for males and 1.5% for females, with the core smoothing parameter and with additional initial mortality improvement factor $A=0.5\%$.

The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Recovery Plan

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Plan reveals a deficit the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan.

Under the current Recovery Plan dated 30 September 2020, deficiency contributions are payable until 30 June 2026. These contributions are broadly based on the employer's membership at 31 December 2014 and increase annually in line with increases to Minimum Pensionable Income as defined in the Rules. However, the Trustee and the Council agreed a 50% reduction for all deficiency contributions payable between 1 July 2020 and 31 December 2020.

CRAWLEY BAPTIST CHURCH

Notes to the Financial Statements for the Year Ended 31 December 2020

14 Funds

Current year

	Balance at 1 January 2020 £	Incoming resources £	Resources expended £	Other recognised gains/ (losses) £	Balance at 31 December 2020 £
Unrestricted funds					
General					
General Funds	1,964	325,641	(324,025)	18,258	21,838
Designated					
Gift Day Fund	63,200	2,413	-	-	65,613
Memorial Fund	463	6,600	(1,820)	-	5,243
Mission Fund	-	33,074	(13,938)	-	19,136
Specified Ministries	-	10,764	(4,390)	-	6,374
Rainbow Lounge	-	4,986	(3,260)	-	1,726
	<u>63,663</u>	<u>57,837</u>	<u>(23,408)</u>	<u>-</u>	<u>98,092</u>
Total unrestricted funds	<u>65,627</u>	<u>383,478</u>	<u>(347,433)</u>	<u>18,258</u>	<u>119,930</u>
Restricted funds					
Koinonia Fund	8,861	100	(1,395)	-	7,566
Evangelism Outreach & Mission Fund	36,502	-	(10,007)	-	26,495
Building fund	<u>2,653,600</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>2,653,600</u>
	<u>2,698,963</u>	<u>100</u>	<u>(11,402)</u>	<u>-</u>	<u>2,687,661</u>
Total funds	<u>2,764,590</u>	<u>383,578</u>	<u>(358,835)</u>	<u>18,258</u>	<u>2,807,591</u>

CRAWLEY BAPTIST CHURCH

Notes to the Financial Statements for the Year Ended 31 December 2020

Prior year

	Balance at 1 January 2019 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 December 2019 £
Unrestricted funds					
<i>General</i>					
General Funds	(3,208)	310,674	(328,512)	23,010	1,964
<i>Designated</i>					
Gift Day Fund	67,152	-	-	(3,952)	63,200
Memorial Fund	463	-	-	-	463
	<u>67,615</u>	<u>-</u>	<u>-</u>	<u>(3,952)</u>	<u>63,663</u>
Total unrestricted funds	<u>64,407</u>	<u>310,674</u>	<u>(328,512)</u>	<u>19,058</u>	<u>65,627</u>
Restricted funds					
Koinonia Fund	10,073	80	(1,292)	-	8,861
Evangelism Outreach & Mission Fund	55,560	-	-	(19,058)	36,502
Easter Team Fund	-	1,961	(1,961)	-	-
Other Specific Charities	-	7,014	(7,014)	-	-
Building fund	<u>2,653,600</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>2,653,600</u>
	<u>2,719,233</u>	<u>9,055</u>	<u>(10,267)</u>	<u>(19,058)</u>	<u>2,698,963</u>
Total funds	<u>2,783,640</u>	<u>319,729</u>	<u>(338,779)</u>	<u>-</u>	<u>2,764,590</u>

CRAWLEY BAPTIST CHURCH

Notes to the Financial Statements for the Year Ended 31 December 2020

15 Analysis of net assets between funds

Current year

	Unrestricted funds		Restricted funds	Total funds at 31 December 2020
	General	Designated		
	£	£	£	£
Tangible fixed assets	-	-	2,653,600	2,653,600
Current assets	72,826	98,575	34,061	205,462
Current liabilities	(27,352)	-	-	(27,352)
Creditors over 1 year	(24,118)	-	-	(24,118)
Total net assets	<u>21,356</u>	<u>98,575</u>	<u>2,687,661</u>	<u>2,807,592</u>

Prior year

	Unrestricted funds		Restricted funds	Total funds at 31 December 2019
	General	Designated		
	£	£	£	£
Tangible fixed assets	-	-	2,653,600	2,653,600
Current assets	71,304	63,663	45,363	180,330
Current liabilities	(27,639)	-	-	(27,639)
Creditors over 1 year	(41,701)	-	-	(41,701)
Total net assets	<u>1,964</u>	<u>63,663</u>	<u>2,698,963</u>	<u>2,764,590</u>

CRAWLEY BAPTIST CHURCH

Appendix A - Risk Management Report

<u>Finance</u>		
Potential risk	Potential impact	Steps to mitigate risk
Revenue income does not increase at the rate required to sustain the increase in budgeted expenditure.	Cut back on revenue expenditure thus reducing overall outreach and impact.	<p>Monthly financial reports to the Deacons showing actual income compared with projections.</p> <p>Bi-monthly reporting to Church Members to indicate need to increase giving.</p> <p>Encourage members and regular attendees to reassess their giving on a regular basis (e.g., annually at beginning of each year)</p>
Unexpected expenditure of General Fund.	Reduced revenue expenditure thus reducing overall outreach and impact.	Maintain a reserve of £32,500 in the General Fund. This amount is to be determined by the Finance Team and recommended to the Deacons following a reasonable "stress test" in accordance with the agreed policy.
Loss of key personnel/data with specialist knowledge of financial support systems.	Loss of all financial management and control.	<p>All data backed-up using NAS (Network Attached Storage) drive.</p> <p>Additional system operator trained.</p>
Being the victim of fraud	Loss of capital/ reputational damage	<p>Management assessment of fraud</p> <p>Processes for identifying and responding to fraud / key policies</p> <p>Reviewed and updated processes in light of Covid restrictions and remote working</p> <p>Communication to those charged with governance and employees around instances of actual / alleged / suspected fraud or misuse of funds</p> <p>Serious incidents reported to Charity Commission</p>

CRAWLEY BAPTIST CHURCH

Appendix A - Risk Management Report

<u>Personnel</u>		
Potential risk	Potential impact	Steps to mitigate risk
Loss of Staff and other key personnel, e.g., through relocation, promotion, retirement, ill health or burn out.	<p>Loss of direction and/or control of key areas of Church life.</p> <p>Additional pressure on remaining staff.</p> <p>Reduction in the Church's activities.</p>	<p>Risk reduced as far as practical by devolving responsibilities amongst teams led by staff and other key personnel.</p> <p>Sharing responsibilities through regular staff and team meetings.</p> <p>Encouraging open channels of communication with Deacons.</p> <p>Review job descriptions and procedures for regular appraisal, review and development, including succession planning.</p> <p>Annual budget review of staff remuneration package.</p> <p>Appropriate policies in place</p>

<u>Data Security</u>		
Potential risk	Potential impact	Steps to mitigate risk
Loss of Data/Records/Work from laptops due to theft, loss, damage, or breakdown	Loss of critical information	<p>Server is available for staff to back up sensitive data</p> <p>Availability of this at home during remote learning to be reviewed as part of data protection review</p>
Data breach or loss of data	<p>Heavy financial penalties or prosecution.</p> <p>Reputational damage</p> <p>Safe-guarding breach</p>	<p>Review of GDPR in progress with aim for updated policy and training to be performed by end of 2021</p> <p>Data protection policy in place</p> <p>Data handling processes in place</p>

CRAWLEY BAPTIST CHURCH

Appendix A - Risk Management Report

<u>Activities</u>		
Potential risk	Potential impact	Steps to mitigate risk
Child abuse allegations made against an individual or individuals as part of CYM or other Church organisations working with children.	<p>Damage and harm to the individuals, families and friends arising from abuse</p> <p>Legal or other claims against individuals and/or the Church.</p> <p>Adverse public reaction towards the Church.</p> <p>Damage to the children, parents and families resulting in a decline of young people in the Church.</p> <p>Damage and loss of confidence by and in Children and Youth Ministry leaders affecting purpose, values and vision of the Church.</p>	<p>Crawley Baptist Church Safeguarding Policy implemented and subject to regular review with referral to the Disclosure and Barring Service as appropriate.</p> <p>Regular training in Safeguarding Protection issues for all those working with children.</p>
Allegations made against an individual or individuals as part of a Church organisation working with vulnerable adults.	<p>Damage and harm to the individuals, families and friends arising from abuse</p> <p>Legal or other claims against individuals and/or the Church.</p> <p>Adverse public reaction towards the Church.</p> <p>Damage and loss of confidence by and in the work with vulnerable adults affecting purpose, values and vision of the Church.</p>	<p>Crawley Baptist Church Safeguarding Policy for Vulnerable Adults implemented and subject to regular review with referral to the Disclosure and Barring Service as appropriate.</p> <p>Regular training in Safeguarding Protection issues for all those working with vulnerable adults.</p>

CRAWLEY BAPTIST CHURCH

Appendix A - Risk Management Report

<u>Activities</u>		
Potential risk	Potential impact	Steps to mitigate risk
Abuse by member of the public or accident otherwise incurred causing harm/damage to other people, staff or premises.	<p>Damage and harm to the individuals, families and friends arising from abuse.</p> <p>Legal claim against the church.</p> <p>Adverse public reaction towards the Church.</p>	<p>Appropriate/relevant insurance cover held relating to the premises.</p> <p>Stewards appointed and staff aware of need for vigilance and support and building security procedures.</p>
Allegations made against staff, pastoral and counselling workers and other leaders.	<p>Damage and harm to the individuals, families and friends arising from abuse.</p> <p>Legal claim against the church</p> <p>Adverse public reaction towards Crawley Baptist Church and/or legal claims against individuals and/or Crawley Baptist Church.</p>	<p>Insurance protection held through the Baptist Union Minister's Insurance, subject to regular review.</p> <p>Additional insurance cover held through the Association of Christian Counsellors.</p> <p>Adherence to established good practice.</p>
Trustees make unintentional mistakes and/or bring the Church into disrepute through their actions.	<p>Possible legal action against the Charity.</p>	<p>Greater training of Trustees in respect of their legal duties.</p> <p>Appropriate insurance cover to be considered.</p>

CRAWLEY BAPTIST CHURCH

Appendix A - Risk Management Report

<u>Premises</u>		
Potential risk	Potential impact	Steps to mitigate risk
Inadequate Health & Safety procedures and measures.	<p>Claims from staff and/or voluntary staff due to actual or potential accidents occurring.</p> <p>Adverse inspection from H&S officials resulting in legal action being taken against the Trustees.</p> <p>Deficiencies in Health and Safety provisions prevent the use of the premises, resulting in curtailment of the Church's activities.</p> <p>Overheating in sanctuary causing illness.</p>	<p>Ongoing training arranged in H&S, first aid, fire safety and food hygiene procedures, and personnel appointed in key areas.</p> <p>H&S Policy approved and implemented.</p> <p>Risk Assessments carried out, implemented and under regular review.</p> <p>Ensure appropriate ventilation.</p>
Premises left unlocked when unattended.	Unauthorised access, possible theft and/or damage.	All Key Holders and leaders are briefed on security and lock-up procedures. Car park gates are normally closed and secured when there is no one in the building.
Loss of external door keys.	Unauthorised access, possible theft and/or damage.	Intruder alarm system is normally set when no one is in the building.
Unauthorised parking in the car park.	Restricted/limited use by authorised users.	Car park gates are normally closed and secured when there is no one in the building.
Intruder	Theft of equipment or resources.	CCTV installed and in use 24 hours.
Outside user groups using the premises unattended.	<p>Misuse of premises</p> <p>Emergency during use</p>	<p>Appropriate checks with groups</p> <p>Appropriate training in procedures for fire and first aid in place.</p>

CRAWLEY BAPTIST CHURCH

Appendix A - Risk Management Report

<u>Premises</u>		
Potential risk	Potential impact	Steps to mitigate risk
Lack of / or insufficient insurance held by CBC	Insufficient / no cover if anything happens to any leader or volunteer, anybody using the premises, anybody on external activities.	Trustees to ensure that the appropriate insurance is maintained
Lack of / or insufficient insurance held by Contractors/external users when working on/using the premises	CBC Trustees prosecuted if something happens to the contractor, other users, staff or property, etc.	Premises Manager or other approved person confirms that Contractors hold correct or adequate insurance to comply with at least the appropriate laws plus our requirements.
Outbreak of COVID-19 amongst staff, volunteers or other building users.	COVID-19 virus caught by staff or volunteers or other building users resulting in illness of various degrees from minor illness through serious illness, disability or even death.	<p>Ensure that premises are covid safe by following HM Government Regulations and Guidance, Baptists Together Guidance (updated as HM Government Regulations and Guidance are updated), HSE Guidance, and other Guidance, Regulations and requirements from other organisations.</p> <p>Completing and regularly reviewing/revision as appropriate the following risk assessment and processes:</p> <ul style="list-style-type: none"> • Baptists Together Covid Coronavirus Risk Assessment for Opening Baptist Churches • Reoccupation checklist • Pre-event checklist • Cleaning checklist • CBC COVID -19 Guidance to Internal Users of the Church Premises • CBC COVID-19: Guidance to External Users of the Church Premises

CRAWLEY BAPTIST CHURCH

Thrusts 2020

“By 2020 Crawley Baptist Church will be bursting with life!”

“Family Life”

(Belonging)

We will be living lives that are healthy, vibrant and mature.				
Project	Scope	When?	Who?	Monitoring
<ul style="list-style-type: none">▪ Engaging Younger Adults	<ul style="list-style-type: none">▪ Identify: who they are▪ New Life Group(s) / Integrate into existing groups▪ Being seen: involvement▪ Culture: adapting social media and website, visual communication	<ul style="list-style-type: none">▪ Now and ongoing	<ul style="list-style-type: none">▪ Young Adults Life Group?	<ul style="list-style-type: none">▪ Food for Thought Life Group established.• Adapted the website during the pandemic to add content and enhance communication.• Facilitated Live Stream services: purchase of equipment and engaged with YouTube and Facebook for streaming services.

CRAWLEY BAPTIST CHURCH

Community Life (Befriending)

Crawley Baptist Church will be a magnetic, innovative and welcoming community centre.				
Project	Scope	When?	Who?	Monitoring
<ul style="list-style-type: none">Connecting with those outside the church	<ul style="list-style-type: none">Stories from the Frontline: encouraging connections between teams/ministry groupsSign Posting: Stepping Stones, Map, Journey – facilitating connectionsVisual Display: of what's on and how to connect	<ul style="list-style-type: none">Now and ongoingNow and ongoingOver next few months	<ul style="list-style-type: none">Leaders of teams / ministriesLeaders of teams / ministriesStaff and Deacons	<ul style="list-style-type: none">Lockdown made these projects challengingThe church made use of use of Live Stream, newsletters, blogs and post to connect with a wider audience than previously possible.

CRAWLEY BAPTIST CHURCH

Everyday Life (Being)

We will be seeing the extraordinary in the ordinary as we live fruitful lives in all the places we go.				
Project	Scope	When?	Who?	Monitoring
<ul style="list-style-type: none"> Recognising Gifts and Promoting Opportunities 	<ul style="list-style-type: none"> Network Course: run the course Teaching series on Gifts: on Sunday and in Life Groups Frontline Stories: Dispatches from the Frontline Vision Fair: with 24/7 prayer 	<ul style="list-style-type: none"> September 2020 May – July 2020 Now and ongoing Week of 7th – 15th June 	<ul style="list-style-type: none"> Chris, Ian and others Everyone! Teams/Ministries 	<ul style="list-style-type: none"> Network and the Vision Fair were not possible because of lockdown and social distancing rules. Teaching change to reflect the context of the lockdown, so a series called “Second Choice” based in Daniel was taught. Stories and testimonies were encouraged and shared in online services.