

# BLUNTISHAM BAPTIST CHURCH

England & Wales - Charity number 1136939

## Details

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**Status** Registered

**Legal form** Previously excepted

**Registered** 2010-07-16

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

## Contact

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**Address** Church Office  
Bluntisham Baptist Church  
High Street  
Bluntisham  
Huntingdon  
PE28 3LD

**Phone** 01487843538

**Email** [peter.thatcher@bluntishambaptist.org](mailto:peter.thatcher@bluntishambaptist.org)

**Website** <http://bluntishambaptist.org/>

## Activities

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**Objects:** The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

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## Classification

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

## Geography

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

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£171,523	£158,993	-	-
2024-12-31	£163,441	£131,107	-	-
2023-12-31	£155,069	£162,765	-	-
2022-12-31	£187,197	£417,137	-	-
2021-12-31	£280,364	£132,928	-	-
2020-12-31	£185,300	£127,307	-	-

## Trustees

Name	Role	Appointed
Ben Stephen		2025-11-26
Isabel Daniels		2021-03-24
JANET HARRIS		2015-09-12
Lucy Thatcher		2021-03-24
MALCOLM LEE		
Peter Thatcher		2012-04-26
Rev Simon Harry		2025-06-09

**BLUNTISHAM BAPTIST CHURCH**

England & Wales - Charity number 1136939

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# Accounts

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# Bluntisham Baptist Church

Bluntisham



## **Trustees' Annual Report and Accounts** for the year ended 31 December 2025

## TRUSTEES' ANNUAL REPORT

### Reference and Administrative Information

#### ***Charity Name and Registration Number***

Bluntisham Baptist Church - Registration number 1136939

#### ***Address***

Bluntisham Baptist Church  
High Street  
Bluntisham  
Cambridgeshire  
PE28 3LD

#### ***Trustees who served during the year***

Rev Simon Harry (appointed 9<sup>th</sup> June 2025)  
Isabel Daniels  
Janet Harris  
Katy Horrocks (resigned 22<sup>nd</sup> August 2025)  
Malcolm Lee  
Jill Slater (resigned 2<sup>nd</sup> November 2025)  
Ben Stephen (appointed 26<sup>th</sup> November 2025)  
Lucy Thatcher  
Peter Thatcher

#### ***Property trustees***

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

### Structure, Governance and Management

The Church is governed by the Constitution which was adopted on 19<sup>th</sup> June 2010. The Constitution was updated in February 2025 to allow meetings to take place via electronic means. The Constitution can be downloaded from the Church's website [www.bluntishambaptist.org](http://www.bluntishambaptist.org)

The Charity Trustees are responsible for the governance of the Church. The Charity Trustees are the Minister and Deacons. The Deacons, who must themselves be Church members, are nominated and appointed by the Church members and must receive the support of at least two-thirds of the voting members at the relevant general meeting. The Deacons are appointed for an initial three-year term with the opportunity to be nominated for reappointment at the end of each three-year term.

Members' meetings normally take place six times each year and have responsibility for the overall policy of the Church. All members are encouraged to take part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

## **Objectives and Activities**

The Church's mission is 'To share the love of Jesus with everyone'.

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

In fulfilling its principal purpose, the Church will engage in a range of activities either on its own or with others that will vary from time to time. The activities include:

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

Notwithstanding the appointment of persons to accept responsibility for any of the activities, all individuals, organisations, groups, and committees operating within the life of the Church, and their leaders, are accountable to the Charity Trustees and also through any specific direction of the Church Members' Meeting.

The Church operates systems to ensure that all people working with children and adults at risk are appropriately vetted with regard to the Disclosure and Barring Service. The Church also follows strict recruitment policies for all volunteers working with children and young people.

The Trustees have read the Charity Commission guidance on public benefit and are satisfied that the activities outlined above clearly demonstrate that the Church is providing a benefit to the public.

## **Achievements and Performance**

In June 2025, we were delighted to welcome our new minister, Reverend Dr Simon Harry, and his wife Kate to Bluntisham. Simon had previously served as Senior Minister at Bewdley Baptist Church for 17 years, having also spent five years working with BMS World Mission in Nepal. The whole Church family looks forward to the next, exciting chapter in the life of this Church under Simon's leadership.

The Church has continued to be blessed in many ways during this past year. We welcomed 10 new people into membership and three people were baptised at baptism services in February and July. Our regular ministries have continued to flourish and our church buildings continue to be well used by the local community.

We are extremely grateful to everyone who stepped forward to take on new or additional roles and responsibilities to lead and help with all of our ministries and activities. We are also very grateful to local preachers, and to our own church family, who have helped lead our Sunday worship.

Bluntisham Baptist Church

Our weekly Sunday morning worship services were attended by 80 adults as regular attendees, along with an average of 15 children and young people.

Our Carols by Candlelight Service on Christmas Eve for the local community was attended by over 260 people.

Our children and youth activities on Sunday mornings have continued as our Church continues to be blessed by the enthusiasm, commitment and gifts of all of our leaders and helpers in this important work.

As part of our continued commitment to 'Purposeful Prayer', we held a 24 hour of prayer, and organised and hosted a prayer meeting with other local churches to provide prayerful support and encouragement to each other. We continue to operate a prayer chain to circulate requests for specific prayer matters and to hold our monthly prayer meeting for schools.

Homegroups continued to meet regularly to offer support and encouragement to each other.

We were delighted at the continued success of our ministry activities which drew in people from the local community as well as providing fellowship and support for our own Church family:

- Little Fishes Toddlers Group (weekly)
- Little Fishes for Dads (monthly)
- Beacon Café (weekly)
- Friday Fellas (monthly)
- Friday Ladies (monthly)
- Craft and Chatter (weekly)

In May, a group of 16 men from the Friday Fellas group enjoyed a weekend together in the beautiful Suffolk countryside. Time was spent chatting, eating, laughing and living out the group's ethos of 'doing stuff together'. Apart from just being together and enjoying great fellowship, the group enjoyed times of worship each day and, in the evenings, singing led by the band.

Other fellowship events during the year for the Church family included:

- Fellowship lunch
- Mission supper
- Pizza, prayer and pudding evening

In October we held a world mission month, which included welcoming speakers from Compassion UK and Samaritan's Purse at our Sunday services, as we focused on celebrating and supporting mission activities around the world.

Our Christmas community event, 'Live the Story' was a great success. We also held an Easter Trail community event and a children's Light Party.

In 2025, our four-day Holiday Bible Club had a theme of 'Wonder Zone'. It was attended by 87 children. We are very grateful for the commitment of the organising team and the 60 leaders and helpers who contributed to its success. A celebration service, followed by a community BBQ, was held to conclude the event.

Ongoing Safeguarding training was provided to ensure all relevant volunteers are kept fully up-to-date. First Aid training was provided to ensure all our ministries have appropriate first aiders.

Bluntisham Baptist Church

Five of our members volunteer as advisers with the Beacon Money Advice Centre which continued to provide vital support to people in our community who were faced with debt problems, working alongside the Bridge Church in St Ives.

The 'Open the Book' team continue to work alongside other local churches to take the gospel message into local schools.

During the year, Church members were actively involved in other charities including Cambridge Street Pastors; It Takes a City (Cambridge); Gener8; Cornerstone Pregnancy Advice Centre and Cambridgeshire Workplace Chaplaincy.

A number of our members continued to preach and help lead worship at churches in the local area.

Mission continued to be an important part of our church life with a focus on ensuring that the Church family were more closely involved in mission work both locally and around the world.

- Mission maps, including details of all the ministries that our Church family are involved in, were displayed on noticeboards.
- Prayer letters from the mission workers linked with the Church are updated and shared.
- Prayer diaries were written, focusing on different countries and their prayer needs, which provided a structured way to inform people of the challenges faced all over the world.
- The Church continued its support of the Guinebor II hospital in Chad, the delivery of clothing and equipment to Armenian Ministries, in spite of the stricter regulations on what can be sent, the collection of tools for TWAM and the annual Christmas shoebox appeal with Samaritan's Purse.
- One of our Church members continues to help promote mission on behalf of the Eastern Baptist Association (EBA) and BMS World Mission.

We were pleased that the number of local community groups using our facilities increased during the year, many of which use our buildings on a weekly basis. We regularly welcomed music groups, keep fit groups, an amateur dramatics group and an educational organisation.

We worked with the Parish Council to lead the annual Carols Around the Christmas Tree and we worked with the local British Legion and Uniformed Groups as we led this year's Civic Remembrance Service.

Leadership team meetings were held every month, with extra ad-hoc meetings held as necessary. Six Church meetings were held during the year, including the AGM in March.

## **Financial Review**

Due to the continued generosity of the Church family in their regular giving and donations, together with the careful management of expenditure, the Church recorded a surplus in General Funds and so was able to end the year in a sound financial position.

### ***Reserves policy***

The Church aims to maintain reserves in unrestricted funds equal to approximately three months' total annual expenditure as a matter of general financial prudence. Additional reserves are currently being held to meet known, and anticipated, future commitments in meeting the Church's planned mission activities and to maintain the church buildings and grounds.

## **Independent Examiner's Report**

### **Report to the Trustees of Bluntisham Baptist Church (Charity no: 1136939) on the accounts for the year ended 31 December 2025 set out on pages 6 to 14**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2025.

#### **Responsibilities and basis of report**

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

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

#### **Independent examiner's statement**

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

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

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

Signed:

Date: 5/6/2026

Name: Elizabeth Dolby

Relevant professional qualifications: ACA

Address:

## Receipts and Payments Accounts for the Year Ended 31 December 2025

### General Fund

	Note	<b>2025</b>	<b>2024</b>
		<b>£</b>	<b>£</b>
<b>Receipts</b>			
Regular offerings		72,965	64,582
Income tax recovered on gifts		14,507	13,513
Donations and other income	2	10,560	7,393
Contributions for use of premises		7,759	6,744
Grants	7	2,893	0
Interest		2,255	2,223
<b>Total receipts</b>		<b><u>110,939</u></b>	<b><u>94,455</u></b>
<b>Payments</b>			
Ministry	3	45,914	13,656
Mission	4	6,647	8,024
Upkeep of church premises	5	35,692	30,715
Administration	6	13,549	12,510
<b>Total payments</b>		<b><u>101,802</u></b>	<b><u>64,905</u></b>
<b>Net receipts for the year</b>		<b>9,137</b>	<b>29,550</b>
General Fund at 1 January		<u>98,166</u>	<u>68,616</u>
<b>General Fund at 31 December</b>		<b><u>107,303</u></b>	<b><u>98,166</u></b>

### Next Steps Building Fund

	Note	2025 £	2024 £
<b>Receipts</b>			
Regular offerings		33,830	34,490
Income tax recovered on gifts		8,814	8,681
Donations		6,370	5,968
Fundraising and other income		413	605
Interest		254	530
Rental income from manse		0	8,795
<b>Total receipts</b>		<b>49,681</b>	<b>59,069</b>
<b>Payments</b>			
Loan repayments BUC	8	49,168	58,668
Other payments		60	60
<b>Total payments</b>		<b>49,228</b>	<b>58,728</b>
<b>Net receipts for the year</b>		<b>453</b>	<b>341</b>
Building Fund at 1 January		33,051	32,710
<b>Building Fund at 31 December</b>		<b>33,504</b>	<b>33,051</b>

*This fund was set up to support the project to refurbish and reorder the main church building which was completed in May 2022. Receipts into the fund are now used to repay the loan from the BUC which helped finance the project.*

### Youth Worker Fund

	2025 £	2024 £
Receipts	2,508	2,500
Youth worker salary and expenses	0	0
Net receipts for the year	2,508	2,500
Youth Worker Fund at 1 January	9,155	6,655
<b>Youth Worker Fund at 31 December</b>	<b>11,663</b>	<b>9,155</b>

*This fund is to support the employment of a paid youth worker.*

### Music Group Training Fund

	2025 £	2024 £
Receipts	0	0
Payments	0	0
Net receipts for the year	0	0
Music Group Training Fund at 1 January	2,216	2,216
<b>Music Group Training Fund at 31 December</b>	<b>2,216</b>	<b>2,216</b>

*This fund is to enable members of the Music Group to attend training courses in leading worship.*

**Emergency Support Fund**

	<b>2025</b>	<b>2024</b>
	£	£
Receipts	0	0
Payments	0	0
Net receipts for the year	<u>0</u>	<u>0</u>
Emergency Support Fund at 1 January	1,854	1,854
<b>Emergency Support Fund at 31 December</b>	<b><u>1,854</u></b>	<b><u>1,854</u></b>

*This fund is to offer financial support to members of our church family in need.*

**Other Charities Fund**

	<b>2025</b>	<b>2024</b>
	£	£
Receipts	2,310	2,427
Payments	<u>(2,148)</u>	<u>(2,064)</u>
Net receipts for the year	162	363
Other Charities Fund at 1 January	1,004	641
<b>Other Charities Fund at 31 December</b>	<b><u>1,166</u></b>	<b><u>1,004</u></b>

*This fund is to support the work, through specific donations and other fundraising activities, of specifically identified local, national and international charities as agreed by the Trustees.*

*In addition to these monies that were collected and passed on to specific charities, the church also made donations totalling £702 during the year. Charities supported included: It Takes a City (Cambridge); CAFOD; Mission Direct Projects in Uganda and Kenya; Compassion UK; Samaritan's Purse; St Ives Foodbank and East Anglia Children's Hospice.*

**Friday Fellas Fund**

	<b>2025</b>	<b>2024</b>
	£	£
Receipts	1,800	1,200
Payments	<u>(1,291)</u>	<u>(1,150)</u>
Net receipts for the year	509	50
Friday Fellas Fund at 1 January	374	324
<b>Friday Fellas Fund at 31 December</b>	<b><u>883</u></b>	<b><u>374</u></b>

*This fund recognises the receipts and payments of the Friday Fellas Group.*

**Little Fishes Fund**

	<b>2025</b>	<b>2024</b>
	£	£
Receipts	1,527	718
Donation to General Funds	(400)	(500)
Payments	<u>(1,605)</u>	<u>(205)</u>
Net payments/receipts for the year	(478)	13
Little Fishes Fund at 1 January	888	875
<b>Little Fishes Fund at 31 December</b>	<b><u>410</u></b>	<b><u>888</u></b>

*This fund recognises the receipts and payments of the Little Fishes Toddlers' Group.*

**Youth Ministry Fund**

	<b>2025</b>	<b>2024</b>
	£	£
Receipts	300	0
Payments	<u>0</u>	<u>0</u>
Net receipts for the year	300	0
Youth Ministry Fund at 1 January	0	0
<b>Youth Ministry Fund at 31 December</b>	<b><u>300</u></b>	<b><u>0</u></b>

*This fund is to support the church's youth ministry.*

**Home Mission Fund**

	<b>2025</b>	<b>2024</b>
	£	£
Receipts	1,035	1,173
Payments	<u>(761)</u>	<u>(1,173)</u>
Net receipts for the year	274	0
Home Mission Fund at 1 January	0	0
<b>Home Mission Fund at 31 December</b>	<b><u>274</u></b>	<b><u>0</u></b>

*This fund is to support the work of the Baptist Union Home Mission scheme.*

**Beacon Café Fund**

	<b>2025</b>	<b>2024</b>
	£	£
Receipts	330	279
Donation to General Funds	<u>(609)</u>	<u>(196)</u>
Net payments/receipts for the year	(279)	83
Beacon Cafe Fund at 1 January	279	196
<b>Beacon Cafe Fund at 31 December</b>	<b><u>0</u></b>	<b><u>279</u></b>

*This fund is for monies received directly into the church bank account from Beacon Café customers which, it has been agreed, are to be transferred to church General Funds each year.*

**BMS Fund**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Receipts	1,093	1,080
Payments	<u>(1,149)</u>	<u>(1,080)</u>
Net payments for the year	(56)	0
BMS Fund at 1 January	<u>56</u>	<u>56</u>
<b>BMS Fund at 31 December</b>	<b><u>0</u></b>	<b><u>56</u></b>

*This fund is to support the work of BMS World Mission.*

**Minister in Training Support Fund**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Receipts	0	540
Payments	<u>0</u>	<u>(540)</u>
Net receipts for the year	0	0
Minister in Training Support Fund at 1 January	<u>0</u>	<u>0</u>
<b>Minister in Training Support Fund at 31 December</b>	<b><u>0</u></b>	<b><u>0</u></b>

*This fund was set up to support the ongoing training costs of a minister in training based at a local church.*

**Ladies Fellowship Fund**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Receipts	0	0
Payments	<u>0</u>	<u>(566)</u>
Net payments/receipts for the year	0	(566)
Ladies Fellowship Fund at 1 January	<u>0</u>	<u>566</u>
<b>Ladies Fellowship Fund at 31 December</b>	<b><u>0</u></b>	<b><u>0</u></b>

*During 2024, after many years of successful ministry, the Ladies Fellowship sadly decided to stop meeting. The group's remaining funds were used to buy a garden bench which has pride of place in the church memorial garden.*

**Statement of Assets and Liabilities at 31 December 2025**

<b>Assets</b>	Note	<b>2025</b>	<b>2024</b>
		£	£
<b>Cash and bank balances</b>			
BUC 7 Day Notice Account		86,055	85,182
Cambridge and Counties Bank Deposit Account		44,331	42,735
CAF Bank Current Account		10,299	10,082
Santander Current Account		10,802	9,009
Santander Deposit Account		8,021	0
Cash		65	35
<b>Total</b>		<b>159,573</b>	<b>147,043</b>

**Representing balances in these funds:**

<i>General Fund</i>		107,303	98,166
<i>Next Steps Building Fund</i>		33,504	33,051
<i>Youth Worker Fund</i>		11,663	9,155
<i>Music Group Training Fund</i>		2,216	2,216
<i>Emergency Support Fund</i>		1,854	1,854
<i>Other Charities Fund</i>		1,166	1,004
<i>Friday Fellas Fund</i>		883	374
<i>Little Fishes Fund</i>		410	888
<i>Youth Ministry Fund</i>		300	0
<i>Home Mission Fund</i>		274	0
<i>Beacon Café Fund</i>		0	279
<i>BMS Fund</i>		0	56
<i>Minister in Training Support Fund</i>		0	0
<i>Ladies Fellowship Fund</i>		0	0
<b>Total</b>		<b>159,573</b>	<b>147,043</b>

<b>Assets held for church's own use</b>	9	4,175,424	4,026,917
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**Liabilities**

BUC Corporation Loan	8	129,813	170,520
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The Trustees' Annual Report on pages 1 to 4 and the Receipts and Payments Accounts and Statement of Assets and Liabilities set out on pages 6 to 11, together with the Notes to the Accounts on pages 12 to 14 were approved by the Deacons on 10<sup>th</sup> February 2026.

Signed

Deacon for Finance

## Notes to the Accounts

**1. Basis of preparation of the accounts**

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

<b>2. Donations and other income</b>	<b>2025</b>	<b>2024</b>
	£	£
Donations	10,411	6,737
Holiday Bible Club Donations	99	656
Other income	50	0
	<u><b>10,560</b></u>	<u><b>7,393</b></u>

<b>3. Ministry</b>	<b>2025</b>	<b>2024</b>
	£	£
Minister's stipend and national insurance	19,974	0
Manse costs	18,140	11,906
Minister's removal expenses	3,627	0
Pension contributions	2,162	10
Resources	848	656
Visiting preachers	558	1,084
Minister's travel expenses	320	0
Ministers' conferences	285	0
	<u><b>45,914</b></u>	<u><b>13,656</b></u>

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

<b>4. Mission</b>	<b>2025</b>	<b>2024</b>
	£	£
Home Mission	3,839	3,550
Fellowship and community events	868	615
Charitable giving	702	1,509
Holiday Bible Club	577	1,097
Youth ministry	339	255
Sunday school	268	277
Other	54	721
	<u><b>6,647</b></u>	<u><b>8,024</b></u>

<b>5. Upkeep of church premises</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Repairs and maintenance	18,298	14,958
Gas and electric	6,728	6,854
Insurance	3,515	3,575
Equipment	3,239	1,631
Cleaner	2,559	2,354
Telephone	922	682
Water rates	431	661
	<b><u>35,692</u></b>	<b><u>30,715</u></b>

<b>6. Administration</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Administrator	8,639	8,359
Licences	1,331	972
Training courses	820	10
Subscriptions	764	767
Miscellaneous	727	778
Publicity	433	696
Bank charges	337	182
Website	268	205
Printing and stationery	162	491
Independent examination	68	50
	<b><u>13,549</u></b>	<b><u>12,510</u></b>

<b>7. Grants</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Listed Places of Worship Grant Scheme	2,393	0
Feoffees	500	0
	<b><u>2,893</u></b>	<b><u>0</u></b>

During the year we were able to make a number of successful claims to reclaim VAT on qualifying expenditure on the church buildings under the Listed Places of Worship Grant Scheme. We were also delighted to be awarded a grant from Feoffees of Bluntisham towards the cost of two new benches for our children's play area.

<b>8. Loan from Baptist Union Corporation</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Balance at 1 January	170,520	214,683
Repayments	(49,168)	(58,668)
Interest	8,461	14,505
Balance at 31 December	<b><u>129,813</u></b>	<b><u>170,520</u></b>

The loan was initially granted for a term of 12 years and is repayable in monthly instalments. The final instalment is due in May 2033. The loan is subject to a variable interest rate which ranged from 7.00% to 5.00% during the year.

The loan is secured on the Church's property and assets.

## **9. Assets held for the church's own use**

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

- Church and hall premises (High Street, Bluntisham PE28 3LD) which have an insurance value of £3,244,459.
- Church manse (5 High Street, Bluntisham, PE28 3LD) which has an insurance value of £765,640
- A burial ground for which no meaningful value is available.

The church also owns fixtures, furniture and equipment with an insured value of £165,325.

**BLUNTISHAM BAPTIST CHURCH**

England & Wales - Charity number 1136939

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# Accounts

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# Bluntisham Baptist Church



## **Trustees' Annual Report and Accounts** for the year ended 31 December 2024

## TRUSTEES' ANNUAL REPORT

### Reference and Administrative Information

#### ***Charity Name and Registration Number***

Bluntisham Baptist Church - Registration number 1136939

#### ***Address***

Bluntisham Baptist Church  
High Street  
Bluntisham  
Cambridgeshire  
PE28 3LD

#### ***Trustees who served during the year***

Isabel Daniels  
Janet Harris  
Katy Horrocks  
Malcolm Lee  
Philip Taylor (resigned 23 April 2024)  
Jill Slater  
Lucy Thatcher  
Peter Thatcher

#### ***Property trustees***

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

### Structure, Governance and Management

The Church is governed by the Constitution which was adopted on 19<sup>th</sup> June 2010. The Constitution can be downloaded from the Church's website [www.bluntishambaptist.org](http://www.bluntishambaptist.org)

The Charity Trustees are responsible for the governance of the Church. The Charity Trustees are the Minister, Elders and Deacons. The Elders and Deacons, who must themselves be Church members, are nominated and appointed by the Church members and must receive the support of at least two-thirds of the voting members at the relevant general meeting. The Elders and Deacons are appointed for an initial three year term with the opportunity to be nominated for reappointment at the end of each three year term.

Members' meetings normally take place six times each year and have responsibility for the overall policy of the church. All members are encouraged to take part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

## **Objectives and Activities**

The Church's mission is 'To share the love of Jesus with everyone'.

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

In fulfilling its principal purpose, the Church will engage in a range of activities either on its own or with others that will vary from time to time. The activities include:

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

Notwithstanding the appointment of persons to accept responsibility for any of the activities, all individuals, organisations, groups, and committees operating within the life of the Church, and their leaders, are accountable to the Charity Trustees and also through any specific direction of the Church Members' Meeting.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service. The Church also adopts a Safer Recruitment policy for all volunteers working with children and young people.

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

## **Achievements and Performance**

During the year we began our search for a new minister. Following the completion of our Ethos Statement and Church Profile under the guidance of our moderator, the Church entered the Baptists Together Settlement Process in July. We are currently in advanced talks with a potential new minister and prayerfully hope that we will be able to call a new minister soon.

We are delighted to report that, during this time of ministerial vacancy, the Church has thrived. During the year we welcomed 18 new people into membership and three people were baptised at a baptism service in November. Our regular ministries have continued to flourish and our church buildings continue to be well used by the local community.

We are extremely grateful to everyone who has stepped forward to take on new or additional roles and responsibilities to lead and help with all of our ministries and activities. We are also very grateful to all of the local preachers, and to our own church family, who have helped lead our Sunday worship.

Bluntisham Baptist Church

Our weekly Sunday morning worship services were attended by 80 adults as regular attendees, along with an average of 15 children and young people.

Our Carols by Candlelight Service on Christmas Eve for the local community was attended by over 260 people.

Our children and youth activities on Sunday mornings have continued as our Church continues to be blessed by the enthusiasm, commitment and gifts of all of our leaders and helpers in this important work.

During the year we launched 'Purposeful Prayer' to put prayer at the heart of all that we do in our Sunday services, our communications and our activities. In 2024, we held a 24 hour of prayer, a 12 hour of prayer and organised and hosted a prayer meeting with other local churches to provide prayerful support and encouragement to each other.

We continue to operate a prayer chain to circulate requests for specific prayer matters and to hold our monthly prayers for schools.

Homegroups continued to meet regularly to offer support and encouragement to each other.

We were delighted at the continued success of our ministry activities which drew in people from the local community as well as providing fellowship and support for our own Church family:

- Little Fishes Toddlers Group (weekly)
- Little Fishes for Dads (monthly)
- Beacon Café (weekly)
- Friday Fellas (monthly)
- Friday Ladies (monthly)
- Craft and Chatter (weekly)

It was a particular pleasure to be able to celebrate 25 years of Little Fishes. Our thanks go to everyone over the years who has helped make it such an amazing ministry.

Fellowship events during the year for the Church family included:

- Church picnic
- Curry and quiz night
- Ladies breakfast
- Pizza, prayer and pudding evening

In October we held a world mission month, during which we held a number of fellowship events and special Sunday services to celebrate and support mission activities around the world.

Our Christmas community event, 'Live the Story' was a great success. We also held an Easter Trail community event and a Light Party.

In 2024, our week-long Holiday Bible Club had a theme of 'Deep Sea Divers. It was attended by 76 children. We are very grateful for the commitment of the organising team and the 50 leaders and helpers who contributed to its success. A celebration service followed by, appropriately given the theme, a fish and chip lunch was held to conclude the event.

During the year, we ran a highly successful Transforming Work course which was attended by nine people.

Ongoing Safeguarding training was provided to ensure all relevant volunteers are kept fully up-to-date.

Five of our members volunteer as advisers with the Beacon Money Advice Centre which continued to provide vital support to people in our community who were faced with debt problems, working alongside the Bridge Church in St Ives.

The 'Open the Book' team continue to work alongside other local churches to take the gospel message into local schools.

During the year, Church members were actively involved in other charities including Cambridge Street Pastors; It Takes a City (Cambridge); Gener8; Cornerstone Pregnancy Advice Centre and Cambridgeshire Workplace Chaplaincy.

A number of our members continued to preach and help lead worship at churches in the local area.

Mission has always been an important part of our church life but this year we focused on ensuring that the Church family were more closely involved in mission work both locally and around the world. We did this by displaying mission maps including details of all the ministries Church members are involved in and regularly updating and sharing the prayer letters from the mission workers linked with the church. We wrote a prayer diary, focusing on different countries and their prayer needs, which provided a structured way to inform people of the challenges faced all over the world. The Church continued its support of the Guinebor II hospital in Chad, the delivery of clothing and equipment to Armenian Ministries, in spite of the stricter regulations on what can be sent, the collection of tools for TWAM and the annual shoebox appeal with Samaritan's Purse. One of our Church members continues to help promote mission on behalf of the Eastern Baptist Association (EBA) and Baptist Missionary Society (BMS).

We were pleased that the number of local community groups using our facilities increased during the year, many of which use our buildings on a weekly basis. We regularly welcomed music groups, keep fit groups, an amateur dramatics group and an educational organisation.

Leadership team meetings continued to be held every month, with extra ad-hoc meetings held as necessary. Eleven Church meetings were held during the year, including the AGM in March.

## **Financial Review**

Due to the continued generosity of the Church family in their regular giving and donations, together with the careful management of expenditure, the Church recorded a small surplus in General Funds and so was able to end the year in a sound financial position.

The Next Steps Building project is being funded by the Church family, grants and a loan from the Baptist Union Corporation. The loan is repayable in monthly instalments with the final instalment due in May 2033.

## ***Reserves policy***

The Church aims to maintain reserves in unrestricted funds equal to approximately three months' total annual expenditure as a matter of general financial prudence. Additional reserves are currently being held to meet known, and anticipated, future commitments in meeting the Church's planned mission activities.

## **Independent Examiner's Report**

### **Report to the Trustees of Bluntisham Baptist Church (Charity no: 1136939) on the accounts for the year ended 31 December 2024 set out on pages 6 to 14**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2024.

#### **Responsibilities and basis of report**

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

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

#### **Independent examiner's statement**

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

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

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

Signed:

Date:

Name:

Relevant professional qualifications:

Address:

**Receipts and Payments Accounts for the Year Ended 31 December 2024****General Fund**

	Note	<b>2024</b>	<b>2023</b>
		<b>£</b>	<b>£</b>
<b>Receipts</b>			
Regular offerings		64,582	64,082
Income tax recovered on gifts		13,513	13,421
Donations and other income	2	7,393	6,063
Rents and contributions for use of premises		6,744	4,547
Interest		2,223	1,778
<b>Total receipts</b>		<b><u>94,455</u></b>	<b><u>89,891</u></b>
<b>Payments</b>			
Ministry	3	13,656	34,352
Mission	4	8,024	5,960
Upkeep of church premises	5	30,715	18,938
Administration	6	12,510	11,866
Course fees for Minister in Training		0	3,405
<b>Total payments</b>		<b><u>64,905</u></b>	<b><u>74,521</u></b>
<b>Net receipts for the year</b>		<b>29,550</b>	<b>15,370</b>
Transfer to Building Fund		0	(7,000)
General Fund at 1 January		68,616	60,246
<b>General Fund at 31 December</b>		<b><u>98,166</u></b>	<b><u>68,616</u></b>

## Next Steps Building Fund

	Note	2024 £	2023 £
<b>Receipts</b>			
Regular offerings		34,490	36,239
Rental income from manse		8,795	3,296
Income tax recovered on gifts		8,681	8,094
Donations		5,968	5,600
Grants	7	0	1,335
Fundraising and other income		605	474
Interest		530	666
<b>Total receipts</b>		<b>59,069</b>	<b>55,704</b>
<b>Payments</b>			
Loan repayments BUC	8	58,668	70,699
Windows in Fellowship Room		0	6,261
Fixtures and fittings		0	5,238
Other payments		60	60
<b>Total payments</b>		<b>58,728</b>	<b>82,258</b>
<b>Net receipts/(payments) for the year</b>		<b>341</b>	<b>(26,554)</b>
Transfer from General Funds		0	7,000
Building Fund at 1 January		32,710	52,264
<b>Building Fund at 31 December</b>		<b>33,051</b>	<b>32,710</b>

## Home Mission Fund

	2024 £	2023 £
Receipts	1,173	993
Payments	(1,173)	(993)
Net receipts for the year	0	0
Home Mission Fund at 1 January	0	0
<b>Home Mission Fund at 31 December</b>	<b>0</b>	<b>0</b>

## BMS Fund

	2024 £	2023 £
Receipts	1,080	1,230
Payments	(1,080)	(1,205)
Net receipts for the year	0	25
BMS Fund at 1 January	56	31
<b>BMS Fund at 31 December</b>	<b>56</b>	<b>56</b>

**Minister in Training Support Fund**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Receipts	540	1,115
Payments	(540)	(1,165)
Net (payments) for the year	<u>0</u>	<u>(50)</u>
Minister in Training Support Fund at 1 January	0	50
<b>Minister in Training Support Fund at 31 December</b>	<b><u>0</u></b>	<b><u>0</u></b>

**Youth Worker Fund**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Receipts	2,500	2,550
Youth worker salary and expenses	0	0
Net receipts for the year	<u>2,500</u>	<u>2,550</u>
Youth Worker Fund at 1 January	6,655	4,105
<b>Youth Worker Fund at 31 December</b>	<b><u>9,155</u></b>	<b><u>6,655</u></b>

**Emergency Support Fund**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Receipts	0	0
Payments	0	0
Net receipts for the year	<u>0</u>	<u>0</u>
Emergency Support Fund at 1 January	1,854	1,854
<b>Emergency Support Fund at 31 December</b>	<b><u>1,854</u></b>	<b><u>1,854</u></b>

**Music Group Training Fund**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Receipts	0	0
Payments	0	0
Net receipts for the year	<u>0</u>	<u>0</u>
Music Group Training Fund at 1 January	2,216	2,216
<b>Music Group Training Fund at 31 December</b>	<b><u>2,216</u></b>	<b><u>2,216</u></b>

**Other Charities Fund**

	<b>2024</b>	<b>2023</b>
	£	£
Receipts	2,427	641
Payments	<u>(2,064)</u>	<u>(484)</u>
Net receipts for the year	363	157
Other Charities Fund at 1 January	<u>641</u>	<u>484</u>
<b>Other Charities Fund at 31 December</b>	<b><u>1,004</u></b>	<b><u>641</u></b>

In addition to these monies that were collected and passed on to specific charities, the church also made donations totalling £1,509 during the year. Charities supported included: Home Start; St Ives Foodbank; Mission Direct; Guinebor II Hospital in Chad; Armenian Ministries; London Institute for Contemporary Christianity; and It Takes a City (Cambridge).

**Little Fishes Fund**

	<b>2024</b>	<b>2023</b>
	£	£
Receipts	718	765
Payments	<u>(705)</u>	<u>(264)</u>
Net receipts for the year	13	501
Little Fishes Fund at 1 January	<u>875</u>	<u>374</u>
<b>Little Fishes Fund at 31 December</b>	<b><u>888</u></b>	<b><u>875</u></b>

**Ladies Fellowship Fund**

	<b>2024</b>	<b>2023</b>
	£	£
Receipts	0	206
Payments	<u>(566)</u>	<u>0</u>
Net (payments)/receipts for the year	(566)	206
Ladies Fellowship Fund at 1 January	<u>566</u>	<u>360</u>
<b>Ladies Fellowship Fund at 31 December</b>	<b><u>0</u></b>	<b><u>566</u></b>

During the year, after many years of successful ministry, the Ladies Fellowship sadly decided to stop meeting. The group's remaining funds were used to buy a garden bench which has pride of place in the church memorial garden.

**Friday Fellas Fund**

	<b>2024</b>	<b>2023</b>
	£	£
Receipts	1,200	63
Payments	<u>(1,150)</u>	<u>(125)</u>
Net receipts/(payments) for the year	50	(62)
Friday Fellas Fund at 1 January	<u>324</u>	<u>386</u>
<b>Friday Fellas Fund at 31 December</b>	<b><u>374</u></b>	<b><u>324</u></b>

**Beacon Cafe Fund**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Receipts	279	161
Payments	<u>(196)</u>	<u>0</u>
Net receipts for the year	83	161
Beacon Cafe Fund at 1 January	<u>196</u>	<u>35</u>
<b>Beacon Cafe Fund at 31 December</b>	<b><u>279</u></b>	<b><u>196</u></b>

These funds represent monies received into and paid out from the church bank account.

**Benefact Trust Grant**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Receipts	0	1,750
Payments	<u>0</u>	<u>(1,750)</u>
Net receipts for the year	0	0
Benefact Trust Fund at 1 January	<u>0</u>	<u>0</u>
<b>Benefact Trust Fund at 31 December</b>	<b><u>0</u></b>	<b><u>0</u></b>

The grant was received for, and spent on, replacement windows for the Fellowship Room.

**Statement of Assets and Liabilities at 31 December 2024**

<b>Assets</b>	Note	<b>2024</b>	<b>2023</b>
		£	£
<b>Cash and bank balances</b>			
BUC 7 Day Notice Account		85,182	73,385
Cambridge and Counties Bank Deposit Account		42,735	23,800
CAF Bank Current Account		10,082	10,250
Santander Current Account		9,009	7,270
Cash		35	4
<b>Total</b>		<b>147,043</b>	<b>114,709</b>

**Representing balances in these funds:**

<i>General Fund</i>		98,166	68,616
<i>Next Steps Building Fund</i>		33,051	32,710
<i>Home Mission Fund</i>		0	0
<i>BMS Fund</i>		56	56
<i>Minister in Training Support Fund</i>		0	0
<i>Youth Worker Fund</i>		9,155	6,655
<i>Emergency Support Fund</i>		1,854	1,854
<i>Music Group Training Fund</i>		2,216	2,216
<i>Other Charities Fund</i>		1,004	641
<i>Little Fishes Fund</i>		888	875
<i>Ladies Fellowship Fund</i>		0	566
<i>Friday Fellas Fund</i>		374	324
<i>Beacon Café Fund</i>		279	196
<b>Total</b>		<b>147,043</b>	<b>114,709</b>

<b>Assets held for church's own use</b>	9	4,026,917	3,740,633
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**Liabilities**

BUC Corporation Loan	8	170,520	214,683
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The Trustees' Annual Report on pages 1 to 4 and the Receipts and Payments Accounts and Statement of Assets and Liabilities set out on pages 6 to 11, together with the Notes to the Accounts on pages 12 to 14 were approved by the Deacons on 12<sup>th</sup> February 2025.

Signed

Deacon for Finance

## Notes to the Accounts

**1. Basis of preparation of the accounts**

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

<b>2. Donations and other income</b>	<b>2024</b>	<b>2023</b>
	£	£
Donations	6,737	5,714
Funeral and memorial fees	0	195
Holiday Bible Club Donations	656	0
Other income	0	154
	<u><b>7,393</b></u>	<u><b>6,063</b></u>

<b>3. Ministry</b>	<b>2024</b>	<b>2023</b>
	£	£
Manse costs	11,906	3,867
Visiting preachers	1,084	1,417
Resources	656	542
Pension contributions	10	4,989
Minister's stipend and national insurance	0	22,709
Minister's travel expenses	0	778
Ministers' conference	0	50
	<u><b>13,656</b></u>	<u><b>34,352</b></u>

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

<b>4. Mission</b>	<b>2024</b>	<b>2023</b>
	£	£
Home Mission	3,550	3,407
Charitable giving	1,509	0
Holiday Bible Club	1,097	692
Fellowship and community events	615	751
Kintsugi Hope courses	581	0
Sunday school	277	345
Youth work	255	397
Open The Book	140	0
Alpha course	0	192
Home groups	0	176
	<u><b>8,024</b></u>	<u><b>5,960</b></u>

<b>5. Upkeep of church premises</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Repairs and maintenance	14,958	3,615
Gas and electric	6,854	8,082
Insurance	3,575	3,462
Cleaner	2,354	2,130
Equipment	1,631	452
Telephone	682	782
Water rates	661	415
	<b><u>30,715</u></b>	<b><u>18,938</u></b>

<b>6. Administration</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Administrator	8,359	7,833
Licences	972	923
Miscellaneous	778	356
Subscriptions	767	967
Publicity	696	554
Printing and stationery	491	501
Website	205	205
Bank charges	182	187
Independent examination	50	0
Training courses	10	340
	<b><u>12,510</u></b>	<b><u>11,866</u></b>

<b>7. Grants</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Listed Places of Worship Grant Scheme	0	1,335
	<b><u>0</u></b>	<b><u>1,335</u></b>

<b>8. Loan from Baptist Union Corporation</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Balance at 1 January	214,683	268,139
Repayments	(58,668)	(70,699)
Interest	14,505	17,243
Balance at 31 December	<b><u>170,520</u></b>	<b><u>214,683</u></b>

The loan was initially granted for a term of 12 years and is repayable in monthly instalments. The final instalment is due in May 2033. The loan is subject to a variable interest rate which ranged from 7.75% to 7.00% during the year.

The loan is secured on the Church's property and assets.

### **9. Assets held for the church's own use**

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

- Church and hall premises (High Street, Bluntisham PE28 3LD) which have an insurance value of £3,134,787.
- Church manse (5 High Street, Bluntisham, PE28 3LD) which has an insurance value of £732,393
- A burial ground for which no meaningful value is available.

The church also owns fixtures, furniture and equipment with an insured value of £159,737.

**BLUNTISHAM BAPTIST CHURCH**

England & Wales - Charity number 1136939

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# Accounts

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# Bluntisham Baptist Church



## **Trustees' Annual Report and Accounts** for the year ended 31 December 2023

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Rev Tim Williamson (resigned 17 September 2023)  
Isabel Daniels  
Janet Harris  
Katy Horrocks  
Malcolm Lee  
Roger Orr (resigned 31 January 2023)  
Jill Slater (appointed 22 November 2023)  
Philip Taylor  
Lucy Thatcher  
Peter Thatcher

#### ***Property trustees***

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

### Structure, Governance and Management

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

## **Achievements and Performance**

Our recently refurbished church building has had a very positive impact on our church ministries and activities and has been well used by the local community.

Our weekly Sunday morning worship services were attended by 80 adults as regular attendees, along with an average of 15 children and young people. During the year, two people were baptised at a Baptism service in April.

Our Carols by Candlelight Service on Christmas Eve for the local community was attended by over 200 people.

Our children and youth activities on Sunday mornings have continued as our Church continues to be blessed by the enthusiasm, commitment and gifts of all of our leaders and helpers in this important work.

Bluntisham Baptist Church

Evening prayer meetings continued to be held on a monthly basis as well as the monthly prayers for schools. Homegroups continued to offer support and encouragement to each other. Many of these meetings are now being held in the recently refurbished Fellowship Room.

During the year, we organised and hosted a prayer meeting with other local churches to provide prayerful support and encouragement to each other.

Leadership team meetings continued to be held every month, with extra ad-hoc meetings held as necessary. Six Church meetings were held during the year, including the AGM in March.

We were delighted at the continued success of our ministry activities which drew in people from the local community as well as providing fellowship and support for our own Church family:

- Little Fishes Toddlers Group (weekly)
- Little Fishes for Dads (monthly)
- Beacon Café (weekly)
- Friday Fellas (monthly)
- Friday Ladies (monthly)
- Ladies Fellowship (fortnightly)
- Craft and Chatter (weekly)

Fellowship events during the year for the Church family included:

- Pizza, Prayer and Pudding Evening
- Curry and Quiz Night
- Ladies Breakfast

We were delighted to be able to recommence holding our successful Christmas community event, 'Live The Story'. We also held an Easter Trail community event.

Our week-long Holiday Bible Club restarted this year with the theme of 'Restoration Station'. It was attended by 60 children. We were very grateful for the commitment of the organising team and the 50 leaders and helpers who contributed to its success. A celebration service and community BBQ was held to conclude the event.

Ongoing Safeguarding training was provided to ensure all relevant volunteers are kept fully up-to-date.

The Beacon Money Advice Centre continued to provide vital support to people in our community who were faced with debt problems, working alongside the Bridge Church in St Ives.

The 'Open the Book' team continue to work alongside other local churches to take the gospel message into local schools.

A number of our members continued to preach and help lead worship at churches in the local area.

Three Church members served as Street Pastors in Cambridge and other members were actively involved in leadership roles working with other local charities, including Cornerstone Pregnancy Advice Centre and Cambridgeshire Workplace Chaplaincy.

The Church updated its Mission ACTS Charter and agreed to continue working with our Church Partner in Chad while maintaining contact with our mission links in Russia, Armenia, Ukraine, Albania and countries in East Asia. One of our members went on a mission trip to Cambodia working with Mission Direct. The delivery of clothes to Armenian Ministries was ongoing throughout the year plus a small team helped load four large containers prior to shipping. Tools with a Mission (TWAM) collection and delivery continues to tick over. One of the church members promotes mission on behalf of the Eastern Baptist Association (EBA) and Baptist Missionary Society (BMS). Mission is a key part of our church life and is well supported by the fellowship.

We were pleased that the number of local community groups using our facilities increased during the year, many of which use our buildings on a weekly basis. We regularly welcomed music groups, keep fit groups, an amateur dramatics group and an educational organisation.

In September, our minister Rev Tim Williamson, left the church to take up a position as an RAF Chaplain. Tim had been our minister for nearly ten years and we are grateful for all that he has done for our Church and the local community during that time. Our best wishes go with him, in his new role.

Following Tim's departure, we appointed a Moderator to help and guide us through the Ministerial Recognition Process. Work has already begun on developing the Church Profile. We are particularly grateful to everyone who has stepped forward to take on new or additional roles and responsibilities to ensure that all of our ministries and activities continue as normal.

## **Financial Review**

Due to the continued generosity of the Church family in their regular giving and donations, together with the careful management of expenditure, the Church recorded a small surplus in General Funds and so was able to end the year in a sound financial position.

The Next Steps Building project is being funded by the Church family, grants and a loan from the Baptist Union Corporation. The loan is repayable in monthly instalments with the final instalment due in May 2033.

## ***Reserves policy***

The Church aims to maintain reserves in unrestricted funds equal to approximately three months' total annual expenditure as a matter of general financial prudence. Additional reserves are currently being held to meet known, and anticipated, future commitments in meeting the Church's planned mission activities.

## **Approval by the Trustees**

This report was approved by the Trustees on 13<sup>th</sup> February 2024.

**Independent Examiner's Report to the Trustees of  
Bluntisham Baptist Church on the accounts  
for the year ended 31 December 2023**

**Respective responsibilities of Trustees and Examiner**

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

It is my responsibility to:

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

**Basis of independent examiner's statement**

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

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

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

Name:

Signed:

Date:

## Financial Statements for the Year Ended 31 December 2023

## General Fund Receipts and Payments Account

	Note	2023 £	2022 £
<b>Receipts</b>			
Regular offerings		64,082	60,401
Income tax recovered on gifts		13,421	12,844
Donations and other income	2	6,063	5,972
Rents and contributions for use of premises		4,547	1,600
Interest		1,778	378
<b>Total receipts</b>		<b>89,891</b>	<b>81,195</b>
<b>Payments</b>			
Ministry	3	34,352	45,887
Mission	4	5,960	6,008
Upkeep of church premises	5	18,938	13,582
Administration	6	11,866	13,592
Course fees for Minister in Training		3,405	2,352
<b>Total payments</b>		<b>74,521</b>	<b>81,421</b>
<b>Net receipts/(payments) for the year</b>		<b>15,370</b>	<b>(226)</b>
Transfer to Building Fund		(7,000)	0
General Fund at 1 January		60,246	60,472
<b>General Fund at 31 December</b>		<b>68,616</b>	<b>60,246</b>

**Next Steps Building Fund Receipts and Payments Account**

	Note	<b>2023</b>	<b>2022</b>
		£	£
<b>Receipts</b>			
Regular offerings		36,239	37,014
Income tax recovered on gifts		8,094	9,531
Donations		5,600	10,605
Rental income from manse		3,296	0
Grants	7	1,335	37,920
Interest		666	382
Fundraising and other income		474	842
Loan from BUC	8	0	100,141
<b>Total receipts</b>		<b>55,704</b>	<b>196,435</b>
<b>Payments</b>			
Loan repayments BUC	8	70,699	32,667
Windows in Fellowship Room		6,261	0
Fixtures and fittings		5,238	25,054
Other payments		60	1,403
Construction costs		0	262,495
Professional fees		0	7,704
<b>Total payments</b>		<b>82,258</b>	<b>329,323</b>
<b>Net (payments) for the year</b>		<b>(26,554)</b>	<b>(132,888)</b>
Transfer from General Funds		7,000	0
Building Fund at 1 January		52,264	185,152
<b>Building Fund at 31 December</b>		<b>32,710</b>	<b>52,264</b>

**Home Mission Fund Receipts and Payments Account**

	<b>2023</b>	<b>2022</b>
	£	£
Receipts	993	933
Payments	(993)	(933)
Net receipts for the year	0	0
Home Mission Fund at 1 January	0	0
<b>Home Mission Fund at 31 December</b>	<b>0</b>	<b>0</b>

**BMS Fund Receipts and Payments Account**

	<b>2023</b>	<b>2022</b>
	£	£
Receipts	1,230	1,666
Payments	1,205	(1,635)
Net receipts for the year	25	31
BMS Fund at 1 January	31	0
<b>BMS Fund at 31 December</b>	<b>56</b>	<b>31</b>

**Minister in Training Support Fund Receipts and Payments Account**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Receipts	1,115	2,387
Payments	<u>(1,165)</u>	<u>(2,337)</u>
Net (payments)/receipts for the year	(50)	50
Minister in Training Support Fund at 1 January	<u>50</u>	<u>0</u>
<b>Minister in Training Support Fund at 31 December</b>	<b><u>0</u></b>	<b><u>50</u></b>

**Youth Worker Fund Receipts and Payments Account**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Receipts	2,550	2,605
Youth worker salary and expenses	<u>0</u>	<u>0</u>
Net receipts for the year	2,550	2,605
Youth Worker Fund at 1 January	<u>4,105</u>	<u>1,500</u>
<b>Youth Worker Fund at 31 December</b>	<b><u>6,655</u></b>	<b><u>4,105</u></b>

**Emergency Support Fund Receipts and Payments Account**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Receipts	0	0
Payments	<u>0</u>	<u>(90)</u>
Net (payments) for the year	0	(90)
Emergency Support Fund at 1 January	<u>1,854</u>	<u>1,944</u>
<b>Emergency Support Fund at 31 December</b>	<b><u>1,854</u></b>	<b><u>1,854</u></b>

**Music Group Training Fund Receipts and Payments Account**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Receipts	0	0
Payments	<u>0</u>	<u>(284)</u>
Net (payments) for the year	0	(284)
Music Group Training Fund at 1 January	<u>2,216</u>	<u>2,500</u>
<b>Music Group Training Fund at 31 December</b>	<b><u>2,216</u></b>	<b><u>2,216</u></b>

**Other Charities Fund Receipts and Payments Account**

	<b>2023</b>	<b>2022</b>
	£	£
Receipts	641	1,380
Payments	<u>(484)</u>	<u>(896)</u>
Net receipts for the year	157	484
Other Charities Fund at 1 January	484	0
<b>Other Charities Fund at 31 December</b>	<b><u>641</u></b>	<b><u>484</u></b>

**Little Fishes Fund Receipts and Payments Account**

	<b>2023</b>	<b>2022</b>
	£	£
Receipts	765	158
Payments	<u>(264)</u>	<u>0</u>
Net receipts for the year	501	158
Little Fishes Fund at 1 January	374	216
<b>Little Fishes Fund at 31 December</b>	<b><u>875</u></b>	<b><u>374</u></b>

**Ladies Fellowship Fund Receipts and Payments Account**

	<b>2023</b>	<b>2022</b>
	£	£
Receipts	206	0
Payments	<u>0</u>	<u>(60)</u>
Net receipts/(payments) for the year	206	(60)
Ladies Fellowship Fund at 1 January	360	420
<b>Ladies Fellowship Fund at 31 December</b>	<b><u>566</u></b>	<b><u>360</u></b>

**Friday Fellas Fund Receipts and Payments Account**

	<b>2023</b>	<b>2022</b>
	£	£
Receipts	63	473
Payments	<u>(125)</u>	<u>(87)</u>
Net (payments)/receipts for the year	(62)	386
Friday Fellas Fund at 1 January	386	0
<b>Friday Fellas Fund at 31 December</b>	<b><u>324</u></b>	<b><u>386</u></b>

**Beacon Cafe Fund Receipts and Payments Account**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Receipts	161	106
Payments	0	(71)
Net receipts for the year	<u>161</u>	<u>35</u>
Beacon Cafe Fund at 1 January	35	0
<b>Beacon Cafe Fund at 31 December</b>	<b><u>196</u></b>	<b><u>35</u></b>

**Benefact Trust Grant Receipts and Payments Account**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Receipts	1,750	0
Payments	(1,750)	0
Net receipts for the year	<u>0</u>	<u>0</u>
Benefact Trust Fund at 1 January	0	0
<b>Benefact Trust Fund at 31 December</b>	<b><u>0</u></b>	<b><u>0</u></b>

The grant was received for, and spent on, replacement windows for the Fellowship Room.

**Statement of Assets and Liabilities at 31 December 2023**

<b>Assets</b>	Note	<b>2023</b>	<b>2022</b>
		<b>£</b>	<b>£</b>
<b>Cash and bank balances</b>			
BUC 7 Day Notice Account		73,385	21,744
Cambridge and Counties Bank Deposit Account		23,800	43,018
CAF Bank Current Account		10,250	26,990
Santander Current Account		7,270	30,651
Cash		4	2
<b>Total</b>		<b>114,709</b>	<b>122,405</b>

**Representing balances in these funds:**

<i>General Fund</i>		68,616	60,246
<i>Next Steps Building Fund</i>		32,710	52,264
<i>Home Mission Fund</i>		0	0
<i>BMS Fund</i>		56	31
<i>Minister in Training Support Fund</i>		0	50
<i>Youth Worker Fund</i>		6,655	4,105
<i>Emergency Support Fund</i>		1,854	1,854
<i>Music Group Training Fund</i>		2,216	2,216
<i>Other Charities Fund</i>		641	484
<i>Little Fishes Fund</i>		875	374
<i>Ladies Fellowship Fund</i>		566	360
<i>Friday Fellas Fund</i>		324	386
<i>Beacon Café Fund</i>		196	35
<b>Total</b>		<b>114,709</b>	<b>122,405</b>

<b>Assets held for church's own use</b>	9	3,740,633	3,376,817
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**Liabilities**

BUC Corporation Loan	8	214,683	268,139
BU Pension scheme	10	0	0
Creditor for equipment		0	4,344

The Receipts and Payments Accounts and Statements of Assets and Liabilities set out on pages 6 to 11, together with the Notes to the Accounts on pages 12 to 14 were approved by the Deacons on 13<sup>th</sup> February 2024.

Signed

Deacon for Finance

## Notes to the Accounts

**1. Basis of preparation of the accounts**

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

<b>2. Donations and other income</b>	<b>2023</b>	<b>2022</b>
	£	£
Donations	5,714	5,455
Funeral and memorial fees	195	0
Other income	154	79
Fellowship event	0	438
	<u>6,063</u>	<u>5,972</u>

<b>3. Ministry</b>	<b>2023</b>	<b>2022</b>
	£	£
Minister's stipend and national insurance	22,709	28,007
Pension contributions	4,989	9,131
Manse costs	3,867	4,971
Visiting preachers	1,417	542
Minister's travel expenses	778	1,380
Resources	542	1,696
Ministers' conference	50	160
	<u>34,352</u>	<u>45,887</u>

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

<b>4. Mission</b>	<b>2023</b>	<b>2022</b>
	£	£
Home Mission	3,407	3,467
Fellowship and community events	751	1,174
Holiday Bible Club	692	0
Alpha course	192	566
Youth work	397	472
Sunday school	345	252
Home groups	176	77
	<u>5,960</u>	<u>6,008</u>

<b>5. Upkeep of church premises</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Gas and electric	8,082	2,665
Repairs and maintenance	3,615	2,654
Insurance	3,462	3,205
Cleaner	2,130	1,540
Telephone	782	853
Equipment	452	2,312
Water rates	415	353
	<b><u>18,938</u></b>	<b><u>13,582</u></b>

<b>6. Administration</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Administrator	7,833	7,326
Subscriptions	967	743
Licences	923	855
Publicity	554	1,680
Printing and stationery	501	582
Miscellaneous	356	901
Training courses	340	617
Website	205	193
Bank charges	187	155
Independent examination	0	540
	<b><u>11,866</u></b>	<b><u>13,592</u></b>

<b>7. Grants</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Listed Places of Worship Grant Scheme	1,335	37,920
	<b><u>1,335</u></b>	<b><u>37,920</u></b>

<b>8. Loan from Baptist Union Corporation</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Balance at 1 January	268,139	189,145
Drawdown	0	100,141
Repayments	(70,699)	(32,667)
Interest	17,243	11,520
Balance at 31 December	<b><u>214,683</u></b>	<b><u>268,139</u></b>

The loan was initially granted for a term of 12 years and is repayable in monthly instalments. The final instalment is due in May 2033. The loan is subject to a variable interest rate which ranged from 6.5% to 7.75% during the year.

The loan is secured on the Church's property and assets.

## **9. Assets held for the church's own use**

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

- Church and hall premises (High Street, Bluntisham PE28 3LD) which have an insurance value of £3,028,747.
- Church manse (5 High Street, Bluntisham, PE28 3LD) which has an insurance value of £557,551.
- A burial ground for which no meaningful value is available.

The church also owns fixtures, furniture and equipment with an insured value of £154,335.

## **10. Pension scheme liabilities**

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

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme was due to take place not later than as at 31 December 2022.

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

**BLUNTISHAM BAPTIST CHURCH**

England & Wales - Charity number 1136939

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# Accounts

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# Bluntisham Baptist Church



## **Trustees' Annual Report and Accounts** for the year ended 31 December 2022

## TRUSTEES' ANNUAL REPORT

### Reference and Administrative Information

#### ***Charity Name and Registration Number***

Bluntisham Baptist Church - Registration number 1136939

#### ***Address***

Bluntisham Baptist Church  
High Street  
Bluntisham  
Cambridgeshire  
PE28 3LD

#### ***Trustees who served during the year***

Rev Tim Williamson  
Isabel Daniels  
Janet Harris  
Katy Horrocks  
Malcolm Lee  
Roger Orr  
Philip Taylor  
Lucy Thatcher  
Peter Thatcher

#### ***Property trustees***

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

### Structure, Governance and Management

The Church is governed by the Constitution which was adopted on 19<sup>th</sup> June 2010. The Constitution can be downloaded from the Church's website [www.bluntishambaptist.org](http://www.bluntishambaptist.org)

The Charity Trustees are responsible for the governance of the Church. The Charity Trustees are the Minister, Elders and Deacons. The Elders and Deacons, who must themselves be Church members, are nominated and appointed by the Church members and must receive the support of at least two-thirds of the voting members at the relevant general meeting. The Elders and Deacons are appointed for an initial three year term with the opportunity to be nominated for reappointment at the end of each three year term.

Members' meetings normally take place six times each year and have responsibility for the overall policy of the church. All members are encouraged to take part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

## **Objectives and Activities**

The Church's mission is 'To share the love of Jesus with everyone'.

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

In fulfilling its principal purpose, the Church will engage in a range of activities either on its own or with others that will vary from time to time. The activities include:

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

Notwithstanding the appointment of persons to accept responsibility for any of the activities, all individuals, organisations, groups, and committees operating within the life of the Church, and their leaders, are accountable to the Charity Trustees and also through any specific direction of the Church Members' Meeting.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service. The Church also adopts a Safer Recruitment policy for all volunteers working with children and young people.

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

## **Achievements and Performance**

After more than two years of not being able to worship in, or use, our church building due to Covid restrictions and the Next Steps Building Project, on Sunday 15<sup>th</sup> May, we celebrated holding our first Sunday service in the newly refurbished building.

The successful building project took just over 13 months to complete and we are grateful to the Next Steps Project Team, the wider church family, our contractors, our architects, other professional advisers and grant giving bodies who have contributed to fulfilling our mission to create:

- *An attractive, God-centred church building that is primarily a place of worship – an inviting place to meet with God and with each other.*
- *A building that is accessible to everyone and is welcoming, warm, comfortable and safe.*
- *A building that has been updated to modern standards and is equipped for the future, while remaining sympathetic to its history.*

On Saturday 21<sup>st</sup> May we held a successful open day for the local community. In the morning, hundreds of people joined us to look around and appreciate the improvements made to the building, as well as taking time to enjoy refreshments, activities, and fellowship. In the afternoon, we held a celebration service, with the joy of a packed church building once again.

God is good.

Since being back in the refurbished building we have resumed holding live services only for our Sunday worship. We continued to record every sermon and make them available on the Church website. We are grateful to everyone who helped during the time of Covid restrictions in enabling Sunday worship to take place, in so many different ways and to meet so many people's needs, both of our own Church family and wider afield in the UK and overseas.

Our children and youth activities on Sunday mornings have continued and it is a delight that the youth group can now meet in the warmth and comfort of the refurbished Fellowship Room and that the children now have the space in the hall to enjoy their weekly Sunday School activities. Our Church has continued to be blessed by the enthusiasm, commitment and gifts of all of our leaders and helpers in this important work.

Evening prayer meetings continued to be held on a monthly basis as well as the monthly prayers for schools. Homegroups continued to offer support and encouragement to each other. A number of these meetings are now being held in the Fellowship Room.

During the year, we organised and hosted a prayer meeting with other local churches to provide prayerful support and encouragement to each other.

Regular leadership team meetings and Church meetings continued to be held. The flexibility of the refurbished worship area and Fellowship Room now allows for these meetings to be held in person in the church building.

During the year we have been able to start some new ministries and to restart some of our previous ones.

Little Fishes Toddlers Group, Beacon Café, Craft and Chatter and Ladies Fellowship have all recommenced meeting, with many new people attending.

New ministries include:

- Friday Fellas for men to meet one evening a month for social activities, chat and, of course, food.
- Friday Ladies for ladies to meet one evening a month for chat, social activities and food (although less food than the men!)
- Fishes for Dads. A chance for Dads and male carers with pre-school children to meet once a month to have some quality time with their children, have a chat and seek support from other Dads and parents, and to enjoy a free bacon roll while they are there.

Fellowship events for the Church family have recommenced and in December we brought in a Christian theatrical company to provide a free, community event telling the Christmas message in an entertaining way. We also held First Aid and Safeguarding courses for relevant people within our Church family.

Bluntisham Baptist Church

The Beacon Money Advice Centre continued to provide vital support to people in our community who were faced with debt problems, working alongside the Bridge Church in St Ives.

The 'Open the Book' team continue to work alongside other local churches to take the gospel message into local schools.

A number of our members continued to preach and help lead worship at churches in the local area.

Our minister and one Church member continued to serve the wider Baptist community through the Eastern Baptist Association and the Cambridgeshire Baptist Missionary Fellowship.

Three Church members served as Street Pastors in Cambridge and other members were actively involved in leadership roles working with other local charities, including Cornerstone Pregnancy Advice Centre and Cambridgeshire Workplace Chaplaincy.

The Church continued to remotely support our Church Partners in Chad and North Africa while maintaining contact with our mission links in Russia, Armenia, Ukraine and Albania. As in the past few years, it was not feasible to go on any field mission trips due to the pandemic and travel restrictions however remote communications worked well. The delivery of clothes to Armenian Ministries was ongoing throughout the year plus a small team helped load three large containers prior to shipping. Tools with a Mission (TWAM) deliveries started up again although on a limited scale. Despite being a difficult year, mission continued to develop and our partners as always were very appreciative of our support.

We were pleased to be able to open our buildings once again for local community groups to use. We regularly welcomed music groups, keep fit groups and an educational organisation.

In September, we were delighted to host the Eastern Baptist Association Gathering.

## **Financial Review**

Due to the continued generosity of the Church family in their regular giving and donations, together with the careful management of expenditure, the Church recorded a small deficit in general funds and so was able to end the year in a sound financial position.

The Next Steps Building project was funded by the Church family, grants and a loan from the Baptist Union Corporation. The loan is repayable in monthly instalments with the final instalment due in May 2033.

## ***Reserves policy***

The Church aims to maintain reserves in unrestricted funds equal to approximately three months' total annual expenditure as a matter of general financial prudence. Additional reserves are currently being held to meet known, and anticipated, future commitments in meeting the Church's planned mission activities.

## **Approval by the Trustees**

This report was approved by the Trustees on 14<sup>th</sup> February 2023.

**Independent Examiner's Report to the Trustees of  
Bluntisham Baptist Church on the accounts  
for the year ended 31 December 2022**

**Respective responsibilities of Trustees and Examiner**

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

It is my responsibility to:

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

**Basis of independent examiner's statement**

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

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

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

Signed:

Date:

Kinnaird Hill, Brunel House, 1 Archers Court, Huntingdon, PE29 6XG

**Financial Statements for the Year Ended 31 December 2022****General Fund Receipts and Payments Account**

	Note	<b>2022</b>	<b>2021</b>
		<b>£</b>	<b>£</b>
<b>Receipts</b>			
Regular offerings		60,401	60,605
Income tax recovered on gifts		12,844	14,506
Donations and other income	2	5,972	5,495
Rents and contributions for use of premises		1,600	0
Interest		378	621
<b>Total receipts</b>		<b><u>81,195</u></b>	<b><u>81,227</u></b>
<b>Payments</b>			
Ministry	3	45,887	45,363
Mission	4	6,008	4,922
Upkeep of church premises	5	13,582	29,257
Administration	6	13,592	11,307
Course fees for Minister in Training		2,352	5,328
<b>Total payments</b>		<b><u>81,421</u></b>	<b><u>96,177</u></b>
<b>Net (payments) for the year</b>		<b>(226)</b>	<b>(14,950)</b>
General Fund at 1 January		<u>60,472</u>	<u>75,422</u>
<b>General Fund at 31 December</b>		<b><u>60,246</u></b>	<b><u>60,472</u></b>

**Next Steps Building Fund Receipts and Payments Account**

	Note	2022 £	2021 £
<b>Receipts</b>			
Loan from BUC	7	100,141	202,935
Grants	8	37,920	100,203
Regular offerings		37,014	35,276
Donations		10,605	33,225
Income tax recovered on gifts		9,531	8,017
Fundraising and other income		1,224	4,945
<b>Total receipts</b>		<b>196,435</b>	<b>384,601</b>
<b>Payments</b>			
Construction costs		262,495	352,046
Professional fees		7,704	21,211
Loan repayments BUC	7	32,667	16,236
Fixtures and fittings		25,054	2,592
Other payments		1,403	617
<b>Total payments</b>		<b>329,323</b>	<b>392,702</b>
<b>Net (payments) for the year</b>		<b>(132,888)</b>	<b>(8,101)</b>
Building Fund at 1 January		185,152	193,253
<b>Building Fund at 31 December</b>		<b>52,264</b>	<b>185,152</b>

**Home Mission Fund Receipts and Payments Account**

	2022 £	2021 £
Receipts	933	803
Payments	(933)	(803)
Net receipts for the year	0	0
Home Mission Fund at 1 January	0	0
<b>Home Mission Fund at 31 December</b>	<b>0</b>	<b>0</b>

**BMS Fund Receipts and Payments Account**

	2022 £	2021 £
Receipts	1,666	1,210
Payments	(1,635)	(1,210)
Net receipts for the year	31	0
BMS Fund at 1 January	0	0
<b>BMS Fund at 31 December</b>	<b>31</b>	<b>0</b>

**Minister in Training Support Fund Receipts and Payments Account**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Receipts	2,387	8,030
Payments	<u>(2,337)</u>	<u>(8,030)</u>
Net receipts for the year	50	0
Minister in Training Support Fund at 1 January	<u>0</u>	<u>0</u>
<b>Minister in Training Support Fund at 31 December</b>	<b><u>50</u></b>	<b><u>0</u></b>

**Youth Worker Fund Receipts and Payments Account**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Receipts	2,605	2,560
Youth worker salary and expenses	<u>0</u>	<u>(6,889)</u>
Net receipts/(payments) for the year	2,605	(4,329)
Youth Worker Fund at 1 January	<u>1,500</u>	<u>5,829</u>
<b>Youth Worker Fund at 31 December</b>	<b><u>4,105</u></b>	<b><u>1,500</u></b>

**Emergency Support Fund Receipts and Payments Account**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Receipts	0	0
Payments	<u>(90)</u>	<u>0</u>
Net (payments) for the year	(90)	0
Emergency Support Fund at 1 January	<u>1,944</u>	<u>1,944</u>
<b>Emergency Support Fund at 31 December</b>	<b><u>1,854</u></b>	<b><u>1,944</u></b>

**Music Group Training Fund Receipts and Payments Account**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Receipts	0	0
Payments	<u>(284)</u>	<u>0</u>
Net (payments) for the year	(284)	0
Music Group Training Fund at 1 January	<u>2,500</u>	<u>2,500</u>
<b>Music Group Training Fund at 31 December</b>	<b><u>2,216</u></b>	<b><u>2,500</u></b>

**Other Charities Fund Receipts and Payments Account**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Receipts	1,380	0
Payments	<u>(896)</u>	<u>(95)</u>
Net receipts/(payments) for the year	484	(95)
Other Charities Fund at 1 January	<u>0</u>	<u>95</u>
<b>Other Charities Fund at 31 December</b>	<b><u>484</u></b>	<b><u>0</u></b>

**Little Fishes Fund Receipts and Payments Account**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Receipts	158	0
Payments	<u>0</u>	<u>0</u>
Net receipts for the year	158	0
Little Fishes Fund at 1 January	<u>216</u>	<u>216</u>
<b>Little Fishes Fund at 31 December</b>	<b><u>374</u></b>	<b><u>216</u></b>

**Ladies Fellowship Fund Receipts and Payments Account**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Receipts	0	0
Payments	<u>(60)</u>	<u>(180)</u>
Net (payments) for the year	(60)	(180)
Ladies Fellowship Fund at 1 January	<u>420</u>	<u>600</u>
<b>Ladies Fellowship Fund at 31 December</b>	<b><u>360</u></b>	<b><u>420</u></b>

**Friday Fellas Fund Receipts and Payments Account**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Receipts	473	0
Payments	<u>(87)</u>	<u>0</u>
Net receipts for the year	386	0
Friday Fellas Fund at 1 January	<u>0</u>	<u>0</u>
<b>Friday Fellas Fund at 31 December</b>	<b><u>386</u></b>	<b><u>0</u></b>

**Beacon Cafe Fund Receipts and Payments Account**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Receipts	106	0
Payments	<u>(71)</u>	<u>0</u>
Net receipts for the year	35	0
Beacon Cafe Fund at 1 January	<u>0</u>	<u>0</u>
<b>Beacon Cafe Fund at 31 December</b>	<b><u>35</u></b>	<b><u>0</u></b>

**Statement of Assets and Liabilities at 31 December 2022**

<b>Assets</b>	Note	<b>2022</b>	<b>2021</b>
		£	£
<b>Cash and bank balances</b>			
Cambridge and Counties Bank Deposit Account		43,018	42,641
Santander Current Account		30,651	67,833
CAF Bank Current Account		26,990	85,309
BUC 7 Day Notice Account		21,744	56,385
Cash		2	36
<b>Total</b>		<b>122,405</b>	<b>252,204</b>

**Representing balances in these funds:**

<i>General Fund</i>		60,246	60,472
<i>Next Steps Building Fund</i>		52,264	185,152
<i>Home Mission Fund</i>		0	0
<i>BMS Fund</i>		31	0
<i>Minister in Training Support Fund</i>		50	0
<i>Youth Worker Fund</i>		4,105	1,500
<i>Emergency Support Fund</i>		1,854	1,944
<i>Music Group Training Fund</i>		2,216	2,500
<i>Other Charities Fund</i>		484	0
<i>Little Fishes Fund</i>		374	216
<i>Ladies Fellowship Fund</i>		360	420
<i>Friday Fellas Fund</i>		386	0
<i>Beacon Café Fund</i>		35	0
<b>Total</b>		<b>122,405</b>	<b>252,204</b>

<b>Assets held for church's own use</b>	9	3,376,817	3,337,910
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**Liabilities**

BUC Corporation Loan	7	268,139	189,145
BU Pension scheme	10	0	20,325
Creditor for equipment		4,344	0

The Receipts and Payments Accounts and Statements of Assets and Liabilities set out on pages 6 to 11, together with the Notes to the Accounts on pages 12 to 14 were approved by the Deacons on 14<sup>th</sup> February 2023.

Signed

Deacon for Finance

## Notes to the Accounts

**1. Basis of preparation of the accounts**

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

<b>2. Donations and other income</b>	<b>2022</b>	<b>2021</b>
	£	£
Donations	5,455	5,180
Fellowship event	438	0
Other income	79	0
Funeral and memorial fees	0	315
	<u>5,972</u>	<u>5,495</u>

<b>3. Ministry</b>	<b>2022</b>	<b>2021</b>
	£	£
Minister's stipend and national insurance	28,007	26,387
Pension contributions	9,131	10,497
Manse costs	4,971	5,078
Resources	1,696	2,430
Minister's travel expenses	1,380	791
Visiting preachers	542	150
Ministers' conference	160	30
	<u>45,887</u>	<u>45,363</u>

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

<b>4. Mission</b>	<b>2022</b>	<b>2021</b>
	£	£
Home Mission	3,467	3,597
Fellowship events	1,174	0
Alpha course	566	0
Youth work	472	800
Sunday school	252	400
Home groups	77	125
	<u>6,008</u>	<u>4,922</u>

<b>5. Upkeep of church premises</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Insurance	3,205	3,213
Gas and electric	2,665	4,155
Repairs and maintenance	2,654	20,310
Equipment	2,312	149
Cleaner	1,540	225
Telephone	853	831
Water rates	353	374
	<b><u>13,582</u></b>	<b><u>29,257</u></b>

<b>6. Administration</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Administrator	7,326	7,096
Publicity	1,680	1,021
Miscellaneous	901	351
Licences	855	947
Subscriptions	743	759
Training courses	617	0
Printing and stationery	582	652
Independent examination	540	0
Website	193	353
Bank charges	155	128
	<b><u>13,592</u></b>	<b><u>11,307</u></b>

<b>7. Loan from Baptist Union Corporation</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Balance at 1 January	189,145	0
Drawdown	100,141	202,935
Repayments	(32,667)	(16,236)
Interest	11,520	2,446
Balance at 31 December	<b><u>268,139</u></b>	<b><u>189,145</u></b>

The loan was initially granted for a term of 12 years and is repayable in monthly instalments. The final instalment is due in May 2033. The loan is subject to a variable interest rate which ranged from 3.25% to 6.5% during the year.

The loan is secured on the Church's property and assets.

<b>8. Grants</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Listed Places of Worship Grant Scheme	37,920	60,203
Norwood and Newton Settlement	0	25,000
Garfield Weston Foundation	0	15,000
	<b><u>37,920</u></b>	<b><u>100,203</u></b>

## **9. Assets held for the church's own use**

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

- Church and hall premises (High Street, Bluntisham PE28 3LD) which have an insurance value of £2,764,047.
- Church manse (5 High Street, Bluntisham, PE28 3LD) which has an insurance value of £472,499.
- A burial ground for which no meaningful value is available.

The church also owns fixtures, furniture and equipment with an insured value of £140,271.

## **10. Pension scheme liabilities**

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

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme was due to take place not later than as at 31 December 2022.

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

**BLUNTISHAM BAPTIST CHURCH**

England & Wales - Charity number 1136939

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# Accounts

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# Bluntisham Baptist Church



## **Trustees Annual Report and Accounts** for the year ended 31 December 2021

## TRUSTEES' ANNUAL REPORT

### Reference and Administrative Information

#### ***Charity Name and Registration Number***

Bluntisham Baptist Church - Registration number 1136939

#### ***Address***

Bluntisham Baptist Church  
High Street  
Bluntisham  
Cambridgeshire  
PE28 3LD

#### ***Trustees who served during the year***

Rev Tim Williamson  
Wayne Carlson (until 24 March 2021)  
Anita Catterick (until 24 March 2021)  
Isabel Daniels (from 24 March 2021)  
Claire Everett (until 24 March 2021)  
Janet Harris  
John Holmes (until 24 March 2021)  
Catrin Horrex (until 21 July 2021)  
Katy Horrocks  
Malcolm Lee  
Roger Orr (from 24 March 2021)  
Philip Taylor  
Lucy Thatcher (from 24 March 2021)  
Peter Thatcher

#### ***Property trustees***

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

### Structure, Governance and Management

The Church is governed by the Constitution which was adopted on 19<sup>th</sup> June 2010. The Constitution can be downloaded from the Church's website [www.bluntishambaptist.org](http://www.bluntishambaptist.org)

The Charity Trustees are responsible for the governance of the Church. The Charity Trustees are the Minister, Elders and Deacons. The Elders and Deacons, who must themselves be Church members, are nominated and appointed by the Church members and must receive the support of at least two-thirds of the voting members at the relevant general meeting. The Elders and Deacons are appointed for an initial three year term with the opportunity to be nominated for reappointment at the end of each three year term.

Members' meetings normally take place six times each year and have responsibility for the overall policy of the church. All members are encouraged to take part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

## Objectives and Activities

The Church's mission is 'To share the love of Jesus with everyone'.

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

In fulfilling its principal purpose, the Church will engage in a range of activities either on its own or with others that will vary from time to time. The activities include:

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

Notwithstanding the appointment of persons to accept responsibility for any of the activities, all individuals, organisations, groups, and committees operating within the life of the Church, and their leaders, are accountable to the Charity Trustees and also through any specific direction of the Church Members' Meeting.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service. The Church also adopts a Safer Recruitment policy for all volunteers working with children and young people.

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

## Achievements and Performance

The activities of the Church continued to be affected by Covid-19 and by the construction work being carried out to the main church building.

Sunday worship remained a priority and, thanks to the gifts and commitment of our Church family, was held in a variety of different ways depending on the particular Covid-19 restrictions in place at the time:

- Live services held outdoors in the church grounds (livestreamed to those who were unable to attend in person)
- Live services held in the church hall (livestreamed to those who were unable to attend in person)
- Online services, which were later uploaded to the church website for those who were unable to attend at the time.
- Pre-recorded services which were uploaded to the church website in advance so that they were accessible for the Sunday morning.

For those who were unable to access services in this way, DVD's, CD's and written copies of the text of each service were delivered to them. Appropriate resources were also made available for our children and young people where necessary.

We were delighted that our livestreamed and online services were enjoyed by people who lived elsewhere in the UK and overseas.

We were able to restart our children and youth activities on Sunday mornings, albeit in slightly different and creative ways. Our Church continued to be blessed by the enthusiasm, commitment and gifts of all of our leaders and helpers in this important work.

Monthly prayer meetings continued to be held, meeting together in person where possible, otherwise on-line. Homegroups continued to offer support and encouragement to each other in innovative ways.

Regular leadership team meetings were held, again meeting in-person whenever possible, otherwise online. Regular Church meetings continued to be held online.

The Beacon Money Advice Centre continued to provide vital support to people in our community who were faced with debt problems, working alongside the Bridge Church in St Ives.

The 'Open the Book' team worked creatively to enable them to continue to provide videos and resources for use in assemblies in local primary schools.

A number of our members continued to preach and help lead worship at churches in the local area.

One Church member continued to serve the wider Baptist community through the Eastern Baptist Association and the Cambridgeshire Baptist Missionary Fellowship.

Three Church members serve as Street Pastors in Cambridge and other members are actively involved in leadership roles working with other local charities, including Cornerstone Pregnancy Advice Centre and Cambridgeshire Workplace Chaplaincy.

The Church continued to remotely support our Church Partners in Chad and North Africa while maintaining contact with our mission links in Russia, Armenia, Ukraine and Albania. As in 2020 it was not feasible to go on any field mission trips due to the pandemic and travel restrictions however remote communications worked well. The delivery of clothes to Armenian Ministries was ongoing throughout the year plus a small team helped load three large containers prior to shipping. Tools with a Mission (TWAM) deliveries started up again although on a limited scale. Despite being a difficult year, mission continued to develop and our partners as always were very appreciative of our support.

### ***Next Steps Building Project***

During the year, construction work finally began on the exciting project to re-order and refurbish the main church building to achieve our vision for:

- *An attractive, God-centred church building that it is primarily a place of worship – an inviting place to meet with God and with each other.*
- *A building that is accessible to everyone and is welcoming, warm, comfortable and safe.*
- *The building to be updated to modern standards and be equipped for the future, while remaining sympathetic to its history.*

Following a successful tender process, the same contractor was appointed for both the Phase One and Phase Two stages of the project. Work began on Phase one, which relates to the rear rooms to the church, on 31<sup>st</sup> March 2021 and on Phase Two, which relates to the main worship area, on 14<sup>th</sup> June 2021. The construction work was such that the main church building was closed for use from 31<sup>st</sup> March.

It had been hoped to complete the work in Autumn 2021, but due to supply chain issues, Covid 19 and unexpected, but essential repair work being added to the scope of the work, completion is now expected in March 2022.

Thanks to the generosity of the Church members, grants from Norwood and Newton Settlement and from the Garfield Weston Foundation, and a loan from the Baptist Union Corporation all of the necessary funding is in place.

## **Financial Review**

Despite the challenges of being unable to meet in person as we normally would have done for Sunday worship and other fellowship activities due to the impact of Covid-19 and the closure of the main church building for construction work, the generosity of the church's congregation in their giving, together with the reduction in certain expenses due to closure, meant that the Church was able to end the year in a sound financial position.

Although the Church recorded a deficit of £11,494 in unrestricted funds for the year, this included costs of over £27,000 in relation to unexpected, but essential repair work that was identified during the Next Steps building project.

### ***Reserves policy***

The Church aims to maintain reserves in unrestricted funds equal to approximately three months' total annual expenditure as a matter of general financial prudence. Additional reserves are currently being held to meet known, and anticipated, future commitments in meeting the Church's planned mission activities.

## **Approval by the Trustees**

This report was approved by the Trustees on 8<sup>th</sup> March 2022.

**Independent Examiner's Report to the Trustees of  
Bluntisham Baptist Church on the accounts  
for the year ended 31 December 2021**

**Respective responsibilities of Trustees and Examiner**

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

It is my responsibility to:

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

**Basis of independent examiner's statement**

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

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

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

Signed:

Date:

Name: Nita Hutchcraft on behalf of Kinnaird Hill

Address: Kinnaird Hill, Montagu House, 81 High Street, Huntingdon, PE29 3NY

**Statement of Financial Activities for the year ended 31 December 2021**

	Note	Unrestricted Funds £	Restricted Funds £	2021 Total £	2020 Total £
<b>Income</b>					
Donations	2&3	78,931	95,471	174,402	179,580
Grants	4	-	100,203	100,203	531
Other income	5	814	4,945	5,759	5,031
<b>Total income</b>		<b>79,745</b>	<b>200,619</b>	<b>280,364</b>	<b>185,142</b>
<b>Expenditure</b>					
Charitable activities:					
• Staff costs	6	(45,570)	(6,865)	(52,435)	(57,301)
• Other costs	7	(44,669)	(10,223)	(54,892)	(24,854)
• Governance costs	9	(540)	-	(540)	-
Next Steps building project	10	-	(25,061)	(25,061)	(220)
<b>Total expenditure</b>		<b>(90,779)</b>	<b>(42,149)</b>	<b>(132,928)</b>	<b>(82,375)</b>
<b>Net (expenditure)/income for the year</b>		<b>(11,034)</b>	<b>158,470</b>	<b>147,436</b>	<b>102,767</b>
<b>Other recognised gains and (losses)</b>					
Interest cost on pension deficiency	17	(261)	-	(261)	(487)
Actuarial gains on remeasurement of pension liability	17	166	-	166	863
<b>Net movement in funds</b>		<b>(11,129)</b>	<b>158,470</b>	<b>147,341</b>	<b>103,143</b>
Total funds 1 January		66,996	3,278,290	3,345,286	3,242,143
<b>Total funds 31 December</b>		<b>55,867</b>	<b>3,436,760</b>	<b>3,492,627</b>	<b>3,345,286</b>

Comparative figures for each fund are shown in the notes to the accounts.

**Balance Sheet at 31 December 2021**

	<b>Note</b>	<b>2021</b>		<b>2020</b>	
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Fixed assets</b>					
Tangible fixed assets	11		3,469,302		3,068,203
<b>Current assets</b>					
Debtors	12	23,879		19,447	
Bank and cash	13	252,204		279,869	
		<u>276,083</u>		<u>299,316</u>	
<b>Creditors: Amounts due within one year</b>	14	<u>(74,309)</u>		<u>(1,333)</u>	
<b>Net current assets</b>			<b>201,774</b>		<b>297,983</b>
<b>Total assets less current liabilities</b>			<u><b>3,671,076</b></u>		<u><b>3,366,186</b></u>
<b>Creditors: Amounts due after more than one year</b>	15		(161,149)		-
<b>Net assets excluding pension liability</b>			<u><b>3,509,927</b></u>		<u><b>3,366,186</b></u>
Defined benefit pension scheme liability	17		(17,300)		(20,900)
<b>Total net assets</b>			<u><b>3,492,627</b></u>		<u><b>3,345,286</b></u>
<b>Charity funds</b>					
Restricted funds	18		3,436,760		3,278,290
Unrestricted funds			55,867		66,996
<b>Total charity funds</b>			<u><b>3,492,627</b></u>		<u><b>3,345,286</b></u>

The notes on pages 8 to 20 form an integral part of these accounts.

These accounts were approved by the Trustees on 8<sup>th</sup> March 2022 and signed on their behalf on 22<sup>nd</sup> June 2022 by:

Rev Tim Williamson  
Minister and Trustee

Peter Thatcher  
Treasurer and Trustee

## Notes to the Accounts for the year ended 31 December 2021

### 1. Accounting policies

#### Basis of preparation

These accounts have been prepared in accordance with:

- The Charities SORP: *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: *The Financial Reporting Standard applicable in the UK and Republic of Ireland;* and
- The Charities Act 2011.

Assets and liabilities are initially recognised at the historical cost of their transaction value unless otherwise stated in the accounting policy notes.

Bluntisham Baptist Church is a registered charity, number 1136939, and meets the definition of a public benefit entity under FRS 102.

#### Income recognition

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

#### *Donations*

Donations are accounted for gross when received. Fixed asset gifts-in-kind are recognised when receivable and are included at fair value.

Tax due under the Gift Aid scheme on offerings received during the year is included as income in the Statement of Financial Activities and, where not received by the balance sheet date, is recognised in debtors.

#### *Grant income*

Income from grants is recognised when formal notification of the award of the grant is received from the grant awarding body.

#### *Interest income*

Interest income is included in the accounts when it is receivable.

#### Expenditure recognition

All expenditure is accounted for on an accruals basis. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

#### Governance costs

This represents direct expenditure on the governance of the Church. Most of the management is carried out without charge by volunteers. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost to the volunteers for their service.

## **Fixed assets**

Properties are held at cost/deemed cost.

As there is no reliable information available for the cost of the church premises or the manse, on first time adoption of FRS102 and the Charities SORP at 1 January 2020, the insurance value was adopted as deemed cost.

The cost of significant building development work since 1 January 2020 is treated as an increase to the cost/deemed cost of the properties.

The costs of furniture, fixtures and fittings are capitalised if the assets can be used for more than one year and cost at least £1,000. They are initially recognised at cost, or for donated assets, at a reasonable estimate of their value on receipt.

All other expenditure is charged as direct charitable expenditure in the year in which is incurred.

## ***Depreciation***

Depreciation is not charged on the church, church hall and manse because in the opinion of the Trustees, the residual value of these properties is greater than their cost/deemed cost.

Depreciation is charged on other tangible fixed assets so as to write off the cost less estimated residual value over the assets' estimated useful life as follows:

Furniture, fixtures and fittings	10 years
Audio and visual equipment	5 years

## **Funds**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the Church and have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Church for specific purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

## **Employee benefits**

The Church operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the Church pays fixed contributions into a separate entity. Once the contributions have been paid, the Church has no further payments obligations. The contributions are recognised as an expense when they are due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the Church in an independently administered fund.

Prior to 2012 pension provision was made through multi-employer defined benefit pension plans. As it is not possible for the Church to obtain sufficient information to enable it to account for a plan as a defined benefit plan, it accounts for the plan as a defined contribution plan.

Where the plan is in deficit and where the Church has agreed, with the plan, to participate in a deficit funding arrangement, the Church recognises a liability for this obligation. The amount recognised is the net present value of the contributions payable under the agreement that relate to the deficit. The unwinding of the discount is recognised as a finance cost and any other change in the measurement of this liability is expensed to the Statement of Financial Activities.

**2. Donation income****2021**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>2021 Total £</b>
Regular offerings	60,606	37,316	97,922
Tax reclaimed	13,145	12,777	25,922
Donations	5,180	42,878	48,058
Donations-in-kind	-	2,500	2,500
	<u>78,931</u>	<u>95,471</u>	<u>174,402</u>

See note 3

**2020**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>2020 Total £</b>
<i>Regular offerings</i>	63,192	28,648	91,840
<i>Tax reclaimed</i>	15,485	14,298	29,783
<i>Donations</i>	8,293	49,664	57,957
	<u>86,970</u>	<u>92,610</u>	<u>179,580</u>

See note 3

**3. Restricted fund donation income**

	<b>2021 £</b>	<b>2020 £</b>
Next Steps Building Project	81,270	86,683
Support for Minister in Training	9,740	-
Youth Worker	2,550	2,632
BMS	1,160	1,112
Home Mission	751	952
Emergency Support	-	1,011
Ladies Fellowship	-	50
Other Charities	-	170
	<u>95,471</u>	<u>92,610</u>

**4. Grant income****2021**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>2021 Total £</b>
Norwood and Newton Settlement	-	25,000	25,000
Garfield Weston Foundation	-	15,000	15,000
Listed Places of Worship Grant Scheme	-	60,203	60,203
	<u>-</u>	<u>100,203</u>	<u>100,203</u>

**2020**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>2020 Total £</b>
<i>Government Furlough Grants</i>	531	-	531

**5. Other income****2021**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>2021 Total £</b>
Fundraising activities	-	4,520	4,520
Interest	499	425	924
Other income	315	-	315
	<b>814</b>	<b>4,945</b>	<b>5,759</b>

**2020**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>2020 Total £</b>
<i>Fundraising activities</i>	-	917	917
<i>Letting income</i>	1,325	-	1,325
<i>Interest</i>	913	361	1,274
<i>Other income</i>	1,515	-	1,515
	<b>3,753</b>	<b>1,278</b>	<b>5,031</b>

**6. Staff costs****2021**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>2021 Total £</b>
Minister and manse costs	38,249	-	38,249
Administrator	7,096	-	7,096
Youth worker	-	6,865	6,865
Cleaner	225	-	225
	<b>45,570</b>	<b>6,865</b>	<b>52,435</b>

**2020**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>2020 Total £</b>
<i>Minister and manse costs</i>	39,104	-	39,104
<i>Administrator</i>	6,941	-	6,941
<i>Youth worker</i>	-	10,048	10,048
<i>Cleaner</i>	1,208	-	1,208
	<b>47,253</b>	<b>10,048</b>	<b>57,301</b>

	<b>2021 £</b>	<b>2020 £</b>
Salaries	43,618	46,759
Social security costs	-	-
Pension costs	3,779	3,780
Manse costs	5,038	6,762
	<b>52,435</b>	<b>57,301</b>

The average number of employees during the year was 3 (2020: 4)

No employee received emoluments in excess of £60,000 during the year.

No sums were reimbursed to the Trustees for their work as Trustees.

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

## 7. Other costs

### 2021

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>2021 Total £</b>
Church premises	27,117	-	27,117
Ministry resources	3,327	-	3,327
Youth and children's work	1,131	-	1,131
Licences and subscriptions	1,697	-	1,697
Printing, publicity and stationery	1,617	-	1,617
Training and other costs	855	-	855
Donations (See note 8)	8,925	10,223	19,148
	<b>44,669</b>	<b>10,223</b>	<b>54,892</b>

### 2020

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>2020 Total £</b>
<i>Church premises</i>	10,317	-	10,317
<i>Ministry resources</i>	3,083	-	3,083
<i>Youth and children's work</i>	996	-	996
<i>Licences and subscriptions</i>	1,518	-	1,518
<i>Printing, publicity and stationery</i>	582	-	582
<i>Training and other costs</i>	1,431	217	1,648
<i>Donations (See note 8)</i>	3,624	3,086	6,710
	<b>21,551</b>	<b>3,303</b>	<b>24,854</b>

## 8. Donations to third parties

### 2021

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>2021 Total £</b>
BMS	-	1,210	1,210
Home Mission	3,597	803	4,400
Other Charities	-	180	180
Support for Minister in Training	-	8,030	8,030
Course fees for Minister in Training	5,328	-	5,328
	<b>8,925</b>	<b>10,223</b>	<b>19,148</b>

### 2020

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>2020 Total £</b>
<i>BMS</i>	50	1,100	1,150
<i>Home Mission</i>	3,399	951	4,350
<i>Other Charities</i>	175	1,035	1,210
	<b>3,624</b>	<b>3,086</b>	<b>6,710</b>

**9. Governance costs**

	Unrestricted Funds £	Restricted Funds £	2021 Total £	2020 Total £
Independent examination fees	540	-	540	-

**10. Next Steps building project – Restricted fund**

	2021 £	2020 £
Expenditure classified as repairs	17,094	-
Professional fees relating to repairs	2,300	-
Furniture and equipment (below capitalisation threshold)	2,592	-
Loan interest	2,446	-
Other costs	629	220
	<b>25,061</b>	<b>220</b>

**11. Tangible fixed assets**

	Church £	Church Hall £	Manse £	Furniture, fixtures & fittings £	Total £
Cost/deemed cost at 1 January 2020	1,869,912	764,994	393,821	-	3,028,727
Additions during the year	39,476	-	-	-	39,476
Cost/deemed cost at 31 December 2020	<b>1,909,388</b>	<b>764,994</b>	<b>393,821</b>	-	<b>3,068,203</b>
Additions during the year	401,099	-	-	-	401,099
Cost/deemed cost at 31 December 2021	<b>2,310,487</b>	<b>764,994</b>	<b>393,821</b>	-	<b>3,469,302</b>

Tangible fixed assets are stated at their deemed cost at 1 January 2020 (the transition date from which the Church applied FRS 102 and the Charities SORP) adjusted for additions, disposals and depreciation since that date.

Additions to the church building represent construction costs incurred, including related professional fees.

No depreciation is charged on the church building, church hall or manse because in the opinion of the Trustees, the residual value of these properties is greater than their cost/deemed cost.

All of the fixed assets are used for charitable purposes.

The Church is the beneficial owner of the above properties, the legal title to which are held by the Baptist Union Corporation, the Church's holding trustee.

**12. Debtors**

	<b>2021</b>	<b>2020</b>
	£	£
Debtors and prepayments	23,608	19,054
Accrued income	271	393
	<u><b>23,879</b></u>	<u><b>19,447</b></u>

**13. Bank and cash**

	<b>2021</b>	<b>2020</b>
	£	£
Santander Bank	67,832	23,073
CAF Bank	85,309	60,653
Baptist Union Corporation	56,385	76,243
Cambridge and Counties Bank	42,641	62,026
Shawbrook Bank	-	57,656
Cash	37	218
	<u><b>252,204</b></u>	<u><b>279,869</b></u>

**14. Creditors: Amounts due within one year**

	<b>Note</b>	<b>2021</b>	<b>2020</b>
		£	£
Loan from Baptist Union Corporation	16	27,996	-
Other creditors and accruals		1,597	1,333
Next Steps building project – Professional fees		3,336	-
Next Steps building project - Construction costs		41,400	-
		<u><b>74,309</b></u>	<u><b>1,333</b></u>

**15. Creditors: Amounts due after more than one year**

	<b>Note</b>	<b>2021</b>	<b>2020</b>
		£	£
Loan from Baptist Union Corporation	16	<u><b>161,149</b></u>	<u>-</u>

**16. Loan from Baptist Union Corporation**

	<b>2021</b>	<b>2020</b>
	£	£
Balance at 1 January	-	-
Drawdown	202,935	-
Repayments	(16,236)	-
Interest	2,446	-
Balance at 31 December	<u><b>189,145</b></u>	<u>-</u>
Repayable within one year	27,996	-
Repayable after more than one year	<u><b>161,149</b></u>	<u>-</u>
	<u><b>189,145</b></u>	<u>-</u>

The loan facility of £325,000 was granted on 29 January 2020. The loan is for a term of 12 years, beginning on the date on which the loan is first drawn down, which was 14 June 2021.

The loan is repayable in monthly instalments and is subject to a variable interest rate which was 3.1% from 14 June 2021 until 14 December 2021 and 3.25% from 15 December 2021.

The loan is secured on the Church's property and assets.

## 17. Pensions

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

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income.

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 Broadstone Corporate Benefits Ltd. 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 protection for Scheme members if 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 Limited.

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. Because it is not possible to attribute the Scheme's assets and liabilities to specific employers, the scheme is accounted for as if the Scheme were a defined contribution scheme.

### ***Actuarial valuation as at 31 December 2019***

A formal valuation of the DB Plan as at 31 December 2019 was carried out by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit.

The key financial assumptions underlying the valuation were as follows:

<b>Type of assumption</b>	<b>% p.a.</b>
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income Increase Adjustment (above CPI)	0.50
Pre-retirement assumed investment returns (gilt yield plus 1.75% pa)	2.95
Post retirement assumed investment returns (including benefits matched by the insurance policy) (gilt yield plus 0.5% pa)	1.70
Minimum Pensionable Income increases (CPI plus 0.5%)	3.20
Deferred pension increases (based on RPI)	
Pre April 2009	3.20
Post April 2009	2.50
Pension increases	
Based on CPI with an annual floor of 0% and annual cap of 5%	2.70

Mortality is assumed in accordance with 80% of the S3NA standard mortality table. Future improvements projected from 2013 in line with the “CMI 2019” projection with a long-term rate of improvement of 1.75% p.a. for males and 1.5% p.a. 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 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 signed in September 2020, deficiency contributions are payable until 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.

### ***Movement in balance sheet liability***

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The movement in the provision is set out in the table below.

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Balance at 1 January	20,900	24,000
Deficiency contributions paid	(3,695)	(2,724)
Interest cost (recognised in SoFA)	261	487
Actuarial (gains) (recognised in SoFA)	(166)	(863)
Balance at 31 December	<u><b>17,300</b></u>	<u><b>20,900</b></u>

This liability represents the present value of the deficit contributions agreed as at the accounting date and has been valued using the following assumptions set by reference to the duration of the deficit recovery payments:

	<b>31 Dec</b>	<b>31 Dec</b>	<b>31 Dec</b>
	<b>2021</b>	<b>2020</b>	<b>2019</b>
Discount rate	2.0%	1.4%	2.1%
Future increases to Minimum Pensionable Income	4.1%	3.2%	3.3%

The Church has been advised that the cost for the church to buyout their Pension Scheme liabilities at 31 December 2021 was approximately £49,500.

**18. Restricted funds****2021**

	<b>1 January</b>	<b>Incoming resources</b>	<b>Transfer</b>	<b>Resources expended</b>	<b>31 December</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Next Steps Building Project	237,839	186,418	-	25,061	399,196
Youth Worker	6,191	2,550	-	6,865	1,876
BMS	129	1,160	-	1,210	79
Emergency Support	1,944	-	-	-	1,944
Home Mission	144	751	-	803	92
Ladies Fellowship	600	-	-	180	420
Other Charities	-	-	-	-	-
Little Fishes	216	-	-	-	216
Music Group Training	2,500	-	-	-	2,500
Property Valuation	3,028,727	-	-	-	3,028,727
Support for minister in training	-	9,740	-	8,030	1,710
	<b>3,278,290</b>	<b>200,619</b>	<b>-</b>	<b>42,149</b>	<b>3,436,760</b>

**2020**

	<b>1 January</b>	<b>Incoming resources</b>	<b>Transfer (see below)</b>	<b>Resources expended</b>	<b>31 December</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<i>Next Steps Building Project</i>	84,998	87,961	65,100	220	237,839
<i>Youth Worker</i>	13,607	2,632	-	10,048	6,191
<i>BMS</i>	117	1,112	-	1,100	129
<i>Emergency Support</i>	933	1,011	-	-	1,944
<i>Home Mission</i>	143	952	-	951	144
<i>Ladies Fellowship</i>	730	50	-	180	600
<i>Other Charities</i>	685	170	-	855	-
<i>Little Fishes</i>	433	-	-	217	216
<i>Music Group Training</i>	2,500	-	-	-	2,500
<i>Property Valuation</i>	3,028,727	-	-	-	3,028,727
	<b>3,132,873</b>	<b>93,888</b>	<b>65,100</b>	<b>13,571</b>	<b>3,278,290</b>

The **Next Steps Building Project Fund** is to support the project to refurbish and reorder the main church building. During the year ended 31 December 2020, £65,100 was transferred from Unrestricted Funds into the Next Steps Building Project Fund with the approval of the Church Members.

The **Youth Worker Fund** is to support the employment of a paid youth worker.

The **BMS Fund** is to support the work of BMS.

The **Emergency Support Fund** is to offer financial support to members of our church family in need.

The **Home Mission Fund** is to support the work of Baptist Union Home Mission Scheme.

The **Ladies Fellowship Fund** is to support the activities of the Ladies Fellowship.

The **Other Charities Fund** is to support the work of specifically identified local, national and international charities as agreed by the Trustees.

The **Little Fishes Fund** is to support the work of the Little Fishes Parent and Toddlers' Group.

The **Music Group Training Fund** is to enable members of the Music Group to attend training courses in leading worship.

The **Property Valuation Fund** reflects the valuation of the church, church hall and manse to their deemed cost (insurance value) on transition to FRS 102 at 1 January 2020.

## 19. Related charities

The Custodian Trustee of the church is the Baptist Union Corporation Limited which is charity number 249635, and which is controlled by the Baptist Union Council.

The Church is a member of the Baptist Union of Great Britain and the Eastern Baptist Association.

The Church is in receipt of a loan from the Baptist Union Corporation as set out in note 16.

The Church made donations to the Baptist Union Home Mission Scheme as set out in note 8.

## 20. Reconciliation of Charity Funds and Net Movement in Unrestricted Funds

### 20.1 Reconciliation of Charity Funds at 1 January 2020 (date of transition to FRS 102)

	Receipts and payments basis at 1/1/2020 £	Effect of transition to FRS 102 £	Note	FRS 102 basis at 1/1/2020 £
Tangible fixed assets	-	3,028,727	(a)	3,028,727
Debtors and prepayments	-	19,530	(b)	19,530
Bank and cash	221,876	-		221,876
Creditors and accruals	-	(3,990)	(c)	(3,990)
Defined benefit pension scheme liability	-	(24,000)	(d)	(24,000)
<b>Net assets</b>	<b>221,876</b>	<b>3,020,267</b>		<b>3,242,143</b>
<b>Restricted funds:</b>				
Next Steps Building Fund	82,651	2,347		84,998
Youth Worker Fund	13,161	446		13,607
Emergency Support Fund	933	-		933
Ladies Fellowship Fund	730	-		730
Little Fishes Fund	433	-		433
Music Group Training Fund	2,500	-		2,500
Home Mission Fund	-	143		143
BMS Fund	-	117		117
Other Charities Fund	597	88		685
Property Valuation Fund	-	3,028,727		3,028,727
<b>Unrestricted funds</b>	<b>120,871</b>	<b>(11,601)</b>		<b>109,270</b>
<b>Total funds</b>	<b>221,876</b>	<b>3,020,267</b>		<b>3,242,143</b>

**Note (a) Tangible fixed assets.** Properties, being the main church building, the church hall, the manse and land, are stated at their deemed cost of their insurance value. Fixtures and fittings have been included at a deemed cost of nil as their individual net book values are below the minimum capitalisation threshold.

**Note (b) Debtors and prepayments.** Debtors and accrued income relate to tax recovered under the Gift Aid scheme, letting income, interest income. Prepayments relate to insurance, utilities and licences.

**Note (c) Creditors and accruals** relate to professional fees incurred on the Next Steps Building Project, a 'donation' to the EBA in recognition of a loan from the Association and accruals in respect of PAYE, utilities and general expenses.

**Note (d) Defined benefit pension scheme liability.** The liability relates to the Church's share of the deficit on the BU defined benefit pension plan which has been calculated as the net present value of the agreed contributions payable.

## 20.2 Reconciliation of Net Movement in Unrestricted Funds for the year ended 31 December 2020

	Receipts and payments basis y/e 31/12/20 £	Effect of transition to FRS 102 £	Effect of change to presentation £	Note	FRS 102 basis y/e 31/12/20 £
<b>Income</b>					
Donations	85,976	994		(e)	86,970
Other income	4,384	(631)		(f)	3,753
Grant income	531				531
Raised for specific causes	2,308		(2,308)	(g)	-
<b>Total Income</b>	<b>93,199</b>	<b>363</b>	<b>(2,308)</b>		<b>91,254</b>
<b>Expenditure</b>					
Charitable activities:					
• Staff costs	49,931	46	(2,724)	(h)	47,253
• Other costs	23,174	328	(2,051)	(i)	21,451
• Specific causes	935		(835)	(g)	100
<b>Total expenditure</b>	<b>74,040</b>	<b>374</b>	<b>(5,610)</b>		<b>68,804</b>
<b>Net income for the year</b>	<b>19,159</b>				<b>22,450</b>
<b>Other recognised gains and (losses)</b>					
Interest cost on pension deficiency	-				(487)
Actuarial gains on remeasurement of pension liability	-				863
<b>Net increase in general/unrestricted funds</b>	<b>19,159</b>				<b>22,826</b>
Transfer to Next Steps Fund	(65,100)				(65,100)
<b>Net (decrease) in general/unrestricted funds</b>	<b>(45,941)</b>				<b>(42,274)</b>

**Note (e) Donations.** The increase is due to the recognition of debtors in relation to reclaimed tax under the Gift Aid scheme.

**Note (f) Other income.** The decrease is due to the recognition of accrued interest income and lettings debtors.

**Note (g) Specific causes.** Income and expenditure have been reallocated to restricted funds.

**Note (h) Staff costs.** The decrease is due to the reallocation of contributions to the defined benefit pension scheme deficit and the recognition of creditors, accruals and prepayments.

**Note (i) Other costs.** The decrease is due to the reallocation of donations to restricted funds and the recognition of creditors, accruals and prepayments.

**BLUNTISHAM BAPTIST CHURCH**

England & Wales - Charity number 1136939

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# Accounts

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# **Bluntisham Baptist Church**

## **Trustees Annual Report and Accounts** **for the year ended 31 December 2020**

# Trustees Annual Report

## Reference and Administrative Information

### Church Address

Bluntisham Baptist Church  
High Street  
Bluntisham  
Huntingdon  
Cambridgeshire  
PE28 3LD

### Charity Registration Number

1136939

### Trustees who served during the year

Rev Tim Williamson  
Wayne Carlson  
Anita Catterick  
Claire Everett  
Janet Harris  
John Holmes  
Catrin Horrex  
Katy Horrocks  
Malcolm Lee  
Philip Taylor  
Peter Thatcher

### Structure, Governance and Management

The Church is governed by the Constitution which was adopted on 19<sup>th</sup> June 2010. The Constitution can be downloaded from the Church's website [www.bluntishambaptist.org](http://www.bluntishambaptist.org)

The Charity Trustees are responsible for the governance of the Church. The Charity Trustees are the Minister and Deacons. The Deacons, who must themselves be Church members, are nominated and appointed by the Church members and must receive the support of at least two-thirds of the voting members at the relevant general meeting. The Deacons are appointed for an initial three year term with the opportunity to be nominated for reappointment at the end of each three year term.

## **Objectives and Activities**

The Church's mission is 'To share the love of Jesus with everyone'.

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

In fulfilling its principal purpose, the Church will engage in a range of activities either on its own or with others that will vary from time to time. The activities include:

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

Notwithstanding the appointment of persons to accept responsibility for any of the activities, all individuals, organisations, groups, and committees operating within the life of the Church, and their leaders, are accountable to the Charity Trustees and also through any specific direction of the Church Members' Meeting.

## **Achievements and Performance**

The activities of the Church were significantly affected by Covid-19.

The church buildings were closed in March 2020, but the church continued to remain very active.

Due to the gifts and commitment of our Church members, we were able to continue holding weekly Sunday worship, primarily by pre-recording services using zoom, and then uploading them to the Church website. For those who were unable to access services in this way, DVD's, CD's and written copies of the text of each service were delivered to them. Appropriate resources were made available for our children and young people.

Monthly prayer meetings continued to be held, again using zoom, and homegroups continued to offer support and encouragement to each other in innovative ways.

Our youth team, led by our part-time youth worker, continued to engage with young people both on Sundays and during the week.

Regular leadership team meetings were held via zoom and, in December, a physically held Church meeting approved the principle of holding future church meetings via zoom. The first such Church meeting was held in December.

The Beacon Money Advice Centre continued to provide vital support to people in our community who were faced with debt problems, working alongside the Bridge Church in St Ives.

The 'Open the Book' team worked creatively to enable them to continue to provide videos and resources for use in assemblies in local primary schools.

A number of our members continued to preach and help lead worship at churches in the local area.

One Church member continued to serve the wider Baptist community through the Eastern Baptist Association and the Cambridgeshire Baptist Missionary Fellowship.

We continued to support our Church partners in Chad and North Africa while maintaining contact with our mission links in Russia, Armenia, Ukraine and Albania. It was not feasible for mission trips due to the pandemic however remote communications were still possible. The delivery of clothes and bicycles to Armenian Ministries was ongoing throughout the year plus a small team helped load two large containers prior to shipping. Tools with a Mission (TWAM) deliveries were suspended over this period. It was a challenging year, however, mission continued to develop and our partners were very appreciative of our support.

### **Next Steps Building Project**

During the year we continued to make progress with our plans to refurbish and re-order the main church building to achieve our vision for:

*An attractive, God-centred church building that it is primarily a place of worship – an inviting place to meet with God and with each other.*

*A building that is accessible to everyone and is welcoming, warm, comfortable and safe.*

*The building to be updated to modern standards and be equipped for the future, while remaining sympathetic to its history.*

All necessary permissions have been obtained and a loan from the Baptist Union Corporation has been granted to help fund the whole project.

The project has now been divided into two phases. Phase One relates to the rear rooms to the church. Phase Two relates to the main worship area.

In December, contractors were invited to tender for Phase One. A contractor was appointed in January 2021 to start work in April 2021. Contractors will be invited to tender for Phase Two in March 2021 and we hope to begin work in Summer 2021.

We hope to complete the work in Autumn 2021.

### **Financial Review**

Despite the reduction in income due to the closure of the church buildings in March, the generosity of the Church's congregation in their giving, together with the reduction in certain expenses due to closure, meant that the Church was able to record a surplus for the year. This surplus will help the Church to meet its commitments to maintain the church building and the manse in the next few years and to support our ministry activities when we are allowed to open our buildings and physically meet together.

## **Reserves Policy**

The Church aims to maintain cash reserves equal to approximately three months' total annual expenditure as a matter of general financial prudence. Additional reserves are currently being held to meet known future commitments, in particular the costs associated with maintaining and developing the church building.

## **Approval by the Trustees**

This report was approved by the Trustees on 2<sup>nd</sup> March 2021.

**Independent Examiner's Report to the Trustees of  
Bluntisham Baptist Church on the accounts  
for the year ended 31 December 2020**

**Respective responsibilities of Trustees and Examiner**

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

It is my responsibility to:

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

**Basis of independent examiner's statement**

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

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

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

Signed:

Date:

Name:

Address:

## Financial Statements for the Year Ended 31 December 2020

### General Fund Receipts and Payments Account

	Note	2020 £	2019 £
<b>Receipts</b>			
Regular offerings		63,192	63,270
Income tax recovered on gifts		14,492	13,971
Donations and other income	2	10,338	7,307
Rents and contributions for use of premises		1,949	4,141
Interest		920	2,191
Raised for specific causes	3	2,308	3,379
<b>Total receipts</b>		<b><u>93,199</u></b>	<b><u>94,259</u></b>
<b>Payments</b>			
Ministry	4	44,174	44,459
Mission	5	6,855	9,178
Upkeep of church premises	6	11,672	17,629
Administration	7	10,404	10,687
Amounts passed to other causes		935	869
<b>Total payments</b>		<b><u>74,040</u></b>	<b><u>82,822</u></b>
<b>Net receipts for the year</b>		19,159	11,437
General Fund at 1 January		91,368	79,931
Held for Next Steps Building Fund at 1 January		30,100	0
Transfers to Next Steps Building Fund		(65,100)	0
<b>General Fund at 31 December</b>		<b><u>75,527</u></b>	<b><u>91,368</u></b>

### Next Steps Building Fund Receipts and Payments Account

	2020 £	2019 £
<b>Receipts</b>		
Regular offerings	26,624	18,669
Pledged donations	26,000	34,850
Donations	20,908	5,817
Income tax recovered on gifts	13,506	10,335
Fundraising and other income	1,290	5,924
<b>Total receipts</b>	<b><u>88,328</u></b>	<b><u>75,595</u></b>
<b>Payments</b>		
Professional fees	41,606	23,002
Loan repayments EBA	1,000	3,000
Other payments	220	347
<b>Total payments</b>	<b><u>42,826</u></b>	<b><u>26,349</u></b>
<b>Net receipts for the year</b>	45,502	49,246
Building Fund at 1 January	82,651	30,942
Transfers from General Fund	65,100	2,463
<b>Building Fund at 31 December</b>	<b><u>193,253</u></b>	<b><u>82,651</u></b>

### Youth Worker Fund Receipts and Payments Account

	2020	2019
	£	£
Regular offerings and recovered income tax	2,712	3,570
Youth worker salary and expenses	(10,044)	(10,062)
<b>Net (payments) for the year</b>	<b>(7,332)</b>	<b>(6,492)</b>
Youth Worker Fund at 1 January	13,161	19,653
<b>Youth Worker Fund at 31 December</b>	<b>5,829</b>	<b>13,161</b>

### Support Fund Receipts and Payments Account

	2020	2019
	£	£
Receipts	1,011	46
Payments	(0)	(50)
<b>Net receipts/(payments) for the year</b>	<b>1,011</b>	<b>(4)</b>
Support Fund at 1 January	933	937
<b>Support Fund at 31 December</b>	<b>1,944</b>	<b>933</b>

### Ladies Fellowship Receipts and Payments Account

	2020	2019
	£	£
Receipts	50	930
Payments	(180)	(535)
<b>Net (payments)/receipts for the year</b>	<b>(130)</b>	<b>395</b>
Ladies Fellowship Fund at 1 January	730	335
<b>Ladies Fellowship Fund at 31 December</b>	<b>600</b>	<b>730</b>

### Little Fishes Receipts and Payments Account

	2020	2019
	£	£
Receipts	0	786
Payments	(217)	(353)
<b>Net (payments)/receipts for the year</b>	<b>(217)</b>	<b>433</b>
Little Fishes Fund at 1 January	433	0
<b>Little Fishes Fund at 31 December</b>	<b>216</b>	<b>433</b>

### Special Donations Fund Receipts and Payments Account

	2020	2019
	£	£
Net receipts for the year	0	0
Special Donations Fund at 1 January	2,500	2,500
<b>Special Donations Fund at 31 December</b>	<b>2,500</b>	<b>2,500</b>

## Statement of Assets and Liabilities at 31 December 2020

Assets	Note	2020 £	2019 £
<b>Cash and bank balances</b>			
BUC 7 Day Notice Account		74,944	45,263
Cambridge and Counties Bank Deposit Account		62,026	61,332
CAF Bank Current Account		60,653	14,913
CAF Bank 60 Day Notice Account		57,656	22,475
Santander Current Account		17,586	42,287
Santander Deposit Account		5,487	4,912
BUC 3 Month Notice Account		1,299	30,690
Cash		218	4
<b>Total</b>		<b><u>279,869</u></b>	<b><u>221,876</u></b>

### ***Representing balances in these funds:***

<i>General Fund</i>		75,527	121,468
<i>Next Steps Building Fund</i>		193,253	82,651
<i>Youth Worker Fund</i>		5,829	13,161
<i>Support Fund</i>		1,944	933
<i>Ladies Fellowship Fund</i>		600	730
<i>Little Fishes Fund</i>		216	433
<i>Special Donations Fund</i>		2,500	2,500
<b>Total</b>		<b><u>279,869</u></b>	<b><u>221,876</u></b>

<b>Assets held for church's own use</b>	8	3,337,910	3,281,951
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### **Liabilities**

<b>EBA Loan</b>		<b>0</b>	<b>1,000</b>
<b>Pension scheme</b>	9	<b>20,325</b>	<b>23,604</b>

The Receipts and Payments Accounts and Statements of Assets and Liabilities set out on pages 6 to 8, together with the Notes to the Accounts on pages 9 to 11, were approved by the Deacons on 9<sup>th</sup> February 2021.

Signed

Deacon for Finance

## Notes to the Accounts

### 1. Basis of preparation of the accounts

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

<b>2. Donations and other income</b>	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Donations	8,292	6,745
Funeral and memorial fees	1,495	520
Government grant (Furlough Scheme)	531	0
Other	20	42
	<u><b>10,338</b></u>	<u><b>7,307</b></u>

<b>3. Raised for specific causes</b>	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
BMS World Mission	1,099	984
Home Mission	951	1,020
Other causes	258	1,375
	<u><b>2,308</b></u>	<u><b>3,379</b></u>

<b>4. Ministry</b>	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Minister's stipend and national insurance	25,520	25,173
Pension contributions	9,527	10,085
Manse costs	6,735	5,207
Resources	1,529	1,700
Minister's travel expenses	583	1,665
Ministers' conference	180	0
Visiting preachers	100	629
	<u><b>44,174</b></u>	<u><b>44,459</b></u>

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

<b>5. Mission</b>	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Home Mission	4,350	4,400
BMS World Mission	1,150	1,280
Youth work	610	2,880
Home groups	423	310
Sunday school	317	240
Other	5	68
	<u><b>6,855</b></u>	<u><b>9,178</b></u>

<b>6. Upkeep of church premises</b>	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Gas and electric	3,987	4,073
Insurance	3,243	3,254
Cleaner	1,208	1,726
Repairs and maintenance	899	1,148
Telephone	786	701
Equipment	641	5,737
Fire protection	623	697
Water rates	285	293
	<b><u>11,672</u></b>	<b><u>17,629</u></b>

<b>7. Administration</b>	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Administrator	6,941	6,798
Training courses	796	793
Licences	795	769
Subscriptions	734	763
Miscellaneous	503	627
Printing and stationery	443	814
Bank charges	109	91
Publicity	83	32
	<b><u>10,404</u></b>	<b><u>10,687</u></b>

## **8. Assets held for the church's own use**

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

- Church and hall premises (High Street, Bluntisham PE28 3LD) which are valued in the accounts at £2,802,075 based on the insured value.
- Church manse (5 High Street, Bluntisham, PE28 3LD) which is valued in the accounts at £406,421 based on the insured value.
- A burial ground. No meaningful value is available and so it has not been included in the Statement of Assets and Liabilities.

The church also owns fixtures, furniture and equipment with an insured value of £129,414.

## **9. Pension scheme liabilities**

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

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the

main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 was carried out by a professionally qualified actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than 31 December 2022.

Under the Schedule of Contributions, the church makes a monthly payment in respect of the DB scheme deficit which will increase in line with increases in Minimum Pensionable Income. The church's current monthly payment in respect of the deficit is £307.95. The Schedule of Contributions foresees these contributions continuing until June 2026. The pension scheme liability shown in the Statement of Assets and Liabilities is calculated as the current rate per month multiplied by the number of months remaining in the current Schedule of Contributions, which amounted to £20,325 as at 31 December 2020.

The Church has been advised that the estimated cost for the church to buyout their Pension Scheme liabilities at 31 December 2020 was £75,400.