

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 19th June 2010. The Constitution can be downloaded from the Church's website 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 15th 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 21st 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.

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 14th 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	2022	2021
		£	£
Receipts			
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
Total receipts		81,195	81,227
Payments			
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
Total payments		81,421	96,177
Net (payments) for the year		(226)	(14,950)
General Fund at 1 January		60,472	75,422
General Fund at 31 December		60,246	60,472

Next Steps Building Fund Receipts and Payments Account

	Note	2022	2021
		£	£
Receipts			
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
Total receipts		196,435	384,601
Payments			
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
Total payments		329,323	392,702
Net (payments) for the year		(132,888)	(8,101)
Building Fund at 1 January		185,152	193,253
Building Fund at 31 December		52,264	185,152

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
Home Mission Fund at 31 December	0	0

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
BMS Fund at 31 December	31	0

Minister in Training Support Fund Receipts and Payments Account

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

Youth Worker Fund Receipts and Payments Account

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

Emergency Support Fund Receipts and Payments Account

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

Music Group Training Fund Receipts and Payments Account

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

Other Charities Fund Receipts and Payments Account

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

Little Fishes Fund Receipts and Payments Account

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

Ladies Fellowship Fund Receipts and Payments Account

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

Friday Fellas Fund Receipts and Payments Account

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

Beacon Cafe Fund Receipts and Payments Account

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

Statement of Assets and Liabilities at 31 December 2022

Assets	Note	2022 £	2021 £
Cash and bank balances			
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
Total		122,405	252,204

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
Total		122,405	252,204

Assets held for church's own use	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 14th 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.

2. Donations and other income	2022	2021
	£	£
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>

3. Ministry	2022	2021
	£	£
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.

4. Mission	2022	2021
	£	£
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>

5. Upkeep of church premises

	2022	2021
	£	£
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
	<u>13,582</u>	<u>29,257</u>

6. Administration

	2022	2021
	£	£
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
	<u>13,592</u>	<u>11,307</u>

7. Loan from Baptist Union Corporation

	2022	2021
	£	£
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	<u>268,139</u>	<u>189,145</u>

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.

8. Grants

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

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.