

# **Bluntisham Baptist Church**



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

## 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 (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

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**

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.

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	<b>2023</b>	<b>2022</b>
		<b>£</b>	<b>£</b>
<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>		<b>£</b>	<b>£</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>
	<b>£</b>	<b>£</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>
	<b>£</b>	<b>£</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

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

### Little Fishes Fund Receipts and Payments Account

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

### Ladies Fellowship Fund Receipts and Payments Account

	2023	2022
	£	£
Receipts	206	0
Payments	0	(60)
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>566</b>	<b>360</b>

### Friday Fellas Fund Receipts and Payments Account

	2023	2022
	£	£
Receipts	63	473
Payments	(125)	(87)
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>324</b>	<b>386</b>

### Beacon Cafe Fund Receipts and Payments Account

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

### Benefact Trust Grant Receipts and Payments Account

	2023	2022
	£	£
Receipts	1,750	0
Payments	(1,750)	0
Net receipts for the year	0	0
Benefact Trust Fund at 1 January	0	0
<b>Benefact Trust Fund at 31 December</b>	<b>0</b>	<b>0</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>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>
	<b>£</b>	<b>£</b>
Donations	5,714	5,455
Funeral and memorial fees	195	0
Other income	154	79
Fellowship event	0	438
	<b><u>6,063</u></b>	<b><u>5,972</u></b>

<b>3. Ministry</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</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
	<b><u>34,352</u></b>	<b><u>45,887</u></b>

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>
	<b>£</b>	<b>£</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
	<b><u>5,960</u></b>	<b><u>6,008</u></b>

**5. Upkeep of church premises**

	<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>

**6. Administration**

	<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>

**7. Grants**

	<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>

**8. Loan from Baptist Union Corporation**

	<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.