

BILTON EVANGELICAL CHURCH

England & Wales · Charity number 1137617

Details

Status Registered

Legal form Charitable company

Company number [07296315](#)

Registered 2010-08-26

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

Contact

Address Bilton Evangelical Church
14 Main Street
Bilton
Rugby
Warwickshire
CV22 7NB

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Activities

Objects: A TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT OF BELIEFS APPEARING IN THE SCHEDULE HERETO IN BILTON, RUGBY AND IN SUCH OTHER PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT AND TO FULFIL SUCH OTHER PURPOSES WHICH ARE EXCLUSIVELY CHARITABLE ACCORDING TO THE LAW OF ENGLAND AND WALES AND ARE CONNECTED WITH THE CHARITABLE WORK OF THE CHARITYB TO RELIEVE SICKNESS AND FINANCIAL HARDSHIP AND TO PROMOTE AND PRESERVE GOOD HEALTH BY THE PROVISION OF FUNDS, GOODS OR SERVICES OF ANY KIND, INCLUDING THROUGH THE PROVISION OF COUNSELLING AND SUPPORT IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES FROM TIME TO TIME MAY THINK FITC TO PROVIDE FACILITIES FOR EDUCATIONAL, RECREATIONAL AND OTHER LEISURETIME OCCUPATION IN THE INTERESTS OF SOCIAL WELFARE FOR PERSONS WHO HAVE NEED BY REASON OF THEIR YOUTH POVERTY OR SOCIAL AND ECONOMIC CIRCUMSTANCES WITH THE OBJECT OF IMPROVING THEIR CONDITIONS OF LIFE IN RUGBY AND IN SUCH OTHER PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES FROM TIME TO TIME THINK FIT

Activities: The advancement of the Christian Faith.The relief of people who are poor and needy.Education on the basis of Christian principles.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Other Charitable Activities
- **What:** The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** BILTON, RUGBY
- Burkina Faso
- Costa Rica
- Thailand
- Leicestershire
- Northamptonshire
- Warwickshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£403,492	£495,427	-	-
2024-03-31	£375,594	£438,498	-	-
2023-03-31	£396,195	£414,538	-	-
2022-03-31	£450,380	£473,910	-	-
2021-03-31	£426,739	£392,330	-	-

Trustees

Name	Role	Appointed
Richard Mason	Chair	2018-11-21
Andrew David Dernie		2024-02-28
Andrew David Kilby		2023-06-28
Bridget Ann Bennett		2024-02-28
Caroline Mary Taylor		2024-02-28
Dr Mark Richmond		2017-11-22
Jeffrey William Cotterill		2019-06-19
Tim RAY		2021-11-17
William Mark Swales		2024-02-28

BILTON EVANGELICAL CHURCH

England & Wales - Charity number 1137617

Accounts

Bilton Evangelical Church

Report and Accounts Year ended 31 March 2025

Company number: 7296315
Charity number: 1137617

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

**BILTON EVANGELICAL CHURCH
FOR THE YEAR ENDED 31 MARCH 2025
COMPANY INFORMATION**

Directors / trustees	Dr J Cotterill Ms B Bennett Ms J Lake (resigned 11 July 2024) Mr R Mason Mr T Ray Mr A Kilby Dr M Richmond Mr A Dernie Mr W Swales Ms C Taylor
Church Leaders & Pastors	Mr P Rogers Lead Pastor (until September 2024) Mr M Fitter Lead Pastor (from February 2025) Dr M Richmond Church leader Ms E Richmond Church leader Mr C Burgess Church leader (until July 2025) Ms G Newton Church leader
Company Secretary	Dr J Cotterill
Key Staff	Mr P Rogers (until September 2024) Mr M Fitter (from February 2025)
Governing Document	Memorandum and Articles of Association dated 16 June 2010 and updated in 2017
Company Registration Number	7296315
Charity Registration Number	1137617
Registered Office	14 Main Street Bilton Rugby Warwickshire CV22 7NB
Church Premises Address	27 Main Street Bilton Rugby Warwickshire CV22 7NQ
Independent Examiner	Nick Spear ACCA Stewardship 1 Lamb's Passage London EC1Y 8AB
Bankers	HSBC 15 Church Street Rugby Warwickshire CV21 3PN
Solicitors	Brethertons Solicitors Montague House 2 Clifton Road Rugby Warwickshire CV21 3PX

Contents	Page
Company Information	1
Directors' Report	2-10
Independent Examiner's Report	11
Statement of Financial Activities	12
Balance Sheet	13
Notes to the Accounts	14-21
Detailed Statement of Financial Activities with Comparatives	22

Trustees' Annual Report for the period April 2024 to March 2025

Charity name: Bilton Evangelical Church

Charity registration number: 1137617

Objectives and Activities

The Objects of the charity are:-

1. To advance the Christian faith in accordance with its Statement of Beliefs in Bilton, Rugby and in such other parts of the United Kingdom or the world as the Trustees may from time to time think fit and to fulfil such other purposes which are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the Charity.
2. To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind, including through the provision of counselling and support in such parts of the United Kingdom or the world as the Trustees from time to time may think fit.
3. To provide facilities for educational, recreational and other leisure time occupation in the interests of social welfare for persons who have need by reason of their youth, poverty or social and economic circumstances with the object of improving their conditions of life in Rugby and in such other parts of the United Kingdom or the world as the Trustees from time to time think fit.

The New Testament reveals the Church as a community of people, properly taught and cared for, who by loving and serving Jesus Christ, were also committed to love and care for each other and to bring a blessing to the area in which they lived. Bilton Evangelical Church, its Trustees, Church Leaders and members are committed to the restoration of those New Testament principles. It is not alone in this; it is one of many churches in the area, country and all over the world, which are re-discovering the excitement of knowing Jesus Christ as their Lord, Saviour and Friend.

During the year ended 31st March 2025 the church has sought to achieve the calling of Christ upon mainly in the following ways:

- Fulfilling the objects in teaching, preaching and showing practical care in the community. This was both included in the normal teaching in the church on Sunday and by running specific courses to address particular aspects of Christian living.
- Bringing the Love of Christ to the community in building meaningful relationship with individuals and families, both individually and through corporate activities.
- Normal community weekly activities cover a wide spectrum involving
 - Young Children and Carers group
 - Extensive children's and young people's groups
 - After school club
 - Work in local retirement homes
 - Senior citizens meals and fellowship groups
 - Marriage courses to seek to strengthen marriages both within and outside the church
 - Bereavement course to support those in times of loss of loved ones.

The Trustees have had regard to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set.

Grant Making Policy

Bilton Evangelical Church is a member of the Evangelical Alliance and works with and assists other churches and receives voluntary help where needed. During the year, grants have been made to help objectives that can best be done on a larger scale than Bilton Evangelical Church could do independently.

Gifts to external organisations and individuals are considered by the Church Leaders on the basis of need and fulfilment of the charitable objectives. There are no upper or lower limits of support. It is the policy of the

church to give a substantial proportion of its general income to organisations and individuals with whom the church has some involvement. During the year this amounted to £44,451. (2022/23 - £55,310) shown in the accounts as 'Grants payable'.

The church provides a proportion of the financial support for those working in a missionary capacity both in the UK and overseas. This kind of support is normally only provided to people who are Church Members. On this basis support was provided during the year to members involved with Rugby Youth for Christ, Revelation Trust, SIM – Burkina Faso and UK, Latin Link - Costa Rica and UK and OMF.

In addition, during the year, the Church has provided financial support to the work of Hope 4, Rugby Christians Against Poverty, Latymer Community Church Ladbroke Grove, Evangelical Alliance, Good News for Everyone! (formerly Gideons UK), Open Doors, Barnabas Aid, Tear Fund, Harvest for the Hungry, SIM, Teams 4U, Rugby Foodbank and Kingsbridge Youth For Christ.

Mosaic Building

The Mosaic building owned by BEC is now being operated on a commercial basis as 'Treacles at Mosaic'. The couple now renting and operating Mosaic as a coffee shop continue with the same vision for it as a local place to meet and build community.

The Social Fund, set up for local relief during the Covid pandemic, is still being operated with the aim of providing short term relief to local families in need. However, during the year there have only been a few calls on its resources.

Members of BEC have set up and administer a 'Food Bag' Project, from the BEC Centre, to provide extra food during the school holidays for families who normally receive free school meals. Funding has been provided from external and internal sources.

During the year overall gifts from BEC for direct relief of poverty were £1,150 (£3,075 – 2023/24). BEC has also supported the work of Rugby Foodbank with gifts totalling £3,000.

Contribution of Volunteers

At the end of this reporting period, the church employs 7.5 FTE staff, plus 2 part-time on behalf of CAP Rugby, it is the work of every member of the church, whether employed or not, that will make the difference in the Church achieving its great commission. This is done in being 'salt and light' amongst the people they interact with every day; by praying, by visiting the sick and others in need, in being involved in training others, in public teaching and worship, and also in administration. Much of this work is done privately, without recognition, and the hours and value of that time cannot be quantified.

Achievements and Performance

BEC Ministry Teams

Sunday Services

The numbers attending on Sundays has steadily grown during the year but have reached a plateau at about 80% of the capacity of the main auditorium. Some of the new people joining first attended BEC services on-line. Most weeks the morning service continues to be live streamed and made available for catch-up viewing for those not available at the normal service time. A crèche facility is provided, and there are groups for children (up to age 11) each week and regularly for young people to age 18.

Life Groups

These continue to be seen as playing a vital part of church life for discipleship and pastoral care. Under the direction of the Lead Pastor, the 'Discipleship Team Leader' (as job share) continues to support and facilitate healthy growth in the Life Groups - giving training to the leaders; placing these leaders into small mutual support groups; providing training material for the groups; ensuring what is taught on a Sunday is grounded through the Life Groups during the week. A high proportion of Church membership is in these groups (approaching 90%), but there are also others journeying with us involved in groups.

Pastoral Care

There is a structure in place to assist in the provision of pastoral care in the church. Primary care and support for individuals is still seen as everyone's responsibility through the Life Groups and part of everyone's personal discipleship. By definition, a Christian Pastoral Carer is someone who either formally, as part of a pastoral team, or informally as part of their Life group or everyday relationships offer care and support to others. In 2015, BEC became affiliated to Pastoral Care UK, which is a branch of the Association of Christian Counsellors. The Pastoral Care Coordinating Team (PCCT), which currently comprises four members, oversees its co-ordination, with regular Triage meetings making sure issues are prioritised and not overlooked or duplicated, in so doing providing support and protection to both those needing and those giving care. This year there has been a continued consolidation in this area, establishing good lines of communication, with a number of situations dealt with, with a successful resolution and people brought to wholeness. In the past year, some of our members who are experienced and trained in in end of life care and bereavement issues have run bereavement courses for members of the church and the local community.

The Trustees have delegated the day-to-day administration of the Support Fund to the PCCT, who continue to administer this as well as dealing with the inevitable pastoral care that is required.

Youth Work

The youth ministry at BEC has experienced encouraging growth over the past year—both in numbers and in depth of discipleship. Our work continues to focus on developing young people holistically in their faith, character, and practical life skills.

Over the course of the year, we explored several key themes, including apologetics, preparation for university and adulthood, and mental health and emotional wellbeing. Our life skills sessions covered practical topics such as the CAP Money Course, cooking, and laundry essentials, equipping young people with tools for independence. We also spent intentional time taking a closer look at the person of Jesus, fostering deeper understanding and relationship with Him.

Our life group network has expanded to five active groups, and we have extended the scope of our youth ministry to include young adults up to the age of 25. Weekly, we have face-to-face engagement with over 50 young people, many of whom are increasingly integrated into the broader life of the church. The youth have two Sundays a month in their own sessions, with one of these being led by various youth life groups. They also have had a social after church once a month to share food and had opportunities to serve each month.

Young people are now serving in key church teams, including Children's Ministry, Service Leading, Coffee, Welcome, and Worship, reflecting a growing sense of ownership and belonging within the BEC community. One of the highlights of the year was The Student Room at Treacle's, a dedicated space for GCSE and A-Level students to revise in a peaceful, café-style environment, complete with refreshments and encouragement.

Additionally, we engaged in local outreach and community service, including litter picking initiatives and redeveloping a school playground, strengthening our connection to the local community and modelling servant-hearted leadership.

We are excited about the continued growth and momentum within the youth ministry and are deeply grateful for the support of the church family in helping young people become all that God has created them to be.

Children's Work

The youth and children's work has continued to form a strong basis for our church both engaging with the local community and also discipling our own church family. We run weekly Sunday sessions for around 20-40 children, as well as having started a life group for the oldest children. We have a presence in various local schools, with others within the church serving in various ways among other schools local to them with clubs, reading, assemblies and much more. We have done a range of family-friendly activities, including doing Easter trails, church walks and more to encourage and build family relationships and discipleships. The older children also got to spend time at the Oakes on a weekend away. We're hoping for more of the

same next year as we see more coming to know Jesus and sharing their faith with their friends!

Parents & Toddlers (Pebbles)

A parent and toddler group (Pebbles) is run by a dedicated team of eight volunteers every Wednesday during term time. It averages 22 adults and up to 45 children. The group aims to be welcoming and caring and offering refreshments. The children enjoy playing together, singing and listening to a Bible story and celebrating birthdays.

At the end of the summer term they enjoyed a teddy bear's picnic and each child leaving for nursery or school received a Bible story book.

Men's Ministry

This has been focussed around a monthly Breakfast time of fellowship, different speakers on a range of topics and time for discussion and prayer together. Other enjoyable social times have been held throughout the year to further the aims of this ministry area.

Seniors Ministry

Monday Club meets twice a month for the enjoyment and fellowship of its 60-70 members. It aims to make our elderly members feel welcome, belong and enjoy a cup of tea and biscuits together. The gospel is faithfully preached through a variety of interesting speakers. Once a month everyone enjoys a home cooked meal from the wonderful catering team.

BEC Woodlands

BEC Woodlands is the name for the church building donated to BEC from Rugby Fellowship Church, (see 2018 Trustees report). A number of activities open to the local community have been run in these premises including craft classes, English language classes (helping refugees from Ukraine and others housed at the Dunchurch Park Hotel), Songs of Praise and other services and Youth meetings. A new missional Life Group on the Woodlands estate has been established, building on the work that the Rugby Fellowship Church has carried out faithfully for many years, and holding a monthly all-age cafe style church service on a Sunday afternoon, once a month.

Christians Against Poverty

Together in partnership with other churches in the Rugby area the "Christians Against Poverty" (CAP) centre has continued to grow and develop its ministry against poverty. During the past year the Centre Manager resigned, and a new part time appointment has been made from November 2023. She continues to be employed by Bilton Evangelical Church as the lead church. The Church Leaders and Trustees delegate the day to day running, management, oversight and financial responsibilities to the CAP Rugby Steering Group

"Rugby and Beyond"

The members of the church have consistently been applying the principles of church life outlined in the New Testament to be 'salt and light' in the community, in the places they live and work and in having an impact on social attitudes in wider national society. This is a major part of the purpose of the church, much of it is done without publicity, and the enormous amount of time spent in this way cannot be quantified.

The church continued to support other churches, both in the United Kingdom and overseas.

Staff Changes:

An important appointment in this period was that of Lead Pastor, with effect from February 2025. Thus the Church had a relatively short period in between pastors, during which the existing Church Leaders were covering these responsibilities to ensure that the church continued to operate across all the ministry areas. The new Lead Pastor brings huge experience into the role at BEC and will provide leadership towards the stated Vision and Mission of BEC.

Financial Review

Income and Expenditure

During the financial year total net assets in the General Fund decreased from £1,055,974 as at 01 April 2024 to £964,039 as at 31 March 2025. The cash element decreased from £366,884 to £313,688.

Income from Donations has decreased during this year from £349,491 for the previous year to £342,794. This represents a realistic level of sustainable giving, with the main reasons for the change understood and monitored by the Trustees. Expenditure on overall charitable activities has increased to £495,427 compared to £438,498 for the previous year. This is largely attributable to the changes in staff salaries for the period and a church weekend away which has not occurred in previous years. There has been a net deficit for the year, which has increased to £91,935 from £62,904. This was not unexpected from the budget set at the start of the financial year and is manageable within the current levels of giving income and financial reserves.

Mosaic

Due to the challenges of the pandemic, Mosaic is no longer run as an operating division of the church. The church leaders decided it would be more appropriate to lease the building to an independent business from the local area. This took place in the summer of 2024.

CAP Rugby

Christians Against Poverty (CAP) Rugby is a town-wide initiative but Bilton Evangelical Church is the sponsoring church which means that they have financial responsibility. Following a change of staff a new approach has been adopted to increase fund raising to allow more people to receive support. The accounts relating to the running of this project are incorporated into the church accounts. The income for the year was £37,985 and the outgoings were £23,155. A transfer of £4,250 was made from the general unrestricted fund into the CAP Fund so that the surplus for the year was £19,080 compared with a deficit last year of £2,908. The restricted reserves carried forward for this project at year end are £30,024.

Reserves Policy

The policy is to retain reserves sufficient for the foreseeable needs of the Church. The trustees have set a reserves target of 50% of the prior year annual total of Resources Expended with Unrestricted Funds and Designated Funds, with a minimum of 33% and a maximum of 60%. This means the current unrestricted reserves for the year to 31st March 2025 needed to be within the range £148,062 to £269,204. Actual free (unrestricted) cash reserves at 31st March 2025 were £282,384, which therefore exceeds the parameters set by the Trustees. The Trustees consider that this is sufficient to protect against the inherent risks concerning the potential for income reduction identified earlier in the report under "Management of Risks and Uncertainties". It is further anticipated the level of reserves will decline in the current year.

The designated Building and Development fund (as detailed in 2024 Annual report) has been maintained at £30,000. The changes caused by the Covid pandemic to patterns of meeting together have meant that some of the urgency for more space on Sunday mornings has been alleviated and it will be prudent to assess again the need for a new building for BEC in the light of this and the focus of the Mission statement on "communities of believers". The Trustees have discussed the current level of reserves, which have slightly decreased in the current financial year to date. Given the current uncertainty which has arisen as a result of Covid – 19 and the subsequent Cost of Living Crisis the Trustees have decided that it is prudent at the current time to maintain reserve levels at a higher level than normal, notwithstanding the fact that the parameters set by the Trustees are currently exceeded. This matter is kept under permanent review.

Principal Funding Sources

The financial resources of the church, to a very large extent, are given by the members and their private assets and equipment are regularly used in the work of the Church.

Statement on Risk Management

All major insurable risks are subject to normal Church and employers' insurance. Contractual risks are reviewed before being entered into to assess that they could not significantly impact upon the Church's ability to fulfil its objectives. Risk Assessments are undertaken by staff and volunteers responsible for the area of authority involved. The Trustees undertake an annual review of all areas of risk.

The Church operates a full 'Safeguarding policy' which covers both keeping our children and youth safe and protecting vulnerable adults, with a Designated Safeguarding Lead (DSL) as part of the Safeguarding team, together with individual handbooks, training and review meetings for those involved in Children's, Youth ministry and those involved with Senior Adults.

Disclosure and Barring Service (DBS) checks are made on all those working with children and young people, and those required by the legislation such as the Trustees. The system is organised and monitored by a

suitably experienced member of the Church Office Staff.

The Trustees are aware that the charity relies on the regular giving of its members in order for the charity to continue to operate. An inherent risk in this type of organisation is that the regular giving of members reduces for a number of any given reasons. The Trustees are aware of this risk and seek to manage this by ensuring that there are always adequate cash reserves available to enable the charity to have sufficient time react to any reduction in income as well as monthly monitoring of the levels of both income and expenditure.

The Trustees are also aware that the charity relies, to a considerable extent, on the leadership provided by the church Pastors. A potential risk to the ongoing viability of the church would be the loss of such key personnel. The Trustees, however, believe that this potential risk is managed by the availability of other Church Leaders who could, if necessary, fulfil the leadership roles until a suitable replacement was found. The Lead Pastor manages the Team Leaders covering the main areas of responsibilities within the organisational structure of the church.

The Team Leader areas are Church Administration, Youth & Families Ministries, Children's & Families Ministries, Discipleship Team, Services & Special Events, and Pastoral Care.

Plans for Future Periods

Summarising the vision and ministry areas above, the Key strategies for the church are:

- To continue to be open to God's leading, to where as a church we are called to be involved, both geographically, different people groups and other churches.
- To be open to God's leading and the opportunities he makes for the expansion of His Kingdom in the new communities that will come about with the new residential developments.
- As part of BEC's Vision and Mission to continue to establish strategic priorities (Focus Teams) for the growth and development of the church, going deeper so we are stronger and ready to be used by God as a church to expand His Kingdom.
- To establish more Life Groups with a missional basis. Geographically, the Woodlands estate is seen as an area we are now called into as a church, to work alongside those who have previously been ministering in this area. The Church Leaders are looking for champions to answer the call to lead other groups in the future. It is envisaged that ways to progress this will emerge further as the 'Discipleship Team Leader' continues, as part of the Lead Pastor's team, to give insight, training, support and encouragement to emerging leaders.
- Continue the Children's and Youth work, linking in with local schools and families of the children and youth who come along to the BEC events.
- To continue to develop the work of the Mosaic by actively seeking other opportunities of using the facility for a programme of community outreach.

Having established and developed a more structured, accountable, linked up approach to pastoral care in the church, to continue to link in with external agencies, introducing new life coaching skills and training. With parenting and marriage courses already taking place, to see if these can be expanded into existing groups. The equipping of everyone in basic pastoral care with teaching on issues affecting church members and society in general such as mental health as part of our daily discipleship. Thereby removing stigmas and enabling and equipping the church as a whole to be effective in being an empathic, non-judging and supporting family.

BEC's Vision and Mission

In 2010 BEC launched its '20:20 Vision' based on what we felt God might have in store for us over the following ten years. This included determining our 'Banner' - 'Loving God, Loving People, Transforming Communities' - as well as setting out goals for Discipleship and Mission.

BEC's roots will always be in our 'ABC' areas of Admirals, Bilton and Cawston, and we will always have a foothold in this location through the BEC Centre, Mosaic, the Woodlands Centre, and the ministries that run from these buildings. However, the map of where BEC members live tells us that we are no longer simply a 'village church' whose reach is limited to our historic catchment of Bilton. In light of this, we discern that we have a call as a church to reach out to 'Rugby and Beyond', that is, we are to take the gospel to our equivalent of '...Jerusalem, Judea and Samaria, and to the ends of the earth' (Acts 1:8). As such, we are to 'own' our mission to our 'ABC'; to Rugby as a whole and its surrounding locality; and to the 'nations' God either sends

us to or brings to us.

To this end the BEC Vision was restated in the following way:

Vision Statement: Seeing transformation, in Rugby and Beyond, as everyone follows Jesus.

Mission Statement: Equipping communities of disciples who make new disciples.

These statements have at the forefront missional (ie. outward looking) discipleship, based on our strong belief that bringing the Good News is the best thing we can do for our communities..

We want to live out true Christian lifestyles within the community of which we are part. These include Bilton, Rugby and anywhere where our members live, work, or otherwise have presence or influence. We want our Church to be a place where people know they can meet with God because of the enthusiastic testimony of our members.

Structure, Governance and Management

Bilton Evangelical Church business is conducted under the framework of its governing Memorandum and Articles of Association, prepared under the Companies Act 2006. In addition, the Church Constitution outlines how the Church is organised and run.

Bilton Evangelical Church (BEC) was formed in 1974, and previously operated as an 'excepted' charity. It is now a Private Company Limited by Guarantee (Number 7296315) with no share capital. It was incorporated on the 25th June 2010 and was registered with the Charity Commission on 26th August 2010 (No. 1137617). All the assets and funds of the 'excepted' charity were transferred to the company on 6th July 2010. The restricted funds at that time were transferred in with the same restrictions.

The Directors of the charitable company are its Trustees for the purposes of charity law and throughout this report are collectively referred to as its Trustees. The Company Directors, who are the Charity's Trustees and the Company Members who are the Church Church Leaders, attended the AGM of the church's Private Company Limited by Guarantee on 29th November 2021. The normal daily running of the church and its procedures continue to be as set out in the Constitution of Bilton Evangelical Church.

None of the Trustees have any beneficial interest in the company. All of the Trustees and Church Leaders of the church are members of the company and guarantee to contribute such amount as may be required (not exceeding £10) to the company's assets in the event of a winding up.

Selection and Induction of Trustees

It is required that two Church Leaders serve as Trustees. They have a responsibility to ensure good communication and strong harmonious relationships between the two groups.

Within these restrictions Trustees are appointed from among those who have been Full Church Members for at least three years, are seen to possess the appropriate experience, and are active in the Church. They are men or women who possess the necessary spiritual and practical qualifications and comply with the following scripture "Now it is required that those who have been given a trust must prove faithful" 1 Corinthians 4:2. When a Trustee needs to be elected, the Church is informed. Full Church Members may suggest those they consider eligible for consideration by the Church Leaders. The name of the recommended nominee, with their consent is submitted to the Church for endorsement at the next Church Members' Meeting. They stand until their calling has been fulfilled. Every Trustee is required to review their sense of calling and ministry within a five-year period. At the Church Members' Meeting prior to this the Trustee will inform the Members of their review for their prayers. Following this there will be a four week period during which Members will be invited to share with the Trustee, in a spirit of love and encouragement, any Word from the Lord they may have been given concerning this. The Trustees will then make the decision as to whether this ministry continues for a further period. If they believe it should the Church Leaders commend the individual to the next Church Meeting for the Members' endorsement.

The Trustees will appoint from among their number a Chairman of the Trustees, a Secretary to the Trustees and a Church Treasurer.

During the financial year one of the Trustees have resigned, and four new Trustee has been appointed. There are currently 10 Trustees. This is considered suitable for the current church activity, and no steps are

underway to appoint additional Trustees.

During the appointment process, potential new Trustees spend time with the existing Trustees to ensure they understand their responsibilities and the legal and financial framework in which the church operates. The Trustees also take advice and plan to undergo training from professional organisations specialising in this area and have attended Seminars organised by Stewardship.

Organisational Structure

In line with the principles contained in legislation relating to Trustees, the Trustees are responsible for ensuring that the Church meets the applicable requirements of charity laws and other relevant laws. The Church Leaders are responsible for governing the life and teaching of the Church.

BEC currently has four Church Leaders: the minimum number required within its Constitution. Within this past year, two new Church Leaders were appointed at the Members Meeting in November 2023. However, one of the Church Leaders reviewed his calling as a Church Leader. His decision was to step down from the role. This was announced to the Members during a meeting on 11 July 2024, from which date his resignation took effect. Recognising this, the Church Leaders and Church Members are actively seeking those that God would call as a Church Leaders, and expect to make a new appointment at the next Members Meeting.

The healthy synergy between the Church Leaders and Trustees continues with the Trustees being able to exercise duties as a leadership body in line with the spiritual government and leadership of the church by the Church Leaders.

The Lead Pastor has continued to maintain close links with other churches in Rugby, as part of 'Rugby Revive', also supporting the leadership of Rugby CAP (Christians Against Poverty). Listening to God he continues to bring vision, and through the Church Leadership strategy, to lead the church.

The Trustees delegate the day-to-day financial management of the Church to the Church Treasurer. The Church Treasurer can appoint from among the Church Members, and with the approval of the Trustees, a small team to help in the administration of the church finances. A general principle is that all expenditure decisions will be channelled through the Team Leaders or through the Trustees. Each Team Leader's area has an annual budget set by the Church Treasurer in conjunction with the Trustees.

External Relationships

BEC Church is member of The Evangelical Alliance.

Together in partnership with other churches in the Rugby area the "**Christians Against Poverty**" (CAP) centre has continued to grow and develop its ministry against poverty. During the past year the Centre Manager resigned, and a new appointment has been made, as well as for a further Debt Counsellor. These part-time employees continue to be employed by Bilton Evangelical Church as the lead church. The Church Leaders and Trustees delegate the day to day running, management, oversight and financial responsibilities to the CAP Rugby Steering Group. In the last year one member of the Steering Group has stepped down (but remains a befriender) with another appointment being made to the steering group. CAP head office does not support local CAP Centres financially and, in fact, charges a levy to cover the costs of assisting clients out of debt. Two prominent local referrers to CAP (Citizen's Advice Bureau & Foodbank) now refer to one another instead, and this has highlighted the need to raise the profile of CAP Rugby, to keep new clients coming.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also directors of Bilton Evangelical Church for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the Trustees are aware:

- there is no relevant information of which the charitable company’s examiner is unaware; and
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant information and to establish that the examiner is aware of that information.

Nick Spear ACCA, Stewardship, of 1, Lamb’s Passage, London, EC1Y, 8AB was appointed as the charitable company’s examiner during the year and has expressed willingness to continue in that capacity.

This report has been prepared in accordance with the Statement of Recommended Practice, Accounting and Reporting by Charities (issued March 2015) and in accordance with the special provisions within Part 15 of the Companies Act 2006 relating to small entities.

Approved by the Trustees and signed on their behalf by:

Signed Richard Mason Date Nov 3, 2025
Richard Mason (Nov 3, 2025 15:50:10 GMT)

Mr Richard Mason

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
BILTON EVANGELICAL CHURCH
('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the period ended 31 March 2025 on pages 12 to 22 following, which have been prepared on the basis of the accounting policies set out on pages 14 to 15.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

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

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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

Nick Spear
Nick Spear (Nov 3, 2025 15:56:11 GMT)

Nick Spear ACCA
Association of Chartered Certified Accountants

Stewardship
1 Lamb's Passage
London
EC1Y 8AB

Nov 3, 2025

BILTON EVANGELICAL CHURCH
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	304,808	37,985	342,794	349,491
Charitable activities	4	53,470	-	53,470	20,557
Investments		5,528	-	5,528	4,927
Other income		1,700	-	1,700	620
Total income and endowments		365,507	37,985	403,492	375,594
EXPENDITURE ON:					
Charitable activities:	6	444,424	51,004	495,427	438,498
Total expenditure		444,424	51,004	495,427	438,498
Net income/(expenditure)		(78,917)	(13,018)	(91,935)	(62,904)
Transfers between funds	14	(5,568)	5,568	-	-
Net movement in funds		(84,485)	(7,451)	(91,935)	(62,904)
Reconciliation of funds:					
Total funds brought forward		840,781	215,193	1,055,974	1,118,878
Total funds carried forward	14	756,296	207,742	964,039	1,055,974

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing operations.

The statement of financial activities also complies with the requirements for an income and expenditure account required by the Companies Act 2006.

The notes on pages 14-21 form part of these accounts.

BILTON EVANGELICAL CHURCH
BALANCE SHEET
FOR THE YEAR ENDED 31 MARCH 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
FIXED ASSETS					
Tangible assets	8	469,804	179,830	649,634	685,598
		<u>469,804</u>	<u>179,830</u>	<u>649,634</u>	<u>685,598</u>
CURRENT ASSETS					
Debtors	9	11,105	1,168	12,273	13,561
Cash at bank and in hand	10	282,385	31,303	313,688	366,884
		293,490	32,471	325,961	380,446
CREDITORS: Amounts falling due within one year	11	6,997	4,559	11,556	10,069
		<u>286,493</u>	<u>27,912</u>	<u>314,405</u>	<u>370,377</u>
Net current assets / (liabilities)					
		<u>756,296</u>	<u>207,742</u>	<u>964,039</u>	<u>1,055,974</u>
TOTAL NET ASSETS					
		<u>756,296</u>	<u>207,742</u>	<u>964,039</u>	<u>1,055,974</u>
FUND BALANCES					
	14				
Unrestricted Funds					
General funds		388,879	-	388,879	469,277
Designated funds		367,418	-	367,418	371,504
		<u>756,296</u>	<u>-</u>	<u>756,296</u>	<u>840,781</u>
Restricted Funds		-	207,742	207,742	215,193
		<u>756,296</u>	<u>207,742</u>	<u>964,039</u>	<u>1,055,974</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the period ended 31 March 2025.

The members have not required the company to obtain an audit of its financial statements for the period ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006 however, in accordance with Section 145 of the Charities Act 2011, the accounts have been examined by an independent examiner and their report has been included in these financial statements.

The directors (who are the charitable company's trustees for the purposes of charity law) acknowledge their responsibilities for:

- (a) ensuring that the charitable company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its net income or expenditure for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements have been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the Board of Directors and were signed on its behalf by:

Richard Mason
Richard Mason (Nov 3, 2025 15:50:10 GMT)

 Mr R Mason

Nov 3, 2025

 Date

Company number: 7296315

Charity number: 1137617

The notes on pages 14-21 form part of these accounts.

BILTON EVANGELICAL CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

1 Statutory Information

The charity is a charitable company limited by guarantee and is incorporated in the United Kingdom. The company's registered number and registered office address can be found on the Company Information page.

2 Accounting Policies

These financial statements are prepared on a going concern basis, under the historical cost convention.

These financial statements have been prepared in accordance with the "Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("the Charities SORP")", with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102"), with the Companies Act 2006 and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The trustees (who are the charitable company's directors for the purposes of company law) have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements. In making this assessment the trustees have considered the impact of Covid-19 and have concluded that its impact on net income will not be material.

b) Income

Income including investment income is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part, income is generally recognised when it is received. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations and legacies includes:

- i) Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.
- ii) Donated facilities, services and goods. Goods donated for distribution to beneficiaries are recognised as income when receivable at fair value (being an estimate of the amount it would cost to purchase those items). Facilities, services and goods donated for the charity's own use are recognised as income when receivable at their value to the charity.

The charity relies on volunteers to carry out many of its activities, particularly the Mosaic cafe. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

When donated goods, services and facilities are distributed or consumed, an expense in respect of those items is included in the Statement of Financial Activities. At the year end any goods that have not been distributed or consumed are recognised as stock; donated fixed assets are capitalised.

Income from charitable activities represents income receivable from goods, services and facilities supplied in furtherance of the charity's charitable objects. It includes income from church events and activities.

c) Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

The charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

The cost of raising funds is not significant and has not been separately disclosed.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

BILTON EVANGELICAL CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

d) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

e) Tangible fixed assets

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £2,500 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Freehold land	Is not depreciated (because it is not consumed by use)
Freehold buildings	Over 50 years after taking account of the building's residual value
Fixtures, fittings and equipment	20% per annum straight line
Vehicles	25% per annum reducing balance
Electronic equipment	25% per annum straight line

Amortisation is provided to write off the costs of improving property not owned by the charity over their expected useful lives. It is calculated at the following rates:

Leasehold Property (2012 Extension & Refurbishment)	5% p.a. straight line
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The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

f) Leased assets

Leases which do not transfer substantially all the risks and rewards of ownership to the charity are classified as operating leases. Operating lease payments are recognised as an expense on a straight-line basis over the lease term (unless another systematic basis is more representative of use).

g) Pension scheme arrangements

The charity operates defined contribution pension schemes for its employees. Obligations for contributions to these schemes are recognised as an expense when the liability arises. The assets of these schemes are held separately from those of the charity in independently administered funds.

h) Taxation

The company is a registered charity; it has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

i) Financial instruments

The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Except for loans, creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive). The charity recognises liabilities for the principal of those loans that remains outstanding at the year end (i.e. the liabilities exclude any interest chargeable on the loans in future years).

j) Critical accounting estimates and areas of judgement

In preparing financial statements certain judgements, estimates and assumptions have to be made that affect the amounts recognised in the financial statements. The trustees consider the following to be significant:

- i) The annual depreciation and amortisation charges for property, plant and equipment is sensitive to changes in the estimates for useful economic life and residual value. These estimates are reassessed annually and, when necessary, adjusted to reflect current circumstances.
- ii) The constructive obligation for grants payable is based on an assessment of the likely duration of the supported activity. Again this estimate is re-assessed annually and the obligation is adjusted to reflect current expectations.

3 Donations and legacies

	Total 2025	Total 2024
	£	£
Donations of cash and similar	288,168	295,623
Income tax recoverable	54,626	53,867
	<u>342,794</u>	<u>349,491</u>

4 Income from charitable activities

	Total 2025	Total 2024
	£	£
Church retreats and events	38,470	20,363
Mosaic café	15,000	193
	<u>53,470</u>	<u>20,557</u>

BILTON EVANGELICAL CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

5 Investment income

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Bank interest	5,528	-	5,528	4,927
	<u>5,528</u>	<u>-</u>	<u>5,528</u>	<u>4,927</u>

6 Charitable expenditure

	Total 2025	Total 2024
	£	£
a Costs incurred directly on specific activities		
Salaries, travel and expenses	241,478	233,551
Youth and children's work	15,119	14,246
Services and events	49,258	18,981
CAP running costs	4,708	5,524
Telephone and utilities	22,574	12,747
Office costs	12,612	7,018
Cleaning and upkeep	14,100	9,066
Rent and rates	4,361	3,643
Repairs and renewals	6,723	18,178
Vehicle expenses	2,283	1,998
Conferences and training	14,874	2,332
Pastoral care	958	751
Miscellaneous expenses	6,940	6,206
Grants payable (note 6c)	41,820	44,451
	<u>437,807</u>	<u>378,692</u>
b Costs incurred on support & administration		
Governance costs		
Cost of accounts preparation and independent examination	3,240	3,120
Other	303	(90)
	<u>3,543</u>	<u>3,030</u>
Depreciation and amortisation of tangible fixed assets	49,897	47,651
Bank charges	198	220
Insurance	2,124	6,490
Other charges	1,859	2,279
	<u>57,621</u>	<u>59,669</u>
Total expenditure	<u>495,427</u>	<u>438,361</u>

In addition to the fees payable for the preparation and examination of the accounts, the charity paid £1,402 (2024: £1,485) to Stewardship for payroll bureau and consultancy services.

c Grants payable

	Institutions	Individuals	2025
	£	£	£
Grants for UK and overseas mission	40,320	350	40,670
Grants for the relief of poverty	-	1,150	1,150
	<u>40,320</u>	<u>1,500</u>	<u>41,820</u>

The comparatives for the previous year are as follows:

	Institutions	Individuals	2024
	£	£	£
Grants for UK and overseas mission	41,076	300	41,376
Grants for the relief of poverty	2,575	500	3,075
	<u>43,651</u>	<u>800</u>	<u>44,451</u>

BILTON EVANGELICAL CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

c Grants payable (continued)

The charity's principal grants to institutions comprised:	2025	2024
	£	£
SIM	7,560	8,760
Latin Link	5,160	5,160
OMF	5,760	5,760
CAP	4,250	3,000
Revelation Trust	3,240	3,240
Rugby Youth for Christ	7,920	7,920
Latymer Community Church	1,000	-
Tear Fund	1,000	1,000
Rugby Foodbank	-	3,000
Kingsbridge YFC	1,000	1,000
Barnabas Fund	1,000	1,000
Grants to institutions for less than £1,000 each	2,430	3,811
	<u>40,320</u>	<u>43,651</u>

7 Analysis of staff costs, the cost of key management personnel and trustee remuneration and expenses

	2025	2024
	£	£
Gross wages and salaries	218,643	212,541
Social security	13,895	12,157
Pension costs	8,824	8,879
	<u>241,362</u>	<u>233,576</u>

The average monthly number of employees during the year was 9 (2024: 9). Most of the charity's activities are carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum (2023: none).

The charity's key management comprise the trustees and the key staff named on the Company Information page. Total employment benefits payable to key management for the year were as follows:

	Wages & salaries	Other employment benefits	Employer pension contributions	2025
	£	£	£	£
Other (non-trustee) members of key management	26,840	-	1,074	27,914
				<u>27,914</u>

The following amounts were charged in the previous year, when there was one member of key management:

	Wages & salaries	Other employment benefits	Employer pension contributions	2024
	£	£	£	£
Other (non-trustee) members of key management	42,009	-	2,780	44,789
				<u>44,789</u>

No trustees received employment benefits in either the current or preceding year.

8 Tangible fixed assets

	Freehold land & buildings	Leasehold improvements	Fixtures, fittings and equipment	Vehicles	Electronic equipment	Total
	£	£	£	£	£	2025
Cost						£
At 31 March 2024	577,475	610,639	90,192	27,349	62,461	1,368,116
Additions	-	-	13,933	-	-	13,933
Disposals	-	-	-	-	-	-
At 31 March 2025	<u>577,475</u>	<u>610,639</u>	<u>104,125</u>	<u>27,349</u>	<u>62,461</u>	<u>1,382,049</u>
Accumulated depreciation						
At 31 March 2024	123,138	405,119	80,626	20,859	52,776	682,518
Charge for the year	10,176	25,690	5,975	1,623	6,433	49,897
At 31 March 2025	<u>133,315</u>	<u>430,809</u>	<u>86,601</u>	<u>22,482</u>	<u>59,209</u>	<u>732,415</u>
Net book value						
At 31 March 2025	<u>444,160</u>	<u>179,830</u>	<u>17,524</u>	<u>4,867</u>	<u>3,253</u>	<u>649,634</u>
At 31 March 2024	<u>454,337</u>	<u>205,520</u>	<u>9,567</u>	<u>6,490</u>	<u>9,685</u>	<u>685,598</u>

BILTON EVANGELICAL CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

8 Tangible fixed assets (continued)

Note 1: As the original cost of certain fixed assets is not known the net book value at 5 April 2008 is treated as the original cost.

Note 2: The £206,000 purchase price of Freehold Property has nominally been split 1/3 for the Land £68,667 and 2/3 for the Building £137,333; The Land not to be depreciated and the Building to be depreciated over 50 years. To the building purchase price the £123,475 cost of extension and refurbishment was added to give a building cost of £260,808 and a total building plus land cost of £329,475. This was further increased by the addition of £248,000 in the period to 31 March 2017 of £248,000 to give a total cost of £577,475.

9 Debtors

	2025	2024
	£	£
Falling due within one year:		
Gift aid recoverable	5,681	4,599
Other debtors	3,495	-
Prepayments	3,097	8,963
	12,273	13,561

10 Cash at bank and in hand

	2025	2024
	£	£
Cash at bank with immediate access	313,688	366,884
Petty cash	-	-
	313,688	366,884

11 Creditors: liabilities falling due within one year

	2025	2024
	£	£
Trade creditors	3,757	-
Accruals	3,240	4,809
Deferred income	4,559	5,260
	11,556	10,069

12 Deferred income

Deferred income comprises the following:

	2025	2024		
	£	£		£
			Grants for Debt Coach	Deposits for Events
Balance at the beginning of the reporting period	-	5,260	5,260	-
Amount released to income	-	(5,260)	(5,260)	-
Amount deferred in year	4,559	-	4,559	5,260
Balance at the end of the reporting period	4,559	-	4,559	5,260
The income deferred at the period end will be released to income over the following periods:				
Within one year	-	4,559	4,559	5,260
After one year	-	-	-	-
	-	4,559	4,559	5,260

In the 2024/25 accounting period the charity received a grant from Warwickshire County Council, for which the majority has been deferred for use in employing a debt coach in the 2025/26 period. In the prior year, the charity received income in advance relating to a church weekend away taking place in the 2024/25 accounting period. This income, along with the connected expenditure, has been recognised in the current period.

13 Pension commitments

During the year employer's pension contributions totalling £8,362 (2024: £8,879) were payable to defined contribution personal pension schemes. No pension contributions were owing at the balance sheet date (2024: £nil).

BILTON EVANGELICAL CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

14 Funds

During the year the movements in the charity's funds were as follows:

	Opening balance 2025 £	Incoming resources 2025 £	Outgoing resources 2025 £	Transfers in the year 2025 £	Gains and losses 2025 £	Closing balance 2025 £
<i>Designated Funds</i>						
Operations	-	585	(67,701)	67,117	-	-
Ministries	-	3,080	(14,870)	11,791	-	-
Corporate	-	720	(12,780)	12,060	-	-
Benevolent fund	5,573	-	(650)	-	-	4,923
BEC Weekend Away	-	28,361	(32,265)	3,904	-	-
14 Main Street	126,014	-	(5,216)	-	-	120,798
53 Cymbeline Way	208,322	-	(4,960)	-	-	203,362
Future premises needs	30,000	-	-	-	-	30,000
Latin Link	-	-	(5,160)	5,160	-	-
Latymer Community Church	-	-	(1,000)	1,000	-	-
Mosaic Café Running Costs	-	15,000	(7,666)	-	-	7,334
OMF (Simmons)	-	-	(5,760)	5,760	-	-
Poland partners	50	-	-	(50)	-	-
Rugby YFC	-	-	(7,920)	7,920	-	-
SIM - Mission Partners (Gibson)	-	-	(8,060)	8,060	-	-
Trustees	-	435	(247,772)	247,338	-	-
Youth Events	1,545	-	-	(1,545)	-	-
Barnabas	-	-	(1,000)	1,000	-	-
Harvest for the Hungry (Eurovangelism)	-	-	(500)	500	-	-
Kings School of Theology Online	-	-	(500)	500	-	-
Kingsbridge Youth For Christ	-	-	(1,000)	1,000	-	-
Revelation Trust - Roy Crowne	-	-	(3,240)	3,240	-	-
Teams4U	-	-	(450)	450	-	-
Gideons	-	-	(500)	1,500	-	1,000
Tearfund	-	-	(1,000)	1,000	-	-
	<u>371,504</u>	<u>48,180</u>	<u>(429,971)</u>	<u>377,705</u>	<u>-</u>	<u>367,418</u>
<i>General Unrestricted Funds</i>	<u>469,277</u>	<u>317,327</u>	<u>(14,453)</u>	<u>(383,272)</u>	<u>-</u>	<u>388,879</u>
Total Unrestricted Funds	<u>840,781</u>	<u>365,507</u>	<u>(444,424)</u>	<u>(5,568)</u>	<u>-</u>	<u>756,296</u>
<i>Restricted Funds</i>						
14 Main Street	-	-	-	-	-	-
27 Main Street	201,647	-	(25,690)	-	-	175,957
Food Bags Project	841	-	(2,159)	1,318	-	-
Chillax - After Schools Club	1,760	-	-	-	-	1,760
Christians Against Poverty Rugby	10,944	37,985	(23,155)	4,250	-	30,024
	<u>215,193</u>	<u>37,985</u>	<u>(51,004)</u>	<u>5,568</u>	<u>-</u>	<u>207,742</u>
Aggregate of funds	<u>1,055,974</u>	<u>403,492</u>	<u>(495,427)</u>	<u>-</u>	<u>-</u>	<u>964,039</u>

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	<u>Unrestricted Funds</u>			2025 £
	General funds £	Designated funds £	Restricted funds £	
Fixed assets	4,868	464,937	179,830	649,634
Debtors	5,301	5,803	1,168	12,273
Cash at bank and in hand	378,710	(96,326)	31,303	313,687
Current liabilities	-	(6,997)	(4,559)	(11,556)
	<u>388,879</u>	<u>367,418</u>	<u>207,742</u>	<u>964,039</u>

BILTON EVANGELICAL CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

In the previous year the movements in the charity's funds were as follows:

	Opening balance 2024 £	Incoming resources 2024 £	Outgoing resources 2024 £	Transfers in the year 2024 £	Gains and losses 2024 £	Closing balance 2024 £
<i>Designated Funds</i>						
Operations	-	12,136	(60,884)	48,748	-	-
Ministries	-	5,553	(18,369)	12,816	-	-
Corporate	-	765	(11,419)	10,654	-	-
Benevolent fund	6,148	-	(575)	-	-	5,573
BEC Weekend Away	-	-	(8,331)	8,331	-	-
14 Main Street	131,231	-	(5,216)	-	-	126,014
27 Main Street	-	-	-	-	-	-
53 Cymbeline Way	213,282	-	(4,960)	-	-	208,322
Future premises needs	30,000	-	-	-	-	30,000
Latin Link	-	-	(5,160)	5,160	-	-
Latymer Community Church	-	-	(500)	500	-	-
Mosaic Café Running Costs	-	253	(3,505)	3,252	-	-
OMF (Simmons)	-	-	(5,760)	5,760	-	-
Poland partners	50	-	-	-	-	50
Rugby YFC	-	-	(7,920)	7,920	-	-
SIM - Mission Partners (Gibson)	-	-	(7,560)	7,560	-	-
Trustees	-	12	(242,231)	242,219	-	-
Youth Events	1,545	-	-	-	-	1,545
Barnabas	-	-	(1,000)	1,000	-	-
Harvest for the Hungry (Eurovangelism)	-	-	(500)	500	-	-
Kings School of Theology Online	-	-	(500)	500	-	-
Kingsbridge Youth For Christ	-	-	(1,000)	1,000	-	-
Revelation Trust - Roy Crowne	-	-	(3,240)	3,240	-	-
Teams4U	-	-	(450)	450	-	-
Gideons	-	-	(500)	500	-	-
Tearfund	-	-	(1,000)	1,000	-	-
	<u>382,255</u>	<u>18,719</u>	<u>(390,580)</u>	<u>361,110</u>	<u>-</u>	<u>371,504</u>
<i>General Unrestricted Funds</i>	<u>490,695</u>	<u>343,400</u>	<u>(772)</u>	<u>(364,046)</u>	<u>-</u>	<u>469,277</u>
Total Unrestricted Funds	<u><u>872,950</u></u>	<u><u>362,119</u></u>	<u><u>(391,352)</u></u>	<u><u>(2,936)</u></u>	<u><u>-</u></u>	<u><u>840,781</u></u>
<i>Restricted Funds</i>						
27 Main Street	227,337	-	(25,690)	-	-	201,647
Food Bags Project	3,000	10	(2,513)	344	-	841
Chillax - After Schools Club	1,738	22	-	-	-	1,760
Christians Against Poverty Rugby	13,852	13,443	(18,943)	2,592	-	10,944
	<u>245,926</u>	<u>13,476</u>	<u>(47,146)</u>	<u>2,936</u>	<u>-</u>	<u>215,193</u>
Aggregate of funds	<u><u>1,118,877</u></u>	<u><u>375,594</u></u>	<u><u>(438,498)</u></u>	<u><u>-</u></u>	<u><u>-</u></u>	<u><u>1,055,974</u></u>

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	<u>Unrestricted Funds</u>			2024 £
	General funds £	Designated funds £	Restricted funds £	
Fixed assets	6,490	473,588	205,520	685,598
Stock and debtors	13,561	-	-	13,561
Cash at bank and in hand	449,226	(92,015)	9,673	366,884
Current liabilities	-	(10,069)	-	(10,069)
	<u>469,277</u>	<u>371,504</u>	<u>215,193</u>	<u>1,055,974</u>

BILTON EVANGELICAL CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

15 Christians Against Poverty (CAP) Incoming Resources & Resources Expended

Christians Against Poverty (CAP) Rugby is run as a restricted fund of Bilton Evangelical Church whose responsibility is to act as the lead church in the Rugby area.

	2025	2024
	£	£
Incoming Resources		
CAP Rugby Income	37,985	13,443
Total for Incoming Resources	37,985	13,443
Outgoing Resources		
CAP Rugby General Running	(8,027)	(710)
CAP Rugby to CAP Central	(3,600)	(7,814)
CAP Rugby Gross Salaries	(11,528)	(10,419)
Total for Outgoing Resources	(23,155)	(18,943)
Transfers from unrestricted funds	4,250	2,592
Balance for CAP Rugby for Year	19,080	(2,908)
Balance Brought Forward	10,944	13,851
Balance Carried Forward	30,024	10,944

16 Operating lease commitments

The charity has a lease on a property at 27 Main Street, this is for 24 years with effect from 1 April 2017 and is subject to an annual rental of £2,000 per annum to be increased every 3 years in line with RPI. From 1 April 2023 the rent is £2,714 per annum. The minimum amounts payable (until the next break clause and ignoring the potential effect of future rent reviews) in respect of this lease is as follows:

	2025	2024
	£	£
Payments falling due:		
Within one year	2,035	2,714
Between one and five years	10,856	10,856
After five years	24,426	35,282
	37,317	48,852

During the year the charity was charged £3,393 (2024: £2,714) for its operating lease.

17 Transactions with related parties

During the year the charity:

- a) received donations totalling £57,060 (2024: £39,145) from related parties (which includes trustees, anyone closely connected to them and key management).
- b) did not pay any expenses (2024: £nil) to, or for, the trustees; other than reimbursement where individuals were acting as agent for the charity.

During the year the charity also made the following payments to, or for, related parties:

Mrs Erica Richmond, who is closely related to Dr Mark Richmond, who is a trustee, received employment benefits totalling £20,186 (2024: £15,001) for providing services to the charity, as permitted by the governing document.

18 Members

Each member of the company commits to contribute if the charity is wound up an amount of £10.

BILTON EVANGELICAL CHURCH
DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES
FOR THE YEAR ENDED 31 MARCH 2025

	Note	Unrestricted Funds - General		Unrestricted Funds - Designated		Restricted Funds		Total Funds	Total Funds
		2025 £	2024 £	2025 £	2024 £	2025 £	2024 £	2025 £	2024 £
INCOME AND ENDOWMENTS FROM:									
Donations and legacies	3	304,808	337,751	-	-	37,985	11,740	342,794	349,491
Charitable activities	4	5,290	172	48,180	18,659	-	1,725	53,470	20,557
Investments	5	5,528	4,927	-	-	-	-	5,528	4,927
Other income		1,700	550	-	60	-	10	1,700	620
Total income and endowments		317,327	343,400	48,180	18,719	37,985	13,476	403,492	375,594
EXPENDITURE ON:									
Charitable activities:	6	14,453	772	429,971	390,580	51,004	47,146	495,427	438,498
Total Expenditure		14,453	772	429,971	390,580	51,004	47,146	495,427	438,498
Net income/(expenditure)		302,874	342,628	(381,791)	(371,861)	(13,018)	(33,670)	(91,935)	(62,904)
Transfers between funds	14	(383,272)	(364,046)	377,705	361,110	5,568	2,936	-	-
Net movement in funds		(80,398)	(21,418)	(4,087)	(10,751)	(7,451)	(30,734)	(91,935)	(62,904)
Reconciliation of funds:									
Total funds brought forward		469,277	490,695	371,504	382,255	215,193	245,927	1,055,974	1,118,878
Total funds carried forward	14	388,879	469,277	367,418	371,504	207,742	215,193	964,039	1,055,974

BILTON EVANGELICAL CHURCH

England & Wales - Charity number 1137617

Accounts

Bilton Evangelical Church

Report and Accounts Year ended 31 March 2024

Company number: 7296315
Charity number: 1137617

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

**BILTON EVANGELICAL CHURCH
FOR THE YEAR ENDED 31 MARCH 2024
COMPANY INFORMATION**

Directors / trustees

Dr J Cotterill	
Ms B Bennett	Appointed 28 February 2024
Ms J Lake	Resigned 11 July 2024
Mr R Mason	
Mr T Ray	
Mr A Kilby	Appointed 28 June 2023
Dr M Richmond	
Mr A Dornie	Appointed 28 February 2024
Mr W Swales	Appointed 28 February 2024
Ms C Taylor	Appointed 28 February 2024

Church Leaders & Pastors

Mr P Rogers	Lead Pastor
Mr S Lau	Church leader
Dr M Richmond	Church leader
Ms E Richmond	Church leader
Mr C Burgess	Church leader
Ms G Newton	Church leader

Company Secretary

Dr J Cotterill

Key Staff

Mr P Rogers

Governing Document

Memorandum and Articles of Association dated 16 June 2010 and updated in 2017

Company Registration Number

7296315

Charity Registration Number

1137617

Registered Office

14 Main Street
Bilton
Rugby
Warwickshire
CV22 7NB

Church Premises Address

27 Main Street
Bilton
Rugby
Warwickshire
CV22 7NQ

Independent Examiner

Archie McDowall BA CA
Stewardship
1 Lamb's Passage
London
EC1Y 8AB

Bankers

HSBC
15 Church Street
Rugby
Warwickshire
CV21 3PN

Solicitors

Brethertons Solicitors
Montague House
2 Clifton Road
Rugby
Warwickshire
CV21 3PX

Contents

	Page
Company Information	1
Directors' Report	2-10
Independent Examiner's Report	11
Statement of Financial Activities	12
Balance Sheet	13
Notes to the Accounts	14-23
Detailed Statement of Financial Activities with Comparatives	24

Trustees' Annual Report for the period April 2023 to March 2024

Charity name: Bilton Evangelical Church

Charity registration number: 1137617

Objectives and Activities

The Objects of the charity are:-

1. To advance the Christian faith in accordance with its Statement of Beliefs in Bilton, Rugby and in such other parts of the United Kingdom or the world as the Trustees may from time to time think fit and to fulfil such other purposes which are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the Charity.
2. To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind, including through the provision of counselling and support in such parts of the United Kingdom or the world as the Trustees from time to time may think fit.
3. To provide facilities for educational, recreational and other leisure time occupation in the interests of social welfare for persons who have need by reason of their youth, poverty or social and economic circumstances with the object of improving their conditions of life in Rugby and in such other parts of the United Kingdom or the world as the Trustees from time to time think fit.

The New Testament reveals the Church as a community of people, properly taught and cared for, who by loving and serving Jesus Christ, were also committed to love and care for each other and to bring a blessing to the area in which they lived. Bilton Evangelical Church, its Trustees, Church Leaders and members are committed to the restoration of those New Testament principles. It is not alone in this; it is one of many churches in the area, country and all over the world, which are re-discovering the excitement of knowing Jesus Christ as their Lord, Saviour and Friend.

During the year ended 31st March 2024 the church has sought to achieve the calling of Christ upon mainly in the following ways:

- Fulfilling the objects in teaching, preaching and showing practical care in the community. This was both included in the normal teaching in the church on Sunday and by running specific courses to address particular aspects of Christian living.
- Bringing the Love of Christ to the community in building meaningful relationship with individuals and families, both individually and through corporate activities.
- Normal community weekly activities cover a wide spectrum involving
 - Young Children and Carers group
 - Extensive children's and young people's groups
 - After school club
 - Work in local retirement homes
 - Senior citizens meals and fellowship groups
 - Marriage courses to seek to strengthen marriages both within and outside the church
 - Bereavement course to support those in times of loss of loved ones.

The Trustees have had regard to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set.

Grant Making Policy

Bilton Evangelical Church is a member of the Evangelical Alliance and works with and assists other churches and receives voluntary help where needed. During the year, grants have been made to help objectives that can best be done on a larger scale than Bilton Evangelical Church could do independently.

Gifts to external organisations and individuals are considered by the Church Leaders on the basis of need and fulfilment of the charitable objectives. There are no upper or lower limits of support. It is the policy of the

church to give a substantial proportion of its general income to organisations and individuals with whom the church has some involvement. During the year this amounted to £44,451. (2022/23 - £55,310) shown in the accounts as 'Charitable Giving'. In addition the church transferred £2,592 from its general fund to CAP, Rugby for which BEC is the lead church in Rugby.

The church provides a proportion of the financial support for those working in a missionary capacity both in the UK and overseas. This kind of support is normally only provided to people who are Church Members. On this basis support was provided during the year to members involved with Rugby Youth for Christ, Revelation Trust, SIM – Burkina Faso and UK, Latin Link - Costa Rica and UK and OMF.

In addition, during the year, the Church has provided financial support to the work of Hope 4, Rugby Christians Against Poverty, Latymer Community Church Ladbroke Grove, Evangelical Alliance, The Gideons Rugby Branch, Open Doors, Barnabas Aid, Tear Fund, Harvest for the Hungry, SIM, Teams 4U, and Kingsbridge Youth For Christ.

Mosaic Building

The Mosaic building owned by BEC is now being operated on a commercial basis as 'Treacles at Mosaic'. The couple now renting and operating Mosaic as a coffee shop continue with the same vision for it as a local place to meet and build community.

The Social Fund, set up for local relief during the Covid pandemic, is still being operated with the aim of providing short term relief to local families in need. However, during the year there have only been a few calls on its resources.

Members of BEC have set up and administer a 'Food Bag' Project from the BEC Centre, to provide extra food during the school holidays for families who normally receive free school meals. Funding has been provided from external and internal sources.

During the year overall gifts from BEC for direct relief of poverty were £3,075 (£3,193 – 2022/23). BEC has also supported the work of Rugby Foodbank with gifts totalling £3000.

Contribution of Volunteers

Whilst the church does at this time employ 7 staff, plus 1 on behalf of CAP Rugby, some full-time and some part-time, it is the work of every member of the church, whether employed or not, that will make the difference in the Church achieving its great commission. This is done in being 'salt and light' amongst the people they interact with every day; by praying, by visiting the sick and others in need, in being involved in training others, in public teaching and worship, and also in administration. Much of this work is done privately, without recognition, and the hours and value of that time cannot be quantified.

Achievements and Performance

BEC Ministry Teams

Sunday Services

The numbers attending on Sundays has steadily grown during the year but have reached a plateau at about 80% of the capacity of the main auditorium. Some of the new people joining first attended BEC services on-line. Most weeks the morning service continues to be live streamed and made available for catch-up viewing for those not available at the normal service time. A crèche facility is provided, and there are groups for children (up to age 11) each week and regularly for young people to age 18.

Life Groups

These continue to be seen as playing a vital part of church life for discipleship and pastoral care. Under the direction of the Lead Pastor, the 'Discipleship Team Leader' (as job share) continues to support and facilitate healthy growth in the Life Groups - giving training to the leaders; placing these leaders into small mutual support groups; providing training material for the groups; ensuring what is taught on a Sunday is grounded through the Life Groups during the week. A high proportion of Church membership is in these groups (approaching 90%), but there are also others journeying with us involved in groups.

Pastoral Care

Previously a structure was put in place to assist in the provision of pastoral care in the church. Primary care and support for individuals is still seen as everyone's responsibility through the Life Groups and part of everyone's personal discipleship. By definition, a Christian Pastoral Carer is someone who either formally, as part of a pastoral team, or informally as part of their Life group or everyday relationships offer care and support to others. In 2015, BEC became affiliated to Pastoral Care UK, which is a branch of the Association of Christian Counsellors. The Pastoral Care Coordinating Team (PCCT), which currently comprises four members, oversees its co-ordination, with regular Triage meetings making sure issues are prioritised and not overlooked or duplicated, in so doing providing support and protection to both those needing and those giving care. This year there has been a continued consolidation in this area, establishing good lines of communication, with a number of situations dealt with, with a successful resolution and people brought to wholeness.

The hardship fund (created during Lockdown) has continued to alleviate the personal financial impact of the pandemic (for both church members and others in the local community). A few payments have been made out of the fund during the year. The Trustees have delegated the day-to-day administration of this to the PCCT who continue to administer this as well as dealing with the inevitable pastoral care that is required.

Youth Work

The youth work continues to thrive due to the hard work of the staff and many volunteers. In the youth work, there is currently have face-to-face contact with over 45 young people on a weekly basis in Life Groups and Sunday church. There have been 6 baptisms as believers from within the youth groups. Over the past 12 months, the topics investigated covered relationships, mental well-being, entering into adulthood, forgiveness, discipleship, the person of the Holy Spirit and an exploration of apologetics. The young people have also been volunteering in church, at other town-wide youth events and in the wider community with social action like litter picking.

Key events organised during the year cover relational fun times (Theme park, themed party), a couple of weekends away, a longer national youth festival (Limitless) and a Mountain climbing trip (providing physical challenge and development).

Children's Work

From September 2023 our new Children's & Family Team Leader has been in post, and the church is seeing the benefits of the full time direction and leadership that brings. A programme of fun and instructive sessions are run for Children every week on Sunday for 20-40 children. A new older group has started this last year, and the team have been doing some meetings and work in local schools. A parenting course has also been run. Plans for next year include furthering relationships with local schools, particularly those in the Bilton Federation, as well as starting a new children's and youth life group for those at the top end of the children's work.

Parents & Toddlers (Pebbles)

A parents & toddlers group is run by a team of eight every Wednesday during term time, averaging 14 adults (mums and child minders) and up to 30 children. The group aims to be welcoming and caring, offering refreshments whilst allowing the little ones to enjoy playing together, listening to a bible story and singing. At the end of the summer term special events were a bouncy castle and teddy bears' picnic. Next year they plan to continue welcoming young families to a safe and happy environment and to share the gospel.

Men's Ministry

This has been focussed around a monthly Breakfast time of fellowship, different speakers on a range of topics and time for discussion and prayer together. Other enjoyable social times have been held throughout the year to further the aims of this ministry area.

Women's Ministry

This year the BEC Women have organised an Orchard women's conference (with financial assistance given for individuals in need), a Pre-Advent Social where 60 women attended (an open invite to friends and neighbours led to 10 non-Christian guests), a Prayer & Pastries event, hosting a 'Women's prayer space' session at Mosaic and a Grace Gathering with Afternoon Tea for 52 guests (including those not yet in church

community).

All gatherings/events are provided free of charge (except external events). Across the five events this year, we have gathered more than 100 women, aged 14-90 years, and have been pleased to have ex-CAP clients join us and feel really welcomed!

Seniors Ministry

Monday Club meets twice a month for the enjoyment and fellowship of its 60-70 members. It aims to make our elderly members feel welcome, belong and enjoy a cup of tea and biscuits together. The gospel is faithfully preached through a variety of interesting speakers. Once a month everyone enjoys a home cooked meal from the wonderful catering team.

BEC Woodlands

BEC Woodlands is the name for the church building donated to BEC from Rugby Fellowship Church, (see 2018 Trustees report). A number of activities open to the local community have been run in these premises including craft classes, English language classes (helping refugees from Ukraine and others housed at the Dunchurch Park Hotel), Songs of Praise and other services and Youth meetings. A new missional Life Group on the Woodlands estate has been established, building on the work that the Rugby Fellowship Church has carried out faithfully for many years, and holding a monthly all-age cafe style church service on a Sunday afternoon, once a month.

Christians Against Poverty

Together in partnership with other churches in the Rugby area the "Christians Against Poverty" (CAP) centre has continued to grow and develop its ministry against poverty. During the past year the Centre Manager resigned, and a new part time appointment has been made from November 2023. She continues to be employed by Bilton Evangelical Church as the lead church. The Church Leaders and Trustees delegate the day to day running, management, oversight and financial responsibilities to the CAP Rugby Steering Group.

"Rugby and Beyond"

The members of the church have consistently been applying the principles of church life outlined in the New Testament to be 'salt and light' in the community, in the places they live and work and in having an impact on social attitudes in wider national society. This is a major part of the purpose of the church, much of it is done without publicity, and the enormous amount of time spent in this way cannot be quantified.

The church continued to support other churches, both in the United Kingdom and overseas.

Staff Changes:

A new appointment was made in September 2023 to the role of Children and Families Worker. The impact this new role is having on church life is shown in the section for this ministry area.

At the time of the last Trustees report the church was seeking to appoint an assistant pastor. However, despite there being a number of good candidates this did not happen.

In the Autumn of 2023, our Lead Pastor gave notice that he felt his time at BEC was coming to an end, and that God was leading him to new areas, but not immediately. This crystallised in early summer 2024 when he agreed with the Church Leaders that he would finish his ministry at BEC on 1st September. The Church Leaders began the process of appointing a new Pastor, which is continuing at the time of this report. It has been encouraging to see the number and quality of those applying for this role. The Pastor is also one of the Church Leaders.

In the meantime, two of the part time members of the Staff Team have both agreed to take on an extra days work per week to help cover some of the tasks of the Pastor. The Church Leaders are ensuring that the church continues to operate across all the ministry areas.

Financial Review

Income and Expenditure

During the financial year net current assets in the General Fund decreased from £482,041 as at 01 April 2023 to £462,787 as at 31 March 2024. Total unrestricted cash decreased from £368,195 to £357,212.

Income from Donations has decreased during this year from £380,719 for the previous year to £349,491. This represents a realistic level of sustainable giving, with the main reasons for the change understood and monitored by the Trustees. Expenditure on overall charitable activities has slightly increased to £438,498 compared to £414,538 for the previous year. This is largely attributable to the changes in staff salaries for the period. There has been a net deficit for the year, which has increased from £18,343 to £62,904. This was not unexpected from the budget set at the start of the financial year, and is manageable within the current levels of giving income and financial reserves.

Mosaic

Due to the challenges of the pandemic, Mosaic is no longer run as an operating division of the church. The church leaders decided it would be more appropriate to lease the building to an independent business from the local area. This took place in the summer of 2024.

CAP Rugby

Christians Against Poverty (CAP) Rugby is a town-wide initiative but Bilton Evangelical Church is the sponsoring church which means that they have financial responsibility. The accounts relating to the running of this project are incorporated into the church accounts. The income for the year was £13,443 and the outgoings were £18,943. A transfer of £2,592 was made from the general unrestricted fund into the CAP Fund so that the deficit for the year was £2,908 compared with a surplus last year of £1,808. The restricted reserves carried forward for this project at year end are £10,944.

Reserves Policy

The policy is to retain reserves sufficient for the foreseeable needs of the Church. The trustees have set a reserves target of 50% of the prior year annual total of Resources Expended with Unrestricted Funds and Designated Funds, with a minimum of 33% and a maximum of 60%. This means the current unrestricted reserves for the year to 31st March 2024 needed to be within the range £136,738 to £248,615. Actual free (unrestricted) cash reserves at 31st March 2024 were £357,212, which therefore exceeds the parameters set by the Trustees. The Trustees consider that this is sufficient to protect against the inherent risks concerning the potential for income reduction identified earlier in the report under "Management of Risks and Uncertainties". It is further anticipated the level of reserves will reduce significantly in the current year.

The designated Building and Development fund (as detailed in 2023 Annual report) has been maintained at £30,000. The changes caused by the Covid pandemic to patterns of meeting together have meant that some of the urgency for more space on Sunday mornings has been alleviated and it will be prudent to assess again the need for a new building for BEC in the light of this and the focus of the Mission statement on "communities of believers". The Trustees have discussed the current level of reserves, which have slightly decreased in the current financial year to date. Given the current uncertainty which has arisen as a result of Covid – 19 and the subsequent Cost of Living Crisis the Trustees have decided that it is prudent at the current time to maintain reserve levels at a higher level than normal, notwithstanding the fact that the parameters set by the Trustees are currently exceeded. This matter is kept under permanent review.

Principal Funding Sources

The financial resources of the church, to a very large extent, are given by the members and their private assets and equipment are regularly used in the work of the Church.

Statement on Risk Management

All major insurable risks are subject to normal Church and employers' insurance. Contractual risks are reviewed before being entered into to assess that they could not significantly impact upon the Church's ability to fulfil its objectives. Risk Assessments are undertaken by staff and volunteers responsible for the area of authority involved. The Trustees undertake an annual review of all areas of risk.

The Church operates a full 'Safeguarding policy' which covers both keeping our children and youth safe and protecting vulnerable adults, with a Designated Safeguarding Lead (DSL) as part of the Safeguarding team, together with individual handbooks, training and review meetings for those involved in Children's, Youth ministry and those involved with Senior Adults.

Disclosure and Barring Service (DBS) checks are made on all those working with children and young people, and those required by the legislation such as the Trustees. The system is organised and monitored by a suitably experienced member of the Church Office Staff.

The Trustees are aware that the charity relies on the regular giving of its members in order for the charity to continue to operate. An inherent risk in this type of organisation is that the regular giving of members reduces for a number of any given reasons. The Trustees are aware of this risk and seek to manage this by ensuring that there are always adequate cash reserves available to enable the charity to have sufficient time react to any reduction in income as well as monthly monitoring of the levels of both income and expenditure.

The Trustees are also aware that the charity relies, to a considerable extent, on the leadership provided by the church Pastors. A potential risk to the ongoing viability of the church would be the loss of such key personnel. The Trustees, however, believe that this potential risk is managed by the availability of other Church Leaders who could, if necessary, fulfil the leadership roles until a suitable replacement was found. The Lead Pastor manages the Team Leaders covering the main areas of responsibilities within the organisational structure of the church.

The Team Leader areas are Church Administration, Youth & Families Ministries, Childrens' & Families Ministries, Discipleship Team, Services & Special Events, and Pastoral Care.

Plans for Future Periods

Summarising the vision and ministry areas above, the Key strategies for the church are:

- To continue to be open to God's leading, to where as a church we are called to be involved, both geographically, different people groups and other churches.
- To be open to God's leading and the opportunities he makes for the expansion of His Kingdom in the new communities that will come about with the new residential developments.
- As part of BEC's Vision and Mission to continue to establish strategic priorities (Focus Teams) for the growth and development of the church, going deeper so we are stronger and ready to be used by God as a church to expand His Kingdom.
- To establish more Life Groups with a missional basis. Geographically, the Woodlands estate is seen as an area we are now called into as a church, to work alongside those who have previously been ministering in this area. The Church Leaders are looking for champions to answer the call to lead other groups in the future. It is envisaged that ways to progress this will emerge further as the 'Discipleship Team Leader' continues, as part of the Lead Pastor's team, to give insight, training, support and encouragement to emerging leaders.
- Continue the Children's and Youth work, linking in with local schools and families of the children and youth who come along to the BEC events.
- To continue to develop the work of the Mosaic by actively seeking other opportunities of using the facility for a programme of community outreach.
- Having established and developed a more structured, accountable, linked up approach to pastoral care in the church, to continue to link in with external agencies, introducing new life coaching skills and training. With parenting and marriage courses already taking place, to see if these can be expanded into existing groups. The equipping of everyone in basic pastoral care with teaching on issues affecting church members and society in general such as mental health as part of our daily discipleship. Thereby removing stigmas and enabling and equipping the church as a whole to be effective in being an empathic, non-judging and supporting family.

BEC's Vision and Mission

In 2010 BEC launched its '20:20 Vision' based on what we felt God might have in store for us over the following ten years. This included determining our 'Banner' - 'Loving God, Loving People, Transforming Communities' - as well as setting out goals for Discipleship and Mission.

BEC's roots will always be in our 'ABC' areas of Admirals, Bilton and Cawston, and we will always have a foothold in this location through the BEC Centre, Mosaic, the Woodlands Centre, and the ministries that run from these buildings. However, the map of where BEC members live tells us that we are no longer simply a 'village church' whose reach is limited to our historic catchment of Bilton. In light of this, we discern that we have a call as a church to reach out to 'Rugby and Beyond', that is, we are to take the gospel to our equivalent of '...Jerusalem, Judea and Samaria, and to the ends of the earth' (Acts 1:8). As such, we are to 'own' our mission to our 'ABC'; to Rugby as a whole and its surrounding locality; and to the 'nations' God either sends us to or brings to us.

To this end the BEC Vision was restated in the following way.

Vision Statement: Seeing transformation, in Rugby and Beyond, as everyone follows Jesus.

Mission Statement: Equipping communities of disciples who make new disciples.

These statements have at the forefront missional (ie. outward looking) discipleship, based on our strong belief that bringing the Good News is the best thing we can do for our communities.

To work out our Mission Statement a number of teams (comprising Staff and Church Members) have set up to address these Focus Areas:

- Transforming Power: Creating a culture of encounter.
- Transforming Church: Growing compassion and belonging.
- Transforming Disciples: Equipping disciples who make new disciples.
- Transforming Communities: planting and equipping communities of disciples.
- Transforming Leadership: Preparing, releasing and journeying with Leaders.

We want to live out true Christian lifestyles within the community of which we are part. These include Bilton, Rugby and anywhere where our members live, work, or otherwise have presence or influence. We want our Church to be a place where people know they can meet with God because of the enthusiastic testimony of our members.

Structure, Governance and Management

Bilton Evangelical Church business is conducted under the framework of its governing Memorandum and Articles of Association, prepared under the Companies Act 2006. In addition, the Church Constitution outlines how the Church is organised and run.

Bilton Evangelical Church (BEC) was formed in 1974, and previously operated as an 'excepted' charity. It is now a Private Company Limited by Guarantee (Number 7296315) with no share capital. It was incorporated on the 25th June 2010 and was registered with the Charity Commission on 26th August 2010 (No. 1137617). All the assets and funds of the 'excepted' charity were transferred to the company on 6th July 2010. The restricted funds at that time were transferred in with the same restrictions.

The Directors of the charitable company are its Trustees for the purposes of charity law and throughout this report are collectively referred to as its Trustees. The Company Directors, who are the Charity's Trustees and the Company Members who are the Church Church Leaders, attended the AGM of the church's Private Company Limited by Guarantee on 29th November 2021. The normal daily running of the church and its procedures continue to be as set out in the Constitution of Bilton Evangelical Church.

None of the Trustees have any beneficial interest in the company. All of the Trustees and Church Leaders of the church are members of the company and guarantee to contribute such amount as may be required (not exceeding £10) to the company's assets in the event of a winding up.

Selection and Induction of Trustees

It is required that two Church Leaders serve as Trustees. They have a responsibility to ensure good communication and strong harmonious relationships between the two groups.

Within these restrictions Trustees are appointed from among those who have been Full Church Members for at least three years, are seen to possess the appropriate experience, and are active in the Church. They are men or women who possess the necessary spiritual and practical qualifications and comply with the following scripture "Now it is required that those who have been given a trust must prove faithful" 1 Corinthians 4:2. When a Trustee needs to be elected, the Church is informed. Full Church Members may suggest those they consider eligible for consideration by the Church Leaders. The name of the recommended nominee, with their consent is submitted to the Church for endorsement at the next Church Members' Meeting. They stand until their calling has been fulfilled. Every Trustee is required to review their sense of calling and ministry within a five-year period. At the Church Members' Meeting prior to this the Trustee will inform the Members of their review for their prayers. Following this there will be a four week period during which Members will be invited to share with the Trustee, in a spirit of love and encouragement, any Word from the Lord they may have been given concerning this. The Trustees will then make the decision as to whether this ministry continues for a further period. If they believe it should the Church Leaders commend the individual to the next

Church Meeting for the Members' endorsement.

The Trustees will appoint from among their number a Chairman of the Trustees, a Secretary to the Trustees and a Church Treasurer.

During the financial year one of the Trustees have resigned, and four new Trustee has been appointed. There are currently 10 Trustees. This is considered suitable for the current church activity, and no steps are underway to appoint additional Trustees.

During the appointment process, potential new Trustees spend time with the existing Trustees to ensure they understand their responsibilities and the legal and financial framework in which the church operates. The Trustees also take advice and plan to undergo training from professional organisations specialising in this area and have attended Seminars organised by Stewardship.

Organisational Structure

In line with the principles contained in legislation relating to Trustees, the Trustees are responsible for ensuring that the Church meets the applicable requirements of charity laws and other relevant laws. The Church Leaders are responsible for governing the life and teaching of the Church.

BEC currently has four Church Leaders: the minimum number required within its Constitution. Within this past year, two new Church Leaders were appointed at the Members Meeting in November 2023. However, one of the Church Leaders reviewed his calling as a Church Leader. His decision was to step down from the role. This was announced to the Members during a meeting on 11 July 2024, from which date his resignation took effect. Recognising this, the Church Leaders and Church Members are actively seeking those that God would call as a Church Leaders, and expect to make a new appointment at the next Members Meeting.

The healthy synergy between the Church Leaders and Trustees continues with the Trustees being able to exercise duties as a leadership body in line with the spiritual government and leadership of the church by the Church Leaders.

The Lead Pastor has continued to maintain close links with other churches in Rugby, as part of 'Rugby Revive', also supporting the leadership of Rugby CAP (Christians Against Poverty). Listening to God he continues to bring vision, and through the Church Leadership strategy, to lead the church.

The Trustees delegate the day-to-day financial management of the Church to the Church Treasurer. The Church Treasurer can appoint from among the Church Members, and with the approval of the Trustees, a small team to help in the administration of the church finances. A general principle is that all expenditure decisions will be channelled through the Team Leaders or through the Trustees. Each Team Leader's area has an annual budget set by the Church Treasurer in conjunction with the Trustees.

External Relationships

BEC Church is member of The Evangelical Alliance.

Together in partnership with other churches in the Rugby area the "**Christians Against Poverty**" (CAP) centre has continued to grow and develop its ministry against poverty. During the past year the Centre Manager resigned, and a new appointment has been made, as well as for a further Debt Counsellor. These part-time employees continue to be employed by Bilton Evangelical Church as the lead church. The Church Leaders and Trustees delegate the day to day running, management, oversight and financial responsibilities to the CAP Rugby Steering Group. In the last year one member of the Steering Group has stepped down (but remains a befriender) with another appointment being made to the steering group. CAP head office does not support local CAP Centres financially and, in fact, charges a levy to cover the costs of assisting clients out of debt. Two prominent local referrers to CAP (Citizen's Advice Bureau & Foodbank) now refer to one another instead, and this has highlighted the need to raise the profile of CAP Rugby, to keep new clients coming.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also directors of Bilton Evangelical Church for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the Trustees are aware:

- there is no relevant information of which the charitable company’s examiner is unaware; and
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant information and to establish that the examiner is aware of that information.

Archie McDowall BA CA, Stewardship, of 1, Lamb’s Passage, London, EC1Y, 8AB was appointed as the charitable company’s examiner during the year and has expressed willingness to continue in that capacity.

This report has been prepared in accordance with the Statement of Recommended Practice, Accounting and Reporting by Charities (issued March 2015) and in accordance with the special provisions within Part 15 of the Companies Act 2006 relating to small entities.

Approved by the Trustees and signed on their behalf by:

Signed Richard Mason
Richard Mason (Oct 26, 2024 20:01 GMT+1)..

Date Oct 26, 2024

Mr Richard Mason

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
BILTON EVANGELICAL CHURCH
('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the period ended 31 March 2024 on pages 12 to 24 following, which have been prepared on the basis of the accounting policies set out on pages 14 to 15.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.


Independent examiner's statement

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

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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


Archie McDowall (Nov 6, 2024 14:28 GMT)

Nov 6, 2024

Archie McDowall BA CA
Institute of Chartered Accountants of Scotland

Stewardship
1 Lamb's Passage
London
EC1Y 8AB

BILTON EVANGELICAL CHURCH
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2024

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	337,751	11,740	349,491	380,719
Charitable activities	4	18,831	1,725	20,557	11,993
Investments		4,927	-	4,927	1,164
Other income		610	10	620	2,318
Total income and endowments		<u>362,118</u>	<u>13,476</u>	<u>375,594</u>	<u>396,195</u>
EXPENDITURE ON:					
Charitable activities:	5	391,352	47,146	438,498	414,538
Total expenditure		<u>391,352</u>	<u>47,146</u>	<u>438,498</u>	<u>414,538</u>
Net income/(expenditure)		(29,233)	(33,670)	(62,904)	(18,343)
Transfers between funds	12	(2,936)	2,936	(0)	-
Net movement in funds		<u>(32,169)</u>	<u>(30,734)</u>	<u>(62,904)</u>	<u>(18,343)</u>
Reconciliation of funds:					
Total funds brought forward		872,950	245,927	1,118,878	1,137,221
Total funds carried forward	12	<u>840,781</u>	<u>215,193</u>	<u>1,055,974</u>	<u>1,118,878</u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing operations.

The statement of financial activities also complies with the requirements for an income and expenditure account required by the Companies Act 2006.

The notes on pages 14-23 form part of these accounts.

BILTON EVANGELICAL CHURCH
BALANCE SHEET
FOR THE YEAR ENDED 31 MARCH 2024

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
FIXED ASSETS					
Tangible assets	7	480,078	205,520	685,598	733,249
		<u>480,078</u>	<u>205,520</u>	<u>685,598</u>	<u>733,249</u>
CURRENT ASSETS					
Debtors	8	13,561	-	13,561	8,874
Cash at bank and in hand	9	357,212	9,673	366,884	382,912
		370,773	9,673	380,446	391,786
CREDITORS: Amounts falling due within one year	10	10,069	-	10,069	6,157
		<u>10,069</u>	<u>-</u>	<u>10,069</u>	<u>6,157</u>
Net current assets / (liabilities)		<u>360,704</u>	<u>9,673</u>	<u>370,377</u>	<u>385,630</u>
TOTAL NET ASSETS		<u>840,781</u>	<u>215,193</u>	<u>1,055,974</u>	<u>1,118,878</u>
FUND BALANCES					
Unrestricted Funds	12				
General funds		469,277	-	469,277	490,695
Designated funds		371,504	-	371,504	382,255
		<u>840,781</u>	<u>-</u>	<u>840,781</u>	<u>872,950</u>
Restricted Funds		-	215,193	215,193	245,927
		<u>840,781</u>	<u>215,193</u>	<u>1,055,974</u>	<u>1,118,878</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the period ended 31 March 2024.

The members have not required the company to obtain an audit of its financial statements for the period ended 31 March 2023 in accordance with Section 476 of the Companies Act 2006 however, in accordance with Section 145 of the Charities Act 2011, the accounts have been examined by an independent examiner and their report has been included in these financial statements.

The directors (who are the charitable company's trustees for the purposes of charity law) acknowledge their responsibilities for:

- (a) ensuring that the charitable company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its net income or expenditure for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements have been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the Board of Directors and were signed on its behalf by:

Richard Mason
Richard Mason (Oct 26, 2024 20:01 GMT+1)
Mr R Mason

Oct 26, 2024
Date

Company number: 7296315

Charity number: 1137617

The notes on pages 14-23 form part of these accounts.

BILTON EVANGELICAL CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2024

1 Statutory Information

The charity is a charitable company limited by guarantee and is incorporated in the United Kingdom. The company's registered number and registered office address can be found on the Company Information page.

2 Accounting Policies

These financial statements are prepared on a going concern basis, under the historical cost convention.

These financial statements have been prepared in accordance with the "Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("the Charities SORP"), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102"), with the Companies Act 2006 and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The trustees (who are the charitable company's directors for the purposes of company law) have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements. In making this assessment the trustees have considered the impact of Covid-19 and have concluded that its impact on net income will not be material.

b) Income

Income including investment income is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part, income is generally recognised when it is received. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations and legacies includes:

- i) Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.
- ii) Donated facilities, services and goods. Goods donated for distribution to beneficiaries are recognised as income when receivable at fair value (being an estimate of the amount it would cost to purchase those items). Facilities, services and goods donated for the charity's own use are recognised as income when receivable at their value to the charity.

The charity relies on volunteers to carry out many of its activities, particularly the Mosaic cafe. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

When donated goods, services and facilities are distributed or consumed, an expense in respect of those items is included in the Statement of Financial Activities. At the year end any goods that have not been distributed or consumed are recognised as stock; donated fixed assets are capitalised.

- iii) Legacies. Income from legacies is recognised when a distribution is received from the estate or, if earlier, when the charity has been notified that a distribution will be made and the amount receivable can be measured reliably.

Income from charitable activities represents income receivable from goods, services and facilities supplied in furtherance of the charity's charitable objects. It includes income from church events and activities.

c) Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

The charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

The cost of raising funds is not significant and has not been separately disclosed.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

BILTON EVANGELICAL CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2024

d) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

e) Tangible fixed assets

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £2,500 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Freehold land	Is not depreciated (because it is not consumed by use)
Freehold buildings	Over 50 years after taking account of the building's residual value
Fixtures, fittings and equipment	20% per annum straight line
Vehicles	25% per annum reducing balance
Electronic equipment	25% per annum straight line

Amortisation is provided to write off the costs of improving property not owned by the charity over their expected useful lives. It is calculated at the following rates:

Leasehold Property (2012 Extension & Refurbishment)	5% p.a. straight line
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The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

f) Leased assets

Leases which do not transfer substantially all the risks and rewards of ownership to the charity are classified as operating leases. Operating lease payments are recognised as an expense on a straight-line basis over the lease term (unless another systematic basis is more representative of use).

g) Pension scheme arrangements

The charity operates defined contribution pension schemes for its employees. Obligations for contributions to these schemes are recognised as an expense when the liability arises. The assets of these schemes are held separately from those of the charity in independently administered funds.

h) Taxation

The company is a registered charity; it has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

i) Financial instruments

The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Except for loans, creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive). The charity recognises liabilities for the principal of those loans that remains outstanding at the year end (i.e. the liabilities exclude any interest chargeable on the loans in future years).

j) Critical accounting estimates and areas of judgement

In preparing financial statements certain judgements, estimates and assumptions have to be made that affect the amounts recognised in the financial statements. The trustees consider the following to be significant:

- i) The annual depreciation and amortisation charges for property, plant and equipment is sensitive to changes in the estimates for useful economic life and residual value. These estimates are reassessed annually and, when necessary, adjusted to reflect current circumstances.
- ii) The constructive obligation for grants payable is based on an assessment of the likely duration of the supported activity. Again this estimate is re-assessed annually and the obligation is adjusted to reflect current expectations.

3 Donations and legacies

	Total 2024 £	Total 2023 £
Donations of cash and similar	295,623	323,654
Other grants receivable	-	4,200
Income tax recoverable	53,867	52,866
	<u>349,491</u>	<u>380,719</u>

BILTON EVANGELICAL CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2024

4 Income from charitable activities

	Total 2024 £	Total 2023 £
Church retreats and events	20,363	7,751
Mosaic café	193	4,242
	<u>20,557</u>	<u>11,993</u>

6 Investment income

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Bank interest	4,927	-	4,927	1,164
	<u>4,927</u>	<u>-</u>	<u>4,927</u>	<u>1,164</u>

5 Charitable expenditure

	Total 2024 £	Total 2023 £
a Costs incurred directly on specific activities		
Salaries, travel and expenses	233,551	220,777
Youth and children's work	14,246	6,693
Services and events	18,981	15,189
Mosaic purchases	-	(523)
CAP running costs	5,524	5,052
Telephone and utilities	12,747	9,937
Office costs	7,018	5,339
Cleaning and upkeep	9,066	20,087
Rent and rates	3,643	3,259
Repairs and renewals	18,178	2,525
Vehicle expenses	1,998	3,474
Conferences and training	2,332	4,277
Pastoral care	751	180
Miscellaneous expenses	6,206	272
Grants payable (note 5c)	44,451	55,310
	<u>378,692</u>	<u>351,848</u>
b Costs incurred on support & administration		
Governance costs		
Cost of accounts preparation and independent examination	3,120	3,600
Other	(90)	793
	<u>3,030</u>	<u>4,393</u>
Depreciation and amortisation of tangible fixed assets	47,651	48,372
Bank charges	220	987
Insurance	6,490	6,498
Other charges	2,279	2,439
	<u>59,669</u>	<u>62,690</u>
Total expenditure	<u>438,361</u>	<u>414,538</u>

In addition to the fees payable for the preparation and examination of the accounts, the charity paid £1,485 (2023: £1,094) to Stewardship for payroll bureau and consultancy services.

BILTON EVANGELICAL CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2024

c Grants payable

	Institutions £	Individuals £	2024 £
Grants for UK and overseas mission	41,076	300	41,376
Grants for the relief of poverty	2,575	500	3,075
	<u>43,651</u>	<u>800</u>	<u>44,451</u>

The comparatives for the previous year are as follows:

	Institutions £	Individuals £	2023 £
Grants for UK and overseas mission	51,817	300	52,117
Grants for the relief of poverty	-	3,193	3,193
	<u>51,817</u>	<u>3,493</u>	<u>55,310</u>

The charity's principal grants to institutions comprised:

	2024 £	2023 £
SIM	8,760	17,400
Latin Link	5,160	5,160
OMF	5,760	5,760
CAP	3,000	2,184
Revelation Trust	3,240	3,240
Rugby Youth for Christ	7,920	6,420
Turkic Belt Ministries	-	2,200
Bridge at Krotoszyn	-	2,034
Tear Fund	1,000	1,500
Rugby Foodbank	3,000	-
Kingsbridge YFC	1,000	1,000
Barnabas Fund	1,000	1,000
Grants to institutions for less than £1,000 each	3,811	5,919
	<u>43,651</u>	<u>53,817</u>

6 Analysis of staff costs, the cost of key management personnel and trustee remuneration and expenses

	2024 £	2023 £
Gross wages and salaries	212,541	203,544
Social security	12,157	8,935
Pension costs	8,879	7,508
	<u>233,576</u>	<u>219,987</u>

The average monthly number of employees during the year was 9 (2023: 10). Most of the charity's activities are carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum (2023: none).

The charity's key management comprise the trustees and the key staff named on the Company Information page. Total employment benefits payable to key management for the year were as follows:

	Wages & salaries	Other employment benefits	Employer pension contributions	2024 £
Other (non-trustee) members of key management	42,009	-	2,780	<u>44,789</u>
				<u>44,789</u>

The following amounts were charged in the previous year, when there was one member of key management:

	Wages & salaries	Other employment benefits	Employer pension contributions	2023 £
Other (non-trustee) members of key management	39,631	-	2,685	<u>42,316</u>
				<u>42,316</u>

No trustees received employment benefits in either the current or preceding year.

BILTON EVANGELICAL CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2024

7 Tangible fixed assets

	Freehold land & buildings £	Leasehold improvements £	Fixtures, fittings and equipment £	Vehicles £	Electronic equipment £	Total 2024 £
Cost						
At 31 March 2023	577,475	610,639	90,192	27,349	62,461	1,368,116
Additions	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
At 31 March 2024	<u>577,475</u>	<u>610,639</u>	<u>90,192</u>	<u>27,349</u>	<u>62,461</u>	<u>1,368,116</u>
Accumulated depreciation						
At 31 March 2023	112,962	379,429	77,437	18,696	46,344	634,867
Charge for the year	10,176	25,690	3,189	2,163	6,433	47,651
At 31 March 2024	<u>123,138</u>	<u>405,119</u>	<u>80,626</u>	<u>20,859</u>	<u>52,776</u>	<u>682,518</u>
Net book value						
At 31 March 2024	<u>454,337</u>	<u>205,520</u>	<u>9,567</u>	<u>6,490</u>	<u>9,685</u>	<u>685,598</u>
At 31 March 2023	<u>464,513</u>	<u>231,210</u>	<u>12,755</u>	<u>8,653</u>	<u>16,118</u>	<u>733,249</u>

Note 1: As the original cost of certain fixed assets is not known the net book value at 5 April 2008 is treated as the original cost.

Note 2: The £206,000 purchase price of Freehold Property has nominally been split 1/3 for the Land £68,667 and 2/3 for the Building £137,333; The Land not to be depreciated and the Building to be depreciated over 50 years. To the building purchase price the £123,475 cost of extension and refurbishment was added to give a building cost of £260,808 and a total building plus land cost of £329,475. This was further increased by the addition of £248,000 in the period to 31 March 2017 of £248,000 to give a total cost of £577,475.

8 Debtors

	2024 £	2023 £
Falling due within one year:		
Gift aid recoverable	4,599	4,421
Prepayments	8,963	4,453
	<u>13,561</u>	<u>8,874</u>

9 Cash at bank and in hand

	2024 £	2023 £
Cash at bank with immediate access	366,884	381,840
Petty cash	0	1,072
	<u>366,884</u>	<u>382,912</u>

10 Creditors: liabilities falling due within one year

	2024 £	2023 £
Trade creditors	-	1,339
Accruals	4,809	4,818
Deferred income	5,260	-
	<u>10,069</u>	<u>6,157</u>

11 Pension commitments

During the year employer's pension contributions totalling £8,879 (2023: £7,508) were payable to defined contribution personal pension schemes. No pension contributions were owing at the balance sheet date (2023: £nil).

BILTON EVANGELICAL CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2024

12 Funds

During the year the movements in the charity's funds were as follows:

	Opening balance 2024 £	Incoming resources 2024 £	Outgoing resources 2024 £	Transfers in the year 2024 £	Gains and losses 2024 £	Closing balance 2024 £
<i>Designated Funds</i>						
Operations	-	12,136	(60,884)	48,748	-	0
Ministries	-	5,553	(18,369)	12,816	-	-
Corporate	-	765	(11,419)	10,654	-	-
Additional needs	-	-	-	-	-	-
Benevolent fund	6,148	-	(575)	-	-	5,573
BEC Weekend Away	-	-	(8,331)	8,331	-	-
14 Main Street	131,231	-	(5,216)	-	-	126,014
53 Cymbeline Way	213,282	-	(4,960)	-	-	208,322
Future premises needs	30,000	-	-	-	-	30,000
Latin Link	-	-	(5,160)	5,160	-	-
Latymer Christian Fellowship Trust Eden Project	-	-	-	-	-	-
Latymer Community Church	-	-	(500)	500	-	-
Mosaic Café Running Costs	-	253	(3,505)	3,252	-	-
OMF (Simmons)	-	-	(5,760)	5,760	-	-
Poland partners	50	-	-	-	-	50
Rugby YFC	-	-	(7,920)	7,920	-	-
SIM - Mission Partners (Gibson)	-	-	(7,560)	7,560	-	-
Trustees	-	12	(242,231)	242,219	-	-
Turkish Belt Ministries	-	-	-	-	-	-
Youth Events	1,545	-	-	-	-	1,545
Barnabas	-	-	(1,000)	1,000	-	-
Capstone Church (Indian Evangelical Team)	-	-	-	-	-	-
Harvest for the Hungry (Eurovangelism)	-	-	(500)	500	-	-
Kings School of Theology Online	-	-	(500)	500	-	-
Kingsbridge Youth For Christ	-	-	(1,000)	1,000	-	-
Revelation Trust - Roy Crowne	-	-	(3,240)	3,240	-	-
Teams4U	-	-	(450)	450	-	-
Gideons	-	-	(500)	500	-	-
Tearfund	-	-	(1,000)	1,000	-	-
	<u>382,255</u>	<u>18,719</u>	<u>(390,580)</u>	<u>361,110</u>	<u>-</u>	<u>371,504</u>
<i>General Unrestricted Funds</i>	490,695	343,400	(772)	(364,046)	-	469,277
	<u>872,950</u>	<u>362,118</u>	<u>(391,352)</u>	<u>(2,936)</u>	<u>-</u>	<u>840,781</u>
<i>Restricted Funds</i>						
14 Main Street	-	-	-	-	-	-
27 Main Street	227,337	-	(25,690)	-	-	201,647
Food Bags Project	3,000	10	(2,513)	344	-	841
Chillax - After Schools Club	1,738	22	-	-	-	1,760
Christians Against Poverty Rugby	13,852	13,443	(18,943)	2,592	-	10,944
	<u>245,927</u>	<u>13,476</u>	<u>(47,146)</u>	<u>2,936</u>	<u>-</u>	<u>215,193</u>
Aggregate of funds	<u>1,118,878</u>	<u>375,594</u>	<u>(438,498)</u>	<u>(0)</u>	<u>-</u>	<u>1,055,974</u>

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	<u>Unrestricted Funds</u>			2024 £
	General funds £	Designated funds £	Restricted funds £	
Fixed assets	6,490	473,588	205,520	685,598
Debtors	13,561	-	-	13,561
Cash at bank and in hand	449,226	(92,015)	9,673	366,884
Current liabilities	-	(10,069)	-	(10,069)
	<u>469,278</u>	<u>371,504</u>	<u>215,193</u>	<u>1,055,975</u>

BILTON EVANGELICAL CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2024

In the previous year the movements in the charity's funds were as follows:

	Opening balance 2023 £	Incoming resources 2023 £	Outgoing resources 2023 £	Transfers in the year 2023 £	Gains and losses 2023 £	Closing balance 2023 £
<i>Designated Funds</i>						
Operations	9,540	3,403	(45,519)	32,576	-	-
Ministries	-	2,089	(12,763)	10,674	-	-
Corporate	-	1,730	(13,888)	12,158	-	-
Additional needs	-	138	(555)	418	-	-
Benevolent fund	8,146	50	(2,048)	-	-	6,148
14 Main Street	136,447	-	(5,216)	-	-	131,231
53 Cymbeline Way	218,242	-	(4,960)	-	-	213,282
Future premises needs	30,000	-	-	-	-	30,000
Latin Link	-	-	(5,160)	5,160	-	-
Latymer Christian Fellowship Trust Eden Project	-	-	(469)	469	-	-
Latymer Community Church	-	-	(1,000)	1,000	-	-
Mosaic Café Running Costs	-	4,242	(16,548)	12,306	-	-
OMF (Simmons)	-	-	(5,760)	5,760	-	-
Poland partners	50	-	-	-	-	50
Rugby YFC	-	-	(5,920)	5,920	-	-
SIM - Mission Partners (Gibson)	-	-	(7,560)	7,560	-	-
Trustees	1,114	-	(210,615)	209,501	-	-
Turkish Belt Ministries	-	-	(2,200)	2,200	-	-
Youth Events	2,632	835	(1,923)	-	-	1,545
Barnabas	-	-	(1,000)	1,000	-	-
Capstone Church (Indian Evangelical Team)	-	-	-	-	-	-
Harvest for the Hungry (Eurovangelism)	-	-	(500)	500	-	-
Kings School of Theology Online	-	-	(500)	500	-	-
Kingsbridge Youth For Christ	-	-	(1,000)	1,000	-	-
Revelation Trust - Roy Crowne	-	-	(3,240)	3,240	-	-
Teams4U	-	-	(450)	450	-	-
Gideons	-	-	(500)	500	-	-
Tearfund	-	-	(1,000)	1,000	-	-
	<u>406,171</u>	<u>12,486</u>	<u>(350,294)</u>	<u>313,892</u>	<u>-</u>	<u>382,255</u>
<i>General Unrestricted Funds</i>	<u>460,000</u>	<u>366,720</u>	<u>(19,915)</u>	<u>(316,110)</u>	<u>-</u>	<u>490,695</u>
Total Unrestricted Funds	<u><u>866,171</u></u>	<u><u>379,207</u></u>	<u><u>(370,209)</u></u>	<u><u>(2,218)</u></u>	<u><u>-</u></u>	<u><u>872,950</u></u>
<i>Restricted Funds</i>						
14 Main Street	-	-	-	-	-	-
27 Main Street	253,027	-	(25,690)	-	-	227,337
Food Bags Project	-	4,000	(1,000)	-	-	3,000
Chillax - After Schools Club	2,363	138	(763)	-	-	1,738
Christians Against Poverty Rugby	15,659	12,850	(16,876)	2,219	-	13,852
	<u>271,049</u>	<u>16,988</u>	<u>(44,329)</u>	<u>2,219</u>	<u>-</u>	<u>245,927</u>
Aggregate of funds	<u><u>1,137,220</u></u>	<u><u>396,195</u></u>	<u><u>(414,538)</u></u>	<u><u>0</u></u>	<u><u>-</u></u>	<u><u>1,118,878</u></u>

BILTON EVANGELICAL CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2024

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	<u>Unrestricted Funds</u>			2023 £
	General funds £	Designated funds £	Restricted funds £	
Fixed assets	8,653	493,385	231,210	733,249
Stock and debtors	4,421	4,453	-	8,874
Cash at bank and in hand	477,620	(109,426)	14,717	382,911
Current liabilities	-	(6,157)	-	(6,157)
	<u>490,695</u>	<u>382,255</u>	<u>245,927</u>	<u>1,118,878</u>

BILTON EVANGELICAL CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2024

13 Christians Against Poverty (CAP) Incoming Resources & Resources Expended

Christians Against Poverty (CAP) Rugby is run as a restricted fund of Bilton Evangelical Church whose responsibility is to act as the lead church in the Rugby area.

	2024	2023
	£	£
Incoming Resources		
CAP Rugby Income	13,443	10,666
Total for Incoming Resources	<u>13,443</u>	<u>10,666</u>
Outgoing Resources		
CAP Rugby General Running	(710)	(60)
CAP Rugby to CAP Central	(7,814)	(4,992)
CAP Rugby Gross Salaries	(10,419)	(9,640)
Total for Outgoing Resources	<u>(18,943)</u>	<u>(14,692)</u>
Transfers from unrestricted funds	2,592	2,219
Balance for CAP Rugby for Year	<u>(2,908)</u>	<u>(1,808)</u>
Balance Brought Forward	<u>13,851</u>	<u>15,659</u>
Balance Carried Forward	<u>10,944</u>	<u>13,851</u>

BILTON EVANGELICAL CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2024

14 Operating lease commitments

The charity has a lease on a property at 27 Main Street, this is for 24 years with effect from 1 April 2017 and is subject to an annual rental of £2,000 per annum to be increased every 3 years in line with RPI. From 1 April 2023 the rent is £2,714 per annum. The minimum amounts payable (until the next break clause and ignoring the potential effect of future rent reviews) in respect of this lease is as follows:

	2024	2023
	£	£
Payments falling due:		
Within one year	2,714	2,189
Between one and five years	10,856	8,756
After five years	<u>35,282</u>	<u>28,457</u>
	<u><u>48,852</u></u>	<u><u>39,402</u></u>

During the year the charity was charged £2,714 (2023: £2,189) for its operating lease.

15 Transactions with related parties

During the year the charity:

- a) received donations totalling £39,145 (2023: £46,200) from related parties (which includes trustees, anyone closely connected to them and key management).
- b) did not pay any expenses (2023: £nil) to, or for, the trustees; other than reimbursement where individuals were acting as agent for the charity.

During the year the charity also made the following payments to, or for, related parties:

Mrs Erica Richmond, who is closely related to Dr Mark Richmond, who is a trustee, received employment benefits totalling £15,001 (2023: £14,151) for providing services to the charity, as permitted by the governing document.

16 Members

Each member of the company commits to contribute if the charity is wound up an amount of £10.

BILTON EVANGELICAL CHURCH
DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES
FOR THE YEAR ENDED 31 MARCH 2024

	Note	Unrestricted Funds - General		Unrestricted Funds - Designated		Restricted Funds		Total	Total
		2024	2023	2024	2023	2024	2023	Funds	Funds
		£	£	£	£	£	£	2024	2023
								£	£
INCOME AND ENDOWMENTS FROM:									
Donations and legacies	3	337,751	363,481	-	388	11,740	16,850	349,491	380,719
Charitable activities	4	172	210	18,659	11,645	1,725	138	20,557	11,993
Investments		4,927	1,164	-	-	-	-	4,927	1,164
Other income		550	1,865	60	453	10	-	620	2,318
Total income and endowments		343,400	366,720	18,719	12,486	13,476	16,988	375,594	396,195
EXPENDITURE ON:									
Charitable activities:	5	772	19,915	390,580	350,293	47,146	44,329	438,498	414,538
Total Expenditure		772	19,915	390,580	350,293	47,146	44,329	438,498	414,538
Net income/(expenditure)		342,628	346,805	(371,861)	(337,807)	(33,670)	(27,341)	(62,904)	(18,343)
Transfers between funds	12	(364,046)	(316,110)	361,110	313,891	2,936	2,219	-	-
Net movement in funds		(21,418)	30,695	(10,751)	(23,916)	(30,734)	(25,123)	(62,904)	(18,343)
Reconciliation of funds:									
Total funds brought forward		490,695	460,000	382,255	406,171	245,927	271,050	1,118,878	1,137,221
Total funds carried forward	12	469,277	490,695	371,504	382,255	215,193	245,927	1,055,974	1,118,878

BILTON EVANGELICAL CHURCH

England & Wales - Charity number 1137617

Accounts

Bilton Evangelical Church

Report and Accounts Year ended 31 March 2023

Company number: 7296315
Charity number: 1137617

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

**BILTON EVANGELICAL CHURCH
FOR THE YEAR ENDED 31 MARCH 2023
COMPANY INFORMATION**

Directors / trustees

Dr J Cotterill	
Mr B Gardner	Resigned 4 July 2022
Ms J Lake	
Mr R Mason	
Mr T Ray	
Mr A Kilby	Appointed 28 June 2023
Dr M Richmond	
Mr R Smith	Resigned 27 March 2023
Mr R Street	Resigned 28 November 2022

Church Leaders & Pastors

Mr P Rogers	Lead Pastor
Mr S Lau	Church leader
Mr R Street	Church leader
Dr M Richmond	Church leader

Company Secretary

Dr J Cotterill

Key Staff

Mr P Rogers

Governing Document

Memorandum and Articles of Association dated 16 June 2010 and updated in 2017

Company Registration Number

7296315

Charity Registration Number

1137617

Registered Office

14 Main Street
Bilton
Rugby
Warwickshire
CV22 7NB

Church Premises Address

27 Main Street
Bilton
Rugby
Warwickshire
CV22 7NQ

Independent Examiner

Archie McDowall BA CA
Stewardship
1 Lamb's Passage
London
EC1Y 8AB

Bankers

HSBC
15 Church Street
Rugby
Warwickshire
CV21 3PN

Solicitors

Brethertons Solicitors
Montague House
2 Clifton Road
Rugby
Warwickshire
CV21 3PX

Contents

	Page
Company Information	1
Directors' Report	2-10
Independent Examiner's Report	11
Statement of Financial Activities	12
Balance Sheet	13
Notes to the Accounts	14-23
Detailed Statement of Financial Activities with Comparatives	24

BEC Trustees Annual Report for the period April 2022 to March 2023

The Directors of the charitable company are its Trustees for the purposes of charity law and throughout this report are collectively referred to as its Trustees.

TRUSTEES' REPORT

The trustees present their report along with the financial statements of the charity for the year ended 31 March 2023. The financial statements have been prepared in accordance with the accounting policies and comply with the charity's Memorandum and Articles of Association and applicable law.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Bilton Evangelical Church (BEC) is a Company Limited by Guarantee with no share capital. It was incorporated on the 25th June 2010 and was registered with the Charity Commission on 26th August 2010.

None of the Trustees have any beneficial interest in the company. All of the Trustees and Elders of the church are members of the company and guarantee to contribute such amount as may be required (not exceeding £10) to the company's assets in the event of a winding up.

Bilton Evangelical Church business is conducted under the framework of its governing Memorandum and Articles of Association, prepared under the Companies Act 2006. In addition, the Church Constitution outlines how the Church is organised and run. This document underwent a significant re-write during 2014, revising the operating model of the church. The new Constitution was adopted by the church having been voted in by the members at a Church Members' Meeting on 19th November 2014. The Memorandum & Articles of Association were further amended and passed by Special resolution on 30 October 2017.

Bilton Evangelical Church previously existed as an 'excepted' charity. All the Trustees at the time of the 'excepted' charity became trustee directors of the new company limited by guarantee. All the assets and funds of the 'excepted' charity were transferred to the company on 6th July 2010. The restricted funds at that time were transferred in with the same restrictions.

Appointment of Trustees

It is required that two Church Leaders serve as Trustees. They have a responsibility to ensure good communication and strong harmonious relationships between the two groups.

Within these restrictions Trustees are appointed from among those who have been Full Church Members for at least three years, are seen to possess the appropriate experience, and are active in the Church. They are men or women who possess the necessary spiritual and practical qualifications and comply with the following scripture "Now it is required that those who have been given a trust must prove faithful" 1 Corinthians 4:2. When a Trustee needs to be elected, the Church is informed. Full Church Members may suggest those they consider eligible for consideration by the Church Leaders. The name of the recommended nominee, with their consent is submitted to the Church for endorsement at the next Church Members' Meeting. They stand until their calling has been fulfilled. Every Trustee is required to review their sense of calling and ministry within a five-year period. At the Church Members' Meeting prior to this the Trustee will inform the Members of their review for their prayers. Following this there will be a four week period during which Members will be invited to share with the Trustee, in a spirit of love and encouragement, any Word from the Lord they may have been given concerning this. The Trustees will then make the decision as to whether this ministry continues for a further period. If they believe it should the Church Leaders commend the individual to the next Church Meeting for the Members' endorsement.

The Trustees will appoint from among their number a Chairman of the Trustees, a Secretary to the Trustees and a Church Treasurer.

During the financial year three of the Trustees have resigned, and one new Trustee has been appointed.

There are currently 5 Trustees. There are active steps being taken to appoint additional Trustees.

Trustee Induction and Training

During the appointment process, potential new Trustees spend time with the existing Trustees to ensure they understand their responsibilities and the legal and financial framework in which the church operates. The Trustees also take advice and plan to undergo training from professional organisations specialising in this area and have attended Seminars organised by Stewardship.

Organisation

In line with the principles contained in legislation relating to Trustees, the Trustees are responsible for ensuring that the Church meets the applicable requirements of charity laws and other relevant laws. The Church Leaders are responsible for governing the life and teaching of the Church.

BEC currently has four Church Leaders: the minimum number required within its Constitution. Recognising this, the Church Leaders and Church Members are looking for those that God would call as Church Leaders. Within this period two of the Church Leaders have reviewed their calling as Church Leaders. Subsequently their decision was to continue in the role, which was endorsed at a church members meeting on 22 June 2022.

The healthy synergy between the Church Leaders and Trustees continues with the Trustees being able to exercise duties as a leadership body in line with the spiritual government and leadership of the church by the Church Leaders. This continues to be facilitated by two Church Leaders also being Trustees.

The Lead Pastor has continued to maintain close links with other churches in Rugby, as part of 'Rugby Revive', also supporting the leadership of Rugby CAP (Christians Against Poverty). Listening to God he continues to bring vision, and through the Church Leadership strategy, to lead the church.

The Trustees delegate the day-to-day financial management of the Church to the Church Treasurer. The Church Treasurer can appoint from among the Church Members, and with the approval of the Trustees, a small team to help in the administration of the church finances. A general principle is that all expenditure decisions will be channelled through the Team Leaders or through the Trustees. Each Team Leader's area has an annual budget set by the Church Treasurer in conjunction with the Trustees.

External Relationships

BEC Church is member of The Evangelical Alliance.

Together in partnership with other churches in the Rugby area the "**Christians Against Poverty**" (CAP) centre has continued to grow and develop its ministry against poverty. During the past year the Centre Manager resigned, and a new appointment has been made, as well as for a further Debt Counsellor. These part-time employees continue to be employed by Bilton Evangelical Church as the lead church. The Church Leaders and Trustees delegate the day to day running, management, oversight and financial responsibilities to the CAP Rugby Steering Group. In the last year one member of the Steering Group has stepped down (but remains a befriender) with another appointment being made to the steering group. CAP head office does not support local CAP Centres financially and, in fact, charges a levy to cover the costs of assisting clients out of debt. Two prominent local referrers to CAP (Citizen's Advice Bureau & Foodbank) now refer to one another instead, and this has highlighted the need to raise the profile of CAP Rugby, to keep new clients coming.

Management of Risks and Uncertainties

All major insurable risks are subject to normal Church and employers' insurance. Contractual risks are reviewed before being entered into to assess that they could not significantly impact upon the Church's ability to fulfil its objectives. Risk Assessments are undertaken by staff and volunteers responsible for the area of authority involved. The Trustees undertake an annual review of all areas of risk.

The Church operates a full 'Safeguarding policy' which covers both keeping our children and youth safe and protecting vulnerable adults, with a Designated Safeguarding Lead (DSL), together with individual handbooks, training and review meetings for those involved in Children's, Youth ministry and those involved with Senior Adults. During this period the previous DSL resigned from the post and a new person has been appointed, along with a safeguarding team to oversee all aspects of Safeguarding within the Church.

Disclosure and Barring Service (DBS) checks are made on all those working with children and young people, and those required by the legislation such as the Trustees. The system is organised and monitored by a suitably experienced member of the Church Office Staff.

The Trustees are aware that the charity relies on the regular giving of its members in order for the charity to continue to operate. An inherent risk in this type of organisation is that the regular giving of members reduces

for a number of any given reasons. The Trustees are aware of this risk and seek to manage this by ensuring that there are always adequate cash reserves available to enable the charity to have sufficient time react to any reduction in income as well as monthly monitoring of the levels of both income and expenditure.

The Trustees are also aware that the charity relies, to a considerable extent, on the leadership provided by the church Pastors. A potential risk to the ongoing viability of the church would be the loss of such key personnel. The Trustees, however, believe that this potential risk is managed by the availability of other Church Leaders who could, if necessary, fulfil the leadership roles until a suitable replacement was found.

The Lead Pastor, Paul Rogers, manages the Team Leaders covering the main areas of responsibilities within the organisational structure of the church.

The Team Leader areas are Church Administration, Generations Ministries, Small Groups & Teaching Team, Services & Special Events, and Pastoral Care.

OBJECTIVES AND ACTIVITIES

The Objects of the charity are:-

1. To advance the Christian faith in accordance with its Statement of Beliefs in Bilton, Rugby and in such other parts of the United Kingdom or the world as the Trustees may from time to time think fit and to fulfil such other purposes which are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the Charity.
2. To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind, including through the provision of counselling and support in such parts of the United Kingdom or the world as the Trustees from time to time may think fit.
3. To provide facilities for educational, recreational and other leisure time occupation in the interests of social welfare for persons who have need by reason of their youth, poverty or social and economic circumstances with the object of improving their conditions of life in Rugby and in such other parts of the United Kingdom or the world as the Trustees from time to time think fit.

The New Testament reveals the Church as a community of people, properly taught and cared for, who by loving and serving Jesus Christ, were also committed to love and care for each other and to bring a blessing to the area in which they lived. Bilton Evangelical Church, its Trustees, Church Leaders and members are committed to the restoration of those New Testament principles. It is not alone in this; it is one of many churches in the area, country and all over the world, which are re-discovering the excitement of knowing Jesus Christ as their Lord, Saviour and Friend.

During the year ended 31st March 2023 the main ways the church sought to achieve the calling of Christ upon it have been as follows:-

- Fulfilling the objects in teaching, preaching and showing practical care in the community. This was both included in the normal teaching in the church on Sunday and by running specific courses to address particular aspects of Christian living.
- Bringing the Love of Christ to the community in building meaningful relationship with individuals and families, both individually and through corporate activities.
- Normal community weekly activities cover a wide spectrum involving
 - Children and parents group
 - Extensive children's and young people's groups
 - After school club
 - Work in local retirement homes
 - Senior citizens meals and fellowship groups
 - Marriage courses to seek to strengthen marriages both within and outside the church

The Trustees have had regard to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set.

BEC's Vision and Mission

In 2010 BEC launched its '20:20 Vision' based on what we felt God might have in store for us over the following ten years. This included determining our 'Banner' - 'Loving God, Loving People, Transforming

Communities' - as well as setting out goals for Discipleship and Mission

BEC's roots will always be in our 'ABC' areas of Admirals, Bilton and Cawston, and we will always have a foothold in this location through the BEC Centre, Mosaic, the Woodlands Centre, and the ministries that run from these buildings. However, the map of where BEC members live tells us that we are no longer simply a 'village church' whose reach is limited to our historic catchment of Bilton. In light of this, we discern that we have a call as a church to reach out to 'Rugby and Beyond', that is, we are to take the gospel to our equivalent of '...Jerusalem, Judea and Samaria, and to the ends of the earth' (Acts 1:8). As such, we are to 'own' our mission to our 'ABC'; to Rugby as a whole and its surrounding locality; and to the 'nations' God either sends us to or brings to us.

Towards the end of this report period the BEC Vision was restated in the following way.

Vision Statement: Seeing transformation, in Rugby and Beyond, as everyone follows Jesus.

Mission Statement: Equipping communities of disciples who make new disciples.

These statements have at the forefront missional (ie. outward looking) discipleship, based on our strong belief that bringing the Good News is the best thing we can do for our communities..

To work out our Mission Statement a number of teams (comprising Staff and Church Members) were set up to address these Focus Areas:

- Transforming Power: Creating a culture of encounter.
- Transforming Church: Growing compassion and belonging.
- Transforming Disciples: Equipping disciples who make new disciples.
- Transforming Communities: planting and equipping communities of disciples.
- Transforming Leadership: Preparing, releasing and journeying with Leaders.

We want to live out true Christian lifestyles within the community of which we are part. These include Bilton, Rugby and anywhere where our members live, work, or otherwise have presence or influence. We want our Church to be a place where people know they can meet with God because of the enthusiastic testimony of our members.

ACHIEVEMENTS AND PERFORMANCE

BEC Ministry Teams

Sunday Services

The numbers attending on Sundays has steadily grown during the year as Covid restrictions were lifted. Some new people joining first attended BEC services on-line. Most weeks the morning service continues to be live streamed and made available for catch-up viewing for those not available at the normal service time. A crèche facility is provided, and there are groups for children (up to age 11) each week and regularly for young people to age 18.

Life Groups

These continue to be seen as playing a vital part of church life for discipleship and pastoral care. Under the direction of the Lead Pastor, the 'Discipleship Team Leader' (as job share) continues to support and facilitate healthy growth in the Life Groups - giving training to the leaders; placing these leaders into small mutual support groups; providing training material for the groups; ensuring what is taught on a Sunday is grounded through the Life Groups during the week. A high proportion of Church membership is in these groups (approaching 90%), but there are also others journeying with us involved in groups.

Most of these groups who were meeting on Zoom during the pandemic, have now returned to normal meetings in person.

Pastoral Care

Previously a structure was put in place to assist in the provision of pastoral care in the church. Primary care and support for individuals is still seen as everyone's responsibility through the Life Groups and part of everyone's personal discipleship. By definition, a Christian Pastoral Carer is someone who either formally, as part of a pastoral team, or informally as part of their Life group or everyday relationships offer care and support to others. In 2015, BEC became affiliated to Pastoral Care UK, which is a branch of the Association of Christian Counsellors. The Pastoral Care Coordinating Team (PCCT), which currently comprises four members, oversees its co-ordination, with regular Triage meetings making sure issues are prioritised and not overlooked or duplicated, in so doing providing support and protection to both those needing and those giving care. This year there has been a continued consolidation in this area, establishing good lines of communication, with a number of situations dealt with, with a successful resolution and people brought to wholeness.

During the lockdown period it was recognised that this would cause extra hardships to some members of the community. A hardship fund to alleviate the personal financial impact of the pandemic (for both church members and others in the local community) was created by the Trustees, initially with a transfer from church funds but subsequently added to by individual donors. It was publicised within the church and in key local community groups so that applications for assistance could be made by those in need. A number of payments have been made out of the fund during the year. The Trustees have delegated the day-to-day administration of this to the PCCT who continue to administer this as well as dealing with the inevitable pastoral care that is required.

Youth & Children

The children's and youth work continue to thrive due to the hard work of the staff and many volunteers. In this area the Generations Team Leader has been actively involved with a significant portion of his time in running the youth and children's work and overseeing and managing both teams with training and development in their areas.

Key to this has been the Youth Life Groups, Youth Alpha and one-to-one sessions, along with the Sunday activities. The Youth have been lead to serve the community in garden projects, raising money (over £2,500 for the local homeless charity Hope4 by sleeping outside in -3°C) and local litter picking.

An annual Youth Weekend Away was run locally where young people, from all over the town, camped for the weekend and developed different skills such as shooting, cooking, crafts and leadership skills.

A programme of fun and instructive sessions are run for Children every week on Sunday. Plans have been made for a Children's weekend away at an activity camp in summer 2023.

Parents & Toddlers

A parents & toddlers group runs every Wednesday during term time, averaging 25 adults (mums, child minders and grandparents) and in excess of 40 toddlers and babies. The group aims to be welcoming and caring, whilst allowing the little ones to enjoy playing together, listening to a bible story and singing.

Focussed Ministry Areas

The Generations Team Leader with support from the Pastors, works with the Ministry leaders in his team, covering Seniors, Men's, Women's, Parenting, Toddlers and Crèche ministries. During the year there was a Women's retreat, where 40 people connected and attended the weekend. Twice a term 'Grace Gatherings' help woman connect relationally, especially coming out of the Covid pandemic.

Normal community weekly activities cover a wide spectrum involving

- Children and parents group
- Extensive children's and young people's groups
- Schools work

BEC Woodlands

Since taking over the church building which was donated to BEC from Rugby Fellowship Church, (see 2018 Trustees report) the premises have been renamed BEC Woodlands. A number of activities open to the local community run in these premises including craft classes, English language classes (helping refugees from Ukraine and others housed at the Dunchurch Park Hotel), Songs of Praise and other services and Youth meetings. A new missional Life Group on the Woodlands estate has been established, building on the work that the Rugby Fellowship Church has carried out faithfully for many years.

Seniors Ministry

Monday Club meets twice a month for the enjoyment and fellowship of its 60-70 members. It aims to make our elderly members feel welcome, belong and enjoy a cup of tea and biscuits together. The gospel is faithfully preached through a variety of interesting speakers. Once a month everyone enjoys a home cooked meal from the wonderful catering team.

"Rugby and Beyond"

The members of the church have consistently been applying the principles of church life outlined in the New Testament to be 'salt and light' in the community, in the places they live and work and in having an impact on social attitudes in wider national society. This is a major part of the purpose of the church, much of it is done without publicity, and the enormous amount of time spent in this way cannot be quantified. The church continued to support other churches, both in the United Kingdom and overseas.

Staff Changes:

During year the Operations Manager and Administrator resigned. Their roles were somewhat amalgamated,

and a new Operation Team leader was appointed.

Carl said that we have lost Bethany and Heather and since the pandemic we have lost a lot of our older youth, we have a really good strong core of youth and families but reason limited on Sunday is due to lack of people serving, it's been difficult to get people back into those roles. 71% of people who call themselves Christians do so before the age of 19, so we really need to invest into that. Please pray as we have a lot of young people.

During the year the church took the decision to appoint a second pastor to help with the need for more oversight and leadership to the growing number of ministries within the church, and to allow some more of the current Pastor's time to be dedicated to the outworking of the church's vision within Rugby and beyond. The timing was considered prudent for this by the Trustees given the church's current financial situation.

FINANCIAL REVIEW

Income and Expenditure

During the year net current assets in the General Fund increased from £448,462 as at 31st March 2022 to £482,041 as at 31st March 2023. The cash element increased from £443,378. to £477,620. Cash balances across all unrestricted funds decreased from £369,180.as at 31st March 2022 to £368,194 as at 31st March 2023.

Income from Donations has decreased during this year from £410,939 for the previous year to £380,719 reflecting a slight decrease in overall levels of regular giving. This continues to represent a realistic level of sustainable giving which has remained relatively unchanged during the current financial year. Expenditure on overall charitable activities has reduced to £414,538 compared to £473,910 for the previous year. This is largely attributable to the reduction in staff salaries for the period. The overall deficit for the year has decreased marginally from a deficit of £23,529 to £18,343.

Mosaic

The accounts relating to the running of the Mosaic outreach project are incorporated into the church accounts. The income for the year was £4,242 and the outgoings were £16,548 giving a deficit for the year of £(12,306) compared with a deficit last year of £(21,057). It should be noted that the premises and initial equipment were bought and fitted out by the church and no rent is charged by the church for use of the premises nor has depreciation been charged to Mosaic. The overall reserves for Mosaic at the year-end had reduced to zero, after receiving a transfer of £12,306 from Church General Funds. The Mosaic cafe is now closed.

CAP Rugby

Christians Against Poverty (CAP) Rugby is a town-wide initiative but Bilton Evangelical Church is the sponsoring church which means that they have financial responsibility. The accounts relating to the running of this project are incorporated into the church accounts. The income for the year was £10,666 and the outgoings were £14,692. A transfer of £2,219 was made from the general unrestricted fund into the CAP Fund so that the deficit for the year was £ (1,808) compared with a surplus last year of £1,521. The restricted reserves carried forward for this project at year end are £13,852.

Reserves Policy

The policy is to retain reserves sufficient for the foreseeable needs of the Church. The trustees have set a reserves target of 50% of the prior year annual total of Resources Expended with Unrestricted Funds and Designated Funds, with a minimum of 33% and a maximum of 60%. This means the current unrestricted reserves for the year to 31st March 2023 needed to be within the range £156,390 to £284,346. Actual free (unrestricted) cash reserves at 31st March 2023 were £368,194, which therefore exceeds the parameters set by the Trustees. The Trustees consider that this is sufficient to protect against the inherent risks concerning the potential for income reduction identified earlier in the report under "Management of Risks and Uncertainties". The designated Building and Development fund (as detailed in 2022 Annual report) has been maintained at £30,000. The changes caused by the Covid pandemic to patterns of meeting together have meant that some of the urgency for more space on Sunday mornings has been alleviated and it will be prudent to assess again the need for a new building for BEC in the light of this and the focus of the Mission statement on "communities of believers". The Trustees have discussed the current level of reserves, which have slightly decreased in the current financial year to date. Given the current uncertainty which has arisen as a result of Covid – 19 and the subsequent Cost of Living Crisis the Trustees have decided that it is prudent at the current time to maintain reserve levels at a higher level than normal, notwithstanding the fact that the parameters set by the Trustees are currently exceeded. This matter is kept under permanent review.

Principal Funding Sources

The financial resources of the church, to a very large extent, are given by the members and their private assets and equipment are regularly used in the work of the Church.

Grants Received

Grants towards the running of a food bags project were received in the year totalling £4,000 from WCC (Warwickshire County Council).

Grant Making Policy

Bilton Evangelical Church is a member of the Evangelical Alliance and works with and assists other churches and receives voluntary help where needed. During the year, grants have been made to help objectives that can best be done on a larger scale than Bilton Evangelical Church could do independently.

Gifts to external organisations and individuals are considered by the Church Leaders on the basis of need and fulfilment of the charitable objectives. There are no upper or lower limits of support. It is the policy of the church to give a substantial proportion of its general income to organisations and individuals with whom the church has some involvement. During the year this amounted to £55,310. (2022 - £45,395) shown in the accounts as 'Grants payable'. In addition the church transferred £2,219. from its general fund to CAP, Rugby for which BEC is the lead church in Rugby.

The church provides a proportion of the financial support for those working in a missionary capacity both in the UK and overseas. This kind of support is normally only provided to people who are Church Members. On this basis support was provided during the year to members involved with Rugby Youth for Christ,, SIM – Burkina Faso and UK, Latin Link - Costa Rica and UK and OMF – Thailand and UK.

In addition, during the year, the Church has provided financial support to the work of , Rugby Christians Against Poverty, Eden Project Ladbrooke Grove, Evangelical Alliance, The Gideons Rugby Branch, Open Doors, Samaritan's Purse, SIM, Teams 4U, Revelation Trust, Bridge at Krotoszyn, Tear fund, Latymer Community Church, Kings Youth for Christ, Kings School of Theology, Barnabas Fund and Turic Belt Ministries.

Social Investment

During the year the Mosaic Coffee shop had to be closed down for a number of operational reasons, partly due to the reduced footfall for the coffee shop as it was re-established after the covid lock-downs.

Unfortunately this meant that the posts of manager and supervisor were made redundant. Subsequently during the year, the premises have been made available (at a non-commercial rate) to a lady seeking to run a vegan café. This has opened and is the process of building up a clientele. The church is supporting this as a needed facility within the community, but does not have a financial liability in the enterprise.

Contribution of Volunteers

Whilst the church does at this time employ 7 staff, plus 2 on behalf of CAP Rugby, some full-time and some part-time, it is the work of every member of the church, whether employed or not, that will make the difference

in the Church achieving its great commission. This is done in being 'salt and light' amongst the people they interact with every day; by praying, by visiting the sick and others in need, in being involved in training others, in public teaching and worship, and also in administration. Much of this work is done privately, without recognition, and the hours and value of that time cannot be quantified.

FUTURE PLANS

Summarising the vision and ministry areas above, the Key strategies for the church are:

- To continue to be open to God's leading, to where as a church we are called to be involved, both geographically, different people groups and other churches.
- To be open to God's leading and the opportunities he makes for the expansion of His Kingdom in the new communities that will come about with the new residential developments.
- As part of BEC's Vision and Mission to continue to establish strategic priorities (Focus Teams) for the growth and development of the church, going deeper so we are stronger and ready to be used by God as a church to expand His Kingdom.
- To establish more Life Groups with a missional basis. Geographically, the Woodlands estate is seen as an area we are now called into as a church, to work alongside those who have previously been ministering in this area. The Church Leaders are looking for champions to answer the call to lead other groups in the future. It is envisaged that ways to progress this will emerge further as the 'Small Groups and Teaching Team Leader' continue as part of the Lead Pastor's team to give insight, training, support and encouragement to emerging leaders.
- Continue the Children's and Youth work, linking in with local schools and families of the children and youth who come along to the BEC events.
- To continue to develop the work of the Mosaic facility by actively seeking other opportunities of using the facility for a programme of community outreach.
- Having established and developed a more structured, accountable, linked up approach to pastoral care in the church, to continue to link in with external agencies, introducing new life coaching skills and training. With parenting and marriage courses already taking place, to see if these can be expanded into existing groups such as Toddlers. The equipping of everyone in basic pastoral care with teaching on issues affecting church members and society in general such as mental health as part of our daily discipleship. Thereby removing stigmas and enabling and equipping the church as a whole to be effective in being an empathic, non-judging and supporting family.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also directors of Bilton Evangelical Church for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the Trustees are aware:

- there is no relevant information of which the charitable company's examiner is unaware; and

- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant information and to establish that the examiner is aware of that information.

Archie McDowall BA CA, Stewardship, of 1, Lamb's Passage, London, EC1Y, 8AB was appointed as the charitable company's examiner during the year and has expressed willingness to continue in that capacity.

This report has been prepared in accordance with the Statement of Recommended Practice, Accounting and Reporting by Charities (issued March 2015) and in accordance with the special provisions within Part 15 of the Companies Act 2006 relating to small entities.

Approved by the Trustees and signed on their behalf by:

Richard Mason

Print Name: Richard Mason

Date: 17 November 2023

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
BILTON EVANGELICAL CHURCH
('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the period ended 31 March 2023 on pages 12 to 24 following, which have been prepared on the basis of the accounting policies set out on pages 14 to 15.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

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

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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

Archie McDowall

20 November 2023

Archie McDowall BA CA
Institute of Chartered Accountants of Scotland

Stewardship
1 Lamb's Passage
London
EC1Y 8AB

BILTON EVANGELICAL CHURCH
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2023

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	363,869	16,850	380,719	410,939
Charitable activities	4	11,855	138	11,993	38,581
Investments		1,164	-	1,164	525
Other income		2,318	-	2,318	334
Total income and endowments		<u>379,207</u>	<u>16,988</u>	<u>396,195</u>	<u>450,380</u>
EXPENDITURE ON:					
Charitable activities:	5	370,208	44,329	414,538	473,910
Total expenditure		<u>370,208</u>	<u>44,329</u>	<u>414,538</u>	<u>473,910</u>
Net income/(expenditure)		8,998	(27,341)	(18,343)	(23,529)
Transfers between funds	12	(2,219)	2,219	(0)	-
Net movement in funds		<u>6,780</u>	<u>(25,123)</u>	<u>(18,343)</u>	<u>(23,529)</u>
Reconciliation of funds:					
Total funds brought forward		866,171	271,050	1,137,221	1,160,750
Total funds carried forward	12	<u>872,950</u>	<u>245,927</u>	<u>1,118,878</u>	<u>1,137,221</u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing operations.

The statement of financial activities also complies with the requirements for an income and expenditure account required by the Companies Act 2006.

The notes on pages 14-23 form part of these accounts.

BILTON EVANGELICAL CHURCH
BALANCE SHEET
FOR THE YEAR ENDED 31 MARCH 2023

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
FIXED ASSETS					
Tangible assets	7	502,039	231,210	733,249	752,667
		<u>502,039</u>	<u>231,210</u>	<u>733,249</u>	<u>752,667</u>
CURRENT ASSETS					
Debtors	8	8,874	-	8,874	9,158
Cash at bank and in hand	9	368,195	14,717	382,912	383,331
		377,069	14,717	391,786	392,489
CREDITORS: Amounts falling due within one year	10	6,157	-	6,157	7,934
Net current assets / (liabilities)		<u>370,912</u>	<u>14,717</u>	<u>385,630</u>	<u>384,555</u>
TOTAL NET ASSETS		<u>872,950</u>	<u>245,927</u>	<u>1,118,877</u>	<u>1,137,221</u>
FUND BALANCES					
Unrestricted Funds	12				
General funds		490,695	-	490,695	460,000
Designated funds		382,255	-	382,255	406,171
		<u>872,950</u>	<u>-</u>	<u>872,950</u>	<u>866,171</u>
Restricted Funds		-	245,927	245,927	271,050
		<u>872,950</u>	<u>245,927</u>	<u>1,118,878</u>	<u>1,137,221</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the period ended 31 March 2023.

The members have not required the company to obtain an audit of its financial statements for the period ended 31 March 2023 in accordance with Section 476 of the Companies Act 2006 however, in accordance with Section 145 of the Charities Act 2011, the accounts have been examined by an independent examiner and their report has been included in these financial statements.

The directors (who are the charitable company's trustees for the purposes of charity law) acknowledge their responsibilities for:

- (a) ensuring that the charitable company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its net income or expenditure for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements have been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the Board of Directors and were signed on its behalf by:

Richard Mason

Mr R Mason

Date 17 November 2023

Company number: 7296315

Charity number: 1137617

The notes on pages 14-23 form part of these accounts.

BILTON EVANGELICAL CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2023

1 Statutory Information

The charity is a charitable company limited by guarantee and is incorporated in the United Kingdom. The company's registered number and registered office address can be found on the Company Information page.

2 Accounting Policies

These financial statements are prepared on a going concern basis, under the historical cost convention. During the year the charitable company changed its accounting reference date from 5 April to 31 March, so that the "year" ended 31 March 2021 comprises 360 days rather than a full year.

These financial statements have been prepared in accordance with the "Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("the Charities SORP"), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102"), with the Companies Act 2006 and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The trustees (who are the charitable company's directors for the purposes of company law) have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements. In making this assessment the trustees have considered the impact of Covid-19 and have concluded that its impact on net income will not be material.

b) Income

Income including investment income is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part, income is generally recognised when it is received. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations and legacies includes:

- i) Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.
- ii) Donated facilities, services and goods. Goods donated for distribution to beneficiaries are recognised as income when receivable at fair value (being an estimate of the amount it would cost to purchase those items). Facilities, services and goods donated for the charity's own use are recognised as income when receivable at their value to the charity.

The charity relies on volunteers to carry out many of its activities, particularly the Mosaic cafe. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

When donated goods, services and facilities are distributed or consumed, an expense in respect of those items is included in the Statement of Financial Activities. At the year end any goods that have not been distributed or consumed are recognised as stock; donated fixed assets are capitalised.

- iii) Legacies. Income from legacies is recognised when a distribution is received from the estate or, if earlier, when the charity has been notified that a distribution will be made and the amount receivable can be measured reliably.

Income from charitable activities represents income receivable from goods, services and facilities supplied in furtherance of the charity's charitable objects. It includes income from church events and activities.

c) Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

The charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

The cost of raising funds is not significant and has not been separately disclosed.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

BILTON EVANGELICAL CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2023

d) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

e) Tangible fixed assets

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £2,500 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Freehold land	Is not depreciated (because it is not consumed by use)
Freehold buildings	Over 50 years after taking account of the building's residual value
Fixtures, fittings and equipment	20% per annum straight line
Vehicles	25% per annum reducing balance
Electronic equipment	25% per annum straight line

Amortisation is provided to write off the costs of improving property not owned by the charity over their expected useful lives. It is calculated at the following rates:

Leasehold Property (2012 Extension & Refurbishment)	5% p.a. straight line
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The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

f) Leased assets

Leases which do not transfer substantially all the risks and rewards of ownership to the charity are classified as operating leases. Operating lease payments are recognised as an expense on a straight-line basis over the lease term (unless another systematic basis is more representative of use).

g) Pension scheme arrangements

The charity operates defined contribution pension schemes for its employees. Obligations for contributions to these schemes are recognised as an expense when the liability arises. The assets of these schemes are held separately from those of the charity in independently administered funds.

h) Taxation

The company is a registered charity; it has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

i) Financial instruments

The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Except for loans, creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive). The charity recognises liabilities for the principal of those loans that remains outstanding at the year end (i.e. the liabilities exclude any interest chargeable on the loans in future years).

j) Critical accounting estimates and areas of judgement

In preparing financial statements certain judgements, estimates and assumptions have to be made that affect the amounts recognised in the financial statements. The trustees consider the following to be significant:

- i) The annual depreciation and amortisation charges for property, plant and equipment is sensitive to changes in the estimates for useful economic life and residual value. These estimates are reassessed annually and, when necessary, adjusted to reflect current circumstances.
- ii) The constructive obligation for grants payable is based on an assessment of the likely duration of the supported activity. Again this estimate is re-assessed annually and the obligation is adjusted to reflect current expectations.

3 Donations and legacies

	Total 2023 £	Total 2022 £
Donations of cash and similar	323,654	344,813
Other grants receivable	4,200	5,867
Income tax recoverable	52,866	60,259
	<u>380,719</u>	<u>410,939</u>

BILTON EVANGELICAL CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2023

4 Income from charitable activities

	Total 2023	Total 2022
	£	£
Church retreats and events	7,751	1,779
Mosaic café	4,242	36,802
	<u>11,993</u>	<u>38,581</u>

5 Charitable expenditure

	Total 2023	Total 2022
	£	£
a Costs incurred directly on specific activities		
Salaries, travel and expenses	220,777	249,629
Youth and children's work	6,693	11,668
Services and events	15,189	24,103
Mosaic purchases	(523)	14,070
CAP running costs	5,052	5,091
Telephone and utilities	9,937	9,553
Office costs	5,339	11,079
Catering and kitchen	-	2,146
Cleaning and upkeep	20,087	19,925
Rent and rates	3,259	3,162
Repairs and renewals	2,525	11,381
Vehicle expenses	3,474	2,296
Conferences and training	4,277	3,790
Pastoral care	180	473
Miscellaneous expenses	272	565
Grants payable (note 5c)	55,310	45,395
	<u>351,848</u>	<u>414,326</u>
b Costs incurred on support & administration		
Governance costs		
Cost of accounts preparation and independent examination	3,600	3,600
Other	793	448
	<u>4,393</u>	<u>4,048</u>
Depreciation and amortisation of tangible fixed assets	48,372	47,291
Bank charges	987	2,159
Insurance	6,498	4,898
Other charges	2,439	1,188
	<u>62,690</u>	<u>59,584</u>
Total expenditure	<u>414,538</u>	<u>473,910</u>

In addition to the fees payable for the preparation and examination of the accounts, the charity paid £1,094 (2022: £1,156) to Stewardship for payroll bureau and consultancy services.

BILTON EVANGELICAL CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2023

c Grants payable

	Institutions £	Individuals £	2023 £
Grants for UK and overseas mission	51,817	300	52,117
Grants for the relief of poverty	-	3,193	3,193
	<u>51,817</u>	<u>3,493</u>	<u>55,310</u>

The comparatives for the previous year are as follows:

	Institutions £	Individuals £	2022 £
Grants for UK and overseas mission	42,645	1,300	43,945
Grants for the relief of poverty	-	1,450	1,450
	<u>42,645</u>	<u>2,750</u>	<u>45,395</u>

The charity's principal grants to institutions comprised:

	2023 £	2022 £
SIM	17,400	8,060
Latin Link	5,160	5,160
OMF	5,760	5,760
CAP	2,184	2,184
Revelation Trust	3,240	3,240
Rugby Youth for Christ	6,420	6,770
Turkic Belt Ministries	2,200	4,200
Bridge at Krotoszyn	2,034	1,017
Tear Fund	1,500	1,000
Grants to institutions for less than £1,000 each	5,919	5,254
	<u>51,817</u>	<u>42,645</u>

6 Analysis of staff costs, the cost of key management personnel and trustee remuneration and expenses

	2023 £	2022 £
Gross wages and salaries	203,544	230,480
Social security	8,935	9,991
Pension costs	7,508	8,647
	<u>219,987</u>	<u>249,117</u>

The average monthly number of employees during the year was 10 (2022: 14). Most of the charity's activities are carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum (2021: none).

The charity's key management comprise the trustees and the key staff named on the Company Information page. Total employment benefits payable to key management for the year were as follows:

	Wages & salaries	Other employment benefits	Employer pension contributions	2023 £
Other (non-trustee) members of key management	39,631	-	2,685	42,316
				<u>42,316</u>

The following amounts were charged in the previous year, when there was one member of key management:

	Wages & salaries	Other employment benefits	Employer pension contributions	2022 £
Other (non-trustee) members of key management	38,477	-	2,639	41,116
				<u>41,116</u>

No trustees received employment benefits in either the current or preceding year.

BILTON EVANGELICAL CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2023

7 Tangible fixed assets

	Freehold land & buildings £	Leasehold improvements £	Fixtures, fittings and equipment £	Vehicles £	Electronic equipment £	Total 2023 £
Cost						
At 06 April 2022	577,475	610,639	74,248	27,349	49,451	1,339,162
Additions	-	-	15,944	-	13,010	28,954
Disposals	-	-	-	-	-	-
At 31 March 2023	<u>577,475</u>	<u>610,639</u>	<u>90,192</u>	<u>27,349</u>	<u>62,461</u>	<u>1,368,116</u>
Accumulated depreciation						
At 06 April 2022	102,786	353,739	74,248	15,811	39,911	586,495
Charge for the year	10,176	25,690	3,189	2,884	6,433	48,372
At 31 March 2023	<u>112,962</u>	<u>379,429</u>	<u>77,437</u>	<u>18,696</u>	<u>46,344</u>	<u>634,867</u>
Net book value						
At 31 March 2023	<u>464,513</u>	<u>231,210</u>	<u>12,755</u>	<u>8,653</u>	<u>16,118</u>	<u>733,249</u>
At 06 April 2022	<u>474,689</u>	<u>256,900</u>	<u>-</u>	<u>11,538</u>	<u>9,540</u>	<u>752,667</u>

Note 1: As the original cost of certain fixed assets is not known the net book value at 5 April 2008 is treated as the original cost.

Note 2: The £206,000 purchase price of Freehold Property has nominally been split 1/3 for the Land £68,667 and 2/3 for the Building £137,333; The Land not to be depreciated and the Building to be depreciated over 50 years. To the building purchase price the £123,475 cost of extension and refurbishment was added to give a building cost of £260,808 and a total building plus land cost of £329,475. This was further increased by the addition of £248,000 in the period to 31 March 2017 of £248,000 to give a total cost of £577,475.

8 Debtors

	2023 £	2022 £
Falling due within one year:		
Gift aid recoverable	4,421	5,084
Prepayments	4,453	4,074
	<u>8,874</u>	<u>9,158</u>

9 Cash at bank and in hand

	2023 £	2022 £
Cash at bank with immediate access	381,840	382,214
Petty cash	1,072	1,117
	<u>382,912</u>	<u>383,331</u>

10 Creditors: liabilities falling due within one year

	2023 £	2022 £
Trade creditors	1,339	1,798
Accruals	4,818	6,136
	<u>6,157</u>	<u>7,934</u>

11 Pension commitments

During the year employer's pension contributions totalling £7,508 (2022: £7,593) were payable to defined contribution personal pension schemes. No pension contributions were owing at the balance sheet date (2022: £nil).

BILTON EVANGELICAL CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2023

12 Funds

During the year the movements in the charity's funds were as follows:

	Opening balance 2023	Incoming resources 2023	Outgoing resources 2023	Transfers in the year 2023	Gains and losses 2023	Closing balance 2023
	£	£	£	£	£	£
<i>Designated Funds</i>						
Operations	9,540	3,403	(45,519)	32,576	-	0
Ministries	0	2,089	(12,763)	10,674	-	0
Corporate	-	1,730	(13,888)	12,158	-	-
Additional needs	-	138	(555)	418	-	-
Benevolent fund	8,146	50	(2,048)	-	-	6,148
14 Main Street	136,447	-	(5,216)	-	-	131,231
53 Cymbeline Way	218,242	-	(4,960)	-	-	213,282
Future premises needs	30,000	-	-	-	-	30,000
Latin Link	-	-	(5,160)	5,160	-	-
Latymer Christian Fellowship Trust Eden Project	-	-	(469)	469	-	-
Latymer Community Church	-	-	(1,000)	1,000	-	-
Mosaic Café Running Costs	-	4,242	(16,548)	12,306	-	-
OMF (Simmons)	-	-	(5,760)	5,760	-	-
Poland partners	50	-	-	-	-	50
Rugby YFC	-	-	(5,920)	5,920	-	-
SIM - Mission Partners (Gibson)	-	-	(7,560)	7,560	-	-
Trustees	1,114	-	(210,615)	209,501	-	-
Turkish Belt Ministries	-	-	(2,200)	2,200	-	-
Youth Events	2,632	835	(1,923)	-	-	1,545
Barnabas	-	-	(1,000)	1,000	-	-
Capstone Church (Indian Evangelical Team)	-	-	-	-	-	-
Harvest for the Hungry (Eurovangelism)	-	-	(500)	500	-	-
Kings School of Theology Online	-	-	(500)	500	-	-
Kingsbridge Youth For Christ	-	-	(1,000)	1,000	-	-
Revelation Trust - Roy Crowne	-	-	(3,240)	3,240	-	-
Teams4U	-	-	(450)	450	-	-
Gideons	-	-	(500)	500	-	-
Tearfund	-	-	(1,000)	1,000	-	-
	406,171	12,486	(350,293)	313,891	-	382,255
<i>General Unrestricted Funds</i>	460,000	366,720	(19,915)	(316,110)	-	490,695
Total Unrestricted Funds	866,171	379,207	(370,208)	(2,219)	-	872,950
<i>Restricted Funds</i>						
14 Main Street	-	-	-	-	-	-
27 Main Street	253,027	-	(25,690)	-	-	227,337
Food Bags Project	-	4,000	(1,000)	-	-	3,000
Chillax - After Schools Club	2,363	138	(763)	-	-	1,738
Christians Against Poverty Rugby	15,659	12,850	(16,876)	2,219	-	13,852
	271,050	16,988	(44,329)	2,219	-	245,927
Aggregate of funds	1,137,221	396,195	(414,538)	(0)	-	1,118,878

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	<u>Unrestricted Funds</u>			2023
	General funds	Designated funds	Restricted funds	
	£	£	£	£
Fixed assets	8,653	493,385	231,210	733,249
Debtors	4,421	4,453	-	8,874
Cash at bank and in hand	477,620	(109,426)	14,717	382,911
Current liabilities	-	(6,157)	-	(6,157)
	490,695	382,255	245,927	1,118,878

BILTON EVANGELICAL CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2023

In the previous year the movements in the charity's funds were as follows:

	Opening balance 2022 £	Incoming resources 2022 £	Outgoing resources 2022 £	Transfers in the year 2022 £	Gains and losses 2022 £	Closing balance 2022 £
<i>Designated Funds</i>						
Operations	-	-	(67,299)	76,839	-	9,540
Ministries	-	646	(9,836)	9,191	-	0
Corporate	-	95	(8,658)	8,563	-	-
Additional needs	-	2,613	(3,845)	1,233	-	-
Benevolent fund	6,966	2,990	(1,810)	-	-	8,146
14 Main Street	141,733	-	(5,286)	-	-	136,447
53 Cymbeline Way	223,202	-	(4,960)	-	-	218,242
Future premises needs	30,000	-	-	-	-	30,000
Latin Link	-	-	(6,160)	6,160	-	-
Latymer Christian Fellowship Trust Eden Project	-	-	(804)	804	-	-
Mosaic Café Running Costs	-	39,469	(60,526)	21,057	-	-
OMF (Simmons)	-	-	(5,760)	5,760	-	-
Poland partners	50	-	-	-	-	50
Rugby YFC	-	-	(6,770)	6,770	-	-
SIM - Mission Partners (Gibson)	-	-	(7,560)	7,560	-	-
Trustees	-	-	(217,832)	218,946	-	1,114
Turkish Belt Ministries	-	-	(2,200)	2,200	-	-
Youth Events	2,589	1,015	(1,012)	40	-	2,632
Barnabas	-	-	(1,000)	1,000	-	-
Capstone Church (Indian Evangelical Team)	-	-	(500)	500	-	-
Harvest for the Hungry (Eurovangelism)	-	-	(500)	500	-	-
Kings School of Theology Online	-	-	(500)	500	-	-
Kingsbridge Youth For Christ	-	-	(1,000)	1,000	-	-
Revelation Trust - Roy Crowne	-	-	(3,240)	3,240	-	-
Teams4U	-	-	(450)	450	-	-
Gideons	-	-	(500)	500	-	-
Tearfund	-	-	(1,000)	1,000	-	-
	<u>404,540</u>	<u>46,828</u>	<u>(419,009)</u>	<u>373,812</u>	<u>-</u>	<u>406,171</u>
<i>General Unrestricted Funds</i>	<u>458,803</u>	<u>385,044</u>	<u>(7,850)</u>	<u>(375,996)</u>	<u>-</u>	<u>460,000</u>
Total Unrestricted Funds	<u>863,343</u>	<u>431,871</u>	<u>(426,859)</u>	<u>(2,184)</u>	<u>-</u>	<u>866,171</u>
<i>Restricted Funds</i>						
14 Main Street	-	-	-	-	-	-
27 Main Street	283,046	-	(30,019)	-	-	253,027
Chillax - After Schools Club	223	3,121	(981)	-	-	2,363
Christians Against Poverty Rugby	14,138	15,388	(16,050)	2,184	-	15,659
	<u>297,408</u>	<u>18,509</u>	<u>(47,050)</u>	<u>2,184</u>	<u>-</u>	<u>271,050</u>
Aggregate of funds	<u>1,160,750</u>	<u>450,380</u>	<u>(473,910)</u>	<u>-</u>	<u>-</u>	<u>1,137,221</u>

BILTON EVANGELICAL CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2023

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	<u>Unrestricted Funds</u>			2022 £
	General funds £	Designated funds £	Restricted funds £	
Fixed assets	11,538	484,229	256,900	752,667
Stock and debtors	5,084	4,074	-	9,158
Cash at bank and in hand	443,378	(74,197)	14,150	383,330
Current liabilities	-	(7,934)	-	(7,934)
	<u>460,000</u>	<u>406,171</u>	<u>271,050</u>	<u>1,137,221</u>

BILTON EVANGELICAL CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2023

13 Christians Against Poverty (CAP) Incoming Resources & Resources Expended

Christians Against Poverty (CAP) Rugby is run as a restricted fund of Bilton Evangelical Church whose responsibility is to act as the lead church in the Rugby area.

	2023	2022
	£	£
Incoming Resources		
CAP Rugby Income	10,666	13,204
Total for Incoming Resources	<u>10,666</u>	<u>13,204</u>
Outgoing Resources		
CAP Rugby General Running	(60)	(99)
CAP Rugby to CAP Central	(4,992)	(4,992)
CAP Rugby Gross Salaries	(9,640)	(8,775)
Total for Outgoing Resources	<u>(14,692)</u>	<u>(13,866)</u>
Transfers from unrestricted funds	<u>2,219</u>	<u>2,184</u>
Balance for CAP Rugby for Year	<u>(1,808)</u>	<u>1,521</u>
Balance Brought Forward	<u>15,659</u>	<u>14,138</u>
Balance Carried Forward	<u>13,851</u>	<u>15,659</u>

14 Mosaic Outreach Project Incoming Resources & Resources Expended

This is run as a designated fund of the church and the following notes apply:-

- The premises were bought and fitted out by the church.
- No depreciation has been charged to Mosaic for the Fixtures & Fittings.
- No rent is charged to Mosaic by the church for use of the premises.

As of May 2022 it was decided by the Trustees to shut down Mozaic, 2 staff members were made redundant in May 2022.

	2023	2022
	£	£
Incoming Resources		
Mosaic Income	4,242	39,469
Grants related to Covid-19 pandemic	-	-
Total for Incoming Resources	<u>4,242</u>	<u>39,469</u>
Outgoing Resources		
Purchases		
Mosaic Catering Expenditure	(523)	16,216
Mosaic Cleaning & General Running	1,223	3,139
Mosaic Repairs & Renewals	-	2,715
Total for Purchases	<u>700</u>	<u>22,071</u>
Direct Expenses		
Mosaic Gross Salaries	11,449	30,444
Mosaic Employer's NIC	-	1,092
Mosaic Pension	319	901
Mosaic Papers, Books, Music	639	308
Total for Direct Expenses	<u>12,408</u>	<u>32,745</u>
Overheads		
Mosaic Rates	374	191
Mosaic Heating, Lighting, Water	1,531	2,802
Mosaic Telephone	642	584
Mosaic Bank Charges	895	2,133
Total for Overheads	<u>3,441</u>	<u>5,710</u>
Total for Outgoing Resources	<u>16,548</u>	<u>60,526</u>
Balance for Mosaic Outreach Project for Year	<u>(12,306)</u>	<u>(21,057)</u>
Subsidy to Mosaic from General Church Funds	<u>12,306</u>	<u>21,057</u>
Balance Brought Forward	<u>0</u>	<u>0</u>
Balance Carried Forward	<u>-</u>	<u>-</u>

BILTON EVANGELICAL CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2023

15 Operating lease commitments

The charity has a lease on a property at 27 Main Street, this is for 24 years with effect from 1 April 2017 and is subject to an annual rental of £2,000 per annum to be increased every 3 years in line with RPI. From 1 April 2021 the rent is £2,189 per annum. The minimum amounts payable (until the next break clause and ignoring the potential effect of future rent reviews) in respect of this lease is as follows:

	2023	2022
Payments falling due:	£	£
Within one year	2,189	2,189
Between one and five years	8,756	8,756
After five years	<u>28,457</u>	<u>30,646</u>
	<u>39,402</u>	<u>41,591</u>

During the year the charity was charged £2,189 (2022: £2,189) for its operating lease.

16 Transactions with related parties

During the year the charity:

- a) received donations totalling £46,200 (2022: £54,365) from related parties (which includes trustees, anyone closely connected to them and key management).
- b) did not pay any expenses (2022: £nil) to, or for, the trustees; other than reimbursement where individuals were acting as agent for the charity.

During the year the charity also made the following payments to, or for, related parties:

Mrs Erica Richmond, who is closely related to Dr Mark Richmond, who is a trustee, received employment benefits totalling £14,151 (2022: £14,290) for providing services to the charity, as permitted by the governing document.

17 Members

Each member of the company commits to contribute if the charity is wound up an amount of £10.

BILTON EVANGELICAL CHURCH
DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES
FOR THE YEAR ENDED 31 MARCH 2023

	Note	Unrestricted Funds - General		Unrestricted Funds - Designated		Restricted Funds		Total Funds	Total Funds
		2023	2022	2023	2022	2023	2022	2023	2022
		£	£	£	£	£	£	£	£
INCOME AND ENDOWMENTS FROM:									
Donations and legacies	3	363,481	384,083	388	8,469	16,850	18,388	380,719	410,939
Charitable activities	4	210	223	11,645	38,358	138	-	11,993	38,581
Investments		1,164	525	-	-	-	-	1,164	525
Other income		1,865	213	453	-	-	121	2,318	334
Total income and endowments		366,720	385,044	12,486	46,828	16,988	18,509	396,195	450,380
EXPENDITURE ON:									
Charitable activities:	5	19,915	7,850	350,293	419,009	44,329	47,050	414,538	473,910
Total Expenditure		19,915	7,850	350,293	419,009	44,329	47,050	414,538	473,910
Net income/(expenditure)		346,805	377,193	(337,807)	(372,181)	(27,341)	(28,541)	(18,343)	(23,529)
Transfers between funds	12	(316,110)	(375,996)	313,891	373,812	2,219	2,184	-	-
Net movement in funds		30,695	1,197	(23,916)	1,631	(25,123)	(26,357)	(18,343)	(23,529)
Reconciliation of funds:									
Total funds brought forward		460,000	458,803	406,171	404,540	271,050	297,408	1,137,221	1,160,750
Total funds carried forward	12	490,695	460,000	382,255	406,171	245,927	271,050	1,118,878	1,137,221

BILTON EVANGELICAL CHURCH

England & Wales - Charity number 1137617

Accounts

Bilton Evangelical Church

Report and Accounts

Year ended 31 March 2022

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

**BILTON EVANGELICAL CHURCH
FOR THE YEAR ENDED 31 MARCH 2022
COMPANY INFORMATION**

Directors / trustees

Dr J Cotterill	
Mr B Gardner	Resigned 4 July 2022
Ms J Lake	
Mr R Mason	
Mr T Ray	Appointed 17 November 2021
Dr M Richmond	
Mr R Smith	
Mr R Street	

Elders & Pastors

Mr P Rogers	Lead Pastor & Elder
Mr C Burgess	Assistant Pastor & Elder
Mr S Lau	Elder
Mr R Street	Elder
Dr M Richmond	Elder

Company Secretary

Dr J Cotterill

Key Staff

Mr P Rogers

Governing Document

Memorandum and Articles of Association dated 16 June 2010 and updated in 2017

Company Registration Number

7296315

Charity Registration Number

1137617

Registered Office

14 Main Street
Bilton
Rugby
Warwickshire
CV22 7NB

Church Premises Address

27 Main Street
Bilton
Rugby
Warwickshire
CV22 7NQ

Independent Examiner

Archie McDowall BA CA
Stewardship
1 Lamb's Passage
London
EC1Y 8AB

Bankers

HSBC
15 Church Street
Rugby
Warwickshire
CV21 3PN

Solicitors

Brethertons Solicitors
Montague House
2 Clifton Road
Rugby
Warwickshire
CV21 3PX

Contents	Page
Company Information	1
Directors' Report	2-10
Independent Examiner's Report	11
Statement of Financial Activities	12
Balance Sheet	13
Notes to the Accounts	14-23
Detailed Statement of Financial Activities with Comparatives	24

BEC Trustees Annual Report: 2022

The Directors of the charitable company are its Trustees for the purposes of charity law and throughout this report are collectively referred to as its Trustees.

TRUSTEES' REPORT

The trustees present their report along with the financial statements of the charity for the year ended 31 March 2022. The financial statements have been prepared in accordance with the accounting policies and comply with the charity's Memorandum and Articles of Association and applicable law.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Bilton Evangelical Church (BEC) is a Company Limited by Guarantee with no share capital. It was incorporated on the 25th June 2010 and was registered with the Charity Commission on 26th August 2010.

None of the Trustees have any beneficial interest in the company. All of the Trustees and Elders of the church are members of the company and guarantee to contribute such amount as may be required (not exceeding £10) to the company's assets in the event of a winding up.

Bilton Evangelical Church business is conducted under the framework of its governing Memorandum and Articles of Association, prepared under the Companies Act 2006. In addition, the Church Constitution outlines how the Church is organised and run. This document underwent a significant re-write during 2014, revising the operating model of the church. The new Constitution was adopted by the church having been voted in by the members at a Church Members' Meeting on 19th November 2014. The Memorandum & Articles of Association were further amended and passed by Special resolution on 30 October 2017.

Bilton Evangelical Church previously existed as an 'excepted' charity. All the Trustees at the time of the 'excepted' charity became trustee directors of the new company limited by guarantee. All the assets and funds of the 'excepted' charity were transferred to the company on 6th July 2010. The restricted funds at that time were transferred in with the same restrictions.

Appointment of Trustees

To ensure co-ordination of the work of the church the relationship between the Trustees and Elders is paramount. It is required that two Elders serve as Trustees. They have a responsibility to ensure good communication and strong harmonious relationships between the two groups.

Within these restrictions Trustees are appointed from among those who have been Full Church Members for at least three years, are seen to possess the appropriate experience, and are active in the Church. They are men or women who possess the necessary spiritual and practical qualifications and comply with the following scripture "Now it is required that those who have been given a trust must prove faithful" 1 Corinthians 4:2. When a Trustee needs to be elected, the Church is informed. Full Church Members may suggest those they consider eligible for consideration by the Elders. The name of the recommended nominee, with their consent is submitted to the Church for endorsement at the next Church Members' Meeting. They stand until their calling has been fulfilled. Every Trustee is required to review their sense of calling and ministry within a five-year period. At the Church Members' Meeting prior to this the Trustee will inform the Members of their review for their prayers. Following this there will be a four week period during which Members will be invited to share with the Trustee, in a spirit of love and encouragement, any Word from the Lord they may have been given concerning this. The Trustees will then make the decision as to whether this ministry continues for a further period. If they believe it should the Elders commend the individual to the next Church Meeting for the Members' endorsement.

The Trustees will appoint from among their number a Chairman of the Trustees, a Secretary to the Trustees and a Church Treasurer.

Trustee Induction and Training

On being appointed, new Trustees spend time with the existing Trustees to ensure they understand their responsibilities and the legal and financial framework in which the church operates. The Trustees also take advice

and plan to undergo training from professional organisations specialising in this area and have attended Seminars organised by Stewardship.

Organisation

In line with the principles contained in legislation relating to Trustees, the Trustees are responsible for ensuring that the Church meets the applicable requirements of charity laws and other relevant laws. The Elders are responsible for governing the life and teaching of the Church. The Trustees delegate the day-to-day financial management of the Church to the Church Treasurer. The Church Treasurer can appoint from among the Church Members, and with the approval of the Trustees, a small team to help in the administration of the church finances. A general principle is that all expenditure decisions will be channelled through the Team Leaders or through the Trustees. Each area will have an annual budget set by the Church Treasurer in conjunction with the Trustees.

Management of Risks and Uncertainties

All major insurable risks are subject to normal Church and employers' insurance. Contractual risks are reviewed before being entered into to assess that they could not significantly impact upon the Church's ability to fulfil its objectives. Risk Assessments are undertaken by staff and volunteers responsible for the area of authority involved. The Trustees undertake an annual review of all areas of risk.

The Church operates a full 'Safeguarding policy' which covers both keeping our children and youth safe and protecting vulnerable adults, with a Designated Safeguarding Lead (DSL), together with individual handbooks, training and review meetings for those involved in Children's, Youth ministry and those involved with Senior Adults. During this period the previous DSL resigned from the post and a new person has been appointed, along with a safeguarding team to oversee all aspects of Safeguarding within the Church.

Disclosure and Barring Service (DBS) checks are made on all those working with children and young people, and those required by the legislation such as the Trustees. The system is organised and monitored by a suitably experienced member of the Church Office Staff.

The Trustees are aware that the charity relies on the regular giving of its members in order for the charity to continue to operate. An inherent risk in this type of organisation is that the regular giving of members reduces for a number of any given reasons. The Trustees are aware of this risk and seek to manage this by ensuring that there are always adequate cash reserves available to enable the charity to have sufficient time react to any reduction in income as well as monthly monitoring of the levels of both income and expenditure.

The Trustees are also aware that the charity relies, to a considerable extent, on the leadership provided by the church Pastors. A potential risk to the ongoing viability of the church would be the loss of such key personnel. The Trustees, however, believe that this potential risk is managed by the availability of other Elders who could, if necessary, fulfil the leadership roles until a suitable replacement was found.

The Lead Pastor, Paul Rogers, manages the Team Leaders covering the main areas of responsibilities within the organisational structure of the church.

The Team Leader areas are Church Administration, Generations Ministries, Small Groups & Teaching Team, Services & Special Events, and Pastoral Care.

OBJECTIVES AND ACTIVITIES

Objectives

The Objects of the charity are:-

1. To advance the Christian faith in accordance with the Statement of Beliefs appearing in the Schedule hereto in Bilton, Rugby and in such other parts of the United Kingdom or the world as the Trustees may from time to time think fit and to fulfil such other purposes which are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the Charity.
2. To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind, including through the provision of counselling and support in such parts of the United Kingdom or the world as the Trustees from time to time may think fit.
3. To provide facilities for educational, recreational and other leisure time occupation in the interests of social welfare for persons who have need by reason of their youth, poverty or social and economic circumstances with the object of improving their conditions of life in Rugby and in such other parts of the United Kingdom or the world as the Trustees from time to time think fit.

Aims

The Church was formed in September 1974 by a group of Christians who wished to be obedient and fully acknowledge the Bible as the only authority in the conduct of their lives and in the government of Church affairs.

The New Testament reveals the Church as a community of people, properly taught and cared for, who by loving and serving Jesus Christ, were also committed to love and care for each other and to bring a blessing to the area in which they lived. Bilton Evangelical Church, its Trustees, Elders and members are committed to the restoration of those New Testament principles. It is not alone in this; it is one of many churches in the area, country and all over the world, which are re-discovering the excitement of knowing Jesus Christ as their Lord, Saviour and Friend.

The mission of Bilton Evangelical Church is to encourage each member to be part of a “community of disciples making new disciples”. We want to live out true Christian lifestyles within the community of which we are part. These include Bilton, Rugby and anywhere where our members live, work, or otherwise have presence or influence. We want our Church to be a place where people know they can meet with God because of the enthusiastic testimony of our members.

Whilst the church does at this time employ 8 staff, plus 2 on behalf of CAP Rugby, some full-time and some part-time, it is the work of every member of the church, whether employed or not, that will make the difference in the Church achieving its great commission. This is done in being ‘salt and light’ amongst the people they interact with every day; by praying, by visiting the sick and others in need, in being involved in training others, in public teaching and worship, and also in administration.

The previous Operations Manager and Administrator both resigned towards end of report period (March 2022). Subsequent to this report period a new full time appointment has been made combining the main aspects of these 2 part time roles.

The financial resources of the church, to a very large extent, are given by the members and their private assets and equipment are regularly used in the work of the Church. Much of this work is done privately, without recognition, and the hours and value of that time cannot be quantified.

We have had regard to the guidance contained in the Charity Commission’s general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set.

BEC’s Vision and Mission

In 2010 BEC launched its ‘20:20 Vision’ based on what we felt God might have in store for us over the following ten years. This included determining our ‘Banner’ - ‘Loving God, Loving People, Transforming Communities’ - as well as setting out goals for Discipleship and Mission and a desire to embody the following five core values into everything we do:

- Jesus at the centre
- Church as community
- Every member growing
- Every member in ministry
- Every member reaching out

BEC’s roots will always be in our ABC of Admirals, Bilton and Cawston, and we will always have a foothold in this location through the BEC Centre, Mosaic, the Woodlands Centre, and the ministries that run from these buildings. However, the map of where BEC members live tells us that we are no longer simply a ‘village church’ whose reach is limited to our historic catchment of Bilton. In light of this, we discern that we have a call as a church to reach out to ‘Rugby and Beyond’, that is, we are to take the gospel to our equivalent of ‘...Jerusalem, Judea and Samaria, and to the ends of the earth’ (Acts 1:8). As such, we are to ‘own’ our mission to our ‘ABC’; to Rugby as a whole and its surrounding locality; and to the ‘nations’ God either sends us to or brings to us.

Towards the end of this report period the BEC Vision was restated in the following way.

Vision Statement: Seeing transformation, in Rugby and Beyond, as everyone follows Jesus.

Mission Statement: Equipping communities of disciples who make new disciples.

To work out our Mission Statement a number of teams (comprising Staff and Church Members) were set up to address these Focus Areas:

- Transforming Power: Creating a culture of encounter.

- Transforming Church: Growing compassion and belonging.
- Transforming Disciples: Equipping disciples who make new disciples.
- Transforming Communities: planting and equipping communities of disciples.
- Transforming Leadership: Preparing, releasing and journeying with Leaders.

ACHIEVEMENTS AND PERFORMANCE

The Company Directors, who are the Charity's Trustees and the Company Members who are the Church Elders, attended the AGM of the church's Private Company Limited by Guarantee on 29th November 2021. The normal daily running of the church and its procedures continue to be as set out in the Constitution of Bilton Evangelical Church.

During the financial year two of the Trustees have resigned, and one new Trustee has been appointed. There are currently 7 Trustees.

BEC currently has five Elders: the minimum number required within its Constitution. Recognising this, the Elders and Church Members are looking for those that God would call as an Elder. Within this period two of the Elders have reviewed their calling as Elders. Subsequently their decision was to continue in the role, which was endorsed at a church members meeting on 22 June (Year).

The pastoral leadership roles are filled by key management personnel. The Trustees ensure that their remuneration is reviewed annually by a subcommittee of Trustees, set up for this purpose, who have regard to the levels of salary paid to other such personnel in the local area and generally in similar types of church organisation. The Pastor is part of the Eldership, in this way he is able to know and share the vision, heart and direction for the church held by the Elders. The healthy synergy between the Elders and Trustees continues with the Trustees being able to exercise duties as a leadership body in line with the spiritual government and leadership of the church by the Elders. This continues to be facilitated by two Elders also being Trustees.

The Lead Pastor has continued to maintain close links with other churches in Rugby, as part of 'Rugby Revive', also supporting the leadership of Rugby CAP (Christians Against Poverty). Listening to God he continues to bring vision, and through the Eldership strategy, to lead the church.

During the year ended 31st March 2022 the main ways the church sought to achieve the calling of Christ upon it have been as follows:-

- Fulfilling the objects in teaching, preaching and showing practical care in the community. This was both included in the normal teaching in the church on Sunday and midweek and by running specific courses to address particular aspects of Christian living.
- Bringing the Love of Christ to the community in building meaningful relationship with individuals and families, both individually and through corporate activities.
- Normal community weekly activities cover a wide spectrum involving:
 - Children and parents group
 - Extensive children's and young people's groups
 - After school club
 - Work in local retirement homes
 - Senior citizens meals and fellowship groups
 - Marriage courses to seek to strengthen marriages both within and outside the church
 - Parenting Courses
 - Christians Against Poverty money course
 - Mosaic Coffee Shop

Despite the challenges faced by BEC because of the Covid pandemic, in common with other churches, we continue to function as a church, adapting to current circumstances and conscious as ever that "our God reigns" and that the activities will continue to grow to their pre-pandemic levels as restrictions ease and confidence grows.

BEC Ministry Teams

Sunday Services

The number of seats made available for the Sunday services has been increased in stages, following the Covid shut down. The numbers attending on Sundays has steadily grown, with some new people joining, some who first attended BEC services on-line. Most weeks the morning service continues to be live streamed and made available for catch-up viewing for those not available at the normal service time.

Life Groups

These continue to be seen as playing a vital part of church life for discipleship and pastoral care. Under the direction of the Lead Pastor, the 'Small Groups and Teaching Team Leader' (as job share) continues to support and facilitate healthy growth in the Life Groups - giving training to the leaders; placing these leaders into small mutual support groups; providing training material for the groups; ensuring what is taught on a Sunday is grounded through the Life Groups during the week. A high proportion of Church membership is in these groups (approaching 90%), but there are also others journeying with us involved in groups.

Most of these groups who were meeting on Zoom during the pandemic, have now returned to normal meetings in person.

Pastoral Care

Previously a structure was put in place to assist in the provision of pastoral care in the church. Primary care and support for individuals is still seen as everyone's responsibility through the Life Groups and part of everyone's personal discipleship. By definition, a Christian Pastoral Carer is someone who either formally, as part of a pastoral team, or informally as part of their Life group or everyday relationships offer care and support to others. In 2015, BEC became affiliated to Pastoral Care UK, which is a branch of the Association of Christian Counsellors. The Pastoral Care Coordinating Team (PCCT), which currently comprises four members, oversees its co-ordination, with regular Triage meetings making sure issues are prioritised and not overlooked or duplicated, in so doing providing support and protection to both those needing and those giving care. This year there has been a continued consolidation in this area, establishing good lines of communication, with a number of situations dealt with, with a successful resolution and people brought to wholeness.

During the lockdown period it was recognised that this would cause extra hardships to some members of the community. A hardship fund to alleviate the personal financial impact of the pandemic (for both church members and others in the local community) was created by the Trustees, initially with a transfer from church funds but subsequently added to by individual donors. It was publicised within the church and in key local community groups so that applications for assistance could be made by those in need. A number of payments have been made out of the fund during the year. The Trustees have delegated the day-to-day administration of this to the PCCT who continue to administer this as well as dealing with the inevitable pastoral care that is required.

Youth & Children

The children's and youth work continue to thrive due to the hard work of the staff and many volunteers. In this area the Generations Team Leader has been actively involved with a significant portion of his time, aided by a Children's Worker and a Youth Worker (both part time), to give direct input to BEC's youth. Key to this has been the Youth Life Groups, which have been active on Zoom and face to face whenever possible. Many reports of how vital the support links have been to the Young People have been received. The usual, annual Youth Weekend Away was a Virtual On-line event for 2021, but the 2022 event has just taken place – camping together locally.

Focussed Ministry Areas

The Pastor managed, supported and gave clear guidance to the Generations Team Leader, who in turn was working with the Ministry leaders in his team, covering Seniors, Students, Mosaic, Men's, Women's, Parenting, Toddlers and Crèche ministries. Again during the year, many of the events for these have returned from on-line to in-person formats.

Mosaic Coffee Shop

As part of our community outreach project, this ministry has provided a "footprint" for the church into the community since May 2009. It has enabled an opportunity for new relationships to be formed, and a much needed social centre in the heart of the community. Many young people have volunteered at Mosaic as part of their Duke of Edinburgh award.

However, Covid restrictions have had a negative impact on the trading position of Mosaic, due to

- Loss of continuity for customers due to enforced shut downs during the Covid pandemic, and a certain caution of some customers to start using the facility again.
- The number of committed regular volunteers to help serve in Mosaic has sadly reduced since the lifting of Covid restrictions. This has put a large strain on the Manager and Supervisor for Mosaic in trying to ensure enough staff for operating it.

Some unplanned closures, partly due to insufficient staffing, had further reduced the clients due to confusion on opening times.

The reduced income of Mosaic, both due to number of people coming in and reduced food menu that can be offered, meant that it had about £1750 per month loss with the recent reduced opening. Therefore as from May 2022 the Mosaic Coffee Shop ceased trading. Unfortunately this meant making the existing Manager and Supervisor roles redundant.

However, this is not seen as the end for the Mosaic building, in terms of its basis as a ministry outreach into the local community. The Elders have asked the 'Transforming Community' Focus Area Team to give specific consideration to how the facility could be used in future as some form of community hub for outreach activities within the BEC Vision and Mission. The team will be looking into this over the coming months.

BEC Woodlands

Since taking over the church building which was donated to BEC from Rugby Fellowship Church, (see 2018 Trustees report) the premises have been renamed BEC Woodlands. Outreach activities previously run using these premises including craft classes and language classes have continued to be run when people were able to meet during the year. A new missional Life Group on the Woodlands estate has been established, building on the work that the Rugby Fellowship Church has carried out faithfully for many years.

Seniors Ministry

Ministry to the seniors has continued where possible, recognising the vulnerabilities of this group during the pandemic. Monday Club has started meeting again in person for the enjoyment and fellowship of its 60-70 members, as for many it is a highlight in a lonely existence. During the year the leaders have sought to keep in touch with as many members as possible and provide support and friendship as they could.

"Rugby and Beyond"

Together in partnership with other churches in the Rugby area the "Christians Against Poverty" (CAP) centre has continued to grow and develop its ministry against poverty. During the past year the Centre Manager resigned, and a new appointment has been made, as well as for a further Debt Counsellor. These part-time employees continue to be employed by Bilton Evangelical Church as the lead church. The Elders and Trustees delegate the day to day running, management, oversight and financial responsibilities to the CAP Rugby Steering Group.

The church continued to support other churches, both in the United Kingdom and overseas.

The members of the church have consistently been applying the principles of church life outlined in the New Testament to be 'salt and light' in the community, in the places they live and work and in having an impact on social attitudes in wider national society. This is a major part of the purpose of the church, much of it is done without publicity, and the enormous amount of time spent in this way cannot be quantified.

FINANCIAL REVIEW

Income and Expenditure

During the year net current assets in the General Fund increased from £365,311 as at 01 April 2021 to £448,462 as at 31 March 2022. The cash element increased from £360,003. to £443,378. Cash balances across all unrestricted funds increased from £355,495.as at 01 April 2021 to £369,180 as at 31 March 2022.

Income from Donations has increased during this year from £386,194 for the previous year to £410,939 reflecting a steady increase in overall levels of regular giving. This continues to represent a realistic level of sustainable giving which has continued to increase during the current financial year. Expenditure on overall charitable activities has increased to £473,910 compared to £392,330 for the previous year. This is largely attributable to an increase in employees for the period and increased costs in relation to the operation of Mozaic discussed above. The overall surplus income for the year has decreased from £34,410 to an overall deficit of £(23,529).

Mosaic

The accounts relating to the running of the Mosaic outreach project are incorporated into the church accounts. The income for the year was £39,469 and the outgoings were £60,526 giving a deficit for the year of £(21,057) compared with a deficit last year of £(8,836). It should be noted that the premises and initial equipment were bought and fitted out by the church and no rent is charged by the church for use of the premises nor has depreciation been charged to Mosaic. The overall reserves for Mosaic at the year-end had reduced to zero, after receiving a transfer of £21,057 from Church General Funds.

CAP Rugby

Christians Against Poverty (CAP) Rugby is a town-wide initiative but Bilton Evangelical Church is the sponsoring church which means that they have financial responsibility. The accounts relating to the running of this project are incorporated into the church accounts. The income for the year was £13,204 and the outgoings were £13,866. A transfer of £2,184 was made from the general unrestricted fund into the CAP Fund so that the surplus for the year was £1,521 compared with a surplus last year of £9,746. The restricted reserves carried forward for this project at year end are £15,659.

Reserves Policy

The policy is to retain reserves sufficient for the foreseeable needs of the Church. The trustees have set a reserves target of 50% of the prior year annual total of Resources Expended with Unrestricted Funds and Designated Funds, with a minimum of 33% and a maximum of 60%. This means the current unrestricted reserves for the year to 31st March 2022 needed to be within the range £140,863 to £256,115. Actual free (unrestricted) cash reserves at 31st March 2022 were £369,180, which therefore exceeds the parameters set by the Trustees. The Trustees consider that this is sufficient to protect against the inherent risks concerning the potential for income reduction identified earlier in the report under "Management of Risks and Uncertainties".

The designated Building and Development fund (as detailed in 2021 Annual report) has been maintained at £30,000. The changes caused by the Covid pandemic to patterns of meeting together have meant that some of the urgency for more space on Sunday mornings has been alleviated and it will be prudent to assess again the need for a new building for BEC in the light of this and the focus of the Mission statement on "communities of believers".

The Trustees have discussed the current level of reserves, which have continued to increase in the current financial year to date and partly reflect the fact that various proposals and projects have been put "on hold" in view of the Covid - 19 pandemic. Given the current uncertainty which has arisen as a result of Covid - 19 and the subsequent Cost of Living Crisis the Trustees have decided that it is prudent at the current time to maintain reserve levels at a higher level than normal, notwithstanding the fact that the parameters set by the Trustees are currently exceeded. This matter is kept under permanent review.

Grants Received

Grants towards the running of an after school club known as Chillax were received in the year totalling £1,006, from various local donors.

Grant Making Policy

Bilton Evangelical Church is a member of the Evangelical Alliance and works with and assists other churches and receives voluntary help where needed. During the year, grants have been made to help objectives that can best be done on a larger scale than Bilton Evangelical Church could do independently.

Gifts to external organisations and individuals are considered by the Church Leaders on the basis of need and fulfilment of the charitable objectives. There are no upper or lower limits of support. It is the policy of the church to give a substantial proportion of its general income to organisations and individuals with whom the church has some involvement. During the year this amounted to £45,395. (2021 - £36,395) shown in the accounts as 'Charitable Giving'. In addition the church transferred £2,184. from its general fund to CAP, Rugby for which BEC is the lead church in Rugby.

The church provides a proportion of the financial support for those working in a missionary capacity both in the UK and overseas. This kind of support is normally only provided to people who are Church Members. On this basis support was provided during the year to members involved with Rugby Youth for Christ Kingsbridge Youth for Christ, SIM – Burkina Faso and UK, Capstone church – India, Harvest for the Hungry – Europe, Latin Link – Costa Rica, Bridge at Krotoszyn - Ukraine and OMF – Thailand.

In addition, during the year, the Church has provided financial support to the work of Rugby Christians Against Poverty, Eden Project Ladbroke Grove, Evangelical Alliance, The Gideons Rugby Branch, SIM, Teams 4U, Kings School of Theology, Revelation Trust, Tearfund, Barnabas Fund and Turkic Belt Ministries.

FUTURE PLANS

Summarising the vision and ministry areas above, the Key strategies for the church are:

- To continue to be open to God's leading, to where as a church we are called to be involved, both geographically, different people groups and other churches.

- To be open to God's leading and the opportunities he makes for the expansion of His Kingdom in the new communities that will come about with the new residential developments.
- As part of BEC's Vision and Mission to continue to establish strategic priorities (Focus Teams) for the growth and development of the church, going deeper so we are stronger and ready to be used by God as a church to expand His Kingdom.
- As part of our "getting bigger" to be open to God's leading in looking for additional larger premises on a long term basis. These to be used as both church premises and to be made available for the welfare of the community.
- As and when we are able to revive the plans to move to larger temporary premises for the Sunday morning service each week to accommodate growth and provide space for the corporate worship together.
- To establish more Life Groups with a missional basis. Geographically, the Woodlands estate is seen as an area we are now called into as a church, to work alongside those who have previously been ministering in this area. The Elders are looking for champions to answer the call to lead other groups in the future. It is envisaged that ways to progress this will emerge further as the 'Small Groups and Teaching Team Leader' continue as part of the Lead Pastor's team to give insight, training, support and encouragement to emerging leaders.
- Continue the Children's and Youth work, linking in with local schools and families of the children and youth who come along to the BEC events.
- To continue to develop the work of the Mosaic by actively seeking other opportunities of using the facility for a programme of community outreach.
- Having established and developed a more structured, accountable, linked up approach to pastoral care in the church, to continue to link in with external agencies, introducing new life coaching skills and training. With parenting and marriage courses already taking place, to see if these can be expanded into existing groups such as Toddlers. The equipping of everyone in basic pastoral care with teaching on issues affecting church members and society in general such as mental health as part of our daily discipleship. Thereby removing stigmas and enabling and equipping the church as a whole to be effective in being an empathic, non-judging and supporting family.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also directors of Bilton Evangelical Church for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the Trustees are aware:

- there is no relevant information of which the charitable company's examiner is unaware; and
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant information and to establish that the examiner is aware of that information.

BEC Trustees Annual Report: 2022

Revision: 1

Date: 20 Sept 2022

Archie McDowall BA CA, Stewardship, of 1, Lamb's Passage, London, EC1Y, 8AB was appointed as the charitable company's examiner during the year and has expressed willingness to continue in that capacity.

This report has been prepared in accordance with the Statement of Recommended Practice, Accounting and Reporting by Charities (issued March 2015) and in accordance with the special provisions within Part 15 of the Companies Act 2006 relating to small entities.

Approved by the Trustees and signed on their behalf by:

Signed *R. Mason* Date 30 November 2022

Mr R Mason

Trustee

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
BILTON EVANGELICAL CHURCH
('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the period ended 31 March 2022 on pages 12 to 24 following, which have been prepared on the basis of the accounting policies set out on pages 14 to 15.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

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

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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

Archue McDowall

Archie McDowall BA CA
Institute of Chartered Accountants of Scotland

1 December 2022

Stewardship
1 Lamb's Passage
London
EC1Y 8AB

BILTON EVANGELICAL CHURCH
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2022

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	392,552	18,388	410,939	386,194
Charitable activities	4	38,581	-	38,581	40,181
Investments		525	-	525	104
Other income		213	121	334	260
Total income and endowments		431,871	18,509	450,380	426,739
EXPENDITURE ON:					
Charitable activities:	5	426,859	47,050	473,910	392,330
Total expenditure		426,859	47,050	473,910	392,330
Net income/(expenditure)		5,012	(28,541)	(23,529)	34,410
Transfers between funds	12	(2,184)	2,184	-	-
Net movement in funds		2,828	(26,357)	(23,529)	34,410
Reconciliation of funds:					
Total funds brought forward		863,343	297,408	1,160,750	1,126,341
Total funds carried forward	12	866,171	271,050	1,137,221	1,160,750

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing operations.

The statement of financial activities also complies with the requirements for an income and expenditure account required by the Companies Act 2006.

The notes on pages 14-23 form part of these accounts.

BILTON EVANGELICAL CHURCH
BALANCE SHEET
FOR THE YEAR ENDED 31 MARCH 2022

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
FIXED ASSETS					
Tangible assets	7	495,767	256,900	752,667	787,238
		<u>495,767</u>	<u>256,900</u>	<u>752,667</u>	<u>787,238</u>
CURRENT ASSETS					
Debtors	8	9,158	-	9,158	11,068
Cash at bank and in hand	9	369,181	14,150	383,331	369,857
		378,339	14,150	392,489	380,924
CREDITORS: Amounts falling due within one year	10	7,934	-	7,934	7,412
		<u>370,405</u>	<u>14,150</u>	<u>384,555</u>	<u>373,512</u>
Net current assets / (liabilities)					
		<u>866,171</u>	<u>271,050</u>	<u>1,137,221</u>	<u>1,160,750</u>
TOTAL NET ASSETS					
		<u>866,171</u>	<u>271,050</u>	<u>1,137,221</u>	<u>1,160,750</u>
FUND BALANCES					
	12				
Unrestricted Funds					
General funds		460,000	-	460,000	458,803
Designated funds		406,171	-	406,171	404,540
		<u>866,171</u>	<u>-</u>	<u>866,171</u>	<u>863,343</u>
Restricted Funds					
		<u>-</u>	<u>271,050</u>	<u>271,050</u>	<u>297,408</u>
		<u>866,171</u>	<u>271,050</u>	<u>1,137,221</u>	<u>1,160,750</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the period ended 31 March 2022.

The members have not required the company to obtain an audit of its financial statements for the period ended 31 March 2022 in accordance with Section 476 of the Companies Act 2006 however, in accordance with Section 145 of the Charities Act 2011, the accounts have been examined by an independent examiner and their report has been included in these financial statements.

The directors (who are the charitable company's trustees for the purposes of charity law) acknowledge their responsibilities for:

- (a) ensuring that the charitable company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its net income or expenditure for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements have been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the Board of Directors and were signed on its behalf by:

R Mason

Mr R Mason

Date 30 November 2022

Company number: 7296315

Charity number: 1137617

The notes on pages 14-23 form part of these accounts.

BILTON EVANGELICAL CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2022

1 Statutory Information

The charity is a charitable company limited by guarantee and is incorporated in the United Kingdom. The company's registered number and registered office address can be found on the Company Information page.

2 Accounting Policies

These financial statements are prepared on a going concern basis, under the historical cost convention. During the year the charitable company changed its accounting reference date from 5 April to 31 March, so that the "year" ended 31 March 2021 comprises 360 days rather than a full year.

These financial statements have been prepared in accordance with the "Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("the Charities SORP"), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102"), with the Companies Act 2006 and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The trustees (who are the charitable company's directors for the purposes of company law) have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements. In making this assessment the trustees have considered the impact of Covid-19 and have concluded that its impact on net income will not be material.

b) Income

Income including investment income is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part, income is generally recognised when it is received. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations and legacies includes:

- i) Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.
- ii) Donated facilities, services and goods. Goods donated for distribution to beneficiaries are recognised as income when receivable at fair value (being an estimate of the amount it would cost to purchase those items). Facilities, services and goods donated for the charity's own use are recognised as income when receivable at their value to the charity.

The charity relies on volunteers to carry out many of its activities, particularly the Mosaic cafe. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

When donated goods, services and facilities are distributed or consumed, an expense in respect of those items is included in the Statement of Financial Activities. At the year end any goods that have not been distributed or consumed are recognised as stock; donated fixed assets are capitalised.

- iii) Legacies. Income from legacies is recognised when a distribution is received from the estate or, if earlier, when the charity has been notified that a distribution will be made and the amount receivable can be measured reliably.

Income from charitable activities represents income receivable from goods, services and facilities supplied in furtherance of the charity's charitable objects. It includes income from church events and activities.

c) Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

The charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

The cost of raising funds is not significant and has not been separately disclosed.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

BILTON EVANGELICAL CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2022

d) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

e) Tangible fixed assets

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £2,500 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Freehold land	Is not depreciated (because it is not consumed by use)
Freehold buildings	Over 50 years after taking account of the building's residual value
Fixtures, fittings and equipment	20% per annum straight line
Vehicles	25% per annum reducing balance
Electronic equipment	25% per annum straight line

Amortisation is provided to write off the costs of improving property not owned by the charity over their expected useful lives. It is calculated at the following rates:

Leasehold Property (2012 Extension & Refurbishment)	5% p.a. straight line
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The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

f) Leased assets

Leases which do not transfer substantially all the risks and rewards of ownership to the charity are classified as operating leases. Operating lease payments are recognised as an expense on a straight-line basis over the lease term (unless another systematic basis is more representative of use).

g) Pension scheme arrangements

The charity operates defined contribution pension schemes for its employees. Obligations for contributions to these schemes are recognised as an expense when the liability arises. The assets of these schemes are held separately from those of the charity in independently administered funds.

h) Taxation

The company is a registered charity; it has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

i) Financial instruments

The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Except for loans, creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive). The charity recognises liabilities for the principal of those loans that remains outstanding at the year end (i.e. the liabilities exclude any interest chargeable on the loans in future years).

j) Critical accounting estimates and areas of judgement

In preparing financial statements certain judgements, estimates and assumptions have to be made that affect the amounts recognised in the financial statements. The trustees consider the following to be significant:

- i) The annual depreciation and amortisation charges for property, plant and equipment is sensitive to changes in the estimates for useful economic life and residual value. These estimates are reassessed annually and, when necessary, adjusted to reflect current circumstances.
- ii) The constructive obligation for grants payable is based on an assessment of the likely duration of the supported activity. Again this estimate is re-assessed annually and the obligation is adjusted to reflect current expectations.

3 Donations and legacies

	Total 2022 £	Total 2021 £
Donations of cash and similar	344,813	323,288
Other grants receivable	5,867	200
Income tax recoverable	60,259	62,707
	<u>410,939</u>	<u>386,194</u>

BILTON EVANGELICAL CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2022

4 Income from charitable activities

	Total 2022	Total 2021
	£	£
Church retreats and events	1,779	5,963
Mosaic café	36,802	34,218
	38,581	40,181

5 Charitable expenditure

	Total 2022	Total 2021
	£	£
a Costs incurred directly on specific activities		
Salaries, travel and expenses	249,629	208,510
Youth and children's work	11,668	10,043
Services and events	24,103	30,263
Mosaic purchases	14,070	1,637
CAP running costs	5,091	6,165
Telephone and utilities	9,553	10,402
Office costs	11,079	6,156
Catering and kitchen	2,146	120
Cleaning and upkeep	19,925	11,619
Rent and rates	3,162	2,885
Repairs and renewals	11,381	3,701
Vehicle expenses	2,296	1,147
Conferences and training	3,790	1,176
Pastoral care	473	186
Miscellaneous expenses	565	1,278
Grants payable (note 5c)	45,395	36,395
	414,326	331,685
b Costs incurred on support & administration		
Governance costs		
Cost of accounts preparation and independent examination	3,600	3,600
Other	448	566
	4,048	4,166
Depreciation and amortisation of tangible fixed assets	47,291	48,134
Bank charges	2,159	1,248
Insurance	4,898	5,312
Other charges	1,188	1,784
	59,584	60,645
Total expenditure	473,910	392,330

In addition to the fees payable for the preparation and examination of the accounts, the charity paid £1,156 (2021: £1,642) to Stewardship for payroll bureau and consultancy services.

BILTON EVANGELICAL CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2022

c Grants payable

	Institutions £	Individuals £	2022 £
Grants for UK and overseas mission	42,645	1,300	43,945
Grants for the relief of poverty	-	1,450	1,450
	<u>42,645</u>	<u>2,750</u>	<u>45,395</u>

The comparatives for the previous year are as follows:

	Institutions £	Individuals £	2021 £
Grants for UK and overseas mission	35,095	-	35,095
Grants for the relief of poverty	500	800	1,300
	<u>35,595</u>	<u>800</u>	<u>36,395</u>

The charity's principal grants to institutions comprised:

	2022 £	2021 £
SIM	8,060	7,528
Latin Link	5,160	5,064
OMF	5,760	5,712
CAP	2,184	
Revelation Trust	3,240	-
Hope 08 Ltd	-	2,390
Rugby Youth for Christ	6,770	5,520
Turkic Belt Ministries	4,200	2,188
Grants to institutions for less than £1,000 each	7,271	7,193
	<u>42,645</u>	<u>35,595</u>

6 Analysis of staff costs, the cost of key management personnel and trustee remuneration and expenses

	2022 £	2021 £
Gross wages and salaries	230,480	191,410
Social security	9,991	8,208
Pension costs	8,647	7,655
	<u>249,117</u>	<u>207,273</u>

The average monthly number of employees during the year was 14 (2021: 12). Most of the charity's activities are carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum (2021: none).

The charity's key management comprise the trustees and the key staff named on the Company Information page. Total employment benefits payable to key management for the year were as follows:

	Wages & salaries	Other employment benefits	Employer pension contributions	2022 £
Other (non-trustee) members of key management	38,477	-	2,639	<u>41,116</u>
				<u>41,116</u>

The following amounts were charged in the previous year, when there was one member of key management:

	Wages & salaries	Other employment benefits	Employer pension contributions	2021 £
Other (non-trustee) members of key management	37,539	-	2,602	<u>40,141</u>
				<u>40,141</u>

No trustees received employment benefits in either the current or preceding year.

BILTON EVANGELICAL CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2022

7 Tangible fixed assets

	Freehold land & buildings £	Leasehold improvements £	Fixtures, fittings and equipment £	Vehicles £	Electronic equipment £	Total 2022 £
Cost						
At 06 April 2021	577,475	610,639	74,248	27,349	36,731	1,326,442
Additions	-	-	-	-	12,720	12,720
Disposals	-	-	-	-	-	-
At 31 March 2022	<u>577,475</u>	<u>610,639</u>	<u>74,248</u>	<u>27,349</u>	<u>49,451</u>	<u>1,339,162</u>
Accumulated depreciation						
At 06 April 2021	92,540	323,720	74,248	11,965	36,731	539,204
Charge for the year	10,246	30,019	-	3,846	3,180	47,291
At 31 March 2022	<u>102,786</u>	<u>353,739</u>	<u>74,248</u>	<u>15,811</u>	<u>39,911</u>	<u>586,495</u>
Net book value						
At 31 March 2022	<u>474,689</u>	<u>256,900</u>	<u>-</u>	<u>11,538</u>	<u>9,540.00</u>	<u>752,667</u>
At 06 April 2021	<u>484,935</u>	<u>286,919</u>	<u>-</u>	<u>15,384</u>	<u>-</u>	<u>787,238</u>

Note 1: As the original cost of certain fixed assets is not known the net book value at 5 April 2008 is treated as the original cost.

Note 2: The £206,000 purchase price of Freehold Property has nominally been split 1/3 for the Land £68,667 and 2/3 for the Building £137,333; The Land not to be depreciated and the Building to be depreciated over 50 years. To the building purchase price the £123,475 cost of extension and refurbishment was added to give a building cost of £260,808 and a total building plus land cost of £329,475. This was further increased by the addition of £248,000 in the period to 31 March 2017 of £248,000 to give a total cost of £577,475.

8 Debtors

	2022 £	2021 £
Falling due within one year:		
Gift aid recoverable	5,084	5,308
Other debtors	-	1,992
Prepayments	4,074	3,768
	<u>9,158</u>	<u>11,068</u>

9 Cash at bank and in hand

	2022 £	2021 £
Cash at bank with immediate access	382,214	368,276
Petty cash	1,117	1,581
	<u>383,331</u>	<u>369,857</u>

10 Creditors: liabilities falling due within one year

	2022 £	2021 £
Trade creditors	1,798	929
Accruals	6,136	6,482
	<u>7,934</u>	<u>7,412</u>

11 Pension commitments

During the year employer's pension contributions totalling £7,593 (2021: £7,655) were payable to defined contribution personal pension schemes. No pension contributions were owing at the balance sheet date (2021: £nil).

BILTON EVANGELICAL CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2022

12 Funds

During the year the movements in the charity's funds were as follows:

	Opening balance 2022	Incoming resources 2022	Outgoing resources 2022	Transfers in the year 2022	Gains and losses 2022	Closing balance 2022
	£	£	£	£	£	£
<i>Designated Funds</i>						
Operations	-	-	(67,299)	76,839	-	9,540
Ministries	-	646	(9,836)	9,191	-	0
Corporate	-	95	(8,658)	8,563	-	-
Additional needs	-	2,613	(3,845)	1,233	-	-
Benevolent fund	6,966	2,990	(1,810)	-	-	8,146
14 Main Street	141,733	-	(5,286)	-	-	136,447
53 Cymbeline Way	223,202	-	(4,960)	-	-	218,242
Future premises needs	30,000	-	-	-	-	30,000
Latin Link	-	-	(6,160)	6,160	-	-
Latymer Christian Fellowship Trust Eden Project	-	-	(804)	804	-	-
Mosaic Café Running Costs	-	39,469	(60,526)	21,057	-	-
OMF (Simmons)	-	-	(5,760)	5,760	-	-
Poland partners	50	-	-	-	-	50
Rugby YFC	-	-	(6,770)	6,770	-	-
SIM - Mission Partners (Gibson)	-	-	(7,560)	7,560	-	-
Trustees	-	-	(217,832)	218,946	-	1,114
Turkish Belt Ministries	-	-	(2,200)	2,200	-	-
Youth Events	2,589	1,015	(1,012)	40	-	2,632
Barnabas	-	-	(1,000)	1,000	-	-
Capstone Church (Indian Evangelical Team)	-	-	(500)	500	-	-
Harvest for the Hungry (Eurovangelism)	-	-	(500)	500	-	-
Kings School of Theology Online	-	-	(500)	500	-	-
Kingsbridge Youth For Christ	-	-	(1,000)	1,000	-	-
Revelation Trust - Roy Crowne	-	-	(3,240)	3,240	-	-
Teams4U	-	-	(450)	450	-	-
Gideons	-	-	(500)	500	-	-
Tearfund	-	-	(1,000)	1,000	-	-
	404,540	46,828	(419,009)	373,812	-	406,171
<i>General Unrestricted Funds</i>	458,803	385,044	(7,850)	(375,996)	-	460,000
Total Unrestricted Funds	863,343	431,871	(426,859)	(2,184)	-	866,171
<i>Restricted Funds</i>						
14 Main Street	-	-	-	-	-	-
27 Main Street	283,046	-	(30,019)	-	-	253,027
Chillax - After Schools Club	223	3,121	(981)	-	-	2,363
Christians Against Poverty Rugby	14,138	15,388	(16,050)	2,184	-	15,659
	297,408	18,509	(47,050)	2,184	-	271,050
Aggregate of funds	1,160,750	450,380	(473,910)	-	-	1,137,221

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	<u>Unrestricted Funds</u>			2022 £
	General funds £	Designated funds £	Restricted funds £	
Fixed assets	11,538	484,229	256,900	752,667
Debtors	5,084	4,074	-	9,158
Cash at bank and in hand	443,378	(74,197)	14,150	383,330
Current liabilities	-	(7,934)	-	(7,934)
	460,000	406,171	271,050	1,137,221

BILTON EVANGELICAL CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2022

In the previous year the movements in the charity's funds were as follows:

	Opening balance 2021 £	Incoming resources 2021 £	Outgoing resources 2021 £	Transfers in the year 2021 £	Gains and losses 2021 £	Closing balance 2021 £
<i>Designated Funds</i>						
Operations	-	-	(51,177)	51,177	-	-
Ministries	-	3,922	(11,513)	7,591	-	-
Corporate	-	639	(7,938)	7,298	-	-
Benevolent fund	-	7,266	(800)	500	-	6,966
14 Main Street	43,737	-	(5,218)	103,214	-	141,733
27 Main Street	101,625	-	-	(101,625)	-	-
53 Cymbeline Way	228,162	-	(4,960)	-	-	223,202
Future premises needs	30,000	-	-	-	-	30,000
Hope Together	-	-	(2,390)	2,390	-	-
Latin Link	-	-	(5,064)	5,064	-	-
Latymer Christian Fellowship Trust Eden Project	-	-	(796)	796	-	-
Message	-	-	(528)	528	-	-
Mosaic Café Running Costs	6,737	34,218	(43,054)	2,100	-	-
OMF (Simmons)	-	-	(5,712)	5,712	-	-
Poland partners	50	-	-	-	-	50
Rugby YFC	-	-	(5,520)	5,520	-	-
SIM - Mission Partners (Gibson)	-	-	(7,837)	7,837	-	-
Trustees	-	-	(179,899)	179,899	-	-
Turkish Belt Ministries	-	-	(2,188)	2,188	-	-
Youth Events	-	3,697	(1,108)	-	-	2,589
Barnabas	-	-	(500)	500	-	-
Capstone Church (Indian Evangelical Team)	-	-	(500)	500	-	-
Harvest for the Hungry (Eurovangelism)	-	-	(500)	500	-	-
Kings School of Theology Online	-	-	(500)	500	-	-
Kingsbridge Youth For Christ	-	-	(500)	500	-	-
Revelation Trust - Roy Crowne	-	-	(810)	810	-	-
Teams4U	-	-	(450)	450	-	-
Gideons	-	-	(500)	500	-	-
Tearfund	-	-	(500)	500	-	-
	410,311	49,742	(340,462)	284,949	-	404,540
<i>General Unrestricted Funds</i>	393,589	364,741	(8,983)	(290,544)	-	458,803
Total Unrestricted Funds	803,899	414,483	(349,445)	(5,595)	-	863,343
<i>Restricted Funds</i>						
14 Main Street	103,214	-	-	(103,214)	-	-
27 Main Street	214,249	-	(32,828)	101,625	-	283,046
Chillax - After Schools Club	586	-	(363)	-	-	223
Christians Against Poverty Rugby	4,392	12,256	(9,694)	7,184	-	14,138
	-	-	-	-	-	-
	322,442	12,256	(42,885)	5,595	-	297,408
Aggregate of funds	1,126,341	426,739	(392,330)	-	-	1,160,750

BILTON EVANGELICAL CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2022

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	<u>Unrestricted Funds</u>			2021 £
	General funds £	Designated funds £	Restricted funds £	
Fixed assets	93,492	410,700	283,046	787,238
Stock and debtors	5,308	5,760	-	11,068
Cash at bank and in hand	360,003	(4,508)	14,362	369,857
Current liabilities	-	(7,412)	-	(7,412)
	<u>458,803</u>	<u>404,540</u>	<u>297,408</u>	<u>1,160,750</u>

BILTON EVANGELICAL CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2022

13 Christians Against Poverty (CAP) Incoming Resources & Resources Expended

Christians Against Poverty (CAP) Rugby is run as a restricted fund of Bilton Evangelical Church whose responsibility is to act as the lead church in the Rugby area.

	2022	2021
	£	£
Incoming Resources		
CAP Rugby Income	13,204	12,256
Total for Incoming Resources	<u>13,204</u>	<u>12,256</u>
Outgoing Resources		
CAP Rugby General Running	(99)	(1,173)
CAP Rugby to CAP Central	(4,992)	(4,992)
CAP Rugby Gross Salaries	(8,775)	(3,529)
Total for Outgoing Resources	<u>(13,866)</u>	<u>(9,694)</u>
Transfers from unrestricted funds	<u>2,184</u>	<u>7,184</u>
Balance for CAP Rugby for Year	<u>1,521</u>	<u>9,746</u>
Balance Brought Forward	<u>14,138</u>	<u>4,392</u>
Balance Carried Forward	<u>15,659</u>	<u>14,138</u>

14 Mosaic Outreach Project Incoming Resources & Resources Expended

This is run as a designated fund of the church and the following notes apply:-

- The premises were bought and fitted out by the church.
- No depreciation has been charged to Mosaic for the Fixtures & Fittings.
- No rent is charged to Mosaic by the church for use of the premises.

As of May 2022 it was decided by the Trustees to shut down Mozaic, 2 staff members were made redundant in May 2022.

	2022	2021
	£	£
Incoming Resources		
Mosaic Income	39,469	4,452
Grants related to Covid-19 pandemic	-	29,766
Total for Incoming Resources	<u>39,469</u>	<u>34,218</u>
Outgoing Resources		
Purchases		
Mosaic Catering Expenditure	16,216	1,757
Mosaic Cleaning & General Running	3,139	3,087
Mosaic Repairs & Renewals	2,715	322
Total for Purchases	<u>22,071</u>	<u>5,165</u>
Direct Expenses		
Mosaic Gross Salaries	30,444	31,772
Mosaic Employer's NIC	1,092	514
Mosaic Pension	901	949
Mosaic Papers, Books, Music	308	372
Total for Direct Expenses	<u>32,745</u>	<u>33,606</u>
Overheads		
Mosaic Rates	191	-
Mosaic Heating, Lighting, Water	2,802	2,502
Mosaic Telephone	584	533
Mosaic Bank Charges	2,133	1,248
Total for Overheads	<u>5,710</u>	<u>4,282</u>
Total for Outgoing Resources	<u>60,526</u>	<u>43,054</u>
Balance for Mosaic Outreach Project for Year	<u>(21,057)</u>	<u>(8,836)</u>
Subsidy to Mosaic from General Church Funds	<u>21,057</u>	<u>2,100</u>
Balance Brought Forward	<u>0</u>	<u>6,737</u>
Balance Carried Forward	<u>-</u>	<u>-</u>

BILTON EVANGELICAL CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2022

15 Operating lease commitments

The charity has a lease on a property at 27 Main Street, this is for 24 years with effect from 1 April 2017 and is subject to an annual rental of £2,000 per annum to be increased every 3 years in line with RPI. From 1 April 2021 the rent is £2,189 per annum. The minimum amounts payable (until the next break clause and ignoring the potential effect of future rent reviews) in respect of this lease is as follows:

	2022	2021
	£	£
Payments falling due:		
Within one year	2,189	2,189
Between one and five years	8,756	8,756
After five years	30,646	32,835
	41,591	43,780

During the year the charity was charged £2,189 (2021: £2,189) for its operating lease.

16 Transactions with related parties

During the year the charity:

- a) received donations totalling £54,365 (2021: £31,475) from related parties (which includes trustees, anyone closely connected to them and key management).
- b) did not pay any expenses (2021: £nil) to, or for, the trustees; other than reimbursement where individuals were acting as agent for the charity.

During the year the charity also made the following payments to, or for, related parties:

Mrs Erica Richmond, who is closely related to Dr Mark Richmond, who is a trustee, received employment benefits totalling £14,290 (2021: £13,668) for providing services to the charity, as permitted by the governing document.

17 Members

Each member of the company commits to contribute if the charity is wound up an amount of £10.

BILTON EVANGELICAL CHURCH
DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES
FOR THE YEAR ENDED 31 MARCH 2022

	Note	Unrestricted Funds - General		Unrestricted Funds - Designated		Restricted Funds		Total Funds	Total Funds
		2022	2021	2022	2021	2022	2021	2022	2021
		£	£	£	£	£	£	£	£
INCOME AND ENDOWMENTS FROM:									
Donations and legacies	3	384,083	364,272	8,469	9,666	18,388	12,256	410,939	386,194
Charitable activities	4	223	105	38,358	40,076	-	-	38,581	40,181
Investments		525	104	-	-	-	-	525	104
Other income		213	260	-	-	121	-	334	260
Total income and endowments		385,044	364,741	46,828	49,742	18,509	12,256	450,380	426,739
EXPENDITURE ON:									
Charitable activities:	5	7,850	8,983	419,009	340,462	47,050	42,885	473,910	392,330
Total Expenditure		7,850	8,983	419,009	340,462	47,050	42,885	473,910	392,330
Net income/(expenditure)		377,193	355,758	(372,181)	(290,719)	(28,541)	(30,629)	(23,529)	34,410
Transfers between funds	12	(375,996)	(290,544)	373,812	284,949	2,184	5,595	-	-
Net movement in funds		1,197	65,214	1,631	(5,770)	(26,357)	(25,034)	(23,529)	34,410
Reconciliation of funds:									
Total funds brought forward		458,803	393,589	404,540	410,311	297,408	322,442	1,160,750	1,126,341
Total funds carried forward	12	460,000	458,803	406,171	404,540	271,050	297,408	1,137,221	1,160,750

BILTON EVANGELICAL CHURCH

England & Wales - Charity number 1137617

Accounts

Bilton Evangelical Church

Report and Accounts

Year ended 31 March 2021

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

BILTON EVANGELICAL CHURCH
FOR THE 360 DAY PERIOD ENDED 31 MARCH 2021
COMPANY INFORMATION

Directors / trustees

Dr J Cotterill
 Mr B Gardner
 Ms J Lake
 Mr R Mason
 Mr D Pearce Resigned 23 November 2020
 Dr M Richmond
 Mr R Smith
 Mr R Street
 Mr G Wilson Resigned 20 September 2021

Elders & Pastors

Mr P Rogers Lead Pastor & Elder
 Mr C Burgess Elder
 Mr R Street Elder
 Dr M Richmond Elder

Company Secretary

Dr J Cotterill

Key Staff

Mr P Rogers

Governing Document

Memorandum and Articles of Association dated 16 June 2010 and updated in 2017

Company Registration Number

7296315

Charity Registration Number

1137617

Registered Office

14 Main Street
 Bilton
 Rugby
 Warwickshire
 CV22 7NB

Church Premises Address

27 Main Street
 Bilton
 Rugby
 Warwickshire
 CV22 7NQ

Independent Examiner

Archie McDowall BA CA
 Stewardship
 1 Lamb's Passage
 London
 EC1Y 8AB

Bankers

HSBC
 15 Church Street
 Rugby
 Warwickshire
 CV21 3PN

Solicitors

Brethertons Solicitors
 Montague House
 2 Clifton Road
 Rugby
 Warwickshire
 CV21 3PX

Contents

	Page
Company Information	1
Directors' Report	2-10
Independent Examiner's Report	11
Statement of Financial Activities	12
Balance Sheet	13
Notes to the Accounts	14-22
Detailed Statement of Financial Activities with Comparatives	23

BEC Trustees Annual Report: 2021

The Directors of the charitable company are its Trustees for the purposes of charity law and throughout this report are collectively referred to as its Trustees.

TRUSTEES' REPORT

The trustees present their report along with the financial statements of the charity for the year ended 31 March 2021. The financial statements have been prepared in accordance with the accounting policies and comply with the charity's Memorandum and Articles of Association and applicable law.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Bilton Evangelical Church (BEC) is a Company Limited by Guarantee with no share capital. It was incorporated on the 25th June 2010 and was registered with the Charity Commission on 26th August 2010.

None of the Trustees have any beneficial interest in the company. All of the Trustees and Elders of the church are members of the company and guarantee to contribute such amount as may be required (not exceeding £10) to the company's assets in the event of a winding up.

Bilton Evangelical Church business is conducted under the framework of its governing Memorandum and Articles of Association, prepared under the Companies Act 2006. In addition, the Church Constitution outlines how the Church is organised and run. This document underwent a significant re-write during 2014, revising the operating model of the church. The new Constitution was adopted by the church having been voted in by the members at a Church Members' Meeting on 19th November 2014. The Memorandum & Articles of Association were further amended and passed by Special resolution on 30 October 2017.

Bilton Evangelical Church previously existed as an 'excepted' charity. All the Trustees at the time of the 'excepted' charity became trustee directors of the new company limited by guarantee. All the assets and funds of the 'excepted' charity were transferred to the company on 6th July 2010. The restricted funds at that time were transferred in with the same restrictions.

Appointment of Trustees

To ensure co-ordination of the work of the church the relationship between the Trustees and Elders is paramount. It is required that two Elders serve as Trustees. They have a responsibility to ensure good communication and strong harmonious relationships between the two groups.

Within these restrictions Trustees are appointed from among those who have been Full Church Members for at least three years, are seen to possess the appropriate experience, and are active in the Church. They are men or women who possess the necessary spiritual and practical qualifications and comply with the following scripture "Now it is required that those who have been given a trust must prove faithful" 1 Corinthians 4:2. When a Trustee needs to be elected, the Church is informed. Full Church Members may suggest those they consider eligible for consideration by the Elders. The name of the recommended nominee, with their consent is submitted to the Church for endorsement at the next Church Members' Meeting. They stand until their calling has been fulfilled. Every Trustee is required to review their sense of calling and ministry within a five-year period. At the Church Members' Meeting prior to this the Trustee will inform the Members of their review for their prayers. Following this there will be a four week period during which Members will be invited to share with the Trustee, in a spirit of love and encouragement, any Word from the Lord they may have been given concerning this. The Trustees will then make the decision as to whether this ministry continues for a further period. If they believe it should the Elders commend the individual to the next Church Meeting for the Members' endorsement.

The Trustees will appoint from among their number a Chairman of the Trustees, a Secretary to the Trustees and a Church Treasurer.

Trustee Induction and Training

On being appointed, new Trustees spend time with the existing Trustees to ensure they understand their responsibilities and the legal and financial framework in which the church operates. The Trustees also take advice and plan to undergo training from professional organisations specialising in this area and have attended Seminars organised by Stewardship.

Organisation

In line with the principles contained in legislation relating to Trustees, the Trustees are responsible for ensuring that the Church meets the applicable requirements of charity laws and other relevant laws. The Elders are responsible for governing the life and teaching of the Church. The Trustees delegate the day-to-day financial

management of the Church to the Church Treasurer. A general principle is that all expenditure decisions will be channelled through the Team Leaders or through the Trustees. Each area will have an annual budget set by the Church Treasurer in conjunction with the Trustees.

Management of Risks and Uncertainties

All major insurable risks are subject to normal Church and employers' insurance. Contractual risks are reviewed before being entered into to assess that they could not significantly impact upon the Church's ability to fulfil its objectives. Risk Assessments are undertaken by staff and volunteers responsible for the area of authority involved. The Trustees undertake an annual review of all areas of risk.

The Church operates a full 'Safeguarding policy' which covers both keeping our children and youth safe and protecting vulnerable adults, with a nominated person responsible, together with individual handbooks, training and review meetings for those involved in Children's, Youth ministry and those involved with Senior Adults. Recently a training session with an external agency was arranged on 'Protecting Vulnerable Adults' for all appropriate leaders.

Disclosure and Barring Service (DBS) checks are made on all those working with children and young people, and those required by the legislation such as the Trustees. The system is organised and monitored by a suitably experienced member of the Church Office Staff.

The Trustees are aware that the charity relies on the regular giving of its members in order for the charity to continue to operate. An inherent risk in this type of organisation is that the regular giving of members reduces for a number of any given reasons. The Trustees are aware of this risk and seek to manage this by ensuring that there are always adequate cash reserves available to enable the charity to have sufficient time react to any reduction in income as well as monthly monitoring of the levels of both income and expenditure.

The Trustees are also aware that the charity relies, to a considerable extent, on the leadership provided by the church Pastors. A potential risk to the ongoing viability of the church would be the loss of such key personnel. The Trustees, however, believe that this potential risk is managed by the availability of other Elders who could, if necessary, fulfil the leadership roles until a suitable replacement was found.

The Lead Pastor, Paul Rogers, manages the Team Leaders covering the main areas of responsibilities within the organisational structure of the church. During the report period (October 2020), a new appointment to the role of an Operations Team Leader has commenced on a part-time employment basis.

The Team Leader areas are Operations, Generations Ministries, Small Groups & Teaching Team, Services & Special Events, and Pastoral Care.

OBJECTIVES AND ACTIVITIES

Objectives

The Objects of the charity are:-

1. To advance the Christian faith in accordance with the Statement of Beliefs appearing in the Schedule hereto in Bilton, Rugby and in such other parts of the United Kingdom or the world as the Trustees may from time to time think fit and to fulfil such other purposes which are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the Charity.
2. To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind, including through the provision of counselling and support in such parts of the United Kingdom or the world as the Trustees from time to time may think fit.
3. To provide facilities for educational, recreational and other leisure time occupation in the interests of social welfare for persons who have need by reason of their youth, poverty or social and economic circumstances with the object of improving their conditions of life in Rugby and in such other parts of the United Kingdom or the world as the Trustees from time to time think fit.

Aims

The Church was formed in September 1974 by a group of Christians who wished to be obedient and fully acknowledge the Bible as the only authority in the conduct of their lives and in the government of Church affairs.

The New Testament reveals the Church as a community of people, properly taught and cared for, who by loving and serving Jesus Christ, were also committed to love and care for each other and to bring a blessing to the area in which they lived. Bilton Evangelical Church, its Trustees, Elders and members are committed to the restoration of those New Testament principles. It is not alone in this; it is one of many churches in the area, country and all over the world, which are re-discovering the excitement of knowing Jesus Christ as their Lord, Saviour and Friend.

The mission of Bilton Evangelical Church is to encourage each member to be part of a “community of disciples making new disciples”. We want to live out true Christian lifestyles within the community of which we are part. These include Bilton, Rugby and anywhere where our members live, work, or otherwise have presence or influence. We want our Church to be a place where people know they can meet with God because of the enthusiastic testimony of our members.

Whilst the church does employ 12 staff, including for the 'Mosaic' coffee shop ministry, plus 2 on behalf of CAP Rugby, some full-time and some part-time, it is the work of every member of the church, whether employed or not, that will make the difference in the Church achieving its great commission. This is done in being 'salt and light' amongst the people they interact with every day; by praying, by visiting the sick and others in need, in being involved in training others, in public teaching and worship, and also in administration.

The financial resources of the church, to a very large extent, are given by the members and their private assets and equipment are regularly used in the work of the Church. Much of this work is done privately, without recognition, and the hours and value of that time cannot be quantified.

We have had regard to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set.

BEC's Jubilee Vision 2024

In 2010 BEC launched its '20:20 Vision' based on what we felt God might have in store for us over the following ten years. This included determining our 'Banner' - 'Loving God, Loving People, Transforming Communities' - as well as setting out goals for Discipleship and Mission and a desire to embody the following five core values into everything we do:

- Jesus at the centre
- Church as community
- Every member growing
- Every member in ministry
- Every member reaching out

In 2016, being just over halfway through this period, we felt it appropriate to revisit what we think God might be saying, setting this out as our 'Jubilee Vision' to coincide with BEC's 50th anniversary in 2024. A key Bible verse given to the church at this time was *ISAIAH 54:2-3 (The Message)* 'Clear lots of ground for your tents! Make your tents large. Spread out! Think big! Use plenty of rope, drive the tent pegs deep. You're going to need lots of elbow room for your growing family.'

In 2016 there were three main areas we felt the church needed to address in our vision for the future. Since then, the Elders have been speaking into the continuing process of working out this vision at the Church Members' Meetings

GETTING BIGGER "Spread out"

It is recognised that we were already getting bigger and although it is not something we are chasing we do not want to limit God if there is a call on us to grow. Some of our services are getting full to capacity.

Prior to the Covid related restrictions during this year, BEC had been blessed with new people joining the church, giving the church a problem regarding space in the morning services, both in the main auditorium and in the other rooms/area for youth and children's groups.

At the June 2018 Members Meeting it was stated that BEC would be looking for a larger permanent building. The Elders also believed the solution would be consistent with moving the church forward in growing bigger and going deeper, especially in light of the new houses that are to be built in the area. (12,400 currently approved to be built by Rugby Borough Council.). This process will take several years yet, and, at this stage, there are no defined plans for a site or building. A small designated fund "Building & Development Fund" has been created by the Trustees to enable options for the future to be explored. With the closing of 'in-person' services during the last year, and the uncertainty around the return to being able to meet in person, there has been no progress on these plans during this year, until the situation is clearer.

Part of the vision for our future is a church having a strong core which supports missional offshoots – which can be pictured like a spider plant growing. At some point in the future, when we are equipped to do so, we envisage BEC planting other congregations or churches, being able to do so from a position of sufficient strength. We do not believe God is calling us to facilitate growth in repeatedly larger buildings.

GROWING DEEPER “drive the tent pegs deep”

We don't want consumerism or superficiality - a large amount of activity can be without value unless it has a kingdom purpose. We want to go deeper with our discipleship. That is a priority in the immediate season, for any growth to be built upon firm foundations. The key place for discipleship is in our small groups (Life Groups), and part of our way forward was to focus on these, and also develop good leaders. We place emphasis on the biblically based Teaching Programme brought as part of our weekly Services, as developed by the specially appointed Teaching Team under our Lead Pastor.

At this time the desire of the Elders is to see the church as a multi-generational faith community, based on one of our core values of 'church as family'. This isn't the same as just having all different age groups in the same church where we exist in silos and never experience the benefits that all can bring to the church life. We want to hear and receive from God and then we want to determine how, as multi-generational church, we share this as family. In support of this more holistic approach, at the March 2020 Members Meeting it was announced that the role of the Youth Leader would be expanded and incorporated as the 'Generations Team Leader'.

GOING FURTHER “You're going to need lots of elbow room for your growing family”

We want to be an excellent local church; we are still called to our local areas of Rugby (Admirals, Cawston, and Bilton - our ABC) and we need to be faithful to that. A church building on the Woodlands Estate is also now part of BEC (the freehold interest is owned by BEC). In the last year a missional group has been set up to include people on this estate.

Beyond our ABC we want to be a pioneering and resourcing church. We think we have the capacity to do that and need to release people into those roles. We are already a Rugby-wide church and have a good relationship with other churches across town, which we can build upon as individuals and groups as we reach out to our neighbours in Rugby. BEC already has connections with neighbouring villages and we need to be open as to how we can assist churches in these areas as God leads.

Looking further afield, we have links built up over a number of years with a church in Poland, and have a number of missionaries sent abroad, with whom we retain close links.

BEC's calling in 2020

Prior to the Members' Meeting in March 2020 the Elders had been meeting with an outside facilitator and other BEC Leaders to understand where the Lord was particularly leading at this time. They felt that God may have for us a season of fruitful growth as a church, and that this might specifically relate to numerical increase at the present time. If so, the call upon us is surely to nurture this growth in all its diversity. Following the 'Great Commission' of *Mt.28:19-20*: *'Therefore go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, and teaching them to obey everything I have commanded you. And surely I am with you always, to the very end of the age.'* We believe that there is no higher call on us than to be, *'A Community of Disciples Who Make New Disciples'*.

As such, we discern that BEC has a particular call:

- 1) To the Generations: A call to youth and children has always been at the core of what we are about, and this has been joined more clearly in recent years, by a passion for seniors in our communities. We have begun to explore what it means to be an 'intergenerational church'.
- 2) Among Our Communities: we have cultivated relationships with the 'ABC' of the electoral wards around the BEC Centre. This outreach to geographical communities must continue, and will most likely broaden.
- 3) Across Cultures: The congregations of BEC have seen a welcome growth in ethnic diversity. However, cultural diversity is not limited to ethnicity or nationality. Going forward, then, we should similarly look to reach other 'people groups' in a way pioneered by our missionaries, and continued at this time, by our relationship with Rugby's deaf community.

BEC's roots will always be in our ABC of Admirals, Bilton and Cawston, and we will always have a foothold in this location through the BEC Centre, Mosaic, the Woodlands Centre, and the ministries that run from these buildings. However, the map of where BEC members live tells us that we are no longer simply a 'village church' whose reach is limited to our historic catchment of Bilton. In light of this, we discern that we have a call as a church to reach out to 'Rugby and Beyond', that is, we are to take the gospel to our equivalent of '...Jerusalem, Judea and Samaria, and to the ends of the earth' (Acts 1:8). As such, we are to 'own' our mission to our 'ABC'; to Rugby as a whole and its surrounding locality; and to the 'nations' God either sends us to or brings to us.

ACHIEVEMENTS AND PERFORMANCE

The Company Directors, who are the Charity's Trustees and the Company Members who are the Church Elders, attended the AGM of the church's Private Company Limited by Guarantee on 18th November 2019. The normal

daily running of the church and its procedures continue to be as set out in the Constitution of Bilton Evangelical Church.

During the financial year one of the Trustees has resigned, and the Trustees are now involved in the appointment process for a replacement.

BEC currently has five Elders: the minimum number required within its Constitution. Recognising this, the Elders and Church Members are looking for those that God would call as an Elder.

The pastoral leadership roles are filled by key management personnel. The Trustees ensure that their remuneration is reviewed annually by a subcommittee of Trustees, set up for this purpose, who have regard to the levels of salary paid to other such personnel in the local area and generally in similar types of church organisation. The Pastor is part of the Eldership, in this way he is able to know and share the vision, heart and direction for the church held by the Elders. The healthy synergy between the Elders and Trustees continues with the Trustees being able to exercise duties as a leadership body in line with the spiritual government and leadership of the church by the Elders. This continues to be facilitated by two Elders also being Trustees.

The Lead Pastor has continued to maintain close links with other churches in Rugby, as part of 'Rugby Revive', also supporting the leadership of Rugby CAP (Christians Against Poverty). Listening to God he continues to bring vision, and through the Eldership strategy, to lead the church.

During the year ended 31st March 2021 the main ways the church sought to achieve the calling of Christ upon it have been as follows:-

- Fulfilling the objects in teaching, preaching and showing practical care in the community. This was both included in the normal teaching in the church on Sunday and midweek and by running specific courses to address particular aspects of Christian living.
- Bringing the Love of Christ to the community in building meaningful relationship with individuals and families, both individually and through corporate activities.
- Normal community weekly activities cover a wide spectrum involving:
 - Children and parents group
 - Extensive children's and young people's groups
 - After school club
 - Work in local retirement homes
 - Senior citizens meals and fellowship groups
 - Marriage courses to seek to strengthen marriages both within and outside the church
 - Parenting Courses
 - Christians Against Poverty money course
 - Mosaic Coffee Shop

However during this past year many of the normal activities have had to be curtailed due to Covid restrictions. Where these could move to an on-line format, they have done so. Some were able to meet infrequently due to the changing nature of restrictions, and to which age ranges they were applicable. The following section shows how the charitable activities of the church to the benefit of the community were able to continue during the year. Despite the challenges currently faced by BEC because of the pandemic, in common with other churches, we continue to function as a church, adapting to current circumstances and conscious as ever that "our God reigns".

BEC Ministry Teams

Sunday Services

Following the introduction of Government restrictions the church was obliged to cease meeting together towards the end of March 2020. Since Sunday 22nd March 2020 the church has worshipped through the medium of pre-recorded weekly service with the main elements of worship, teaching, prayer and church family news. It is distributed on-line (YouTube & Facebook) each Sunday morning. There have been occasional services over Zoom allowing some interactions, and more recently the services have been live-streamed. During the financial year April 2020 - March 2021 there were 54 online services.

Whilst numbers of those joining with us, as based on YouTube views, are helpful, it's challenging to capture our true viewership, as some may have accessed using the alternative access through website or social media. It is also not clear how many people are using one device. But from the figures, and also from personal feedback, there have been new people journeying with BEC through this period who, for whatever reason, were not part of our community previously. The on-line viewing figures support this view with an average weekly viewing of 415 over the report period (with the weekly averages varying by month between 300 and 750).

Life Groups

These continue to be seen as playing a vital part of church life for discipleship and pastoral care. Under the direction of the Lead Pastor, the 'Small Groups and Teaching Team Leader' (as job share) continues to support and facilitate healthy growth in the Life Groups - giving training to the leaders; placing these leaders into small mutual support groups; providing training material for the groups; ensuring what is taught on a Sunday is grounded through the Life Groups during the week. A high proportion of Church membership is in these groups (approaching 90%), but there are also others journeying with us involved in groups.

BEC as Church has supported these groups to keep meeting by providing Zoom licences and training. The Life Groups have been vital for providing spiritual, practical and physical/practical support to members during this period. In lockdown periods, especially for vulnerable members, opportunities for group chat on zoom outside the regular weekly meetings has helped with need for friendships. Through the year they have provided practical support to more vulnerable members e.g. shopping, getting prescriptions.

Alongside the Life Groups, the church has encouraged and supported their members to be involved in community focussed activities such as helping run foodbank, making masks, driving for charities.

Pastoral Care

Previously a structure was put in place to assist in the provision of pastoral care in the church. Primary care and support for individuals is still seen as everyone's responsibility through the Life Groups and part of everyone's personal discipleship. By definition, a Christian Pastoral Carer is someone who either formally, as part of a pastoral team, or informally as part of their Life group or everyday relationships offer care and support to others. In 2015, BEC became affiliated to Pastoral Care UK, which is a branch of the Association of Christian Counsellors. The Pastoral Care Coordinating Team (PCCT), which currently comprises four members, oversees its co-ordination, with regular Triage meetings making sure issues are prioritised and not overlooked or duplicated, in so doing providing support and protection to both those needing and those giving care. This year there has been a continued consolidation in this area, establishing good lines of communication, with a number of situations dealt with, with a successful resolution and people brought to wholeness.

During the lockdown period it was recognised that this would cause extra hardships to some members of the community. A hardship fund to alleviate the personal financial impact of the pandemic (for both church members and others in the local community) was created by the Trustees, initially with a transfer from church funds but subsequently added to by individual donors. It was publicised within the church and in key local community groups so that applications for assistance could be made by those in need. A number of payments have been made out of the fund during the year. The Trustees have delegated the day-to-day administration of this to the PCCT who continue to administer this as well as dealing with the inevitable pastoral care that is required.

Youth & Children

The children's and youth work continue to thrive due to the hard work of the staff and many volunteers. In this area the Generations Team Leader has been actively involved with a significant portion of his time, aided by a part time Children's Worker and latterly a part time Youth Worker, to give direct input to BEC's youth. Key to this has been the Youth Life Groups, which have been active on Zoom and face to face whenever possible. Many reports of how vital the support links have been to the Young People have been received. The usual, annual Youth Weekend Away also be a Virtual On-line event this year.

Focussed Ministry Areas

The Pastor managed, supported and gave clear guidance to the Generations Team Leader (appointed at the Members Meeting in March 2020) who in turn was working with the Ministry leaders in his team, covering Seniors, Students, Mosaic, Men's, Women's, Parenting, Toddlers and Crèche ministries. Whilst many of the activities have had to close for some or all of the year, or radically changed their nature to virtual, on-line events, the support for the leaders has continued, with the end result being that the leaders are not left feeling isolated and unsupported.

Mosaic Coffee Shop

As part of our community outreach project, this is a key ministry to provide a "footprint" for the church into the community, enabling an opportunity for new relationships to be formed, and a much needed social centre in the heart of the community. Many young people volunteer at Mosaic as part of their Duke of Edinburgh award.

However, Mosaic was closed at the start of the first lockdown in March 2020. The staff were furloughed from the 1st April 20 until 31st May 21, apart from the two months that the coffee shop was able to re-open in September and October 2020. This has obviously had a negative impact on the trading position of Mosaic, as reflected in the financial review.

BEC Woodlands

Since taking over the church building which was donated to BEC from Rugby Fellowship Church, (see 2018 Trustees report) the premises have been renamed BEC Woodlands. Outreach activities previously run using these premises including craft classes and language classes have continued to be run when people were able to meet during the year. A new missional Life Group on the Woodlands estate has been established, building on the work that the Rugby Fellowship Church has carried out faithfully for many years.

Seniors Ministry

Ministry to the seniors has continued where possible, recognising the vulnerabilities of this group during the pandemic. Monday Club has not been meeting during the year, which has been a disappointment for its 60-70 members, as for many it is a highlight in a lonely existence. During the year the leaders have sought to keep in touch with as many members as possible and provide support and friendship as they could. Care for the seniors now largely takes place via the life groups but it is still a vital part of the vision of the church.

“Rugby and Beyond”

Together in partnership with other churches in the Rugby area the “Christians Against Poverty” (CAP) centre has continued to grow and develop its ministry against poverty. During the past year the Centre Manager resigned, and a new appointment has been made, as well as for a further Debt Counsellor. These part-time employees continue to be employed by Bilton Evangelical Church as the lead church. The Elders and Trustees delegate the day to day running, management, oversight and financial responsibilities to the CAP Rugby Steering Group.

The church continued to support other churches, both in the United Kingdom and overseas. In particular support was given for leaders from a church in Poland, that BEC has grown links with over the past years, to enable them to visit a church leaders conference in the UK, and to come to BEC.

The members of the church have consistently been applying the principles of church life outlined in the New Testament to be ‘salt and light’ in the community, in the places they live and work and in having an impact on social attitudes in wider national society. This is a major part of the purpose of the church, much of it is done without publicity, and the enormous amount of time spent in this way cannot be quantified.

FINANCIAL REVIEW

Income and Expenditure

During the year net current assets in the General Fund increased from £294,969 as at 05 April 2020 to £365,311 at 31 March 2021. The cash element increased from £285,336 to £360,003. Cash balances across all unrestricted funds increased from £284,775 at 05 April 2020 to £355,495 at 31 March 2021.

Income from Donations has increased during this year from £362,317 for the previous year to £386,194 reflecting a steady increase in overall levels of regular giving. This continues to represent a realistic level of sustainable giving which has continued to increase during the current financial year. Expenditure on overall charitable activities has slightly reduced to £392,330 compared to £436,797 for the previous year. This is largely attributable to the reduction in activities during the COVID restrictions. The overall surplus income for the year has increased from £25,199 to £34,410.

Mosaic

The accounts relating to the running of the Mosaic outreach project are incorporated into the church accounts. The income for the year was £34,218 and the outgoings were £43,054 giving a deficit for the year of £(8,836). It should be noted that the premises and initial equipment were bought and fitted out by the church and no rent is charged by the church for use of the premises nor has depreciation been charged to Mosaic. The overall reserves for Mosaic at the year-end had reduced to zero, after receiving a transfer of £2,100 from Church General Funds.

CAP Rugby

Christians Against Poverty (CAP) Rugby is a town-wide initiative but Bilton Evangelical Church is the sponsoring church which means that they have financial responsibility. The accounts relating to the running of this project are incorporated into the church accounts. The income for the year was £12,256 and the outgoings were £9,694. A transfer of £7,184 was made from the general unrestricted fund into the CAP Fund so the restricted reserves carried forward for this project at year-end are £14,138.

Reserves Policy

The policy is to retain reserves sufficient for the foreseeable needs of the Church. The trustees have set a reserves target of 50% of the prior year annual total of Resources Expended within Unrestricted Funds and

Designated Funds, with a minimum of 33% and a maximum of 60%. This means the current unrestricted reserves needed to be within the range £116,482 to £209,667. Actual free (unrestricted) cash reserves at 31 March 2021 were £355,495 which exceeds the parameters set by the Trustees.

The Trustees have discussed the current level of reserves, which have continued to increase in the current financial year to date and partly reflect the fact that various proposals and projects have been put “on hold” in view of the Covid - 19 pandemic. Given the current uncertainty which has arisen as a result of Covid – 19 the Trustees have decided that it is prudent at the current time to maintain reserve levels at a higher level than normal, notwithstanding the fact that the parameters set by the Trustees are currently exceeded. This matter is kept under review.

Grant Making Policy

Bilton Evangelical Church is a member of the Evangelical Alliance and works with and assists other churches and receives voluntary help where needed. During the year, grants have been made to help objectives that can best be done on a larger scale than Bilton Evangelical Church could do independently.

Gifts to external organisations and individuals are considered by the Church Leaders on the basis of need and fulfilment of the charitable objectives. There are no upper or lower limits of support. It is the policy of the church to give a substantial proportion of its general income to organisations and individuals with whom the church has some involvement. During the year this amounted to £36,395 (2020 - £33,406) shown in the accounts as ‘Grants Payable’. In addition the church transferred £7,184 from its general fund to CAP Rugby for which BEC is the lead church in Rugby.

Details of the grants made in the year are provided in note 5c to the accounts.

Covid -19 Impact

The unwelcome arrival of Covid – 19 at the end of the financial year to 5 April 2020 had little if any effect on the finances of the church for that year. During the current year the levels of donations made to the church have continued to increase. Although there have been additional costs incurred as a result of specialist help brought in to help with our on line service offering, there has been a reduction in other areas of expenditure as a result of reduced operational activity. This has meant that the church has continued to generate a surplus of income, which is reflected in the levels of cash balances currently held. As such the Trustees are confident that any future financial challenge as a result of Covid – 19, for example a reduction in the levels of donations, can be managed, with adequate time available to make any adjustments necessary.

FUTURE PLANS

Summarising the vision and ministry areas above, the Key strategies for the church are:

- To continue to be open to God’s leading, to where as a church we are called to be involved, both geographically, different people groups and other churches.
- To be open to God’s leading and the opportunities he makes for the expansion of His Kingdom in the new communities that will come about with the new residential developments.
- As part of BEC’s Jubilee Vision for 2024 (50 years from the start of BEC) to continue to establish strategic priorities for the growth and development of the church, going deeper so we are stronger and ready to be used by God as a church to expand His Kingdom. As part of our “getting bigger” to be open to God’s leading in looking for additional larger premises on a long term basis. These to be used as both church premises and to be made available for the welfare of the community.
- As and when we are able to revive the plans to move to larger temporary premises for the Sunday morning service each week to accommodate growth and provide space for the corporate worship together.
- To establish more Life Groups with a missional basis. Geographically, the Woodlands estate is seen as an area we are now called into as a church, to work alongside those who have previously been ministering in this area. Special interest groups such as the one set up by the Deaf Group are starting to emerge, an example of this would be a group now set up with an interest in cycling, and creative arts. The Elders are looking for champions to answer the call to lead other groups in the future. It is envisaged that ways to progress this will emerge further as the ‘Small Groups and Teaching Team Leader’ continue as part of the Lead Pastor’s team to give insight, training, support and encouragement to emerging leaders.
- Continue the Children’s and Youth work, linking in with local schools and families of the children and youth who come along to the BEC events.
- To continue to develop the work of the Mosaic Coffee Shop and to seek other opportunities of using the facility for a programme of community outreach.

- Having established and developed a more structured, accountable, linked up approach to pastoral care in the church, to continue to link in with external agencies, introducing new life coaching skills and training. With parenting and marriage courses already taking place, to see if these can be expanded into existing groups such as Toddlers. The equipping of everyone in basic pastoral care with teaching on issues affecting church members and society in general such as mental health as part of our daily discipleship. Thereby removing stigmas and enabling and equipping the church as a whole to be effective in being an empathic, non-judging and supporting family.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also directors of Bilton Evangelical Church for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the Trustees are aware:

- there is no relevant information of which the charitable company's examiner is unaware; and
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant information and to establish that the examiner is aware of that information.

Archie McDowall BA CA, Stewardship, of 1 Lamb's Passage, London, EC1Y, 8AB was appointed as the charitable company's examiner during the year and has expressed willingness to continue in that capacity.

This report has been prepared in accordance with the Statement of Recommended Practice, Accounting and Reporting by Charities (issued March 2015) and in accordance with the special provisions within Part 15 of the Companies Act 2006 relating to small entities.

Approved by the Trustees and signed on their behalf by:

Signed
Mr B Gardner
Trustee

Date: 29 November 2021

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
BILTON EVANGELICAL CHURCH
('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the period ended 31 March 2021 on pages 12 to 23 following, which have been prepared on the basis of the accounting policies set out on pages 14 to 15.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

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

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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

Archie McDowall BA CA
Institute of Chartered Accountants of Scotland

2 December 2021

Stewardship
1 Lamb's Passage
London
EC1Y 8AB

BILTON EVANGELICAL CHURCH
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE 360 DAY PERIOD ENDED 31 MARCH 2021

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	373,938	12,256	386,194	362,317
Charitable activities	4	40,181	-	40,181	97,542
Investments		104	-	104	110
Other income		260	-	260	2,972
Total income and endowments		414,483	12,256	426,739	462,941
EXPENDITURE ON:					
Charitable activities:	5	349,445	42,885	392,330	437,742
Total expenditure		349,445	42,885	392,330	437,742
Net income/(expenditure)		65,039	(30,629)	34,410	25,199
Transfers between funds	12	(5,595)	5,595	-	-
Net movement in funds		59,444	(25,034)	34,410	25,199
Reconciliation of funds:					
Total funds brought forward		803,899	322,442	1,126,341	1,101,142
Total funds carried forward	12	863,343	297,408	1,160,750	1,126,341

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing operations.

The statement of financial activities also complies with the requirements for an income and expenditure account required by the Companies Act 2006.

The notes on pages 14-22 form part of these accounts.

BILTON EVANGELICAL CHURCH
BALANCE SHEET
FOR THE 360 DAY PERIOD ENDED 31 MARCH 2021

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
FIXED ASSETS					
Tangible assets	7	504,192	283,046	787,238	835,372
		<u>504,192</u>	<u>283,046</u>	<u>787,238</u>	<u>835,372</u>
CURRENT ASSETS					
Debtors	8	11,068	-	11,068	12,846
Cash at bank and in hand	9	355,495	14,362	369,857	289,753
		366,563	14,362	380,924	302,599
CREDITORS: Amounts falling due within one year	10	7,412	-	7,412	11,630
		<u>7,412</u>	<u>-</u>	<u>7,412</u>	<u>11,630</u>
Net current assets / (liabilities)		<u>359,151</u>	<u>14,362</u>	<u>373,512</u>	<u>290,969</u>
		<u>359,151</u>	<u>14,362</u>	<u>373,512</u>	<u>290,969</u>
TOTAL NET ASSETS		<u>863,343</u>	<u>297,408</u>	<u>1,160,750</u>	<u>1,126,341</u>
		<u>863,343</u>	<u>297,408</u>	<u>1,160,750</u>	<u>1,126,341</u>
FUND BALANCES					
	12				
Unrestricted Funds					
General funds		458,803	-	458,803	393,589
Designated funds		404,540	-	404,540	410,311
		<u>863,343</u>	<u>-</u>	<u>863,343</u>	<u>803,899</u>
Restricted Funds					
		<u>-</u>	<u>297,408</u>	<u>297,408</u>	<u>322,442</u>
		<u>863,343</u>	<u>297,408</u>	<u>1,160,750</u>	<u>1,126,341</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the period ended 31 March 2021.

The members have not required the company to obtain an audit of its financial statements for the period ended 31 March 2021 in accordance with Section 476 of the Companies Act 2006 however, in accordance with Section 145 of the Charities Act 2011, the accounts have been examined by an independent examiner and their report has been included in these financial statements.

The directors (who are the charitable company's trustees for the purposes of charity law) acknowledge their responsibilities for:

- (a) ensuring that the charitable company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its net income or expenditure for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements have been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the Board of Directors on 29 November 2021 and were signed on its behalf by:

BRYAN GARDNER

Company number: 7296315

Charity number: 1137617

The notes on pages 14-22 form part of these accounts.

BILTON EVANGELICAL CHURCH
NOTES TO THE ACCOUNTS
FOR THE 360 DAY PERIOD ENDED 31 MARCH 2021

1 Statutory Information

The charity is a charitable company limited by guarantee and is incorporated in the United Kingdom. The company's registered number and registered office address can be found on the Company Information page.

2 Accounting Policies

These financial statements are prepared on a going concern basis, under the historical cost convention. During the year the charitable company changed its accounting reference date from 5 April to 31 March, so that the "year" ended 31 March 2021 comprises 360 days rather than a full year.

These financial statements have been prepared in accordance with the "Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("the Charities SORP"), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102"), with the Companies Act 2006 and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The trustees (who are the charitable company's directors for the purposes of company law) have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements. In making this assessment the trustees have considered the impact of Covid-19 and have concluded that its impact on net income will not be material.

b) Income

Income including investment income is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part, income is generally recognised when it is received. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations and legacies includes:

- i) Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.
- ii) Donated facilities, services and goods. Goods donated for distribution to beneficiaries are recognised as income when receivable at fair value (being an estimate of the amount it would cost to purchase those items). Facilities, services and goods donated for the charity's own use are recognised as income when receivable at their value to the charity.

The charity relies on volunteers to carry out many of its activities, particularly the Mosaic cafe. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

When donated goods, services and facilities are distributed or consumed, an expense in respect of those items is included in the Statement of Financial Activities. At the year end any goods that have not been distributed or consumed are recognised as stock; donated fixed assets are capitalised.

- iii) Legacies. Income from legacies is recognised when a distribution is received from the estate or, if earlier, when the charity has been notified that a distribution will be made and the amount receivable can be measured reliably.

Income from charitable activities represents income receivable from goods, services and facilities supplied in furtherance of the charity's charitable objects. It includes income from church events and activities.

c) Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

The charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

The cost of raising funds is not significant and has not been separately disclosed.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

BILTON EVANGELICAL CHURCH
NOTES TO THE ACCOUNTS
FOR THE 360 DAY PERIOD ENDED 31 MARCH 2021

d) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

e) Tangible fixed assets

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £2,500 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Freehold land	Is not depreciated (because it is not consumed by use)
Freehold buildings	Over 50 years after taking account of the building's residual value
Fixtures, fittings and equipment	20% per annum straight line
Vehicles	25% per annum reducing balance
Electronic equipment	25% per annum straight line

Amortisation is provided to write off the costs of improving property not owned by the charity over their expected useful lives. It is calculated at the following rates:

Leasehold Property (1994 Extension)	£7,138 p.a. straight line
Leasehold Property (2012 Extension & Refurbishment)	5% p.a. straight line

The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

f) Leased assets

Leases which do not transfer substantially all the risks and rewards of ownership to the charity are classified as operating leases. Operating lease payments are recognised as an expense on a straight-line basis over the lease term (unless another systematic basis is more representative of use).

g) Pension scheme arrangements

The charity operates defined contribution pension schemes for its employees. Obligations for contributions to these schemes are recognised as an expense when the liability arises. The assets of these schemes are held separately from those of the charity in independently administered funds.

h) Taxation

The company is a registered charity; it has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

i) Financial instruments

The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Except for loans, creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive). The charity recognises liabilities for the principal of those loans that remains outstanding at the year end (i.e. the liabilities exclude any interest chargeable on the loans in future years).

j) Critical accounting estimates and areas of judgement

In preparing financial statements certain judgements, estimates and assumptions have to be made that affect the amounts recognised in the financial statements. The trustees consider the following to be significant:

- i) The annual depreciation and amortisation charges for property, plant and equipment is sensitive to changes in the estimates for useful economic life and residual value. These estimates are reassessed annually and, when necessary, adjusted to reflect current circumstances.
- ii) The constructive obligation for grants payable is based on an assessment of the likely duration of the supported activity. Again this estimate is re-assessed annually and the obligation is adjusted to reflect current expectations.

3 Donations and legacies

	Total 2021 £	Total 2020 £
Donations of cash and similar	323,288	304,258
Other grants receivable	200	1,006
Income tax recoverable	62,707	57,053
	<u>386,194</u>	<u>362,317</u>

BILTON EVANGELICAL CHURCH
NOTES TO THE ACCOUNTS
FOR THE 360 DAY PERIOD ENDED 31 MARCH 2021

4 Income from charitable activities

	Total 2021 £	Total 2020 £
Church retreats and events	5,963	21,215
Mosaic café	34,218	76,327
	40,181	97,542

5 Charitable expenditure

	Total 2021 £	Total 2020 £
a Costs incurred directly on specific activities		
Salaries, travel and expenses	208,510	189,672
Youth and children's work	10,043	10,343
Services and events	30,263	30,370
Mosaic purchases	1,637	26,197
CAP running costs	6,165	8,332
Telephone and utilities	10,402	14,911
Office costs	6,156	7,259
Catering and kitchen	120	1,317
Cleaning and upkeep	11,619	19,873
Rent and rates	2,885	3,352
Repairs and renewals	3,701	8,731
Vehicle expenses	1,147	4,925
Conferences and training	1,176	11,283
Pastoral care	186	668
Miscellaneous expenses	1,278	728
Grants payable (note 5c)	36,395	33,406
	331,685	371,367
b Costs incurred on support & administration		
Governance costs		
Cost of accounts preparation and independent examination	3,600	3,852
Other	566	424
	4,166	4,275
Depreciation and amortisation of tangible fixed assets	48,134	50,340
Bank charges	1,248	2,123
Insurance	5,312	7,396
Other charges	1,784	2,242
	60,645	66,375
Total expenditure	392,330	437,742

In addition to the fees payable for the preparation and examination of the accounts, the charity paid £1,642 (2020: £1,390) to Stewardship for payroll bureau and consultancy services.

c Grants payable

	Institutions £	Individuals £	2021 £
Grants for UK and overseas mission	35,095	-	35,095
Grants for the relief of poverty	500	800	1,300
	35,595	800	36,395

The comparatives for the previous year are as follows:

	Institutions £	Individuals £	2020 £
Grants for UK and overseas mission	32,956	-	32,800
Grants for the relief of poverty	450	-	650
	33,406	-	33,450

The charity's principal grants to institutions comprised:

	2021 £	2020 £
SIM	7,528	8,512
Latin Link	5,064	5,016
OMF	5,712	5,688
Hope 08 Ltd	2,390	3,180
Rugby Youth for Christ	5,520	4,980
Turkic Belt Ministries	2,188	2,184
Grants to institutions for less than £1,000 each	7,193	3,846
	35,595	33,406

BILTON EVANGELICAL CHURCH
NOTES TO THE ACCOUNTS
FOR THE 360 DAY PERIOD ENDED 31 MARCH 2021

6 Analysis of staff costs, the cost of key management personnel and trustee remuneration and expenses

	2021	2020
	£	£
Gross wages and salaries	191,410	172,930
Social security	8,208	7,785
Pension costs	7,655	6,916
	<u>207,273</u>	<u>187,632</u>

The average monthly number of employees during the year was 12 (2020: 12). Most of the charity's activities are carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum (2020: none).

The charity's key management comprise the trustees and the key staff named on the Company Information page. Total employment benefits payable to key management for the year were as follows:

	Wages & salaries	Other employment benefits	Employer pension contributions	2021
	£			£
Other (non-trustee) members of key management	37,539	-	2,602	40,141
				<u>40,141</u>

The following amounts were charged in the previous year, when there were two members of key management:

	Wages & salaries	Other employment benefits	Employer pension contributions	2020
	£			£
Other (non-trustee) members of key management	45,691	-	2,893	48,584
				<u>48,584</u>

No trustees received employment benefits in either the current or preceding year.

7 Tangible fixed assets

	Freehold land & buildings	Leasehold improvements	Fixtures, fittings and equipment	Vehicles	Electronic equipment	Total 2021
	£	£	£	£	£	£
Cost						
At 06 April 2020	577,475	610,639	74,248	27,349	36,731	1,326,442
Additions	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
At 31 March 2021	<u>577,475</u>	<u>610,639</u>	<u>74,248</u>	<u>27,349</u>	<u>36,731</u>	<u>1,326,442</u>
Accumulated depreciation						
At 06 April 2020	82,362	290,892	74,248	6,837	36,731	491,070
Charge for the year	10,178	32,828	-	5,128	-	48,134
At 31 March 2021	<u>92,540</u>	<u>323,720</u>	<u>74,248</u>	<u>11,965</u>	<u>36,731</u>	<u>539,204</u>
Net book value						
At 31 March 2021	<u>484,935</u>	<u>286,919</u>	<u>-</u>	<u>15,384</u>	<u>-</u>	<u>787,238</u>
At 06 April 2020	<u>495,113</u>	<u>319,747</u>	<u>-</u>	<u>20,512</u>	<u>-</u>	<u>835,372</u>

Note 1: As the original cost of certain fixed assets is not known the net book value at 5 April 2008 is treated as the original cost.

Note 2: The £206,000 purchase price of Freehold Property has nominally been split 1/3 for the Land £68,667 and 2/3 for the Building £137,333; The Land not to be depreciated and the Building to be depreciated over 50 years. To the building purchase price the £123,475 cost of extension and refurbishment was added to give a building cost of £260,808 and a total building plus land cost of £329,475. This was further increased by the addition of £248,000 in the period to 31 March 2017 of £248,000 to give a total cost of £577,475.

BILTON EVANGELICAL CHURCH
NOTES TO THE ACCOUNTS
FOR THE 360 DAY PERIOD ENDED 31 MARCH 2021

8 Debtors

	2021	2020
	£	£
Falling due within one year:		
Gift aid recoverable	5,308	9,634
Other debtors	1,992	-
Prepayments	3,768	3,212
	<u>11,068</u>	<u>12,846</u>

9 Cash at bank and in hand

	2021	2020
	£	£
Cash at bank with immediate access	368,276	288,287
Petty cash	1,581	1,466
	<u>369,857</u>	<u>289,753</u>

10 Creditors: liabilities falling due within one year

	2021	2020
	£	£
Trade creditors	929	4,009
Accruals	6,482	7,621
	<u>7,412</u>	<u>11,630</u>

11 Pension commitments

During the year employer's pension contributions totalling £7,655 (2020: £6,916) were payable to defined contribution personal pension schemes. No pension contributions were owing at the balance sheet date (2020: £nil).

BILTON EVANGELICAL CHURCH
NOTES TO THE ACCOUNTS
FOR THE 360 DAY PERIOD ENDED 31 MARCH 2021

12 Funds

During the year the movements in the charity's funds were as follows:

	Opening balance 2021 £	Incoming resources 2021 £	Outgoing resources 2021 £	Transfers in the year 2021 £	Gains and losses 2021 £	Closing balance 2021 £
<i>Designated Funds</i>						
Operations	-	-	(51,177)	51,177	-	-
Ministries	-	3,922	(11,513)	7,591	-	-
Corporate	-	639	(7,938)	7,298	-	-
Benevolent fund	-	7,266	(800)	500	-	6,966
14 Main Street	43,737	-	(5,218)	103,214	-	141,733
27 Main Street	101,625	-	-	(101,625)	-	-
53 Cymbeline Way	228,162	-	(4,960)	-	-	223,202
Future premises needs	30,000	-	-	-	-	30,000
GiveTithe	-	-	-	-	-	-
Hope Together	-	-	(2,390)	2,390	-	-
Ladies' Events	-	-	-	-	-	-
Latin Link	-	-	(5,064)	5,064	-	-
Latymer Christian Fellowship Trust Eden Project	-	-	(796)	796	-	-
Message	-	-	(528)	528	-	-
Mosaic Café Running Costs	6,737	34,218	(43,054)	2,100	-	-
OMF (Simmons)	-	-	(5,712)	5,712	-	-
Poland partners	50	-	-	-	-	50
Rugby YFC	-	-	(5,520)	5,520	-	-
SIM - Mission Partners (Gibson)	-	-	(7,837)	7,837	-	-
Trustees	-	-	(179,899)	179,899	-	-
Turkish Belt Ministries	-	-	(2,188)	2,188	-	-
Youth Events	-	3,697	(1,108)	-	-	2,589
Barnabas	-	-	(500)	500	-	-
Capstone Church (Indian Evangelical Team)	-	-	(500)	500	-	-
Harvest for the Hungry (Eurovangelism)	-	-	(500)	500	-	-
Kings School of Theology Online	-	-	(500)	500	-	-
Kingsbridge Youth For Christ	-	-	(500)	500	-	-
Revelation Trust - Roy Crowne	-	-	(810)	810	-	-
Teams4U	-	-	(450)	450	-	-
Gideons	-	-	(500)	500	-	-
Tearfund	-	-	(500)	500	-	-
	410,311	49,742	(340,462)	284,949	-	404,540
<i>General Unrestricted Funds</i>	393,589	364,741	(8,983)	(290,544)	-	458,803
Total Unrestricted Funds	803,899	414,483	(349,445)	(5,595)	-	863,343
<i>Restricted Funds</i>						
14 Main Street	103,214	-	-	(103,214)	-	-
27 Main Street	214,249	-	(32,828)	101,625	-	283,046
Chillax - After Schools Club	586	-	(363)	-	-	223
Christians Against Poverty Rugby	4,392	12,256	(9,694)	7,184	-	14,138
	322,442	12,256	(42,885)	5,595	-	297,408
Aggregate of funds	1,126,341	426,739	(392,330)	-	-	1,160,750

The restricted funds for 14 Main Street and 27 Main Street were created when donations were given to the charity for the purpose of acquiring, extending, refurbishing and equipping these premises.

As the intended purposes for the donations into the 14 Main Street fund have been fulfilled, this fund has been transferred into the 14 Main Street designated fund.

The designated fund for 27 Main Street has been transferred to the 27 Main Street restricted fund, as the Trustees believe that the restrictions in the lease of 27 Main Street mean that the entire fund should be restricted.

BILTON EVANGELICAL CHURCH
NOTES TO THE ACCOUNTS
FOR THE 360 DAY PERIOD ENDED 31 MARCH 2021

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	<u>Unrestricted Funds</u>			2021 £
	General funds £	Designated funds £	Restricted funds £	
Fixed assets	93,492	410,700	283,046	787,238
Debtors	5,308	5,760	-	11,068
Cash at bank and in hand	360,003	(4,508)	14,362	369,857
Current liabilities	-	(7,412)	-	(7,412)
	<u>458,803</u>	<u>404,540</u>	<u>297,408</u>	<u>1,160,750</u>

In the previous year the movements in the charity's funds were as follows:

	Opening balance 2020 £	Incoming resources 2020 £	Outgoing resources 2020 £	Transfers in the year 2020 £	Gains and losses 2020 £	Closing balance 2020 £
<i>Designated Funds</i>						
Operations	-	-	(38,992)	38,992	-	-
Ministries	-	8,719	(19,803)	11,084	-	-
Corporate	-	4,212	(16,411)	12,198	-	-
14 Main Street	44,502	-	(765)	-	-	43,737
27 Main Street	172,097	-	(1,690)	(68,782)	-	101,625
53 Cymbeline Way	233,122	-	(4,960)	-	-	228,162
Future premises needs	30,000	-	-	-	-	30,000
GiveTithe	-	-	(453)	453	-	-
Hope Together	-	-	(3,180)	3,180	-	-
Ladies' Events	-	40	-	(40)	-	-
Latin Link	-	-	(5,016)	5,016	-	-
Latymer Christian Fellowship Trust Eden Project	-	-	(792)	792	-	-
Men's Events	-	793	-	(793)	-	-
Message	-	-	(792)	792	-	-
Mosaic Café Running Costs	7,913	76,327	(77,709)	204	-	6,737
OMF (Simmons)	-	-	(5,688)	5,688	-	-
Poland partners	50	-	-	-	-	50
Rugby YFC	-	-	(5,730)	5,730	-	-
SIM - Mission Partners (Gibson)	-	627	(9,512)	8,886	-	-
Students	-	-	(433)	433	-	-
Toddler Group	-	65	(90)	25	-	-
Trustees	-	-	(159,512)	159,512	-	-
Turkish Belt Ministries	-	-	(2,184)	2,184	-	-
Willow Creek Leaders' Conference	-	-	-	-	-	-
Youth Events	3,985	13,871	(18,560)	704	-	-
	<u>491,669</u>	<u>104,655</u>	<u>(372,271)</u>	<u>186,257</u>	<u>-</u>	<u>410,311</u>
<i>General Unrestricted Funds</i>	<u>313,155</u>	<u>348,779</u>	<u>(9,872)</u>	<u>(258,473)</u>	<u>-</u>	<u>393,589</u>
Total Unrestricted Funds	<u><u>804,824</u></u>	<u><u>453,434</u></u>	<u><u>(382,143)</u></u>	<u><u>(72,216)</u></u>	<u><u>-</u></u>	<u><u>803,899</u></u>
<i>Restricted Funds</i>						
14 Main Street	107,667	-	(4,453)	-	-	103,214
27 Main Street	176,605	-	(31,138)	68,782	-	214,249
Chillax - After Schools Club	1,404	606	(1,424)	-	-	586
Christians Against Poverty Rugby	10,641	8,901	(18,084)	2,934	-	4,392
Hope for Rugby	-	-	(500)	500	-	-
	<u>296,317</u>	<u>9,507</u>	<u>(55,099)</u>	<u>71,716</u>	<u>-</u>	<u>322,441</u>
Aggregate of funds	<u><u>1,101,141</u></u>	<u><u>462,941</u></u>	<u><u>(437,243)</u></u>	<u><u>(500)</u></u>	<u><u>-</u></u>	<u><u>1,126,340</u></u>

BILTON EVANGELICAL CHURCH
NOTES TO THE ACCOUNTS
FOR THE 360 DAY PERIOD ENDED 31 MARCH 2021

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	<u>Unrestricted Funds</u>			2020 £
	General funds £	Designated funds £	Restricted funds £	
	Fixed assets	98,620	419,289	
Stock and debtors	9,634	3,212	-	12,846
Cash at bank and in hand	285,336	(561)	4,979	289,753
Current liabilities	-	(11,630)	-	(11,630)
	<u>393,589</u>	<u>410,310</u>	<u>322,442</u>	<u>1,126,341</u>

13 Christians Against Poverty (CAP) Incoming Resources & Resources Expended

Christians Against Poverty (CAP) Rugby is run as a restricted fund of Bilton Evangelical Church whose responsibility is to act as the lead church in the Rugby area.

	2021 £	2020 £
Incoming Resources		
CAP Rugby Income	12,256	8,901
Total for Incoming Resources	<u>12,256</u>	<u>8,901</u>
Outgoing Resources		
CAP Rugby General Running	(1,173)	(3,340)
CAP Rugby to CAP Central	(4,992)	(4,992)
CAP Rugby Gross Salaries	(3,529)	(9,752)
Total for Outgoing Resources	<u>(9,694)</u>	<u>(18,084)</u>
Transfers from unrestricted funds	7,184	2,934
Balance for CAP Rugby for Year	<u>9,746</u>	<u>(6,249)</u>
Balance Brought Forward	<u>4,392</u>	<u>10,641</u>
Balance Carried Forward	<u>14,138</u>	<u>4,392</u>

BILTON EVANGELICAL CHURCH
NOTES TO THE ACCOUNTS
FOR THE 360 DAY PERIOD ENDED 31 MARCH 2021

14 Mosaic Outreach Project Incoming Resources & Resources Expended

This is run as a designated fund of the church and the following notes apply:-
 · The premises were bought and fitted out by the church.
 · No depreciation has been charged to Mosaic for the Fixtures & Fittings.
 · No rent is charged to Mosaic by the church for use of the premises.

	2021	2020
	£	£
Incoming Resources		
Mosaic Income	4,452	76,327
Grants related to Covid-19 pandemic	29,766	-
Total for Incoming Resources	<u>34,218</u>	<u>76,327</u>
Outgoing Resources		
Purchases		
Mosaic Catering Expenditure	1,757	27,514
Mosaic Cleaning & General Running	3,087	3,118
Mosaic Repairs & Renewals	322	7,005
Total for Purchases	<u>5,166</u>	<u>37,637</u>
Direct Expenses		
Mosaic Gross Salaries	31,772	29,657
Mosaic Employer's NIC	514	534
Mosaic Pension	949	868
Mosaic Papers, Books, Music	372	1,615
Total for Direct Expenses	<u>33,606</u>	<u>32,674</u>
Overheads		
Mosaic Rates	-	491
Mosaic Heating, Lighting, Water	2,502	4,220
Mosaic Telephone	533	564
Mosaic Bank Charges	1,248	2,123
Total for Overheads	<u>4,282</u>	<u>7,397</u>
Total for Outgoing Resources	<u>43,054</u>	<u>77,709</u>
Balance for Mosaic Outreach Project for Year	<u>(8,836)</u>	<u>(1,381)</u>
Subsidy to Mosaic from General Church Funds	2,100	204
Balance Brought Forward	<u>6,737</u>	<u>7,914</u>
Balance Carried Forward	<u>-</u>	<u>6,737</u>

15 Operating lease commitments

The charity has a lease on a property at 27 Main Street, this is for 24 years with effect from 1 April 2017 and is subject to an annual rental of £2,000 per annum to be increased every 3 years in line with RPI. From 1 April 2020 the rent is £2,189 per annum. The minimum amounts payable (until the next break clause and ignoring the potential effect of future rent reviews) in respect of this lease is as follows:

	2021	2020
	£	£
Payments falling due:		
Within one year	2,189	2,189
Between one and five years	8,756	8,756
After five years	32,835	35,024
	<u>43,780</u>	<u>45,969</u>

During the year the charity was charged £2,189 (2020: £2,000) for its operating lease.

16 Transactions with related parties

During the year the charity:

- a) received donations totalling £31,475 (2020: £49,839) from related parties (which includes trustees, anyone closely connected to them and key management).
- b) did not pay any expenses (2020: £nil) to, or for, the trustees; other than reimbursement where individuals were acting as agent for the charity.

During the year the charity also made the following payments to, or for, related parties:

Mrs Erica Richmond, who is closely related to Dr Mark Richmond, who is a trustee, received employment benefits totalling £13,668 (2020: £13,269) for providing services to the charity, as permitted by the governing document.

17 Members

Each member of the company commits to contribute if the charity is wound up an amount of £10.

BILTON EVANGELICAL CHURCH
DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES
FOR THE 360 DAY PERIOD ENDED 31 MARCH 2021

	Note	Unrestricted Funds - General		Unrestricted Funds - Designated		Restricted Funds		Total Funds	Total Funds
		2021 £	2020 £	2021 £	2020 £	2021 £	2020 £	2021 £	2020 £
INCOME AND ENDOWMENTS FROM:									
Donations and legacies	3	364,272	346,506	9,666	6,304	12,256	9,507	386,194	362,317
Charitable activities	4	105	420	40,076	97,122	-	-	40,181	97,542
Investments		104	110	-	-	-	-	104	110
Other income		260	1,744	-	1,229	-	-	260	2,972
Total income and endowments		364,741	348,779	49,742	104,655	12,256	9,507	426,739	462,941
EXPENDITURE ON:									
Charitable activities:	5	8,983	9,872	340,462	372,271	42,885	55,599	392,330	437,742
Total Expenditure		8,983	9,872	340,462	372,271	42,885	55,599	392,330	437,742
Net income/(expenditure)		355,758	338,907	(290,719)	(267,616)	(30,629)	(46,092)	34,410	25,199
Transfers between funds	12	(290,544)	(258,473)	284,949	186,257	5,595	72,216	-	-
Net movement in funds		65,214	80,434	(5,770)	(81,359)	(25,034)	26,124	34,410	25,199
Reconciliation of funds:									
Total funds brought forward		393,589	313,155	410,311	491,669	322,442	296,318	1,126,341	1,101,142
Total funds carried forward	12	458,803	393,589	404,540	410,311	297,408	322,442	1,160,750	1,126,341