

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

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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>
TOTAL NET ASSETS					
		<u>863,343</u>	<u>297,408</u>	<u>1,160,750</u>	<u>1,126,341</u>
FUND BALANCES					
Unrestricted Funds	12				
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		-	297,408	297,408	322,442
		<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:

- ensuring that the charitable company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- 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
	<u>40,181</u>	<u>97,542</u>

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
	<u>331,685</u>	<u>371,367</u>
b Costs incurred on support & administration		
Governance costs		
Cost of accounts preparation and independent examination	3,600	3,852
Other	566	424
	<u>4,166</u>	<u>4,275</u>
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
	<u>60,645</u>	<u>66,375</u>
Total expenditure	<u>392,330</u>	<u>437,742</u>

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
	<u>35,595</u>	<u>800</u>	<u>36,395</u>

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
	<u>33,406</u>	<u>-</u>	<u>33,450</u>

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
	<u>35,595</u>	<u>33,406</u>

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	-	-
	<u>410,311</u>	<u>49,742</u>	<u>(340,462)</u>	<u>284,949</u>	<u>-</u>	<u>404,540</u>
<i>General Unrestricted Funds</i>	<u>393,589</u>	<u>364,741</u>	<u>(8,983)</u>	<u>(290,544)</u>	<u>-</u>	<u>458,803</u>
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
	<u>322,442</u>	<u>12,256</u>	<u>(42,885)</u>	<u>5,595</u>	<u>-</u>	<u>297,408</u>
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>			
	General funds	Designated funds	Restricted funds	2021
	£	£	£	£
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>			
	General funds	Designated funds	Restricted funds	2020
	£	£	£	£
Fixed assets	98,620	419,289	317,463	835,372
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	4,392	10,641
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	34,218	76,327
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	5,165	37,637
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	33,606	32,674
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	4,282	7,397
Total for Outgoing Resources	43,054	77,709
Balance for Mosaic Outreach Project for Year	(8,836)	(1,381)
Subsidy to Mosaic from General Church Funds	2,100	204
Balance Brought Forward	6,737	7,914
Balance Carried Forward	-	6,737

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
	43,780	45,969

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

		Unrestricted Funds - General		Unrestricted Funds - Designated		Restricted Funds		Total Funds	Total Funds
	Note	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