

Whaddon Way Church (ANGLICAN/BAPTIST)

Beaverbrook Court, Whaddon Way, Bletchley, Milton Keynes, MK3 7JS

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# **Annual Report** and **Financial Statement**

for the year ended 31 December 2020

Charity Reference Number: 1144502

## Reference and Administrative Details

**Name of the Charity:** Whaddon Way Church

**Address:**

Beaverbrook Court, Whaddon Way, Bletchley, Milton Keynes, MK3 7JS

**Charity Reference Number:** 1144502

**Minister:**

Reverend Steve Summerfield (up to June 2020)

**Trustees:**

Up until January 2020

Ms Rita James (Chair)

Mrs Kara Gander

Mr Enock Kiprono

Appointed during 2020

From January - Mrs Kathy Scarborough (Chair)

From January - Mr Geoff Hamilton (Secretary)

From January - Mr David Miller (Treasurer)

From June – Mr Philip Bates

**Bankers:**

CAF Bank Ltd,

25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

**Independent examiner:**

Stephen Monico, FCA, DChA

Steve Monico Ltd

19 Goldington Road, Bedford, MK40 3JY

**Insurers:**

Baptist Insurance Company plc, Beaufort House, Brunswick Road, Gloucester, GL1 1JZ

# Charity Structure, Governance and Management

## Structure

Whaddon Way Church is a single congregation Anglican/Baptist LEP. Its area of ministry is primarily within the parish of St Mary's, Bletchley.

## Governance and Management

A new constitution was adopted in October 2011 and entered in the Register of Charities with the Charity Commission on 2nd November 2011. Subsequently small revisions were made to provide for additional trustees and methods of appointment of a Minister and Trustees. The constitution provides for two Trustees to be appointed from St Mary's Church, to reflect the fact that Whaddon Way Church is an LEP.

The constitution articulates how the church will ensure that the Trustees carry the ultimate legal responsibilities for decision-making, whilst the church meeting continues to provide a vehicle for all members to vote on the issues that have to be dealt with.

## Whaddon Way Church – Officers from June 2020

### Statutory Office Holders

Minister	Reverend Steve Summerfield (up to June 2020)
Treasurer	David Miller
Accounts Examiner	Stephen Monico, FCA, DChA
Church Warden	Vacant
DBS Verifier	Kathy Scarborough
Safeguarding Officers	Keith Gibbs, plus vacancy (or Rita?)
Health and Safety Officer	Fiona Davis

### Group Leaders

Overseas and Home Missions Support	Angela Miller
Maintenance & Infrastructure (Buildings)	Ken Pitkethly
Children and Youth	Sue Bates
Communications	Vacant
Community Engagement	Sue Gibbs
Pastoral & Prayer	Sue Gibbs/ Kathy Scarborough
Finance	David Miller
Lettings	Keith Gibbs
Grant Applications	Pat Thomas

## Post Holders

Administrator (part time)	Matthew Maunder
Copyright Recorder	Geoff Hamilton
Care Line Co-ordinator	Joy Arnold
Technical Manager	Paul Davis
Catering	Thelma Warner
Music Co-ordinator	Geoff Hamilton
Deanery Synod Rep	Ken Pitkethly
Mission Partnership Rep	Linda Winstanley
Authorised Person for Marriages	Joy Arnold
Deputy Authorised Person	Jane Entwistle

## Objectives

Whaddon Way Church has a statement of how the church aims to express relationship with God, relationships with each other, and with the wider community, local, national and international.

### **In our spiritual lives we will:**

Listen to Jesus; praise and adore Him; share all that He has said and done.

### **In our church family we will:**

Pray for one another; love one another; give practical support to one another.

### **In our community and the world we will:**

Share the love of Jesus; spread the word of Jesus; serve with the hand of Jesus.

### **We will do this by:**

Challenging injustice; respecting the environment and working for peace; sharing our gifts, talents and resources; developing loving relationships.

## Activities and Public Benefit

As well as providing regular worship services for the local community and funerals, the church provided activities which demonstrate public benefit in different ways.

- Two weekly prayer ministry groups provide spiritual and emotional support.
- Junior church activities on Sundays which explore the Christian faith and provide teaching on ethical and moral issues.
- A weekly after school drop-in for local secondary school children (Café on the Way) continued with attendance of between 15 to 30. This provided a cafe environment with table tennis, card, table and computer games and staff available to support and encourage the young people's social, mental and spiritual wellbeing.
- A weekly line dancing session for residents of Beaverbrook House, members of the wider community and folks from the Church.
- The church continued to host on a rota basis with other churches the local Winter Night Shelter during the 5 winter months. This involved providing a bed, an evening meal and breakfast for up to 16 homeless.
- Twice a year the church has hosted groups from local primary schools for Easter and Christmas Cracked – presentations devised by the local schools work charity MK Bridgebuilder Trust. This is delivered by our own team with members from St Mary's.

- The church planned to continue to participate in, jointly with St Mary's Bletchley, sponsoring local council activities such as "Christmas at Melrose". It was also planning to participate in the annual West Bletchley Carnival.
- The church has a Community Engagement Group which manages a range of initiatives under the "West Bletchley Community Projects" banner:

**Time for You** - A regular drop-in morning/lunch time social group for (mostly) older adults, providing companionship and opportunities to read a newspaper, play board games, listen to a speaker, and go on summer outings, etc.

**Living Stones** – Providing educational support for adults with dyslexia and learning difficulties to help them learn to read and to develop their numeracy skills.

**Pebblestones** – Providing similar support for young people with dyslexia and learning difficulties.

**Noah's Ark** – A weekly group for parents/carers and their babies and toddlers, providing opportunities for play, craft activities, listening to stories and eating healthy snacks.

The financial records for West Bletchley Community Projects are shown consolidated with those for the main church funds, but grantor's requirements are being met by retaining a separate fund.

- The church also supports other organisations working in local schools, in international aid and development, and environmental projects.
- The building was used all days of the week mainly by charities, including Northampton Chinese Christian Church, MAPA children's dance class, National Childbirth Trust classes, MS Society, McIntyre and The Historical Model Railway Society. The income from lettings had given the church a stable financial base which allowed us to maintain a service to our surrounding community. Church members undertake caretaking and cleaning in conjunction with professional cleaners.
- The Minister hosted a local Neighbourhood Watch Group at the church.

## Achievements and Performance

### Impact of Covid 19 on Activities

- Apart from funeral services all the above activities at the church were obliged to close at short notice towards the end of March by Government Regulations.
- Despite the restrictions the church was able to continue to hold weekly Sunday church services using Zoom. These were initially from homes, however following the relaxation of restrictions during the autumn and until Christmas arrangements were made for a small number of worshippers to attend the church. Similarly the children's dance group, MAPA resumed their activities at the church.
- In addition to the Sunday services Zoom has enabled the church to continue 3 regular midweek groups and also Congregational Meetings which were all well attended.
- The church was able to continue to support the Winter Night Shelter by providing hot meals to the daytime venue on a rota basis.
- The church has continued to maintain regular support to members of the Time4U group and other elderly or more vulnerable contacts. The church also put in place arrangements for re-opening the after-school drop-in after Christmas to reflect the new environment.

## Premises

- The church building's period of closure created the opportunity to undertake redecoration of the main hall and replacement of high-level lights with LEDs. Furthermore, the receipt of a legacy provided the funding for the replacement of the carpet tiles and platform which had become dangerous together with modernisation and upgrading some of the AV system.
- Following the Minister's departure at the end of May it was arranged to let the manse. A family took occupation on an annual Assured Shorthold Tenancy from early July.

## LEP, Ministry and Leadership Developments

Following the decision in December 2019 that the Minister would leave at the end of June 2020, the newly-elected trustees have had meetings with the leadership of St Mary's Bletchley to discuss the future relationship between the churches and the support that St Mary's might be able to offer to Whaddon Way both in the short-term and, potentially, in the longer term. Revd Tim Edworthy, Minister of Well Street United Church, Buckingham, was also appointed as (Baptist) Moderator.

Since the spring, St Mary's has provided preaching support for two Sundays per month. It is also proposed that St Mary's provides one person to become a Whaddon Way trustee, and that the arrangement is reciprocated with one person from Whaddon Way becoming a member of the St Mary's PCC. Options for ministry in the longer term are being explored with St Mary's and with our Moderator. The recruitment of either an Anglican or Baptist minister may be available to us. Proposals for a second phase of longer-term support from St Mary's have been shared with church members.

Consideration of the future status of the LEP has not been the primary focus of these discussions but decisions taken resulting from them will inform the way forward with regards to the LEP.

## Membership

Attendance at church services has fallen back as a result of some of the difficulties mentioned above, although we have still enjoyed welcoming a few new regular attendees.

Number of Members at 31st December 2020: -- 63

## Financial review

### COVID 19

The effect of Covid on donations has been very small. The majority of our members donate by standing order, and this income stream has continued. Those who give using the envelope system have mostly provided cheques instead, meaning that the only loss has been 9-months' worth of the loose collection, estimated at between 3 and 4% of the total donations we would expect to have received in 2020.

Lettings income has reduced more significantly, and finished the year more than 60% below budget, though the rent income from the manse has more than offset that loss.

Regular expenditure has been lower than budgeted due to the building being out of use for more than half of the year, although we took the opportunity to carry out maintenance that would have been disruptive in normal times.

### UNRESTRICTED FUNDS

The departure of our Minister in June had a considerable impact on our financial position. In the first half of the year Unrestricted expenditure exceeded income by £10k, but in the second half of the year the reverse was the case and our General Fund value increased by £10k. This was

helped not only by saving on salary costs but on being able to rent out the manse as mentioned elsewhere in the report.

During the year we received a large Unrestricted grant of £75k, following the closure and sale of a nearby village Baptist Church, which has strengthened our free reserves considerably. We have set aside two sums from this, in Designated funds, one (£7.5k) to fund some more water borehole drilling in Uganda, and the other (initially £5.4k) to fund the first year's Café on the Way project.

## RESTRICTED FUNDS

### MP Wilderspin Fund

We received a large legacy, £48.9k, from a long-term financial supporter of the church, in the form of a Restricted Grant to finance a major upgrade to our AV systems and to the Stage area of the main hall.

### Building Fund

The last loan from a member for the re-building project in 2012 was converted to a gift during 2020. In the early part of the year a few further donations were received into this fund which has left a year-end balance of £1.2k which we will use towards future building refurbishment which may become necessary.

### Winter Night Shelter Fund

We received new donations totalling £50 towards this fund during the year. Expenditure for year was only £220, because we allocated all claims for food purchases to the Food Projects Fund. As a result, the year-end balance was still £1,716.

We reclaimed no expenses from Winter Night Shelter MK in 2020.

### Food Projects

We used this fund once again for the food purchased for the Winter Night Shelter residents spending £382 in the year, leaving £983.

### Living Stones Fund

The software licence renewals for 2020 used up the remaining funds, and we will pay for these out of normal church funds in future years if no new grants are forthcoming.

## FIXED ASSETS

The values shown for the buildings increased following the five-year review conducted in 2018 by our insurer, which involved a site visit by their surveyor. The figure has increased in line with the sum insured since that survey.

## LIABILITIES

As mentioned earlier in this report the last loan from a member for the re-building project in 2012 was converted to a gift during 2020. There are now no loans outstanding from any sources.

See also the paragraph regarding the Baptist Pension Scheme below.

## **Risk Management**

The Church has agreed policies for Safeguarding and health and safety guidelines which are communicated to users. Training for Safeguarding is arranged for all appropriate regular volunteers.

The financial risks we face and our approach to mitigating these are as follows:

## BAPTIST PENSION SCHEME LIABILITY

The Scheme has been subject to a substantial deficit for a number of years. Steps have been taken by the BU to address this - the “Family Solution” - which have included a large injection of cash from BU reserves. The church continues to pay deficit contributions. The estimated debt attributed to our church, having reduced significantly in 2019 as a result of the measures taken, has reduced a little further to £26.1k at the end of 2020 compared with £27.3k at the end of 2019. The BU Family Solution aims to bring forward the elimination of the deficit to 2026.

## QUALITY AND ACCURACY OF FINANCIAL INFORMATION

The accounts are updated as transactions occur. Every month the accounting records are reconciled with the bank accounts, and total fund values are reconciled with these. A summary report is normally provided to Trustees after each month end and a more detailed report at the end of each quarter.

## ADEQUACY OF RESERVES

The Reserves Policy is normally reviewed at the annual budget meeting. At the meeting for agreeing the budget for 2021, so much uncertainty existed that we set an outline budget only, with the costs of employing a new minister not included, the recruitment of one deemed an unlikely scenario during 2021. With regular income currently exceeding expenditure, we have been advised to allow our reserves to accumulate in the short term.

## ADEQUACY OF INSURANCE COVER

Our insurer undertook a 5-year re-valuation of our building and contents during 2018, and the insurance cover was increased accordingly and has risen in line with inflation subsequently.

## DEPENDENCY ON SOURCES OF INCOME

In the short term the risk of a significant drop in donations from members, or from lettings, would seem to be quite low. In the medium to long term we face a similar situation to many churches and charities as a relatively large proportion of our financial support comes from older members, and the next generation is both smaller in number and frequently less wealthy.

In common with other churches of our size we are fairly reliant on a small number of generous members, with 45% of the donations coming from the top five donors and 69% coming from the top ten (of whom half are over the age of 70), both of these percentages being higher than in 2019.

## FINANCIAL CONTROLS

The last review of our financial controls was undertaken in March 2019.





Receipts and payments accounts

For the period from 01-Jan-20 to 31-Dec-20

Section A Receipts and payments

	Unrestricted Funds to the nearest £	Restricted Funds to the nearest £	Endowment Funds to the nearest £	Total Funds to the nearest £	Last Year to the nearest £
<b>A1 Receipts</b>					
Fundraising	19			19	96
Standing Orders	33,158	120		33,278	37,531
Donations	7,559	250		7,809	13,669
Legacies					-
Loans converted to gifts		3,250		3,250	3,250
Grants	75,104	48,899		124,003	-
Gift Aid and GASDS	10,139	305		10,444	11,606
Venue Hire	3,892			3,892	10,977
Manse Rent	8,400			8,400	
Other income	202			202	1,463
<b>Sub total</b>	<b>138,472</b>	<b>52,824</b>		<b>191,297</b>	<b>78,592</b>
<b>A2 Asset and investment sales</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Receipts</b>	<b>138,472</b>	<b>52,824</b>	<b>-</b>	<b>101,297</b>	<b>78,592</b>
<b>A3 Payments</b>					
Salaries and employment costs	24,595			24,595	37,304
Ministry costs	1,768	876		2,644	6,491
Grants	10,680			10,680	9,580
Admin and office costs	6,000	60		6,060	2,871
Insurance*	1,822			1,822	1,780
Energy and water costs	3,408			3,408	4,588
Other premises costs	17,077	21,332		38,409	7,907
Fundraising expenses					-
*LY now includes Manse Insurance					-
<b>Sub total</b>	<b>65,349</b>	<b>22,268</b>		<b>87,617</b>	<b>70,520</b>
<b>A4 Asset and investment purchases</b>					
Loan repayments - capital					3,000
Loans converted to gifts		3,250		3,250	3,250
<b>Sub total</b>		<b>3,250</b>		<b>3,250</b>	<b>6,250</b>
<b>Total payments</b>	<b>65,349</b>	<b>25,518</b>		<b>90,867</b>	<b>76,770</b>
<b>Net of receipts/(payments)</b>	<b>73,123</b>	<b>27,306</b>	<b>-</b>	<b>100,430</b>	<b>1,822</b>
<b>A5 Transfers between funds</b>	<b>-85</b>	<b>85</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>28,412</b>	<b>7,519</b>		<b>35,931</b>	<b>34,108</b>
<b>Cash funds this year end</b>	<b>101,450</b>	<b>34,911</b>		<b>136,360</b>	<b>35,931</b>

## Section B Statement of assets and liabilities at the end of the period

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	CAF Main Account	33,574	8,644	
	CAF General Account		12,011	
	CAF Building account	2,796		
	BU 3-month notice Account		10,039	
	BU 1-year Deposit Bond	65,021		
	Petty Cash	59		
	Petty Cash (Friday Frenzy Club)			
	CAF Account - WBCP		4,040	
	Petty Cash (Time for You)		177	
	<b>Total cash funds</b>	<b>101,450</b>	<b>34,911</b>	

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>				

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>				

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>	Church building (insurance value)	General		1,257,000
	Manse (insurance value)	General		264,869
	Church furniture	General		
	Office equipment	General		
	Kitchen equipment	General		
	Musical instruments	General		
	Sound and projection equipment	General		

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>				

Signed by one or two trustees  
on behalf of all the trustees

Signature

Print name

Date of approval

*Signed on original*

*Kathleen Scarborough*

*3/6/21*

*Signed on original*

*David Miller*

*3/6/21*



## Independent examiner's report on the accounts

### Section A

### Independent Examiner's Report

Report to the trustees/  
members of

Whaddon Way Church

On accounts for the year  
ended

31<sup>st</sup> December 2020

Charity no  
(if any)

1144502

Set out on pages

9 to 10

Responsibilities and  
basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2020

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

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

Independent  
examiner's statement

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

*\* Please delete the words in the brackets if they do not apply.*

Signed:

Date:

27 May 2021

Name:

STEPHEN MONICO FCA DChA

Relevant professional  
qualification(s) or body  
(if any):

CHARTERED ACCOUNTANT (ICAEW)

Address:

19 GOLDINGTON ROAD, BEDFORD, MK40 3JY

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**