



Trustees Annual Report & Accounts for 2021

Registered Charity Number: 1145170

1.0 Our Vision Statement:

***"Growing together by loving God, loving others and serving our community".
- Church without walls***

2.0 Our Aims: Our Vision Statement describes how a healthy church should function. Our aim in 2021 has been to continue the transition towards greater spiritual health.

In the face of the Covid 19 Restrictions we have worked hard during the year to live up to our Vision Statement, keeping the Church alive using all possible means to stay in touch with our members and congregation and looking out for their welfare. We have maintained regular Sunday Communal Worship throughout the whole year and on-line prayer meetings and Life Groups. We have also tried to offer hope and encouragement to the community with the "Garden of Hope" and the "Light in the Darkness" initiatives described in section 3.0 below.

We have continued to donate to Christian charities carrying out missionary and outreach work across the world and foster links with these organisations.

We have maintained our Church building, equipment and facilities to a high standard to make Markyate Baptist Church building a welcoming place. We also share these premises with our village community when possible.

3.0 Events, Achievements and Performance.

3.1 Minister's resignation: In January 2021 our Minister, Rev^d Phillip Coffin, handed in his resignation, giving the Church 12 months' notice of his intention to leave for family reasons. In the event, as the year progressed, Phillip brought his leaving date forward and left at the end of September 2021.

We want to go on record of how much we appreciate Phillip's gifts and IT abilities that enabled the church to do so well with streaming and later Zoom services during the pandemic. He put a lot of time and effort into this ministry, without which we would not have had such well-produced services month after month through these difficult times. We wish him and Carol all the best in whatever God leads him to do back in his native Yorkshire.

3.2 Use of Our Facilities: Our Church premises are blessed with a large garden area at the front of the Church. In the past this has been an under-utilised resource. However, during the periods of Covid constraints when some level of social distanced interaction was allowed outdoors, we put this garden to full use as described below. The weather had favoured the use of this facility in 2020, but it was not quite so kind during 2021. So, we had fewer garden services in 2021, with easing of constraint and the summer and through the second half of the year we were able to operate in the Church, with suitable social distancing and Covid precautions.

Like all Churches our activities in 2021 have continued to be completely overshadowed by the Covid -19 Pandemic. The consequent lockdowns and people's nervousness of contracting the disease, kept people away. During January, February, March and into April we were constrained by the Lockdown. We kept things going using modern technology, with Zoom communications to maintain Sunday worship, communal prayer and Life Groups during the week. In April the regulations began to be relaxed, on Easter Sunday, 12th April, we held a service in our Church Garden and 65 people attended.

In May we reinstated our church garden as **"The Garden of HOPE"**. We equipped it with toys and slides and established a Noah's Ark Animal Treasure hunt. We asked people to donate any unused garden furniture and chairs to this garden. People from the village were invited to come and use the garden at any time, to meet their friends outdoors and use it as an area where their children could play but maintaining their social distancing. This was well used by families, children and people of all ages

In June we organised a Jumble Trail fund raising event for the community, with table-top sales of unwanted items set up around the village and also in the Church Garden, The Church organised a map of the locations where things were being sold, made a small charge for these locations to be on the map and a small charge for the maps. We also provided refreshments in the Garden. This was a successful event and the money raised went to the local scouts, the village school, and St John's Church. Our Church benefited from the catering sales.

In July we held a concert in the Garden with the Dunstable Salvation Army coming to play for people from the Church and the village.

In September we were approached by Dacorum Council to use our premises to run a weekly youth club for the youth in the village. We were very pleased to encourage them in starting this club.

Also in August, when the local Methodist Church closed, we were approached by Alcoholics Anonymous to use our premises for their weekly meeting and we were happy to allow them to do that.

In December we again re-established our Church Garden as under the banner of **"Light in the Darkness"** with Christmas lights in the trees and an almost life size Stable Nativity Scene and a Christmas story trail around the Garden. The highlights were a Father Christmas gift event for village children. Just before Christmas we also staged a Carol Service together with the Dunstable Salvation Army Band in the Church with good attendance from the local community.

3.3 Worship and Preaching: Church services are open to everyone. Normal Sunday morning public worship begins at 10.30 am, and there is also a Sunday class for children aged 4-11 that runs alongside the main worship. We are also simultaneously streaming our Sunday Worship services on Zoom.

Sunday services are now organised by members of our Leadership Team, with preaching either by some members of the congregation or by outside visiting speakers.

3.4 Prayer:

In 2019 we had determined that, as a Church, we would become a more prayerful body of worshipers. We have remained steadfast to this commitment throughout 2021.

A regular interactive Zoom prayer meeting has run for one hour every Saturday morning. This on-line communal prayer session has been faithfully supported.

Many of the Church members participate in a collective prayer-chain initiative. This is coordinated by a prayer chain leader. He puts out mobile phone text message request for prayers from people who are struggling with the challenges of life, health problems, aging, or family issues. The MBC prayer chain is widely known by Christians from other church congregations around the UK. They also submit requests for prayer. This MBC prayer-chain is known for providing a faithful and committed prayer response on behalf of those that are requesting prayer support for the difficult issues in their life.

A Church Family WhatsApp group has also proved a powerful way of connecting with one another, sharing prayers and other church related information.

3.5 Life Groups: Four Life Groups have been running throughout the year. The groups meet regularly to study, pray, and develop a sense of fellowship, caring and mutual support for one-another. During lockdowns, when visits to home have been prohibited, two of the groups have met on-line using Zoom technology.

3.6 Pastoral Care: Church Members in Life Groups are cared for and supported through those Groups. Alternatively, they are assigned to a dedicated pastoral care worker assigned to watch over them. A pastoral care volunteer from the Church is also working with Age Concern, visits the elderly in the community who are in need. During periods of lockdown, we have tried to maintain contact with members of the church and congregation by regular telephone calls.

3.7 Children and Youth Work: This work has been severely curtailed by the Covid 19 epidemic lockdowns.

We have maintained our links and support with a local Christian youth group called *“The 2:67 Project”*. Normally Youth work activity takes place in a variety of the 2:67 Saturday evening events such as Pizza Nights, Film Nights, and visits to Ten Pin Bowling. These Saturday events have been followed by attendance on Sunday evening at a youth worship service called *“Fuel”*, held at Churches in the St Albans area including at Markyate Baptist Church. However, during the pandemic the ability to maintain these regular activities has been disrupted from time-to-time.

As lockdown restrictions eased, one of the first outreach activities to restart was the *“Jack and Jill’s Toddlers Time”* meeting for Mums and under school age children. Many of these families had been coming into our Church Garden to use the facilities set up there for children. For the Mums, many of them feeling isolated at home, to be able to come into the Church Hall, meet with other Mums for coffee and chat and with a myriad of toys spread out for their children to play with was a great relief. Originally running once a month, it is now a twice monthly very popular event.

The *“Who Let The Dads Out” (WLTD0)* is a monthly group meeting at the Church on a Saturday morning. It started towards the end of 2019 and continued through the early part of 2020, but had to stop throughout 2021, although it is our intention to restart this as soon as possible. This activity is intended to provide a place where fathers and other male relatives of children can bring their children along for a Saturday morning of fun, games, and entertainment. They are provided with a cooked breakfast and there are hot and cold drinks on tap throughout the morning. It provides an opportunity for strengthening the bond between fathers and their children. For single parent fathers it is also a family friendly place for them to take their children and to be able to spend time together. It also has the benefit of providing mums left at home with a bit of respite from the continuous demands of a young family.

3.8 Church Membership: There were 41 members on 31 December 2021, a small increase on the previous year.

4.0 Church Activities

The MBC Café, held twice a month on a Friday, is an extremely popular venue for retired members of the community and for the local Walking Group. The Walking Group sets out from the Church on Friday mornings and returns to MBC Café for refreshment. All these activities provide an opportunity to form contacts with local people and hopefully to be able to link them more closely into our Church Family. Throughout the summer months this Café activity moved out into the Church *“Garden of Hope”*.

Several activities that were in operation in early 2020 but had to cease with the introduction of the Covid 19 Restrictions and were not resumed during 2021. These were, The Church Men’s Fellowship, The Jack and Jill’s Toddler Group, the WOW Children’s Club, Baptist Ladies Fellowship and the Who Let The Dads Out

4.1 Mission and Evangelism Donations: The Church has continued to provide financial support to a broad range of Christian mission activities around the world, notably organisations working with children and promoting the Christian gospel; this included the Baptist Missionary Society - World Mission. The details of the

Church's Mission Giving are in the Financial Report Note 4 on page 10. In general, these are organisations that the Church has a close relationship with. In some cases, the Charities representatives have been to speak at the Church services during the year. In many cases our church members have close personal links and involvement with running these Mission activities.

5.0 Ecumenical relationships

The opportunities for inter-denominational activities have been virtually impossible during the periods of restricted social interaction during the Covid pandemic. Also, the Methodist Church in the village has closed permanently during 2021 and the Church of England Church was without a Vicar for part of the year.

6.0 Ministerial Search

In the second half of the year the Leadership Team spent a significant amount of time preparing a **Church Profile**. This document describes what Markyate Baptist Church is about, what we are hoping to achieve in the future. It also describes the sort of Minister we are looking for, to come and lead the Church in the future. This document was published on the Baptist Union of Great Britain, recruitment web site, in September 2021. This site is accessible to all Baptist Ministers who might be looking to find a new church to pastor.

As a result of publishing this profile we have received several applications who have come forward. We have conducted several interviews with these applicants. We have yet to find the right candidate that the Leadership Team can present and recommend to the Church Members.

We have also advertised the vacancy to theological colleges, but so far with only limited success.

In the Central Baptist Association region that Markyate falls under, there are a significant number of church ministerial vacancies, so we recognise that this search could take some time to find the right fit to fill our minister position.

7.0 Volunteers

The Trustees want to thank all those who have worked so hard and given so freely of their time to keep our church running and making it the lively and vibrant community that it is. Many also make valuable contributions to the Church by bringing their expertise to the benefit of the church, by ensuring financial resources are used responsibly, and that high standards of workmanship are achieved by those contracted to maintain or repair the fabric of the church. Throughout the year there were about 15 volunteers (excluding Trustees) active in various aspects of the Church's operation, lower than normal because of Covid constrictions. There were more people who were willing to resume voluntary work once lockdowns are lifted.

8.0 Structure, Governance and Management

The Church's constitution takes the form of the model Baptist Union Approved Governing Document which describes, amongst other matters, the objectives and activities of the church and the appointment of Trustees. The Church is governed and regulated by its own Members where all aspects of the work of the church are subject to the approval of the Members at meetings normally held approximately every three months. During the pandemic lockdowns only two Members meetings were possible; the AGM on 13th June when the 2020 Trustees Report and Accounts were approved, and the election of Deacons/Trustees was held. The other meeting was held on 10th October 2021.

The Leadership Team (LT) is composed of all the trustees who meet monthly to deal with church administration, pastoral concerns, to plan special events and projects within the Church, and also reaching out to the community. These LT meetings were held every month using Zoom technology. The Leadership Team are jointly responsible for preparing the agenda for Members' Meetings. These meetings were chaired by the Rev^d Phillip Coffin but are now chaired by a member of the Leadership team or the Moderator.

Following the departure of the Rev Phillip Coffin the Church Members voted on 10th October 2021 to appoint the Rev Ruth Gookey as the Moderator of the Church during the interregnum. She now attends all the Trustees Meetings. Rev Gookey is the Minister of Christ-the-King Community Church at Milton Keynes.

The Church has no trading subsidiaries.

8.1 Administrative information: Markyate Baptist Church is situated in Buckwood Road, Markyate, AL3 8JF. The details of church activities can be accessed on the Internet at www.markyatebaptist.org and on the Church's Facebook page. Other contact information is also available there. The video recording of the sermons preached at recent services of worship can be downloaded from that site.

The Church has the benefit of the services of Mrs. Tracy Cripps employed as part-time administrator.

Trustees:

Jeremy Bottrill – Elected in September 2020
Phillip Coffin (Minister) resigned Sept 2021
Jacquie Hewitson,
Ruth Kieran
Steve McCurdy
James Salmon, Treasurer
Rosemary Salmon,
Christopher Trew. Resigned February 2021

None of the Trustees resigned to take employment with the charity.

8.2 Health & Safety: The Church pays has a Health and Safety Policy that is aimed at ensuring all our activities are carried out in a safe environment. The Health and Safety Policy and the policies for Safeguarding Children and vulnerable adults are reviewed annually. Trustees and volunteers who work with children and vulnerable adults are required to have a DBS check.

8.3 Risk Management: The Church conducts a risk assessment for the new activities that it undertakes. This has been quite challenging during 2021 to ensure that the Church followed safe health and Hygiene practices in the light of the Pandemic and the frequently changing Government Regulations. We have been helped in this by Guidance Notes sent out by the Baptist Union.

9.0 Financial Review

9.1 Income Receipts: In 2021, Receipts totalled £73,326, which is up by 7.3% on the 2020 level of £68,337. Within that total, Donations and Receipts, mostly made by bank standing order and the associated HMRC Gift Aid recovery, taken together were slightly down on the prior year, they totalled £53,858, which was down by £3,810, or 7%, on the prior year.

The overall increase in Receipts was largely the result of rental income of £8,159 from letting the Manse on a 6-month tenancy agreement. The Manse became vacant during the year at the end of September, after the departure of Rev Coffin. This six-month letting figure of £8,159 and covered the period from November 2021 until the beginning of May 2022. Also, lettings of our Church Hall resumed and showed a slight increase on the previous year (*See Note 1*).

A charitable grant of £1,500 was received from Tesco for community outreach work. This helped us to run a Holiday-at-Home party event in December. This grant was held in a Designated fund for Community Out-reach.

Although our invested funds remained at the same level as the prior years, the resulting interest, at £1,036, continued to show a decline as a result of continued interest rate reductions. It was down 35% on the 2020 level and only 41% of the level in 2019.

Other Receipts at £8,093 were slightly down by 5% on the prior year of £8,521 (*See Note 2*). This came from a variety of small donations. It included income from MBC Café that we were able to continue, sometimes this was in the Church Garden during partial lockdowns. During the summer, the Church organised a community fund raising event, called the Jumble Trail, There were stalls set-up all-round the village and in our Church Garden. This raised money for other charitable organisations in the village and MBC received £ 431 from catering sales during this event. Also, some regular non-gift aid donations continued to be made to our Building Fund. There was a small income from some of the Church Group activities in the second half of the year with the resumption of the Jack& Jill's Toddlers Group. There were also some funerals which generated some fee income and one-off donations.

The Church does not employ any professional fund raiser and does not have any partnership with any commercial participator.

9.2 Total Payments: In 2021 these were £71,007, a small increase of £2,435 on the Total Payments of £68,572 made in 2019.

The Ministry Costs of £27,318 is detailed in Note 3. It is down from the £31,198 Expenditure in 2020. The saving was the result of only having a Minister for 9 months of the year and the consequent saving on salary, pension, and social charges. Some of these savings were offset by increased expenditure on visiting speakers to preach on a Sunday. These costs are detailed in Note 3.

Mission Payments are detailed in Note 4. These totalled £7,340 and were slightly up on the £6,668 donated in 2020. These 2021 Mission Payments are 10% of our annual Receipts, in line with our Mission giving policy. All the Mission Charities are paid within the U.K., but in several cases these Charities give money overseas.

The Manse costs for 2021 at £5,851 are an increase of £1,767 on the costs of the previous year. (*See Note 5*). The running costs of the Manse were entirely born by the Church for the first 10 months of the year, these included utility costs, council tax, insurance and the maintenance cost. In the last two months of the year these costs were born by the tenant. After the Manse was vacated by the Minister, there were some repairs and redecoration costs, this included the installation of a new cooker, prior to the letting the house.

Church costs at £30,057 were up from the prior year by £3,721 (*See Note 6*). The main cost increase was the result of expenditure of £11,927 on a new Wessex Step Lift for disabled access into the Church. This replaced a 9-year-old Pollock Step lift; that unit had become very unreliable and uneconomic to maintain. The purchase of the new lift was approved by the Members on 10th October and installed in mid-December. There was a small increase in catering costs as activities reopened when lockdown was lifted. All the other Church Cost items showed some small savings. HSBC has now started to make bank transaction charges from November 2021 on cash deposits and for cheque clearing. These costs were small in this year but could become more significant in the future.

Other Church Costs (*See Note 7*). These were related to community out-reach activities. The costs were slightly up on last year, at £440, although activity was still curtailed by the pandemic.

9.3 Surplus of Receipts over Payments; There was a small Surplus of Receipts over Payments of £2,319 at the end of the year. This was due to the 6 months Manse Rental paid up-front in November, which gives a slightly over-optimistic view of the results for the year as a whole. This rental income helped to offset the substantial cost of the new Wessex step-lift which was a rather exceptional cost in the year.

9.4 Use of Restricted Funds in 2021: This shows the movement through Receipts and Expenditure of these Restricted Fund categories that are shown in the Table on page 10.

The Church achieves most of its purposes through the activities described in [sections 3 and 4](#) above. The Church has no other external source of income, other than the generous donations of the Members and the congregation and the Gift Aid recovery associated with those donations, the hiring out of the Church premises, interest on deposited funds and some occasional charitable grants. The Church receives no money from Central Government or local authorities, other than the HMRC Gift Aid recovery on donations.

9.5 Reserves policy: The Church tries to maintain a minimum level of reserve in the Unrestricted Fund that is the equivalent to approximately 3 months' general running costs and six months staff cost; this is currently estimated at £40,000. This reserve calculation is based on the assumption that we have a full time Minister employed for a full year.

All Unrestricted General funds of £89,364 at the 2021 year-end, are now regarded as reserves. The overall financial health of the Church remains strong and adequate controls are in place to give early warning of any changes, for better or worse.

9.6 Accounting Policies: The accounts are prepared in accordance with "Accounting and Reporting by Charities – Statement of Recommended Practice" (SORP 2005) issued by the Charity Commission. Our accounting systems are operated on the "Financial Co-ordinator" accounting software package. The financial controls were established when the Financial Co-ordinator system was implemented in 2018 and have remained in place during 2021.

a) Donations and Grants: These are accounted for when received.

b) Unrestricted funds: represent income which has no specific instructions from the donor about how it can be used and is therefore used by the trustees for any of the church's ordinary purposes. These were £89,364 at year-end 2022.

c) Designated funds: represent sums set aside out of unrestricted funds for specific purposes but which can be transferred in whole or in part back into General funds at any time. At the 2021 year end the Designated Funds were £1,345.

d) Restricted funds: represent donations received or invited for a specific purpose. The funds may only be spent on the specific purpose for which they were given.

- **The Church Building Fund** is our main Restricted Fund intended for improvements and extensions to the church building. This fund grew modestly during 2021 by £1,835 to £97,723.
- **Minibus Reserve:** We continue to hold a restricted fund of £9,570 for the future purchase of a minibus to support youth and work with the elderly. This is the result of the insurance payment for the vehicle the Church previously owned that was stolen in 2017. At the present time we have not yet replaced it because we are managing without it. Also cannot justify the on-going running costs of a replacement vehicle and it would have largely stood idle during the last two years of the pandemic.

f) Endowment funds: These are funds whose capital must be maintained. Only income from the investment is used as restricted or unrestricted depending on the purpose for which the endowment was established. The church currently has no such funds.

g) Fixed assets: The Church premises and contents are included in the Statement of Assets and Liabilities at the insurance valuations because no more reliable cost information was available. In the opinion of the Trustees a valuation would incur costs out of proportion to the benefit gained by a user of the accounts.

The Manse, 50 Buckwood Road, Markyate, is included at its current market value.

Our Total Assets are shown as £2,119,676, an increase of £23,017, mainly as a result in the increased market value of the Manse.

h) Governance costs: No legal fees were incurred in 2021.

9.7 Pensions: Our Minister, the Rev^d Phillip Coffin was a participant in the Baptist Union Pension Scheme (BUPS -Segregated section). This is a money purchase pension scheme to which both he and the Church contributed.

As detailed in the Trustees Report and Accounts for 2018 and 2019, the small historic Pension deficit of £1,368 to the Baptist Union Pension scheme was settled in early January 2019. No further payment was required in 2020 or 2021. However, as a condition of making this settlement the Rev^d Phillip Coffin, was required to agree that his pension would move into the Segregated sections of the scheme, with some potential loss of critical illness cover. It was agreed that to compensate and protect the Ministers interests, the Church entered a *“Decreasing Life Insurance with Critical Illness Cover”* for Rev^d Coffin for a period of 5 years with the Legal & General Insurance Company. The initial Life Insurance value of this Policy was £78,000 and the Critical Illness Cover was also £78,000. The Monthly premium for this policy is £94.71. On 31st December 2020 there remained a further 26 months of this policy to run, giving rise to a contingent liability of £2,462. On the departure of the Rev^d Coffin, it was agreed that the Church would continue to pay this insurance premium until he reached his state-pension retirement date in July 2023.

10.0 Staff and Trustees: Following the departure of the full time Minister, the church only employed a part-time administrator at the year-end. The administrator is not obliged, and has chosen not, to join a pension scheme. No person earned more than £60,000 during 2020. No trustee received remuneration during the year, other than reimbursements incurred solely for minor purchases of provisions and materials for church use. As required by the Charity Commission the total value of the employee benefits of the highest paid employee was £34,800.

This report was approved and signed for and on behalf of the Leadership Team of Trustees:



Jacqui Hewitson
Trustee

16th April 2022

MARKYATE BAPTIST CHURCH					
FINANCIAL STATEMENTS FOR THE YEAR ENDING 31ST DECEMBER 2021					
RECEIPTS AND PAYMENTS					
	2021				
Receipts	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £	2020 Total
Voluntary Donations & Receipts	41,946	—	635	42,581	46,299
Gift Aid Tax Recovered	11,277	—	—	11,277	11,369
Grants	—	1,500	—	1,500	—
Lettings - See Note 1	8,839	—	—	8,839	535
Interest on deposit accounts	1,036	—	—	1,036	1,612
Other Receipts - See Note 2	6,553	274	1,265	8,093	8,521
Total Receipts	£ 69,651	£ 1,774	£ 1,900	£ 73,326	£ 68,337
Payments					
Ministry Cost	27,318	—	—	27,318	31,198
Mission Cost	7,340	—	—	7,340	6,668
Manse Cost	5,852	—	—	5,852	4,085
Church Cost	30,057	—	—	30,057	26,336
Other Church Cost	20	420	—	440	284
Total Payments	£ 70,587	£ 420	—	£ 71,007	£ 68,572
Surplus Receipts over Payments				£ 2,319	-£ 235
				£	
Cash Funds 31st December 2020				£ 197,128	
Cash Funds 31st December 2021				£ 199,447	
				-£ 2,319	
STATEMENT OF ASSETS & LIABILITIES					
Cash funds				£	£
- Current Accounts				17,772	15,641
- Deposit funds				181,675	181,487
Total Funds				£ 199,447	£ 197,128
		Surplus			£2,319
ASSETS Retained for the Church's own use (Insurance Valuations)					
- MARKYATE Baptist Church Building, 13, Buckwood Road.				1,644,292	1,644,292
- Freehold Property, Manse, 50 Buckwood Road				395,000	375,000
- Church fittings, furnishings and equipment (excluding pipe organ)				80,384	77,367
		Total Assets		£ 2,119,676	£ 2,096,659
Contingent Liability					
Decreasing Life Insurance with Critical illness Cover - ongoing premiums	£ 1,799			£	2,462
Note:					
Decreasing Life Assurance was taken out for the Minister to compensate for who's pension benefit was sightly impaired by the settlement made with the Baptist Union Pension Fund. This settlement was made to eliminate the <i>Employer-deficit-liability</i> incurred on the pension of a previous minister.					

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES					
	Full Year 2021				2020
	Unrestricted	Designated	Restricted	Total	Total
Note 1 Lettings Receipts	Funds £	Funds £	Funds £	Funds £	Funds £
Church Lettings	680	—	—	680	535
Manse Lettings	8,159	—	—	8,159	—
Total Net Lettings	8,839	—	—	8,839	535
Note 2 Other Receipts					
Other Donations	5,877	—	1,200	7,077	7,154
Fund Raising	431	—	—	431	—
Youth Work	—	82	65	147	180
Holiday at Home	—	162	—	162	—
Outreach Receipts	245	30	-	275	1,188
Total Other Receipts	6,553	274	1,265	8,093	8,521
Note 3 Ministry Costs					
Ministry Salaries	13,490	—	—	13,490	17,587
Ministry pension	4,429	—	—	4,429	5,808
Ministry HMRC	4,475	—	—	4,475	4,272
Ministry Life Insurance	1,137	—	—	1,137	1,137
Ministry expenses	572	—	—	572	—
Ministry resources	1,771	—	—	1,771	1,080
Ministry youth work	—	—	—	—	304
Ministry pastoral care	—	—	—	—	1,011
Ministry visiting speakers	1,400	—	—	1,400	—
Total Ministry Cost	27,318	—	—	27,318	31,198
Note 4 Mission Payments					
BU Home mission	2,400	—	—	2,400	2,000
Stand by me	500	—	—	500	200
Nansambo School Trust	500	—	—	500	500
Tear fund Yemen	200	—	—	200	305
Myosotis Trust	500	—	—	500	500
The 267project	200	—	—	200	200
BMS World Mission	500	—	—	500	500
STEP-St Albans Educ. Proj	1,440	—	—	1,440	1,440
Mission EMMS	300	—	—	300	—
Hyatt Life Centre Lebanon	—	—	—	—	500
Hospice of St Francis	250	—	—	250	323
Way to the Nations	200	—	—	200	200
Markyate Care Group	100	—	—	100	—
Salvation Army	250	—	—	250	—
Total Mission Cost	7,340	—	—	7,340	6,668
Note 5 Manse Cost					
Manse repairs	1,654.34	—	—	1,654.34	—
Manse utilities	1,964.20	—	—	1,964.20	1,723.95
Manse other	1,727.52	—	—	1,727.52	1,884.94
Manse Insurance	505.77	—	—	505.77	476.35
Total Manse Cost	5,851.83	—	—	5851.83	4,085.24

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES (Continued)					
	Full Year 2021				2020
	Unrestricted	Designated	Restricted	Total	Total
Note 6 Church Cost	Funds £	Funds £	Funds £	Funds £	Funds £
Church maintenance	1,093	—	—	1,093	4,104
Church utilities	651	—	—	651	751
Church gas	526	—	—	526	716
Church electricity	1,232	—	—	1,232	2,246
Church equipment	12,433	—	—	12,433	4,615
Church cleaning	1,412	—	—	1,412	1,675
Church insurance	1,657	—	—	1,657	1,549
Church admin	9,805	—	—	9,805	9,866
Church catering	845	—	—	845	386
Church other	184	—	—	184	49
Church subscriptions	207	—	—	207	379
Church bank charges	12	—	—	12	—
Total Church Cost	30,057	—	—	30,057	26,336
Note 7 Other Church Costs					
Holiday at Home Event	—	420	—	420	—
Men's Fellowship	—	—	—	—	50
Forget Me not	—	—	—	—	10
Who Let the dads Out	—	—	—	—	135
Lettings Deposit Refund	20	—	—	20	90
Total Other Church Cost	20	420	—	440	284

USE OF RESTRICTED FUNDS IN 2021			
<u>Receipts</u>	£	<u>Expenditure</u>	£
WOW Club - Youth Work		WOW Club - Youth Work	
Opening balance b/f from 2021 Resticted Fund	455	Balance in the Restricted funds c/f to 2021	455
Who Let the Dads Out		Who Let the Dads Out	
Opening balance b/f from 2021 Resticted Fund	123	Balance carried forward to 2022	123
Jack & Jill's Toddlers		Jack & Jill's Toddlers	
Opening balance b/f from 2021 Resticted Fund	65	Balance carried forward to 2022	65
Men's Fellowship		Men's Fellowship	
Opening balance b/f from 2021 Resticted Fund	10	Balance carried forward to 2022	10
Forget Me Not Centre		Forget Me Not Centre	
Opening balance b/f from 2021 Resticted Fund	716	Balance carried forward to 2022	716
Building Fund		Building Fund	
Opening balance b/f from 2020 Resticted Fund	95,888	Balance Carried forward to 2022	97,723
Receipts	1,835		
	97,723		
Minibus Reserve Fund		Minibus Reserve Fund	
Opening balance b/f from 2020 Resticted Fund	9,570	Balance brought forward to 2022	9,570
Youth Activities		Youth Activities	
Opening balance b/f from 2020 Resticted Fund	454	Balance brought forward to 2022	519

USE OF DESIGNATED FUNDS IN 2021			
ASSIGNMENT OF FUNDS			
	2021		2020
	£		£
<u>Unrestricted Funds</u>			
General Fund	89,364		90,300
<u>Designated Funds</u>			
Community Outreach Fund	1,242		—
Youth Ministry	112		—
	1,354		
<u>Restricted Fund</u>			
Building Fund	97,723		95,888
Youth WOW Club	519		455
Men's Fellowship	10		10
Forget Me Not Centre	716		716
Who Let the Dads Out	123		123
Jack & Jill Toddler	65		65
Minibus Reserve	9,570		9,570
Total Funds	£ 199,447		£ 197,127
Surplus		£ 2,320	
STATEMENT OF CASH AND INVESTMENT ASSETS			
As at 31st December 2021			
	2021		2020
	£		£
<u>Current Assets - Cash in Hand</u>			
HSBC Current Account	17,772		15,640
<u>Current Assets - Investments</u>			
Baptist Union Corporation	20,820		20,724
Cambridge Counties Bank	85,027		85,027
CCLA/COIF - Charities Deposit Fund	29,754		29,754
Stewardship Fund	46,075		45,983
Total Funds	£ 199,447		£ 197,127

The Financial Statements on Pages 8, 9, 10 & 11 were approved by the Trustee and signed on their behalf by the Treasurer.



Date: 16th April 2022

Independent Examiner's Report

Report to the trustees of: **Markyate Baptist Church**

On accounts for the year ended: **December 31st, 2021.**

Charity Number: **1145170**

Financial statements as set out on pages 9 to 12 of the report.

Respective responsibilities of trustees and examiner:

As trustees you are responsible for the preparation of the financial statements. The trustees consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (The 2011 Act) and that an independent examination is needed. As a retired Fellow of the Association of Certified Chartered Accountants I consider myself suitably qualified to carry out the independent examination. Having satisfied myself that the charity is not subject to audit and is eligible for independent examination, it is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act;
- To follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- To state whether particular matters have come to my attention.

Basis of independent examiner's statement:

My examination was carried out in accordance with General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the financial statements.

Independent examiner's statement:

In connection with my examination, no matter has come to my attention:

- (1) Which gives me reasonable cause to believe that, in any material respect, the trustees have not met the requirements to ensure that:

- Proper accounting records are kept;
- and
- Accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act;

Or

- (2) To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed.....

Date: 20 April 2022

Peter Wastall, F.C.I.S., A.C.I.B
Oak House,
Oak Way,
Studham, LU6 2PE