

CHRISTCHURCH CLARENDON PARK

England & Wales · Charity number 1148934

Details

Status Registered

Legal form Other

Registered 2012-09-12

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

Contact

Address 105a Clarendon Park Road
Leicester
LE2 3AH

Phone 01162706531

Email enquiries@christchurchcp.org.uk

Website www.christchurchcp.org.uk

Activities

Objects: THE PURPOSE OF THE CHARITY IS TO ADVANCE THE CHRISTIAN FAITH IN THE AREA OF BENEFIT IN ACCORDANCE WITH THE PRINCIPLES AND PRACTICES OF THE PARTICIPATING CHURCHES.

Activities: Christian mission and evangelism; celebrating public worship; teaching the Christian faith; pastoral work including visiting the sick and bereaved; providing facilities with a Christian ethos for the local community, including (but not restricted to) the elderly, the young and other groups with special needs; supporting other charities in the UK and overseas.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Buildings/facilities/open Space
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** THE AREA OF BENEFIT IS PRIMARILY CLARENDON PARK, KNIGHTON, KNIGHTON FIELDS AND STONEYGATE, IN THE CITY OF LEICESTER.
- Leicester City
- Leicestershire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-08-31	£93,340	£95,101	-	-
2023-08-31	£87,433	£77,322	-	-
2022-08-31	£79,703	£84,900	-	-
2021-08-31	£70,196	£78,771	-	-
2020-08-31	£84,455	£105,040	-	-

Trustees

Name	Role	Appointed
Rev Andrew Stuart Farrington	Chair	2024-09-01
Alison Dawn Charlesworth		2019-11-24
CHRISTOPHER WHITFORD		2012-09-09
Jennifer Whillis		2023-06-14
Luke David Carruthers		2025-11-30
Olutoyin Arogundade		2026-03-11

CHRISTCHURCH CLARENDON PARK

England & Wales - Charity number 1148934

Accounts

CHRISTCHURCH CLARENDON PARK (BAPTIST/METHODIST)**ANNUAL REPORT, YEAR ENDED 31 AUGUST 2024****Administrative information**

Christchurch Clarendon Park is a Baptist/Methodist Local Ecumenical Partnership (LEP), formed in 1992 by the former Clarendon Park Baptist and Clarendon Park Methodist Churches. The church meets in the premises of the former Methodist Church, which were extensively remodelled and refurbished in 1996/7.

We are members of the Leicester Trinity Methodist Circuit (23/7), the East Midland Baptist Association and the Baptist Union of Great Britain.

The address is Christchurch Clarendon Park

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Website: www.christchurchcp.org.uk

Facebook: www.facebook.com/christchurchcp

Twitter: www.twitter.com/christchurch_cp

Email: enquiries@christchurchcp.org.uk

General correspondence should be addressed to the Church Secretary:

Mr Chris Whitford, 23 Brinsmead Road, Leicester LE2 3WD

Correspondence concerning the accounts should be addressed to the Church Treasurer:

Miss Jennifer Whillis, 90 St Leonard's Road, Leicester LE2 1WR

Christchurch is **Registered Charity No.1148934**.

Risk Assessment and review is carried out by the Finance and Property Team (in respect of buildings and health and safety) and by the Executive concerning the future viability of the Church.

The number of church members at the beginning and end of this period was

	31 August 2023	31 August 2024
Baptist	13	11
Methodist	29	27
Joint	<u>37</u>	<u>31</u>
	79	69

In addition, there are approximately a further 50 people on the community roll and a considerable number of contacts through groups which use the church premises on a regular basis.

The Managing Trustees are the members of the Executive. Ordained ministers in pastoral charge are *ex officio* members of the Executive. The other members are elected by the Annual Church Meeting. The Trustees have the power to co-opt up to a further four Trustees.

The current Trustees and those who served during the year ended 31 August 2024 are

Mr Mark Asher	Mr Alan Stead
Miss Alison Charlesworth	Mr Chris Whitford (Secretary)
Rev Kate Cook (until 31 Aug 2024)	Miss Jennifer Whillis (Treasurer)
Mr David Eyre	Dr Lawrence Whittaker
Rev Andrew Farrington (from 1 Sep 2024)	

Independent Examiner

Alison Murray, 184 Howard Road, Leicester LE2 1XL

Bankers

Barclays Bank, 1–3 Haymarket Towers, Humberstone Gate, Leicester LE1 1WA

National Westminster Bank, 1 Granby Street, Leicester LE1 6EJ

Aims and organisation

The purpose of Christchurch is to advance the Christian faith primarily in Clarendon Park, Knighton, Knighton Fields and Stoneygate, in the city of Leicester. In achieving its purpose, the Church engages in a range of activities both on its own and with others, as described later in this document. The agreed aims and objectives are the responsibilities of a number of Teams and Committees, especially the Executive, the Mission & Ministry Team and the Resources Team.

During the year, pastoral oversight was provided by Rev Kate Cook, a Methodist supernumerary Presbyterian. A Baptist input was maintained by our Associate Baptist Minister Rev John Rackley, who conducted services and gave other input when requested. (From September 2024 pastoral oversight has been provided by Rev Andrew Farrington.)

Public benefit

The Trustees are aware of the Charity Commission's guidance on public benefit in "The Advancement of Religion for the Public Benefit" and have regard to it in their administration of the Church. The Trustees believe that, by fulfilling their responsibility to work together with the ministers and co-operate in all matters of concern and importance for the promotion of the whole mission of the Church, pastoral, evangelistic, social and ecumenical, they provide benefit to the public by:

- Providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for the Church members and for anyone who wishes to benefit from what the Church offers;
- Promoting Christian values and service by members of the Church to the community, to the benefit of individuals and society as a whole;
- Providing attractive meeting facilities to a wide range of community groups.

Safeguarding of children, young people and vulnerable adults

There were no *serious incidents* or other matters relating to Christchurch during the year ended 31 August 2024 which the Trustees should have brought to the attention of the Charity Commission.

Review of significant events, progress and achievements

The number of members has gone down again this year, although the size of the congregation at services remains steady at about 45. Several new people are worshipping regularly with us, who may become members.

Rev Kate Cook left us at the end of this connexional year, and we are very grateful for her leadership over the last 2½ years. In September we welcomed Rev Andrew Farrington as our minister, also serving as the Methodist Circuit superintendent. Revd John Rackley continues to provide valuable service as an Associate Baptist Minister. However there has been no response to the call for a part-time Baptist minister and we are looking for further ways to strengthen our links with the Baptist family.

The pattern of Sunday services is unchanged, with two services a month in the hall and the remainder in the Worship Centre, with a mid-week service fortnightly on Wednesday mornings. Streaming of services on Zoom has come to an end as there's no longer any demand for it.

Monthly church lunches resumed in January, with four "hosts" (providing the meal) and eight "guests". Limiting the number to twelve keeps it manageable and provides a space for relaxed conversation, particularly for those who find socialising more difficult.

The Bible study group and the contemporary theology group continue to meet; monthly 'Prayer Breakfasts' are held on Saturdays. A series of interfaith dialogues, "A Taste of Faith" was held during the winter. We continue to look for ways to engage with the local community; in Advent the visit by Avenue Road Primary School and the Community Carol Service have become regular events, and the weekly "Christchurch Crafting" is increasing its membership. The church is open to visitors during the twice-yearly Queens Road Fairs and the annual "Ride and Stride".

Financial review

Following a surplus in 2022/23, we have this year recorded an annual loss. There was a significant increase in expenditure on maintaining the property, with repairs to the heating system making up a large part of this. More expensive fuel contracts increased the amount we spent on gas and electricity.

Thanks to the work of our Lettings Officer, Jean Baxter, we again saw an increase in lettings income which meant that the deficit was much smaller than it might have been given the higher cost of maintaining the building this year.

Reserves Policy

Christchurch seeks to expand its membership amongst all age groups and makes provision for the expected expenditure in maintaining its witness. In common with most UK churches, however, its membership has declined in recent decades.

The income of the church depends critically on some two dozen key supporters, any of whom could move away or otherwise cease to be with us. As the membership falls, there are fewer volunteers for the tasks of maintenance, necessitating increased expenditure on professional services. With buildings valued at £9.2m, some of which are more than 120 years old, there is also the risk of exceptional property expenditure, for example for a new roof or the remedy of an infestation of dry rot.

The church therefore considers it appropriate to maintain financial reserves in the range £50,000 – £100,000, for uninsurable risks, such as loss of income and exceptional property expenditure. At 31st August 2023 the reserves (General Fund) amounted to some £65,100 (during the year the Legacy Fund was merged into the General Fund). There was one Designated Fund, a Renovation Fund (£19,900) for major maintenance of the fabric.

The Reserves Policy is reviewed each spring by the Finance and Property Team, whose recommendations are brought before the Trustees.

This Annual Report was approved by the Trustees


on 13th November 2024

and signed on their behalf by

(signature)  _____

full name Christopher Henry Whitford

office Church Secretary

(signature)  _____

full name Jennifer Whillis

office Church Treasurer

CHRISTCHURCH, CLARENDON PARK

RECEIPTS & PAYMENTS ACCOUNT for the year ended 31 August 2024

	Notes	Unrestricted Funds, £	Restricted Funds, £	Total Funds, £	Last Year, £
		£			£
Receipts					
Planned Giving		34,793		34,793	39,268
Loose Cash		2,844		2,844	2,956
Donations		5,027		5,027	4,731
Legacies		-	-	-	-
Interest		3,056		3,056	2,214
Tax recovered		10,823		10,823	12,204
Sundry		2,396	5,825	8,221	4,227
Lettings		28,575		28,575	21,832
Benevolence		-	-	-	-
Collections, etc, for external orgs	3		719	719	1,889
Sub total		87,515	6,544	94,059	89,322
Asset & Investment sales, etc		-	-	-	-
Total Receipts		87,515	6,544	94,059	89,322
Payments					
Methodist Circuit		35,554		35,554	41,214
Baptist Ministry, etc	4	1,593		1,593	2,232
Charities		4,196		4,196	4,070
Benevolence			63	63	58
Communication		1,686		1,686	2,072
Utilities	5	13,722		13,722	10,578
Repairs & Maintenance		26,091		26,091	9,596
Sundry		6,727	5,468	12,195	7,503
Passed to external organisations	3		719	719	1,889
Sub total		89,570	6,250	95,820	79,211
Asset & Investment purchases		-	-	-	-
Total Payments		89,570	6,250	95,820	79,211
<i>Net of receipts/(payments)</i>	-	2,055	294	1,761	10,111
Transfers between funds	-	63	63		-
Cash funds last year end		85,072	614	85,686	75,575
Cash funds this year end		82,954	971	83,925	85,686

ASSETS and LIABILITIES as at 31 August 2024

		£	£
ASSETS			
Cash Funds			
Barclays Bank		18,900	11,115
National Westminster Bank		3,307	1,081
CFB Deposit Account		33,790	36,928
Deposits with Baptist Union Corporation		27,928	36,447
Cash in Hand		-	115
		83,925	85,686
Investment Assets			
		None	None
Land and Church Buildings	<i>Note 1.2</i>	606,381	606,381
Tangible Fixed Assets			
Church contents, including furniture, fixtures, fittings, computers and other equipment	<i>Note 1.3</i>	258,100	218,428
LIABILITIES			
Current Liabilities			
		None	None
Pension Scheme Liability	<i>Note 7</i>	-	42,800

NOTES TO THE FINANCIAL STATEMENTS - 31 August 2024**1 GENERAL**

- 1.1 The basis of preparation is in accordance with the Charities Act 2011, on a Receipts and Payments basis.
- 1.2 The Church Land and Buildings are valued at cost, as follows:
- | | |
|---|---------|
| Land and original buildings (1900) | 9,822 |
| Refurbishment and new buildings (1996/97) | 596,559 |
- 1.3 The Church Contents are valued as for insurance.
- 1.4 The current Restricted Funds which had a balance at 31st August 2024 are the *Key Deposits Fund* (£325), the *Event Deposits Fund* (£599) and the *WarmSpace Fund* (£47.02). There is one Designated Fund, a *Renovation Fund* (£11,694) for major maintenance of the fabric.

2 INTERNAL ORGANISATIONS

The following organisations come within the control of the Church Meeting and operate their own independent accounts. Their transactions for the year, which have been independently examined, are summarised below:

	Balance			Balance
	31.8.2023	Receipts	Payments	31.8.2024
Junior Church	830	-	-	830
Luncheon Club	1,425	2,139	2,492	1,072
Parent & Toddler Group	1,500	410	1,900	10
TOTALS	3,755	2,549	4,392	1,912

**3 COLLECTIONS, ETC,
FOR EXTERNAL ORGANISATIONS**

Christian Aid	445
Action for Children	79
Spurgeon's Children's Charity	79
Methodist World Mission	35
BMS World Mission	35
Methodist Women In Britain	46
	<u>719</u>

4 BAPTIST MINISTRY, etc

Baptist Pension Scheme	66
Rev John Rackley	1,527
	<u>1,593</u>

5 UTILITIES

Gas	5,831
Electricity	3,847
Water	241
Insurance	3,803
	<u>13,722</u>

NOTES TO THE FINANCIAL STATEMENTS - 31 August 2024**6 BAPTIST FUNDS**

Various Baptist monies are held for the benefit of the church by the East Midland Baptist Trust Company (EMBTC) as Custodian Trustee, and these are set out below:-.

	Capital	Income	Total
Balances as at 1 September 2023	103,789	75,648	179,437
Interest received		7,197	7,197
Balances as at 31 August 2024	103,789	82,845	186,634

The figures exclude accrued interest.

The amount held on Income Account can be used for any purpose agreed by the Church Meeting. Capital Account represents the proceeds of sale of the Baptist manse in 1999 for £99,620 plus surplus on disposal of investments in which the proceeds were originally held. Income Account represents the accumulated interest, etc, since received on the Capital Account.

7 BAPTIST PENSION SCHEME

At 31st August 2023 Christchurch had a potential liability, estimated at £42,800, to the Defined Benefit Section of the Baptist Pension Scheme (BPS).

This liability was not triggered because Rev John Rackley, our Associate Baptist Minister, was an interim member of the BPS.

In early 2024 there were two significant developments:

- 1) Rev John Rackley attained the age of 75 and was then no longer eligible as an interim member of the BPS. Soundings were made to recruit another interim member, but the developments under 2) below made this unnecessary.
- 2) Negotiations were concluded whereby the assets and liabilities of the BPS Defined Benefit scheme were acquired by an insurance company and the Trustees of the BPS confirmed that Christchurch Clarendon Park had no future financial obligation to the scheme. Christchurch successfully applied to be discharged from the Defined Benefit section of the BPS.

Name of Church CHRISTCHURCH CLARENDON PARK LEP

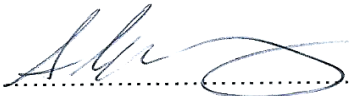
Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below*) which give me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Act; or
- the accounts do not accord with the accounting records.

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.

I ~~have~~/have not* obtained independent verification of all investments with the Trustees for Methodist Church Purposes or held in other trusts, bank balances and funds at the Central Finance Board of the Methodist Church which are individually in excess of £10,000 (ten thousand pounds) at the balance sheet date.

Signature of independent examiner 

Name of independent examiner Alison Murray

Relevant professional qualification of independent examiner _____

Name of firm (where appropriate) _____

Address 184 Howard Road, Clarendon Park, Leicester

Post Code LE2 1XL

Date 10/11/2024

* delete or circle as appropriate

CHRISTCHURCH CLARENDON PARK

England & Wales - Charity number 1148934

Accounts

CHRISTCHURCH CLARENDON PARK (BAPTIST/METHODIST)**ANNUAL REPORT, YEAR ENDED 31 AUGUST 2023****Administrative information**

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We are members of the Leicester Trinity Methodist Circuit (23/7), the East Midland Baptist Association and the Baptist Union of Great Britain.

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Christchurch is **Registered Charity No.1148934**.

Risk Assessment and review is carried out by the Resources Team (in respect of buildings and health and safety) and by the Executive concerning the future viability of the Church.

The number of church members at the beginning and end of this period was

	31 August 2022	31 August 2023
Baptist	15	13
Methodist	34	29
Joint	<u>37</u>	<u>37</u>
	86	79

In addition, there are approximately a further 50 people on the community roll and a considerable number of contacts through groups which use the church premises on a regular basis.

The Managing Trustees are the members of the Executive. Ordained ministers in pastoral charge are *ex officio* members of the Executive. The other members are elected by the Annual Church Meeting. The Trustees have the power to co-opt up to a further four Trustees.

The current Trustees and those who served during the year ended 31 August 2023 are

Mr Mark Asher	Mr Alan Stead
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Mr David Eyre	Dr Lawrence Whittaker

Independent Examiner

Alison Murray, 184 Howard Road, Leicester LE2 1XL

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National Westminster Bank, 1 Granby Street, Leicester LE1 6EJ

Aims and organisation

The purpose of Christchurch is to advance the Christian faith primarily in Clarendon Park, Knighton, Knighton Fields and Stonegate, in the city of Leicester. In achieving its purpose, the Church engages in a range of activities both on its own and with others, as described later in this document. The agreed aims and objectives are the responsibilities of a number of Teams and Committees, especially the Executive, the Mission & Ministry Team and the Resources Team.

During the year, pastoral oversight was provided by Rev Kate Cook, a Methodist supernumerary Presbyterian. Rev Kate has also made herself available for a further year. A Baptist input was maintained by our Associate Baptist Minister Rev John Rackley, who conducted services and gave other input when requested.

Public benefit

The Trustees are aware of the Charity Commission's guidance on public benefit in "The Advancement of Religion for the Public Benefit" and have regard to it in their administration of the Church. The Trustees believe that, by fulfilling their responsibility to work together with the ministers and co-operate in all matters of concern and importance for the promotion of the whole mission of the Church, pastoral, evangelistic, social and ecumenical, they provide benefit to the public by:

- Providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for the Church members and for anyone who wishes to benefit from what the Church offers;
- Promoting Christian values and service by members of the Church to the community, to the benefit of individuals and society as a whole;
- Providing attractive meeting facilities to a wide range of community groups.

Safeguarding of children, young people and vulnerable adults

There were no *serious incidents* or other matters relating to Christchurch during the year ended 31 August 2023 which the Trustees should have brought to the attention of the Charity Commission.

Review of significant events, progress and achievements

The Covid pandemic now seems a distant memory but it has had a lasting impact on the church. In the four years since 2019 membership is down by 30% and attendance at Sunday services has dropped by 35%. We remain positive about the future however.

In 2022 when the Methodist Circuit went through its annual stationing process no minister was appointed to take charge of Christchurch in 2023, and Revd Kate Cook agreed to continue for another year. The church is very grateful to her and appreciates her ministry with us. We have been assured that a new minister will be appointed in this year's round, to start in September 2024. Meanwhile the call for a part-time Baptist minister has moved forward with the Church's profile entered on to the Pastoral Vacancy List. Revd John Rackley continues to provide valuable service.

The pattern of Sunday services is unchanged, with two services a month in the hall and the remainder in the Worship Centre, while a new mid-week service has begun fortnightly on Wednesday mornings. Services in the Worship Centre continue to be streamed on Zoom but this hasn't really developed and is mainly used by regular congregation members if they can't get to a service.

A series of Sunday evening discussion gatherings was held after Easter, which will be repeated in the autumn. Meanwhile the Bible study group and the contemporary theology group continue and a new study group is to begin in the autumn. Monthly 'Prayer Breakfasts' are being held on Saturdays. A series of interfaith dialogues, "A Taste of Faith" is also planned for the winter months.

In common with many other churches and organisations, the church operated a 'Warm Space' one afternoon a week throughout the winter. This was well supported by volunteers from the church but only a small number of visitors came in.

An exciting new initiative led by a former art teacher in the church is to investigate hosting an art exhibition from the Methodist Modern Art Collection (MMAC) in 2024. Discussions have been held with the MMAC management committee and a site visit made. We are now waiting to hear if the church is considered a suitable venue and if so, a formal request for the loan of the works will be made.

Financial review

Aided especially by a more equitable Assessment from the Methodist Circuit (taking better account of our Baptist responsibilities) and increased lettings income, we recorded an annual surplus for the first time for six years. The increased lettings were thanks largely to the energy and friendly approach of our Lettings Officer, Jean Baxter.

We benefited too from personal giving being mostly maintained, even by those not attending worship, and by our fixed-price fuel contracts continuing throughout the year.

More expensive fuel contracts have been agreed from autumn 2023 and the new year will also see increased expenditure on maintaining the property.

Reserves Policy

Christchurch seeks to expand its membership amongst all age groups and makes provision for the expected expenditure in maintaining its witness. In common with most UK churches, however, its membership has declined in recent decades.

The income of the church depends critically on some two dozen key supporters, any of whom could move away or otherwise cease to be with us. As the membership falls, there are fewer volunteers for the tasks of maintenance, necessitating increased expenditure on professional services. With buildings valued at £6.2m, some of which are more than 120 years old, there is also the risk of exceptional property expenditure, for example for a new roof or the remedy of an infestation of dry rot.

The church therefore considers it appropriate to maintain financial reserves in the range £50,000 – £100,000, for uninsurable risks, such as loss of income and exceptional property expenditure. At 31st August 2022 the reserves (General Fund and Legacy Fund) amounted to some £55,100. There was one Designated Fund, a Renovation Fund (£19,900) for major maintenance of the fabric.

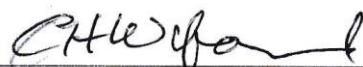
The Reserves Policy is reviewed each spring by the Resources Team, whose recommendations are brought before the Trustees.

This Annual Report was approved by the Trustees

on 1st November 2023

and signed on their behalf by

(signature)



full name

Christopher Henry Whitford

office

Church Secretary

(signature)



full name

Jennifer Whillis

office

Church Treasurer

CHRISTCHURCH, CLARENDON PARK

RECEIPTS & PAYMENTS ACCOUNT for the year ended 31 August 2023

	Notes	Unrestricted Funds, £	Restricted Funds, £	Total Funds, £	Last Year, £
		£			£
Receipts					
Planned Giving		39,268		39,268	39,830
Loose Cash		2,956		2,956	4,195
Donations		3,821	910	4,731	4,540
Legacies		-		-	-
Interest		2,214		2,214	381
Tax recovered		11,844	360	12,204	12,798
Sundry		471	3,756	4,227	2,375
Lettings		21,832		21,832	15,584
Benevolence				-	-
Collections, etc, for external orgs	3		1,889	1,889	670
Sub total		82,406	6,915	89,322	80,373
Asset & Investment sales, etc		-	-	-	-
Total Receipts		82,406	6,915	89,322	80,373
Payments					
Methodist Circuit		41,214		41,214	50,346
Baptist Ministry, etc	4	2,232		2,232	5,084
Charities		4,070		4,070	3,870
Benevolence			58	58	-
Communication		2,067	5	2,072	1,843
Utilities	5	10,578		10,578	9,844
Repairs & Maintenance		8,396	1,200	9,596	9,853
Sundry		3,821	3,682	7,503	4,061
Passed to external organisations	3		1,889	1,889	670
Sub total		72,377	6,834	79,211	85,570
Asset & Investment purchases		-	-	-	-
Total Payments		72,377	6,834	79,211	85,570
<i>Net of receipts/(payments)</i>		10,029	81	10,111	(5,197)
Transfers between funds		(58)	58	-	-
Cash funds last year end		75,100	475	75,575	80,772
Cash funds this year end		85,072	614	85,686	75,575

ASSETS and LIABILITIES as at 31 August 2023

		£	Last Year, £
ASSETS			
Cash Funds			
Barclays Bank		11,115	5,918
National Westminster Bank		1,081	6,047
CFB Deposit Account		36,928	28,161
Deposits with Baptist Union Corporation		36,447	35,304
Cash in Hand		115	144
		<u>85,686</u>	<u>75,575</u>
Investment Assets			
		None	None
Land and Church Buildings	<i>Note 1.2</i>	606,381	606,381
Tangible Fixed Assets			
Church contents, including furniture, fixtures, fittings, computers and other equipment	<i>Note 1.3</i>	218,428	217,341
LIABILITIES			
Current Liabilities			
		None	None
Pension Scheme Liability	<i>Note 7</i>	42,800	42,800

NOTES TO THE FINANCIAL STATEMENTS - 31 August 2023**1 GENERAL**

- 1.1 The basis of preparation is in accordance with the Charities Act 2011, on a Receipts and Payments basis.
- 1.2 The Church Land and Buildings are valued at cost, as follows:
- | | |
|---|---------|
| Land and original buildings (1900) | 9,822 |
| Refurbishment and new buildings (1996/97) | 596,559 |
- 1.3 The Church Contents are valued as for insurance.
- 1.4 The current Restricted Funds which had a balance at 31st August 2023 are the *Key Deposits Fund* (£325), the *Event Deposits Fund* (£242) and the *WarmSpace Fund* (£47.02). There is one Designated Fund, a *Renovation Fund* (£19,954) for major maintenance of the fabric. The former unrestricted *Legacy Fund* was merged into the *General Fund* during the year.

2 INTERNAL ORGANISATIONS

The following organisations come within the control of the Church Meeting and operate their own independent accounts. Their transactions for the year, which have been independently examined, are summarised below:

	Balance 31.8.2022	Receipts	Payments	Balance 31.8.2023
Art Group	97	134	231	-
Junior Church	830	-	-	830
Luncheon Club	1,505	2,149	2,229	1,425
Parent & Toddler Group	1,440	523	463	1,500
Wesley Guild	203	-	203	-
<i>Wild Honey</i> Project	788	525	1,313	-
TOTALS	4,863	3,331	4,439	3,755

**3 COLLECTIONS, ETC,
FOR EXTERNAL ORGANISATIONS**

Christian Aid	735
MHA Aigburth Amenity Fund	444
Crohn's and Colitis UK	345
Action for Children	117
Spurgeon's Children's Charity	117
ShelterBox Trust	78
Methodist World Mission	54
	1,889

4 BAPTIST MINISTRY, etc

Baptist Pension Scheme	132
Rev John Rackley	2,100
	2,232

5 UTILITIES

Gas	4,683
Electricity	2,078
Water	213
Insurance	3,604
	10,578

RECEIPTS AND PAYMENTS ACCOUNT for the year ended 31 August 2023**6 BAPTIST FUNDS**

Various Baptist monies are held for the benefit of the church by the East Midland Baptist Trust Company (EMBTC) as Custodian Trustee, and these are set out below:-

	Capital	Income	Total
Balances as at 1 September 2022	103,789	54,845	158,634
Capital appreciation		14,234	14,234
Dividend		821	821
Interest received		5,747	5,747
Balances as at 31 August 2023	103,789	75,648	179,437

The figures exclude accrued interest.

In early 2023, the EMBTC decided to sell their equity account holdings to reduce risk and simplify administration and to place our funds on deposit with the Baptist Union Corporation. As a result, we received a capital appreciation, as shown.

The amount held on Income Account can be used for any purpose agreed by the Church Meeting. Capital Account represents the proceeds of sale of the Baptist manse in 1999 for £99,620 plus surplus on disposal of investments in which the proceeds were originally held. Income Account represents the accumulated interest, etc, since received on the Capital Account.

7 BAPTIST PENSION SCHEME LIABILITY

The Church is an employer participating in the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the employer and other participating employers. Baptist Ministers of Christchurch are eligible to join the Scheme.

The Scheme, previously known as the Baptist Ministers' Pension Fund, provided a Defined Benefit (DB) on contributions made until 31 December 2011. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

For many years the DB Plan had a significant deficit and member churches contributed monthly to reduce this. Recently the funding position has greatly improved, the Trustees of the Pension Scheme have signed an agreement with an insurance company to secure the DB Plan members' pension benefits and DB contributions have been reduced to a nominal £1 per month for each participating church.

Consequent upon the departure of the Baptist Minister from the Church in 2016, the Church could have had a **cessation event** under Section 75 of the Pensions Act 1995. This would make the Church liable for the proportion of the overall deficit (assessed by reference to the cost of securing benefits by the purchase of annuities) applicable to its previous Ministers who were members of the Scheme, calculated as at 31 October 2016. An estimate of this debt was £62,000.

In order to prevent such a cessation event, the Church applied for a 'period of grace' before employing another member of the Scheme. The period of grace lasted three years, following which Rev John Rackley, a retired Baptist Minister, was appointed as Associate Minister. John is an interim member of the Scheme. The Church makes a nominal contribution on behalf of John to the DC Plan, and this prevents a cessation event from occurring.

Should Christchurch fail to appoint a full member of the Scheme during the period for which the interim membership arrangement is allowed, this would trigger a cessation event for which the liability would be as at October 2016 less the contributions already paid. The liability is estimated as £42,800.

Statement by Independent Examiner:

I am pleased to confirm that no matter has come to my attention during my examination of the accounts of Christchurch 2022/23, which gives me cause for concern.

The accounting records are kept in accordance with section 130 of the Charities Act and the subsequent accounts as produced comply with the accounting requirements of the Charities Act.

I also confirm that there is nothing in my opinion which needs attention in order to enable a proper understanding of the accounts. I have examined the accounts under section 145 of the Charities Act and have followed the procedures laid down in the General Directions given by the Charities Commission (under the said section 145(b) of the Charities Act. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and Fair" view, and the report is limited to those matters set out in the statement given.



.....
Alison Murray Independent Examiner

10/10/2023
.....
Dated

CHRISTCHURCH CLARENDON PARK

England & Wales - Charity number 1148934

Accounts

CHRISTCHURCH CLARENDON PARK (BAPTIST/METHODIST)**ANNUAL REPORT, YEAR ENDED 31 AUGUST 2022****Administrative information**

Christchurch Clarendon Park is a Baptist/Methodist Local Ecumenical Partnership (LEP), formed in 1992 by the former Clarendon Park Baptist and Clarendon Park Methodist Churches. The church meets in the premises of the former Methodist Church, which were extensively remodelled and refurbished in 1996/7.

We are members of the Leicester Trinity Methodist Circuit (23/7), the East Midland Baptist Association and the Baptist Union of Great Britain.

The address is Christchurch Clarendon Park

105a Clarendon Park Road
LEICESTER LE2 3AH

Tel. (0116) 270 5369

Website: www.christchurchcp.org.uk

Facebook: www.facebook.com/christchurchcp

Twitter: www.twitter.com/christchurch_cp

Email: enquiries@christchurchcp.org.uk

General correspondence should be addressed to the Church Secretary:

Mr Chris Whitford, 23 Brinsmead Road, Leicester LE2 3WD

Correspondence concerning the accounts should be addressed to the Church Treasurer:

Dr Lawrence Whittaker, 24 Stoneygate Court, Leicester LE2 2AH

Christchurch is **Registered Charity No.1148934**.

Risk Assessment and review is carried out by the Resources Team (in respect of buildings and health and safety) and by the Executive concerning the future viability of the Church.

The number of church members at the beginning and end of this period was

	31 August 2021	31 August 2022
Baptist	22	15
Methodist	36	34
Joint	<u>47</u>	<u>37</u>
	105	86

In addition, there are approximately a further 100 people on the community roll and a considerable number of contacts through groups which use the church premises on a regular basis.

The Managing Trustees are the members of the Executive. Ordained ministers in pastoral charge are *ex officio* members of the Executive. The other members are elected by the Annual Church Meeting. The Trustees have the power to co-opt up to a further four Trustees.

The current Trustees and those who served during the year ended 31 August 2022 are

Mr Mark Asher	Mr David Eyre
Miss Alison Charlesworth	Mr Alan Stead
Rev Debra Chidakwa Akue (to Feb.2022)	Mr Chris Whitford (Secretary)
Rev Kate Cook	Dr Lawrence Whittaker (Treasurer)

Independent Examiner

Barry W Wilford, 7 Wickham Road, Oadby, Leicester LE2 5SJ

Bankers

Barclays Bank, 1–3 Haymarket Towers, Humberstone Gate, Leicester LE1 1WA

National Westminster Bank, 1 Granby Street, Leicester LE1 6EJ

Aims and organisation

The purpose of Christchurch is to advance the Christian faith primarily in Clarendon Park, Knighton, Knighton Fields and Stonegate, in the city of Leicester. In achieving its purpose, the Church engages in a range of activities both on its own and with others, as described later in this document. The agreed aims and objectives are the responsibilities of a number of Teams and Committees, especially the Executive, the Mission & Ministry Team and the Resources Team.

During the year, pastoral oversight was provided by Rev Debra Chidakwa Akue, who was our Methodist Minister until February 2022 followed by Rev Kate Cook, a Methodist supernumerary Presbyterian, who was fortunately available when Rev Debra left. A Baptist input was maintained by our Associate Baptist Minister Rev John Rackley, who conducted services and gave other input when requested.

Public benefit

The Trustees are aware of the Charity Commission's guidance on public benefit in "The Advancement of Religion for the Public Benefit" and have regard to it in their administration of the Church. The Trustees believe that, by fulfilling their responsibility to work together with the ministers and co-operate in all matters of concern and importance for the promotion of the whole mission of the Church, pastoral, evangelistic, social and ecumenical, they provide benefit to the public by:

- Providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for the Church members and for anyone who wishes to benefit from what the Church offers;
- Promoting Christian values and service by members of the Church to the community, to the benefit of individuals and society as a whole;
- Providing attractive meeting facilities to a wide range of community groups.

Safeguarding of children, young people and vulnerable adults

There were no *serious incidents* or other matters relating to Christchurch during the year ended 31 August 2022 which the Trustees should have brought to the attention of the Charity Commission.

Review of significant events, progress and achievements

As in daily life, precautions against Covid-19 have been relaxed during the year and they now have very little impact on the life of the church. The pattern of services has changed, with two services a month being 'café church' in the hall and the remainder in the Worship Centre. Evening services have not resumed but a new mid-week service is being planned. The Sunday afternoon service on Zoom came to a natural end but we continue to stream services in the Worship Centre which is appreciated by members of the congregation who cannot attend in person. In person Church Meetings resumed in September, and a Covenant Service was held in September also (postponed from January).

Some weekday church activities have resumed, others have decided that it is time to finish. During the year a new lettings officer was appointed, who has been very effective in attracting new lettings for the premises. This not only provides income but also increases our engagement with the local community.

Discussions were held throughout 2021 regarding changes to the LEP Constitution (2012) with the relevant Baptist, Methodist and Ecumenical authorities, leading to revisions being approved by a Special Church Meeting on 27th January 2022. Hilary Treavis at the Baptist Union was particularly helpful in drafting these changes.

Following the decision by the Methodist Conference in June 2021 to allow Methodist chapels to be used for same-sex marriages, the Annual Church Meeting in November approved resolutions to allow same-sex marriages to be conducted at Christchurch. This was subsequently ratified by the Methodist Church Council and a meeting of Baptist members, and the building has been duly registered.

Towards the end of 2021 our minister, Rev Debra Akue, decided that this Methodist Circuit was not the right appointment for her and it was agreed that her appointment would be curtailed at the end of March 2022. This was naturally a disappointment for the church as she had only been with us for just over a year and had guided us through the difficult period of the pandemic. The Circuit arranged for a supernumerary Methodist minister, Rev Kate Cook, to have pastoral charge of Christchurch for 18 months, until August 2023, and she has been our minister now for 6 months. It is anticipated that a new Methodist minister will be appointed from September 2023 for the usual 5 year term.

Rev John Rackley (retired Baptist minister) continues to provide additional support, but the Church Meeting decided that it would be good to get back to the arrangement which existed in the past, with pastoral charge of the church shared jointly by Baptist and Methodist ministers. A search team has been appointed which is preparing a church profile – effectively a job description – for a part-time Baptist minister and it is hoped that an appointment can be made in the coming year.

There has been a significant drop in membership over the year, some due to death or moving away, but the effect of the pandemic on people's lives has also played a part. This is reflected in the attendance on Sunday mornings, which was about 70 three years ago but is now in the mid forties. The membership is getting older and the church has been giving a lot of thought and prayer to how it can adapt to the expectations of younger people.

Financial review

With the Covid-19 pandemic easing, church life returned closer to normality this year, with some of our internal organisations resuming their operations and outside organisations and families again hiring our rooms.

Personal giving held up very well despite the loss of a number of members and lettings income returned towards its pre-pandemic level. We have so far been protected from the large increases in fuel costs, as our fixed-price contracts continued throughout the year. We still recorded an annual deficit but this fell from £8,600 to £5,200.

Reserves Policy

Christchurch seeks to expand its membership amongst all age groups and makes provision for the expected expenditure in maintaining its witness. In common with most UK churches, however, its membership has declined in recent decades.

The income of the church depends critically on some two dozen key supporters, any of whom could move away or otherwise cease to be with us. As the membership falls, there are fewer volunteers for the tasks of maintenance, necessitating increased expenditure on professional services. With buildings valued at £5.5m, some of which are more than a century old, there is also the risk of exceptional property expenditure, for example for a new roof or the remedy of an infestation of dry rot.

The church therefore considers it appropriate to maintain financial reserves in the range £50,000 – £100,000, for uninsurable risks, such as loss of income and exceptional property expenditure. At 31st August 2021 the reserves (General Fund and Legacy Fund) amounted to some £60,300. There was one Designated Fund, a Renovation Fund (£19,900) for major maintenance of the fabric.

The Reserves Policy is reviewed each spring by the Resources Team, whose recommendations are brought before the Trustees.

This Annual Report was approved by the Trustees

on 2nd November 2022

and signed on their behalf by

(signature) CHW

full name Christopher Henry Whitford

office Church Secretary

(signature) F L Whittaker

full name Frank Lawrence Whittaker

office Church Treasurer

CHRISTCHURCH, CLARENDON PARK

RECEIPTS & PAYMENTS ACCOUNT for the year ended 31 August 2022

	Notes	Unrestricted Funds, £	Restricted Funds, £	Total Funds, £	Last Year, £
		£			£
Receipts					
Planned Giving		39,830		39,830	40,186
Loose Cash		4,195		4,195	3,547
Donations		3,075	1,465	4,540	5,600
Legacies		-		-	-
Interest		381		381	106
Tax recovered		12,438	360	12,798	12,207
Sundry		565	1,810	2,375	6,463
Lettings		15,584		15,584	2,086
Benevolence		-		-	-
Collections, etc, for external orgs	3		670	670	202
Sub total		76,068	4,305	80,373	70,398
Asset & Investment sales, etc		-	-	-	-
Total Receipts		76,068	4,305	80,373	70,398
Payments					
Methodist Circuit		50,346		50,346	50,211
Baptist Ministry, etc	4	5,084		5,084	4,163
Charities		3,870		3,870	3,868
Benevolence			-	-	100
Communication		1,843		1,843	2,117
Utilities	5	9,844		9,844	7,387
Repairs & Maintenance		8,053	1,800	9,853	10,693
Sundry	6	2,126	1,935	4,061	232
Passed to external organisations	3		670	670	202
Sub total		81,165	4,405	85,570	78,973
Asset & Investment purchases		-	-	-	-
Total Payments		81,165	4,405	85,570	78,973
<i>Net of receipts/(payments)</i>		(5,097)	(100)	(5,197)	(8,575)
Transfers between funds		-	-	-	-
Cash funds last year end		80,197	575	80,772	89,347
Cash funds this year end		75,100	475	75,575	80,772

CHRISTCHURCH, CLARENDON PARK**RECEIPTS AND PAYMENTS ACCOUNT for the year ended 31 August 2022****ASSETS and LIABILITIES as at 31 August 2022**

		£	£
ASSETS			
Cash Funds			
Barclays Bank		5,918	9,132
National Westminster Bank		6,047	4,897
CFB Deposit Account		28,161	31,466
Deposits with Baptist Union Corporation		35,304	35,006
Cash in Hand		144	272
		<u>75,575</u>	<u>80,772</u>
Investment Assets			
		None	None
Land and Church Buildings	<i>Note 1.2</i>	606,381	606,381
Tangible Fixed Assets			
Church contents, including furniture, fixtures, fittings, computers and other equipment	<i>Note 1.3</i>	217,341	187,849
LIABILITIES			
Current Liabilities			
Lettings Officer			132
Pension Scheme Liability	<i>Note 8</i>	42,800	18,200

NOTES TO THE FINANCIAL STATEMENTS - 31 August 2022**1 GENERAL**

- 1.1 The basis of preparation is in accordance with the Charities Act 2011, on a Receipts and Payments basis.
- 1.2 The Church Land and Buildings are valued at cost, as follows:
- | | |
|---|---------|
| Land and original buildings (1900) | 9,822 |
| Refurbishment and new buildings (1996/97) | 596,559 |
- 1.3 The Church Contents are valued as for insurance.
- 1.4 The only current Restricted Funds which had a balance at 31st August 2022 are the *Key Deposits Fund* (£275) and the *Party Deposits Fund* (£200).
There is one Designated Fund, a *Renovation Fund* (£19,954) for major maintenance of the fabric.
The *Legacy Fund* (£30,788) is unrestricted but is named to indicate the accumulated value of unspent legacies received.

2 INTERNAL ORGANISATIONS

The following organisations come within the control of the Church Meeting and operate their own independent accounts. Their transactions for the year, which have been independently examined, are summarised below:

	Balance 31.8.2021	Receipts	Payments	Balance 31.8.2022
Art Group	48	286	237	97
Junior Church	830	-	-	830
Luncheon Club	578	2,280	1,353	1,505
Parent & Toddler Group	1,185	300	45	1,440
Wesley Guild	203	-	-	203
<i>Wild Honey</i> Project	787	1	-	788
TOTALS	3,631	2,867	1,635	4,863

**3 COLLECTIONS, ETC,
FOR EXTERNAL ORGANISATIONS**

Christian Aid	218
Methodist World Mission	175
Action for Children	116
Spurgeon's	116
Methodist Homes	45
	670

6 SUNDRY EXPENSES

Lettings Officer	924
------------------	-----

4 BAPTIST MINISTRY, etc

Baptist Pension Scheme	3,608
Rev John Rackley	1,476
	5,084

5 UTILITIES

Gas	4,536
Electricity	1,930
Water	137
Insurance	3,241
	9,844

RECEIPTS AND PAYMENTS ACCOUNT for the year ended 31 August 2022**7 BAPTIST FUNDS**

Various Baptist monies are held for the benefit of the church by the East Midland Baptist Trust Company (EMBTC) as Custodian Trustee, and these are set out below:-

	Capital	Income	Total
Balances as at 1 September 2021	103,789	49,111	152,900
Interest received less Trustee's charges		5,734	5,734
Balances as at 31 August 2022	103,789	54,845	158,634

The figures exclude accrued interest.

The funds are invested and managed by Messrs Charles Stanley to achieve income returns with some capital growth on a low to medium risk basis.

The amount held on Income Account can be used for any purpose agreed by the Church Meeting. Capital Account represents the proceeds of sale of the Baptist manse in 1999 for £99,620 plus surplus on disposal of investments in which the proceeds were originally held.

8 BAPTIST PENSION SCHEME LIABILITY

The Church is an employer participating in the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the employer and other participating employers. Baptist Ministers of Christchurch are eligible to join the Scheme.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925 but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 was made by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298m, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Until July 2022, the church was making a monthly payment of £319 in respect of the DB scheme deficit.

Recently, the Trustees of the Pension Scheme signed an agreement with an insurance company to secure the DB Plan members' pension benefits. As a result, deficit recovery contributions have been reduced to a nominal £1 per month for each participating church.

Consequent upon the departure of the Baptist Minister from the Church in 2016, the Church could have had a **cessation event** under Section 75 of the Pensions Act 1995. This would make the Church liable for the proportion of the overall deficit (assessed by reference to the cost of securing benefits by the purchase of annuities) applicable to its previous Ministers who were members of the Scheme, calculated as at 31 October 2016. An estimate of this debt was £62,000.

In order to prevent such a cessation event, the Church applied for a 'period of grace' before employing another member of the Scheme. The period of grace lasted three years, following which Rev John Rackley, a retired Baptist Minister, was appointed as Associate Minister. John is an interim member of the Scheme. The Church makes a nominal contribution on behalf of John to the DC Plan, and this prevents a cessation event from occurring.

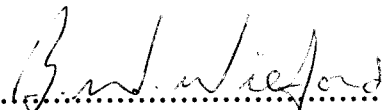
Should Christchurch fail to appoint a full member of the Scheme during the period for which the interim membership arrangement is allowed, this would trigger a cessation event for which the liability would be as at October 2016 less the contributions already paid. This is estimated as £42,800. [The comparative figure for 2020/21 assumed that a cessation event would not occur].

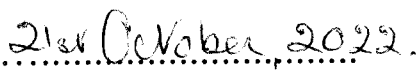
Statement by Independent Examiner :

I am pleased to confirm that no matter has come to my attention during my examination of the accounts of Christchurch for 2021/22, which gives me cause for concern.

The accounting records are kept in accordance with section 130 of the Charities Act and the subsequent accounts as produced comply with the accounting requirements of the Charities Act.

I also confirm that there is nothing in my opinion which needs attention in order to enable a proper understanding of the accounts. I have examined the accounts under section 145 of the Charities Act and have followed the procedures laid down in the General Directions given by the Charity Commission (under the said section 145(b) of the Charities Act. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view, and the report is limited to those matters set out in the statement given.


.....
Barry W. Wilford. Independent Examiner


.....
Dated

CHRISTCHURCH CLARENDON PARK

England & Wales - Charity number 1148934

Accounts

CHRISTCHURCH CLARENDON PARK (BAPTIST/METHODIST)**ANNUAL REPORT, YEAR ENDED 31 AUGUST 2021****Administrative information**

Christchurch Clarendon Park is a Baptist/Methodist Local Ecumenical Partnership (LEP), formed in 1992 by the former Clarendon Park Baptist and Clarendon Park Methodist Churches. The church meets in the premises of the former Methodist Church, which were extensively remodelled and refurbished in 1996/7.

We are members of the Leicester Trinity Methodist Circuit (23/7), the East Midland Baptist Association and the Baptist Union of Great Britain.

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Correspondence concerning the accounts should be addressed to the Church Treasurer:

Dr Lawrence Whittaker, 24 Stoneygate Court, Leicester LE2 2AH

Christchurch is **Registered Charity No.1148934**.

Risk Assessment and review is carried out by the Resources Team (in respect of buildings and health and safety) and by the Executive concerning the future viability of the Church.

The number of church members at the beginning and end of this period was

	31 August 2020	31 August 2021
Baptist	23	22
Methodist	39	36
Joint	<u>47</u>	<u>47</u>
	109	105

In addition, there are approximately a further 100 people on the community roll and a considerable number of contacts through groups which use the church premises on a regular basis.

The Managing Trustees are the members of the Executive. Ordained ministers in pastoral charge are *ex officio* members of the Executive. The other members are elected by the Annual Church Meeting. The Trustees have the power to co-opt up to a further four Trustees.

The current Trustees and those who served during the year ended 31 August 2021 are

Mr Mark Asher	Mr Alan Stead
Miss Alison Charlesworth	Mr Chris Whitford (Secretary)
Rev Debra Chidakwa Akue	Dr Lawrence Whittaker (Treasurer)
Mr David Eyre	Mrs Susan Williams (to 24 Nov. 2020)

Independent Examiner

Barry W Wilford, 7 Wickham Road, Oadby, Leicester LE2 5SJ

Bankers

Barclays Bank, 1–3 Haymarket Towers, Humberstone Gate, Leicester LE1 1WA

National Westminster Bank, 1 Granby Street, Leicester LE1 6EJ

Aims and organisation

The purpose of Christchurch is to advance the Christian faith primarily in Clarendon Park, Knighton, Knighton Fields and Stoneygate, in the city of Leicester. In achieving its purpose, the Church engages in a range of activities both on its own and with others, as described later in this document. The agreed aims and objectives are the responsibilities of a number of Teams and Committees, especially the Executive, the Mission & Ministry Team and the Resources Team.

During the year, pastoral oversight was provided by Rev Debra Chidakwa Akue, serving her first year as our Methodist minister. A Baptist input was maintained by our Associate Baptist Minister Rev John Rackley, who conducted services and gave other input when requested.

Public benefit

The Trustees are aware of the Charity Commission's guidance on public benefit in "The Advancement of Religion for the Public Benefit" and have regard to it in their administration of the Church. The Trustees believe that, by fulfilling their responsibility to work together with the ministers and co-operate in all matters of concern and importance for the promotion of the whole mission of the Church, pastoral, evangelistic, social and ecumenical, they provide benefit to the public by:

- Providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for the Church members and for anyone who wishes to benefit from what the Church offers;
- Promoting Christian values and service by members of the Church to the community, to the benefit of individuals and society as a whole;
- Providing attractive meeting facilities to a wide range of community groups.

Safeguarding of children, young people and vulnerable adults

There were no *serious incidents* or other matters relating to Christchurch during the year ended 31 August 2021 which the Trustees should have brought to the attention of the Charity Commission.

Review of significant events, progress and achievements

This year has been dominated by the pandemic, with activities only slowly starting to resume in the summer. Our new minister, Revd Debra Chidakwa-Akue, began her appointment in September. Having arrived from the USA she had to quarantine for two weeks, but despite that immediately started to engage with the congregation by phone and 'Zoom'. Once out of quarantine she began visiting on doorsteps (entering other people's houses was still forbidden). We continue to be grateful for the work done by our Associate Baptist Minister, Revd John Rackley.

Sunday morning services continued through September and October until a new national lockdown was announced in November. Although they could have continued, Leicester was a particular 'hot-spot' and the decision was made to halt services again, which didn't resume until Easter 2021. Services now are being streamed online most weeks for the benefit of those who are not able to get to church or who have concerns about mixing. Nevertheless the congregation size is noticeably smaller than before the pandemic. The Sunday afternoon services on Zoom have continued, but with smaller numbers as people have started to return to services in the church. The covenant service which is normally held in January was postponed as it was thought important that this be held onsite, not online. It is now planned to hold it in September, the beginning of the (Methodist) church year.

The 'Keeping in Touch' newsletter has gone out every week, and the Pastoral Links scheme has provided support to the more isolated members of the congregation. These initiatives, supporting the pastoral work of our minister, are achievements we feel we can be justly proud of.

The September Church Meeting was cancelled, like the previous one, but it was deemed important to hold the AGM in November, and this was held online as were the following meetings in March and July. It is anticipated that the next meeting in September will be onsite.

Although the membership has dropped only slightly, in many areas of church life there seem to be fewer people able to do the jobs, which has prompted an ongoing discussion of what our priorities are, and how to streamline or simplify our activities. Even so there is plenty of enthusiasm for the future. Several activities are planning to resume onsite in September and our premises will be made available once more for lettings. The last year has often felt like "just hanging on." The pandemic is not over yet but as restrictions ease there is a sense of renewed hope for the future.

Financial review

Whereas about half of 2019/20 was affected by the Covid-19 pandemic, its effects dominated the whole of 2020/21. Our internal organisations, such as Wesley Guild and the Luncheon Club, remained essentially dormant throughout the year and outside organisations couldn't use our rooms.

Worship services could be held with restrictions and our regular supporters continued to find means of maintaining their giving and thereby keep us going. Thank you all. Lettings income fell

by another £13,000, a loss partly alleviated by an unexpected grant of £5,000 from public funds distributed by Leicester City Council. Total receipts fell by about £15,000.

While various repairs to the fabric were necessary, there were no major new facilities to pay for and utility bills also fell, by about £5,000. There was also a significant saving in the cost of cleaning the premises, thanks largely to the high efficiency of Dawn, our new cleaner. Total payments fell by about £27,000 so that our deficit fell to £8,600.

We look forward to increased service to our community in 2021/22.

Reserves Policy

Christchurch seeks to expand its membership amongst all age groups and makes provision for the expected expenditure in maintaining its witness. In common with most UK churches, however, its membership has declined in recent decades.

The income of the church depends critically on some two dozen key supporters, any of whom could move away or otherwise cease to be with us. As the membership falls, there are fewer volunteers for the tasks of maintenance, necessitating increased expenditure on professional services. With buildings valued at £5.3m, some of which are more than a century old, there is also the risk of exceptional property expenditure, for example for a new roof or the remedy of an infestation of dry rot.

The church therefore considers it appropriate to maintain financial reserves in the range £50,000 – £100,000, for uninsurable risks, such as loss of income and exceptional property expenditure. At 31st August 2020 the reserves (General Fund and Legacy Fund) amounted to some £69,000. There was one Designated Fund, a Renovation Fund (£19,800) for major maintenance of the fabric.

The Reserves Policy is reviewed each spring by the Resources Team, whose recommendations are brought before the Trustees.

This Annual Report was approved by the Trustees


on 3rd November 2021

and signed on their behalf by

(signature) 

full name Christopher Henry Whitford

office Church Secretary

(signature) 

full name Frank Lawrence Whittaker

office Church Treasurer

CHRISTCHURCH, CLARENDON PARK

RECEIPTS & PAYMENTS ACCOUNT for the year ended 31 August 2021

	<i>Notes</i>	Unrestricted Funds, £	Restricted Funds, £	Total Funds, £	Last Year, £
		£			£
Receipts					
Planned Giving		40,186		40,186	39,716
Loose Cash		3,547		3,547	3,168
Donations		4,160	1,440	5,600	8,232
Legacies		-		-	1,000
Interest		106		106	1,002
Tax recovered		11,907	300	12,207	12,941
Sundry	3	6,373	90	6,463	2,771
Lettings		2,086		2,086	15,626
Benevolence		-		-	-
Collections, etc, for external orgs	4		202	202	674
Sub total		68,366	2,032	70,398	85,129
Asset & Investment sales, etc		-	-	-	-
Total Receipts		68,366	2,032	70,398	85,129
Payments					
Methodist Circuit		50,211		50,211	53,595
Baptist Ministry, etc	5	4,163		4,163	4,370
Charities		3,868		3,868	4,237
Benevolence			100	100	117
Communication	6	2,117		2,117	2,682
Recurring property expenses	7	9,437		9,437	13,725
Repairs & Renewals	8	5,352		5,352	12,624
Cleaning		1,551	1,740	3,291	8,914
Sundry	9	167	65	232	4,777
Passed to external organisations	10		202	202	674
Sub total		76,866	2,107	78,973	105,714
Asset & Investment purchases		-	-	-	-
Total Payments		76,866	2,107	78,973	105,714
<i>Net of receipts/(payments)</i>		<i>(8,500)</i>	<i>(75)</i>	<i>(8,575)</i>	<i>(20,586)</i>
Transfers between funds		<i>(100)</i>	100	-	-
Cash funds last year end		88,797	550	89,347	109,933
Cash funds this year end		80,197	575	80,772	89,347

RECEIPTS AND PAYMENTS ACCOUNT for the year ended 31 August 2021

	Notes	£ 2020-21	£ 2019-20
ASSETS and LIABILITIES as at 31 August 2021			
		£	£
ASSETS			
Cash Funds			
Barclays Bank		9,132	10,468
National Westminster Bank		4,897	4,002
CFB Deposit Account		31,466	74,577
Deposits with Baptist Union Corporation		35,006	-
Cash in Hand		272	301
		<u>80,772</u>	<u>89,347</u>
Investment Assets		None	None
Land and Church Buildings	Note 1.2	606,381	606,381
Tangible Fixed Assets			
Church contents, including furniture, fixtures, fittings, computers and other equipment	Note 1.3	187,849	179,588
LIABILITIES			
Current Liabilities			
Roof repairs			1,020
Lettings Officer		132	
Pension Scheme Liability	Note 12	18,200	21,600

NOTES TO THE FINANCIAL STATEMENTS - 31 August 2021

1 GENERAL

- 1.1 The basis of preparation is in accordance with the Charities Act 2011, on a Receipts and Payments basis.
- 1.2 The Church Land and Buildings are valued at cost, as follows:
 Land and original buildings (1900) 9,822
 Refurbishment and new buildings (1996/97) 596,559
- 1.3 The Church Contents are valued as for insurance.
- 1.4 The only current Restricted Fund which had a balance at 31st August 2021 is the *Key Deposits Fund* (£575).
 There is one Designated Fund, a *Renovation Fund* (£19,859) for major maintenance of the fabric.
 The *Legacy Fund* (£30,643) is unrestricted but is named to indicate the accumulated value of unspent legacies received.

2 INTERNAL ORGANISATIONS

The following organisations come within the control of the Church Meeting and operate their own independent accounts. Their transactions for the year, which have been independently examined, are summarised below:

	Balance 31.8.2020	Receipts	Payments	Balance 31.8.2021
Art Group	23	72	47	48
Junior Church	830	-	-	830
Luncheon Club	706	-	128	578
Parent & Toddler Group	1,185	-	-	1,185
Wesley Guild	223	-	20	203
<i>Wild Honey</i> Project	786	1	-	787
TOTALS	<u>3,753</u>	<u>73</u>	<u>195</u>	<u>3,631</u>

RECEIPTS AND PAYMENTS ACCOUNT for the year ended 31 August 2021**NOTES TO THE FINANCIAL STATEMENTS - 31 August 2021****3 SUNDRY INCOME**

Grant, Leicester City Council	5,000
Overpayment refunds	1,283
Restricted funds	90
Other	90
	<u>6,463</u>

5 BAPTIST MINISTRY, etc

Baptist Pension Scheme	3,250
Rev John Rackley	914
	<u>4,163</u>

7 RECURRING PROPERTY EXPENSES

Insurance (gross)	3,330
Electricity	1,213
Gas	2,823
Water	20
Servicing	2,050
	<u>9,437</u>

9 SUNDRY EXPENSES

Restricted Funds	65
Preachers & organists	37
Other	130
	<u>232</u>

11 BAPTIST FUNDS

Various Baptist monies are held for the benefit of the church by the East Midland Baptist Trust Company (EMBTC) as Custodian Trustee, and these are set out below:-

	Capital	Income	Total
Balances as at 1 September 2020	103,789	44,658	148,447
Interest received less Trustee's charges		4,453	4,453
Balances as at 31 August 2021	103,789	49,111	152,900

The figures exclude accrued interest.

The funds are invested and managed by Messrs Charles Stanley to achieve income returns with some capital growth on a low to medium risk basis.

The amount held on Income Account can be used for any purpose agreed by the Church Meeting. Capital Account represents the proceeds of sale of the Baptist manse in 1999 for £99,620 plus surplus on disposal of investments in which the proceeds were originally held.

**4 COLLECTIONS, ETC,
FOR EXTERNAL ORGANISATIONS**

Christian Aid	150
Methodist Ministerial Training	52
	<u>202</u>

6 COMMUNICATION

Photocopier	513
Copyright licences	588
Telephones, internet, Zoom	775
Website	89
Postage & stationery	93
Printing	7
Copier paper	52
	<u>2,117</u>

8 REPAIRS AND RENEWALS

Various roof repairs	2,224
Repair of Worship Centre plaster	2,185
Car park barrier	549
Heater control unit	343
Other	51
	<u>5,352</u>

10 SPECIAL GIFTS

As Note 4	202
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RECEIPTS AND PAYMENTS ACCOUNT for the year ended 31 August 2020**12 BAPTIST PENSION SCHEME LIABILITY**

The Church is an employer participating in the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and other participating employers. Baptist Ministers of Christchurch are eligible to join the Scheme.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925 but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 was made by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Under the Schedule of Contributions, the church makes a monthly payment in respect of the DB scheme deficit, currently £314, which will increase in line with increases in Minimum Pensionable Income. The Schedule of Contributions foresees these contributions continuing until June 2026. The pension scheme liability shown in the Statement of Assets and Liabilities is calculated as the current rate per month multiplied by the number of months remaining in the current Schedule of Contributions, which amounted to £18,200, as at 31 August 2021.

The Church has been advised that the estimated cost for the church to buy out their Pension Scheme liabilities at 31 August 2021 was about £16,600. This only applies if the Church has meanwhile called a new Baptist Minister who is a contributing member of the Scheme.

Consequent upon the departure of the Baptist Minister from the Church in 2016, the Church could have had a cessation event under Section 75 of the Pensions Act 1995. This would make the Church liable for the proportion of the overall deficit (assessed by reference to the cost of securing benefits by the purchase of annuities) applicable to its previous Ministers who were members of the Scheme, calculated as at 31 October 2016. In order to prevent such a cessation event, the Church applied for a 'period of grace' before employing another member of the Scheme. The period of grace lasted three years, following which Rev John Rackley, a retired Baptist Minister, was appointed as Associate Minister. The Church makes a nominal contribution on behalf of John to the DC Plan, and this prevents a cessation event from occurring.

Statement by Independent Examiner :

I am pleased to confirm that no matter has come to my attention during my examination of the accounts of Christchurch for 2020/21, which gives me cause for concern.

The accounting records are kept in accordance with section 130 of the Charities Act and the subsequent accounts as produced comply with the accounting requirements of the Charities Act.

I also confirm that there is nothing in my opinion which needs attention in order to enable a proper understanding of the accounts. I have examined the accounts under section 145 of the Charities Act and have followed the procedures laid down in the General Directions given by the Charity Commission (under the said section 145(b) of the Charities Act. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view, and the report is limited to those matters set out in the statement given.



.....
Barry W. Wilford. Independent Examiner

.....
15th October 2021.

Dated

CHRISTCHURCH CLARENDON PARK

England & Wales - Charity number 1148934

Accounts

CHRISTCHURCH CLARENDON PARK (BAPTIST/METHODIST)**ANNUAL REPORT, YEAR ENDED 31 AUGUST 2020****Administrative information**

Christchurch Clarendon Park is a Baptist/Methodist Local Ecumenical Partnership (LEP), formed in 1992 by the former Clarendon Park Baptist and Clarendon Park Methodist Churches. The church meets in the premises of the former Methodist Church, which were extensively remodelled and refurbished in 1996/7.

We are members of the Leicester Trinity Methodist Circuit (23/7), the East Midland Baptist Association and the Baptist Union of Great Britain.

The address is Christchurch Clarendon Park

105a Clarendon Park Road
LEICESTER LE2 3AH

Tel. (0116) 270 5369

Website: www.christchurchcp.org.uk

Facebook: www.facebook.com/christchurchcp

Twitter: www.twitter.com/christchurch_cp

Email: enquiries@christchurchcp.org.uk

General correspondence should be addressed to the Church Secretary:

Mr Chris Whitford, 23 Brinsmead Road, Leicester LE2 3WD

Correspondence concerning the accounts should be addressed to the Church Treasurer:

Dr Lawrence Whittaker, 24 Stoneygate Court, Leicester LE2 2AH

Christchurch is **Registered Charity No.1148934**.

Risk Assessment and review is carried out by the Resources Team (in respect of buildings and health and safety) and by the Executive concerning the future viability of the Church.

The number of church members at the beginning and end of this period was

	31 August 2019	31 August 2020
Baptist	22	23
Methodist	45	39
Joint	<u>47</u>	<u>47</u>
	114	109

In addition, there are approximately a further 100 people on the community roll and a considerable number of contacts through groups which use the church premises on a regular basis.

The Managing Trustees are the members of the Executive. Ordained ministers in pastoral charge are *ex officio* members of the Executive. The other members are elected by the Annual Church Meeting. The Trustees have the power to co-opt up to a further four Trustees.

The current Trustees and those who served during the year ended 31 August 2020 are

Miss Alison Charlesworth	Prof Angela Thody (to 24 Nov. 2019)
Rev Debra Chidakwa Akue	Mr Chris Whitford (Secretary)
Rev Edson Dube (to 31 Aug. 2020)	Dr Lawrence Whittaker (Treasurer)
Mr David Eyre	Mrs Susan Williams
Mr Alan Stead	

Independent Examiner

Barry W Wilford, 7 Wickham Road, Oadby, Leicester LE2 5SJ

Bankers

Barclays Bank, 1–3 Haymarket Towers, Humberstone Gate, Leicester LE1 1WA

National Westminster Bank, 1 Granby Street, Leicester LE1 6EJ

Aims and organisation

The purpose of Christchurch is to advance the Christian faith primarily in Clarendon Park, Knighton, Knighton Fields and Stonegate, in the city of Leicester. In achieving its purpose, the Church engages in a range of activities both on its own and with others, as described later in this document. The agreed aims and objectives are the responsibilities of a number of Teams and Committees, especially the Executive, the Mission & Ministry Team and the Resources Team.

During the year, pastoral oversight was provided by Rev Edson Dube, serving his third and final year as our Methodist minister. Rev, Debra Chidakwa Akue has become our Methodist minister from September 2020. A Baptist input was maintained by Rev John Rackley, who conducted services and gave other input when requested. John became the Christchurch Associate Baptist Minister on 1 October 2019.

Public benefit

The Trustees are aware of the Charity Commission's guidance on public benefit in "The Advancement of Religion for the Public Benefit" and have regard to it in their administration of the Church. The Trustees believe that, by fulfilling their responsibility to work together with the ministers and co-operate in all matters of concern and importance for the promotion of the whole mission of the Church, pastoral, evangelistic, social and ecumenical, they provide benefit to the public by:

- Providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for the Church members and for anyone who wishes to benefit from what the Church offers;
- Promoting Christian values and service by members of the Church to the community, to the benefit of individuals and society as a whole;

- Providing attractive meeting facilities to a wide range of community groups.

Safeguarding of children, young people and vulnerable adults

There are no *serious incidents* or other matters relating to Christchurch during the year ended 31 August 2020 which the Trustees should have brought to the attention of the Charity Commission.

Review of significant events, progress and achievements

The past year seems to have been dominated by Covid-19 and it is easy to forget that the first six months were quite normal, with no premonition of what was to come. Two new initiatives were started early in the year, both directed at enlarging our horizons to the wider world. First, the church has started to examine how it can develop its mission to the local community. It has had a significant social engagement for many years but sharing the gospel can be more of a challenge. Secondly, the Eco team was re-launched and started to explore how the church can play its part in meeting the climate emergency. Progress with both of these has been slowed by the Covid-19 lockdown restrictions, but is continuing.

One of our teenagers volunteered her time to the church during her gap year before going to university, helping with Parent and Toddlers and Luncheon Club, running the social media accounts, organising Christmas publicity, and several other initiatives. After the lockdown in March she very quickly set up a Sunday afternoon service on Zoom. At the end of July the church gave her as good a send-off as we could, without being able to meet.

Our minister, Rev Edson Dube, moved to a new appointment at the end of August. The church meeting had previously decided that it wished to continue with a Methodist minister. The Circuit was not looking for a replacement for Edson for the 2020/21 connexional year and discussions continued throughout the year on what ministerial provision would be made for Christchurch. At almost the last moment, in July, a Methodist minister, then living in the USA, became available. After several meetings and interviews on Zoom, an invitation was made to Rev Debra Chidakwa-Akue, for a 5 year appointment. She arrived in Leicester at the end of August and despite the Covid-19 restrictions has quickly settled in and become engaged with the church. We are looking forward to her ministry with us.

The last six months have been challenging. Church services and all other activities on the premises had to be stopped. As already mentioned, a Sunday afternoon get-together was started immediately, which quickly evolved into an online service. We also expanded the weekly notice sheet into a 'Keeping in Touch' newsletter, which includes a reflection and prayers for use at home. We are very grateful to Susan, who prepares this each week, and the other contributors. It is sent out to over 100 households, mostly by email, some hand-delivered and a few posted. The 'pastoral links' keep in touch with their groups by phone or conversations on the doorstep. Nevertheless, a lot of members are finding the isolation very hard. Tragically we have lost one member from Covid-19. We continue to search for ways to support the wider community but activities like Parent and Toddler, Luncheon Club and Wild Honey are by their nature communal and keeping in touch is about all we can do.

A Church Meeting was held in March just before the lockdown and the trustees decided to cancel the June Church Meeting. As this meeting normally approves the budget for the following year a ballot of members was held by post/email/phone. Other business was deferred.

With some easing of the lockdown our first Sunday service for five months was held on 30th August, with about 35 attending.

Financial review

Early in the year we spent nearly £10,000 on a significant enhancement of our audio visual facilities. The large VDU screens which were part of this provide a significant improvement to the presentation of information under the lighting conditions in our Worship Centre.

But the second half of the year was inevitably dominated by the effects of the Covid-19 pandemic, which has reduced the income of so many charities. Our regular supporters maintained their giving most commendably, but our lettings income fell by £5,000 compared with 2019 and cash collections were down. The long—and ultimately terminal—illness of our cleaner, Jane, resulted in additional expenditure for someone to cover for her.

We were grateful for a legacy from the estate of the late George Bell, a faithful servant of Clarendon Park Baptist Church and Christchurch but the overall result of the above events was a deficit of over £20,000. We are grateful to have been able to hold sufficient reserves to support such a challenging year.

Reserves Policy

Christchurch seeks to expand its membership amongst all age groups and makes provision for the expected expenditure in maintaining its witness. In common with most UK churches, however, its membership has declined in recent decades.

The income of the church depends critically on some two dozen key supporters, any of whom could move away or otherwise cease to be with us. As the membership falls, there are fewer volunteers for the tasks of maintenance, necessitating increased expenditure on professional services. With buildings valued at £5m, some of which are more than a century old, there is also the risk of exceptional property expenditure, for example for a new roof or the remedy of an infestation of dry rot.

The church therefore considers it appropriate to maintain financial reserves in the range £50,000 – £100,000, for uninsurable risks, such as loss of income and exceptional property expenditure. At 31st August 2019 the reserves (General Fund and Legacy Fund) amounted to some £88,600. There was one Designated Fund, a Renovation Fund (£19,600) for major maintenance of the fabric.

The Reserves Policy is reviewed each spring by the Resources Team, whose recommendations are brought before the Trustees.

This Annual Report was approved by the Trustees

on 3rd November 2020

and signed on their behalf by

(signature)

C. H. Whitford

full name

Christopher Henry Whitford

office

Church Secretary

(signature)

Frank Lawrence Whittaker

full name

Frank Lawrence Whittaker

office

Church Treasurer

CHRISTCHURCH, CLARENDON PARK

RECEIPTS & PAYMENTS ACCOUNT for the year ended 31 August 2020

	Notes	Unrestricted Funds, £	Restricted Funds, £	Total Funds, £	Last Year, £ Adjusted £
Receipts					
Planned Giving		39,716		39,716	39,364
Loose Cash		3,168		3,168	5,333
Donations		6,072	2,160	8,232	6,807
Legacies		1,000		1,000	2,100
Interest		1,002		1,002	973
Tax recovered		12,454	488	12,941	12,535
Sundry	3	816	1,955	2,771	1,357
Lettings		15,626		15,626	20,841
Benevolence		-		-	-
Collections, etc, for external orgs	4		674	674	2,269
Sub total		79,852	5,276	85,129	91,579
Asset & Investment sales, etc		-	-	-	-
Total Receipts		79,852	5,276	85,129	91,579
Payments					
Methodist Circuit		53,595		53,595	50,015
Baptist Ministry, etc	5	4,370		4,370	4,779
Charities		4,237		4,237	4,479
Benevolence			117	117	159
Communication	6	2,682		2,682	2,444
Recurring property expenses	7	13,725		13,725	14,460
Repairs & Renewals	8	12,436	188	12,624	6,472
Cleaning		6,304	2,610	8,914	7,152
Sundry	9	2,772	2,005	4,777	3,108
Passed to external organisations	10		674	674	2,269
Sub total		100,121	5,593	105,714	95,337
Asset & Investment purchases		-	-	-	-
Total Payments		100,121	5,593	105,714	95,337
<i>Net of receipts/(payments)</i>		<i>(20,269)</i>	<i>(317)</i>	<i>(20,586)</i>	<i>(3,758)</i>
Transfers between funds		<i>(117)</i>	117.	0.	0.
Cash funds last year end		109,183	750	109,933	113,691
Cash funds this year end		88,797	550	89,347	109,933

RECEIPTS AND PAYMENTS ACCOUNT for the year ended 31 August 2020

	Notes	£ 2019-20	£ 2018-19
ASSETS and LIABILITIES as at 31 August 2020			
		£ This year	£ Last Year
ASSETS			
Cash Funds			
Barclays Bank		10,468	7,651
National Westminster Bank		4,002	11,247
CFB Deposit Account		74,577	29,936
Deposits with Baptist Union Corporation		-	60,108
Trustees for Methodist Church Purposes, Trust 19440		-	946
Cash in Hand		301	44
		89,347	109,933
Investment Assets		None	None
Land and Church Buildings	Note 1.2	606,381	606,381
Tangible Fixed Assets			
Church contents, including furniture, fixtures, fittings, computers and other equipment	Note 1.3	179,588	179,051
LIABILITIES			
Current Liabilities			
Roof repairs		1,020	
Pension Scheme Liability	Note 12	21,600	

NOTES TO THE FINANCIAL STATEMENTS - 31 August 2020**1 GENERAL**

- 1.1 The basis of preparation is in accordance with the Charities Act 2011, on a Receipts and Payments basis.
- 1.2 The Church Land and Buildings are valued at cost, as follows:
Land and original buildings (1900) 9,822
Refurbishment and new buildings (1996/97) 596,559
- 1.3 The Church Contents are valued as for insurance.
- 1.4 The current Restricted Funds are the *Benevolence Fund* (no year-end balance), the *Key Deposits Fund* (£550), the *Party Deposits Fund* (nil) and the *Cleaning Fund* (nil). There is one Designated Fund, a *Renovation Fund* (£19,836) for major maintenance of the fabric. The *Legacy Fund* (£30,606) is unrestricted but is named to indicate the accumulated value of unspent legacies received.

2 INTERNAL ORGANISATIONS

The following organisations come within the control of the Church Meeting and operate their own independent accounts. Their transactions for the year, which have been independently examined, are summarised below:

	Balance 31.8.2019	Receipts	Payments	Balance 31.8.2020
Art Group	3	354	334	23
Junior Church	830	-	-	830
Luncheon Club	240	2,199	1,733	706
Parent & Toddler Group	2,042	685	1,542	1,185
Wesley Guild	104	250	131	223
Wild Honey Project	472	760	446	786
TOTALS	3,691	4,248	4,186	3,753

The above payment figures include £2,385 given by the internal organisations to Christchurch. These internal transactions need to be taken into account for a true calculation of the turnover of the charity as a whole.

RECEIPTS AND PAYMENTS ACCOUNT for the year ended 31 August 2020**NOTES TO THE FINANCIAL STATEMENTS - 31 August 2020****3 SUNDRY INCOME**

Restricted Funds	1,955
Coffee money	343
Other	473
	<u>2,771</u>

5 BAPTIST MINISTRY, etc

Baptist Pension Scheme	3,478
Rev John Rackley	891
	<u>4,370</u>

7 RECURRING PROPERTY EXPENSES

Insurance (gross)	3,591
Electricity	2,425
Gas	6,197
Water	146
Servicing	1,366
	<u>13,725</u>

9 SUNDRY EXPENSES

Restricted Funds	2,005
Preachers & organists	453
Lettings Officer	1,340
Catering, various	240
Barbecue expenses	128
Toilet rolls	138
Other	474
	<u>4,777</u>

10 SPECIAL GIFTS

As Note 4	674
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11 BAPTIST FUNDS

Various Baptist monies are held for the benefit of the church by the East Midland Baptist Trust Company (EMBTC) as Custodian Trustee, and these are set out below:-

	Capital	Income	Total
Balances as at 1 September 2019	103,789	40,334	144,123
Interest received less Trustee's charges		4,324	4,324
Balances as at 31 August 2020	<u>103,789</u>	<u>44,658</u>	<u>148,447</u>

The figures exclude accrued interest.

The funds are invested and managed by Messrs Charles Stanley to achieve income returns with some capital growth on a low to medium risk basis.

The amount held on Income Account can be used for any purpose agreed by the Church Meeting. Capital Account represents the proceeds of sale of the Baptist manse in 1999 for £99,620 plus surplus on disposal of investments in which the proceeds were originally held.

4 COLLECTIONS, ETC,**FOR EXTERNAL ORGANISATIONS**

Baptist Home Mission	71
BMS World Mission	191
Methodist Home Missions	71
Methodist World Mission	41
Spurgeon's	273
Others	27
	<u>674</u>

6 COMMUNICATION

Photocopier	686
Copyright licences	512
Telephones, internet	758
Postage & stationery	101
Printing	77
Publicity	213
Computer upgrade	289
Copier paper	47
	<u>2,682</u>

8 REPAIRS AND RENEWALS

Audio/Visual Enhancements (Legacy Fd)	9,878
Boiler controls move	1,320
SongPro 5 upgrade licences	585
Boiler repairs	464
Replacement Sound Mixer	249
Other	127
	<u>12,624</u>

RECEIPTS AND PAYMENTS ACCOUNT for the year ended 31 August 2020**12 BAPTIST PENSION SCHEME LIABILITY**

The Church is an employer participating in the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and other participating employers. Baptist Ministers of Christchurch are eligible to join the Scheme.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925 but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 was made by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Under the Schedule of Contributions, the church makes a monthly payment in respect of the DB scheme deficit, currently £309, which will increase in line with increases in Minimum Pensionable Income. The Schedule of Contributions foresees these contributions continuing until June 2026. The pension scheme liability shown in the Statement of Assets and Liabilities is calculated as the current rate per month multiplied by the number of months remaining in the current Schedule of Contributions, which amounted to £21,600. as at 31 August 2020.

The Church has been advised that the estimated cost for the church to buy out their Pension Scheme liabilities at 31 August 2020 was about £19,000. This only applies if the Church has meanwhile called a new Baptist Minister who is a contributing member of the Scheme.

Consequent upon the departure of the Baptist Minister from the Church in 2016, the Church could have had a cessation event under Section 75 of the Pensions Act 1995. This would make the Church liable for the proportion of the overall deficit (assessed by reference to the cost of securing benefits by the purchase of annuities) applicable to its previous Ministers who were members of the Scheme, calculated as at 31 October 2016. In order to prevent such a cessation event, the Church applied for a 'period of grace' before employing another member of the Scheme. The period of grace lasted three years, following which Rev John Rackley, a retired Baptist Minister, was appointed as Associate Minister. The Church makes a nominal contribution on behalf of John to the DC Plan, and this prevents a cessation event from occurring.

Statement by Independent Examiner :

I am pleased to confirm that no matter has come to my attention during my examination of the accounts of Christchurch for 2019/20, which gives me cause for concern.

The accounting records are kept in accordance with section 130 of the Charities Act and the subsequent accounts as produced comply with the accounting requirements of the Charities Act.

I also confirm that there is nothing in my opinion which needs attention in order to enable a proper understanding of the accounts. I have examined the accounts under section 145 of the Charities Act and have followed the procedures laid down in the General Directions given by the Charity Commission (under the said section 145(b) of the Charities Act. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view, and the report is limited to those matters set out in the statement given.



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Barry W. Wilford. Independent Examiner

19th October 2020

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Dated