

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.

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 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
		80,772	89,347
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>	187,849	179,588
LIABILITIES			
Current Liabilities			
Roof repairs			1,020
Lettings Officer		132	
Pension Scheme Liability	<i>Note 12</i>	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
Wild Honey Project	786	1	-	787
TOTALS	3,753	73	195	3,631

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>

**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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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.

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.

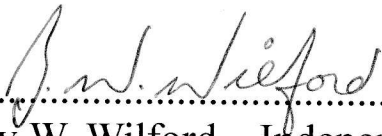
Consequent upon the departure of the Baptist Minister from the Church in 2016, the Church could have had a cessation event under Section 75 of the Pensions Act 1995. This would make the Church liable for the proportion of the overall deficit (assessed by reference to the cost of securing benefits by 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 :

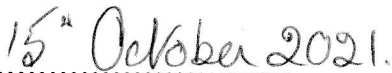
I am pleased to confirm that no matter has come to my attention during my examination of the accounts of Christchurch for 2020/21, which gives me cause for concern.

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.



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Barry W. Wilford. Independent Examiner



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Dated