

HAWKWELL BAPTIST CHURCH

England & Wales - Charity number 1150184

Details

Other names HBC

Status Registered

Legal form Other

Registered 2012-12-14

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

Contact

Address Hawkwell Baptist Church
Rectory Road
Rochford
SS4 1UG

Phone 01702542000

Email office@hawkwellbaptistchurch.co.uk

Website www.hawkwellbaptistchurch.co.uk

Activities

Objects: THE PRINCIPAL PURPOSE OF THE CHURCH IS THE ADVANCEMENT OF THE CHRISTIAN FAITH ACCORDING TO THE PRINCIPLES OF THE BAPTIST DENOMINATION. THE CHURCH MAY ALSO ADVANCE EDUCATION AND CARRY OUT OTHER CHARITABLE PURPOSES IN THE UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD.

Activities: Regular public services of Christian worship. Youth club, Girls Brigade and Boys Brigade. New Horizons club for those with mental health issues. Courses for those wishing to explore more about Christianity. Small groups for those wishing to grow in their faith and discipleship.

Classification

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

Geography

- Essex

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£336,109	£226,696	-	-
2023-12-31	£200,334	£206,277	-	-
2022-12-31	£158,705	£167,971	-	-
2021-12-31	£131,791	£123,841	-	-
2020-12-31	£156,896	£124,947	-	-

Trustees

Name	Role	Appointed
Debbie Mansfield		2023-11-19
Hendrina Chilvers		2022-12-06
Linda Elizabeth Mcloughlin		2020-10-06
RICHARD NORMAN SAPSTED		2020-02-04
Rev RICHARD DAVID WILLIAM ILES		2012-12-13

HAWKWELL BAPTIST CHURCH

England & Wales - Charity number 1150184

Accounts

HAWKWELL BAPTIST CHURCH

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

HAWKWELL BAPTIST CHURCH

INDEX TO THE TRUSTEES' REPORT AND FINANCIAL STATEMENTS

	Page
Charity Information	1
Trustee Report	2-6
Independent Examiner's Report	7
Financial Statements	8
Balance Sheet	9
Notes to the Financial Statements	10-15

HAWKWELL BAPTIST CHURCH

CHARITY INFORMATION

Legal status: Charity registered with the Charity Commission
Charity Number: 1150184

Principal address: Hawkwell Baptist Church
Rectory Road
Rochford
Essex
SS4 1UG

Bankers: The London Baptist Property Board Ltd
CAF Bank Ltd
Barclays Bank UK Plc

Trustees: Rev R Iles (Minister)
Mr R Sapsted (Treasurer)
Mrs L McLoughlin (Secretary)
Mrs H Chilvers
Mrs D Mansfield

HAWKWELL BAPTIST CHURCH
YEAR END TRUSTEE REPORT 2024

Accrual accounts

Due to the level of income experienced in 2024, Hawkwell Baptist Church have had to adopt accrual accounting for the financial year ending 31st December 2024, in accordance with the Charities Act 2011 for charities with income above £250,000.

Governing document

Hawkwell Baptist Church registered with the Charity Commission in 2012. The charity is controlled by its governing document ("Constitution").

Recruitment and appointment of new trustees

Trustees are elected as outlined in the Constitution. They are appointed as required and serve for three years in one term, with an option to serve up to two terms without a year's break in service. Anyone standing as a trustee has to be nominated by two members and submit a short testimony for circulation to the members. The appointment is made by secret ballot and has to receive support from at least two thirds of the members present and voting.

Induction and training of new trustees

Those wishing to stand for election are interviewed by the Minister and existing trustees before the vote, to explain the role and discuss any concerns. They will then be mentored by the existing trustees.

Charitable Objects

The charity is governed by the approved Governing Document which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination. The charity may also advance education and carry out such other charitable purposes in the United Kingdom and/or other parts of the world as the Church shall determine.

The premises the Church occupies are held by the London Baptist Property Board on Trusts that are entirely compatible with the above objects.

Organisational Structure and Decision-making processes

Members of the Church are accepted in accordance with the Constitution, which requires them to make a public profession of faith in Jesus Christ, normally, but not exclusively, through baptism by immersion upon personal profession of faith.

A formal Church Meeting of members normally takes place four times per year and has responsibility for the overall policy of the Church, in accordance with the Constitution. The members appoint Trustees who, together with the Minister, are collectively known as the Leadership. The Trustees second additional members onto the Leadership as they consider desirable for the day to day running of the Church's work and witness, and the financial and legal aspects of the charity. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the Charitable Objects.

Relevant matters may be submitted to the Church Meeting by the Leadership for guidance or may be raised there by members for further consideration by the Leadership. Though the Constitution permits decisions to be made at Church Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

Training and education

During the year Christianity Explored courses were run on some evenings based in the Church Fellowship Lounge aimed specifically at people who have not yet come to faith but are seeking to know more about the Christian faith.

Objectives and Activities

In order to achieve the principal objective, set out above, the Church provides a variety of activities for both its membership and the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

Central to the work and witness of the Church is the provision of regular public gatherings for Christian worship. These gatherings take place each Sunday, normally at 10:30 a.m. There are also occasional gatherings at other times, which are advertised on the Church Notice Board, in our Charity Shop and on the website at www.hawkwellbaptistchurch.co.uk.

The Church seeks to be a friendly and welcoming community and anybody is free to attend any of these gatherings. These are the ways we meet our principal objectives and during 2024 the church started to explore how it can stream services over the internet.

Girls' Brigade (GB) meet weekly during term time, providing safe welcoming environments for girls and young women to form friendships, develop their potential and explore what it means to be a follower of Jesus in the 21st century.

The Church continues to run a series of small groups for the growth of faith and discipleship in the homes of some members, virtually online or on the Church premises. Further details can be obtained from the Trustees on request or at the Sunday worship gatherings.

Other groups continued meeting during the year, including Connect 4 (offering support for foster carers and adopters), meeting weekly, Nostalgia (a group of 55+ meeting twice monthly to exercise the brains of older people in the local community, including some church members, through mental exercises and stimulating memories); MeninSheds (providing space for men to meet and socialise whilst sharing practical skills) continues to meet in a fitted-out shipping container at Potash Garden Centre. On Wednesday afternoons an Art Group (Art4all) continues to thrive, providing space for anyone in the locality to explore their artistic talents. Thursday mornings is the time for an expanding group of ladies to meet to share their love of knitting and similar craft work. This group of ladies, calling themselves 'Knitted Together' meet at the church.

The Sausage Sizzle was run again outside the Church on All Hallows Eve as an alternative to Halloween. Towards the end of November, the Church again ran a Christmas Fayre on the church premises. The Artless Theatre Company was invited back to the church at Christmas to present their production of 'Amos and the Grumpy Owl' over two performances as part of a Christingle presentation where it explained the significance of the birth of Jesus. This was well attended by both members of the congregation and unchurched families in the local community.

The Church continued to work with Rochford District Council, helping the homeless in the community by providing helpful boxes for people being housed in short term accommodation. These boxes

contain bedding cutlery and crockery and cooking utensils, basic electrical items (a toaster and kettle) together with a list of local contacts to help them settle in. An emergency food parcel is also provided in conjunction with the Foodbank Distribution Centre run by the church as part of the Southend Foodbank.

'The Faith, Hope and Charity Shop' continues to be run by the Church trading arm, 'HBC Shop Trading Ltd'. The aim of the shop is to raise funds for the work of the Church and for local charitable purposes and the Articles of Incorporation of the company require that all profit is passed to the church. The Church then allocates 10% of the shop's income from donations to the Designated Shop Tithe fund used to support local charitable purposes, although we have also used it to match donations at the church and the shop towards emergency international appeals. Within the shop, space is provided for book sales and seating where customers can just sit and obtain a hot drink. Space is also provided within the extended shop for storage for the Foodbank, so that distribution can take place from the charity shop and take advantage of the better public transport access.

The church has also continued to develop its Community Hub, a small unit at 37 Hedingham Place close to the Charity Shop which the church has leased to provide four small meeting rooms that can be let out for counselling services, local councillor surgeries, health services and other community-based uses. Towards the end of the year the church was offered a lease on 37a Hedingham Place, the front section of the 37 unit, at an advantageous rate, providing a fifth, larger, meeting space for use by the church and the community.

Many of the groups run by the Church contain some aspects of "missional community" principles, but not all. The Leadership encourage groups, where appropriate, to embrace the concept of balance between recognising our reliance upon and worshipping Our Father, relating to and supporting members of our fellowship and reaching out to people outside the fellowship so that they may experience the love and comfort that comes from Our Lord.

The church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service (DBS) and provides training to assist workers to implement the Baptist Union's safeguarding policies as set out in its "Safe to Grow" publication.

Public Benefit

This annual report describes the activities undertaken by the charity during the year to further its charitable purposes for public benefit. The trustees are of the opinion that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

Risk Management

The trustees continue to review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. This is an ongoing process carried out informally by the Trustees, but there is no formally recorded Risk Assessment.

Financial Review

Incoming Resources

The Church raises most of the funds it needs to carry on its general activities from within its own membership and congregation. The general giving in 2024 increased by just under 33% to £86,485 (2023, £64,982) This increase was due to a generous one off gift of around £16,500 given in 2024,

which has artificially inflated the giving for this year. The 2023/24 profits of £81,960 (2022/23, £39,956) from HBC Shop Trading Ltd were given to the Church to support activities.

Rental income from the Church premises of £14,257 (2023, £12,214) is up almost 17% on last year. In addition, the church was in receipt of £39,005 from HBC Shop Trading Ltd in respect of the rent and service charge for 39 and 40 Hedingham Place for the 3 quarters to the end of 2024 (2023, £37,114)

The Community HUB is also running bringing in £8,609 (representing 13 months income) (2023, £8,779) in addition to the £9,000 support from the Charity Shop Tithe. This is a mixture of Counselling room rental and sublets.

The church's total incoming resources allocated towards general activities in 2024 were £261,972. There is not a comparable figure for 2023, due to the change in the method of accounting.

Resources Expended

Volunteers and Staff

The Church is heavily dependent on its membership working as volunteers in all aspects of the Church's activities, many of which run with little or no impact on the Church's expenditure but nevertheless contribute substantially to the achievement of the Church's objectives.

In addition to the Minister, the office staff includes a part time administrator and a self-employed bookkeeper. The Church also employs, part time, two Caretaker/ Cleaners covering both the Church and the Book HUB. In September 2024 the cleaning contract for the main church site was awarded to 'Neatworks'.

Charitable giving

The Church expressed its part in the life of the wider church during 2024 by making grants from all funds totalling £9,040 (2023, £9,034) to national and international Christian organisations with Christian aims and objectives compatible with the Church's own charitable objects. The Shop Tithe fund distributed £5,451 (2023, £11,197). This included regular mission support of £1,200 to the Southend CAP Debt Advice Centre, and support for local people in need. The Shop Tithe is also being used to give limited bursaries to people seeking counselling at the Community HUB, but unable to meet the full cost, £2,155.

Premises and equipment

Modification was made to the electrical supply in the sanctuary and the lighting throughout the site was converted to LEDs with the inclusion of emergency lighting also throughout the site at a total cost of just over £7,000. The PA equipment was also upgraded at a cost of just over £5½ thousand. General maintenance continued throughout the site but there was concern over the general cleanliness of the complex, so it was decided to employ the services of a cleaning company to service the buildings daily. The cost of this service is offset by the money we receive from letting the premises. Utilities bills have levelled out at £12,281 for the 13 months to the end of 2024. (2023, £10,533).

The Community HUB premises rent and service charges £11,118 for the last ¾ of 2024 (£13,607 for a year 2023/24) in addition to operating costs of £8,202 (£8,879 2023). 37A Hedingham Place was added to the Community Hub in 2024 and just over £5½ thousand was spent starting a further refurbishment of the Community Hub, including the new extension. In total, the cost to the Community

Hub comes to £24,908 (£23,090 2023). Currently the Community Hub is not self-supporting from external rentals and sublets.

General fund

These accounts are prepared on an Accruals basis taking account of the profits from the Faith, Hope and Charity shop. As the accounts for 2023 were prepared on a Receipts and Payments basis, figures between the two years are not always comparable. Total resources expended on general charitable activities in 2024 were £205,581, against £174,806 in 2023.

The financial results for the year, for both general activities and other funds, together with a summary of the accounting policies adopted, are set out in the accompanying financial statements.


Reserves Policy

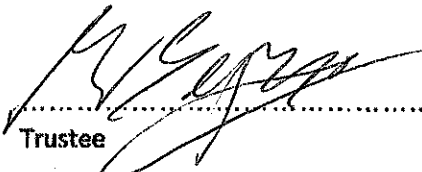
The church has three main regular income streams; individual giving which has depth and breadth across the church, regular hall lettings and profit from HBC Shop Trading Ltd.

Operating costs of approximately £115,500 per year covers salaries, centre and manse running costs and rent/ service charge for 37 and 37A Hedingham Place. The trustees aim to achieve a three month reserve policy on the non-restricted funds, which is approximately £29,000. This would allow the Church to meet most of its financial commitments for three months with a complete loss of all its income stream. The General Fund unallocated reserves at the yearend stood at £30,594 (including the value of the gold Krugerrand). There is also a further £24,576 held in designated funds, which could be used to help meet church liabilities in an emergency. The Church also holds leases on several shop properties in Hedingham Place and is contractually liable for the rents and operational costs up to the next relevant break date.

The Church has a lease on 37 and 37A Hedingham Place of £18,200 from October 2024 up to October 2031 with rent due quarterly, but with the next option to break on 27th October 2026 (and requiring 6 months' notice).

There are also leases on 39 and 40 Hedingham Place of £36,300 per annum and £18,300 per annum respectively from 24th June 2025 until 23rd June 2030. HBC Shop Trading Ltd currently meets the costs on 39 and 40 Hedingham Place whilst it is trading profitably.


.....
Trustee


.....
Trustee

**INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS OF
HAWKWELL BAPTIST CHURCH
FOR THE YEAR ENDED 31st DECEMBER 2024**

Respective responsibilities of the trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to:

- * examine the accounts under section 145 of the Charities Act
- * to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- * to state whether particular matters have come to my attention.

Basis of independent examiner's statement

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

Independent Examiner's statement

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

- 1 which gives me reasonable cause to believe that in, any material respect, the requirements
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the requirements of the Charities Acthave not been met; or

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

**J Clarke FCCA
CKS Accountancy Limited
1349-1353 London Road
Leigh-on-Sea
Essex**


4th September 2025

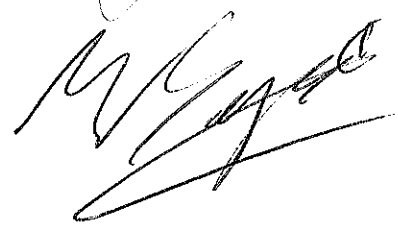
HAWKWELL BAPTIST CHURCH
FINANCIAL STATEMENT
FOR THE YEAR ENDED 31 DECEMBER 2024

	Note	General Fund £	Designated Fund £	Restricted Fund £	Total 2024 £	Total 2023 £
Incoming Resources						
Voluntary Income	2	230,142	18,353	4,570	253,066	118,101
Activities for generating funds	3	21,378	-	334.00	21,712	21,056
Investment Income	4	41,337	-	-	41,337	37,798
Incoming Resources from Charitable Activities	5	10,451	522	9,021	19,995	23,380
Total Incoming Resources		303,308	18,876	13,925	336,109	200,334
Resources Expended						
Charitable Activities	6	205,581	6,755	12,590	224,926	205,583
Cost of generating Funds	7	570	-	-	570	694
Governance	8	1,200	-	-	1,200	-
Total Resources Used		207,351	6,755	12,590	226,696	206,277
Net (outgoing)/incoming resources		95,957	12,121	1,336	109,414	(5,943)
Transfer between funds - In		9,000	90	-	9,090	50
Transfer between funds - Out		(90)	(9,000)	-	(9,090)	(50)
		8,910	(8,910)	-	-	-
Net movement in funds for year		104,867	3,211	1,336	109,414	(5,943)
Fund Balance at 1 January 2024		6,427	21,365	8,066	35,857	41,800
Valuation of assets		474,496	-	-	474,496	-
Fund Balance at 31 December 2024		585,790	24,576	9,401	619,767	35,857

**HAWKWELL BAPTIST CHURCH
BALANCE SHEET
FOR THE YEAR ENDED 31 DECEMBER 2024**

	General Fund £	Designated Fund £	Restricted Fund £	Total 2024 £	Total 2023 £
FIXED ASSETS					
Tangible Assets					
Rectory Road Manse	472,398	-	-	472,398	369,424
Krugerrand 1oz gold coin (estimated value)	2,098	-	-	2,098	1,622
	474,496	-	-	474,496	371,046
CURRENT ASSETS					
CAF Current a/c	(21,459)	24,404	1,980	4,905	9,270
CAF Deposit Gold	5,708	-	-	5,708	18,457
Church - Cash	1,527	-	-	1,527	919
London Baptist Property Board	42,720	-	-	42,720	754
Men in Sheds - Cash	-	172	-	172	16
Girls Brigade - Current a/c	-	-	6,413	6,413	6,364
Girls Brigade - Cash	-	-	-	-	-
Boys brigade - Current a/c	-	-	78	78	78
	28,496	24,576	8,450	61,522	35,857
MONEY OWED TO THE CHURCH					
Debtors	69,127	-	951	70,078	-
MONEY OWED BY THE CHURCH					
EBA asbestos loan	0	-	-	-	1,375
Creditors	4,477	-	-	4,477	-
Deferred Income	(18,148)	-	-	(18,148)	-
	(13,671)	-	-	(13,671)	1,375
TOTAL ASSETS	585,790	24,576	9,401	619,767	405,528

Trustee: 



Date: 14/9/25

14/9/25

HAWKWELL BAPTIST CHURCH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

1) 1 Basis of preparation

1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and with the Charities Act 2011. The charity constitutes a public benefit entity as defined by FRS 102.

The accounts present a true and fair view.

1.2 Going Concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the Charity has adequate resources to continue its operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Change of accounting policy

Previous accounts have been prepared using the Receipts and Payments method. 20224 is the first year changing to Accruals basis accounting due to reaching the £250,000 threshold.

1.4 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds are included within the Un restricted funds.

Restricted funds are subject to specific conditions by donors as to how they may be used. the purposes and uses of the restricted funds are set out in the notes of the financial statements.

2 Income

Income is recognised when the charity becomes entitled to the resources, and the monetary value can be measured with sufficient reliability.

Legacies are recognised on receipt or if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

3 Expenditure and Liabilities

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

4 Assets

Buildings are deemed to have a value equal to, or greater than, their carrying amount and therefore no depreciation charge is recognised.

Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.

Investments held for resale or pending their sale and cash and cash equivalents with a maturity date of less than 1 year are treated as current asset investments.

GB & BB maintain their own banking arrangements. Other sections use the Church bank account and run petty cash.

HAWKWELL BAPTIST CHURCH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

2 Voluntary Income

	Unrestricted Fund			Restricted Fund		Total 2024	Total 2023
	General	Thank Offering	Men in Sheds	Faith Hope and Charity Shop Tithe	Other		
Gift Aid giving	28,180	-	-	-	1,500	-	28,680
Other envelopes / planned giving	24,586	-	500	-	345	-	25,431
Charity Voucher	3,375	-	-	-	-	-	4,830
Loose offering	1,375	-	-	-	-	-	1,375
Grants	-	-	-	-	-	-	6,245
HBC Shop Trading Ltd profit	143,657	-	-	17,419	-	-	161,076
Sundry donations/income	16,592	-	155	-	120	619	17,486
Income Tax recovered	12,372	279	-	-	-	1,988	14,638
	230,142	279	655	17,419	1,965	2,605	253,066
							118,101

3 Activities for generating funds

	Unrestricted Fund			Restricted Fund		Total 2024	Total 2023
	General	Thank Offering	Men in Sheds	Faith Hope and Charity Shop Tithe	Other		
Hire of Church premises	14,257	-	-	-	-	-	14,267
Fundraising Events	997	-	-	-	-	334	1,331
Secondment staff for Charity shop refurb	6,125	-	-	-	-	-	6,125
	21,379	-	-	-	-	334	21,712
							21,056

4 Investment Income

	Unrestricted Fund			Restricted Fund		Total 2024	Total 2023
	General	Thank Offering	Men in Sheds	Faith Hope and Charity Shop Tithe	Other		
Rental on 39/40 Heddingham Place	39,005	-	-	-	-	-	39,005
Interest	2,332	-	-	-	-	-	2,332
	41,337	-	-	-	-	-	41,337
							37,798

5 Incoming Resources from Charitable Activities

	Unrestricted Fund			Restricted Fund		Total 2024	Total 2023
	General	Thank Offering	Men in Sheds	Faith Hope and Charity Shop Tithe	Other		
Other income from charitable activities	1,843	-	522	-	-	-	2,365
Community HUB	8,609	-	-	-	-	-	8,609
Sections	-	-	-	-	-	9,021	9,021
	10,452	-	522	-	-	9,021	19,995
							23,380

HAWKWEIL BAPTIST CHURCH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

6 Cost of Charitable Activities

	Unrestricted Fund			Restricted Fund		Total 2024	Total 2023
	General	Thank Offering	Men in Sheds	Faith Hope and Charity Shop Tithe	Other	Church sections	
Mission giving / secular gifts	8,839	-	-	500	382	-	9,821
Minister salary & Expenses	43,035	-	-	-	-	-	43,035
Administrator and bookkeeper	10,195	-	-	-	-	-	10,195
Visiting Speaker	550	-	-	-	-	-	550
Manae Rectory	5,207	-	-	-	-	-	5,207
Fellowship fund/ gifts	275	-	-	3,837	48	240	4,200
Training/ Education	647	-	-	-	-	-	647
Mission / Outreach	2,226	-	1,233	1,314	1,198	-	5,971
Youth mission & resources	55	-	-	-	-	-	55
Church office costs	3,452	-	-	-	-	-	3,452
Cleaning / caretaker	5,832	-	-	-	-	-	5,832
Worship - Music, PA, Puppets etc	7,719	-	-	-	-	-	7,719
Refreshments	1,824	-	-	-	-	136	1,960
Centre Costs	33,757	-	-	-	-	-	33,757
Administration	3,171	-	-	-	-	3,258	6,429
Uniform & Badges	-	-	-	-	-	1,998	1,998
Camping & Trips	-	-	-	-	-	3,980	3,980
Minibus	1,586	-	-	-	-	-	1,586
Loan repayments	2,125	-	-	-	-	-	2,125
Other	2,918	-	71	-	-	1,349	4,338
Café HUB Staff costs	6,922	-	-	-	-	-	6,922
Café HUB Other Costs	550	-	-	-	-	-	550
Café HUB Operating costs	-	-	-	-	-	-	-
Café HUB premises	39,888	-	-	-	-	-	39,888
Community HUB - Premises	11,118	-	-	-	-	-	11,118
Community HUB - Operating	8,203	-	-	-	-	-	8,203
Community HUB - Other	5,588	-	-	-	-	-	5,588
	205,581	-	1,304	5,451	1,628	10,881	224,926
							205,583

7 Cost of generating funds

	Unrestricted Fund			Restricted Fund		Total 2024	Total 2023
	General	Thank Offering	Men in Sheds	Faith Hope and Charity Shop Tithe	Other	Church sections	
Cost of applying for grants	50	-	-	-	-	-	50
Costs of fates other events	520	-	-	-	-	-	520
	570	-	-	-	-	-	570
							594

8 Governance costs

	Unrestricted Fund			Restricted Fund		Total 2024	Total 2023
	General	Thank Offering	Men in Sheds	Faith Hope and Charity Shop Tithe	Other	Church sections	
Examination fee	1,200	-	-	-	-	-	1,200
	1,200	-	-	-	-	-	1,200
							-

HAWKWELL BAPTIST CHURCH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

9 Fixed Assets

	General Fund £ 2024	General Fund £ 2023
Rectory Road manse	472,398	369,424
Krugerrand (1oz gold coin)	2,098	1,622
	474,496	371,046

Rectory Road Manse

Rectory Road manse is a freehold dwelling and the residence and working base of the Minister. The Trustees have opted to value the property based on the insurance value which will be adjusted yearly.

Main Church premises

The main Church premises are freehold assets, the value of which the Church is prohibited from realising for its own sake by its Trust Deed. As such they are inalienable. Accordingly no value is placed on them in the Balance Sheet and capital expenditure on them is written off in the year. For the readers information however, the insurance valuation of the buildings at the year ending 2024 £2,401,705 (2023 £2,281,586).

Minibus

A second hand minibus was given to Hawkwell Baptist Church over 9 years ago. The minibus did not cost anything and its resale value is likely to only be scrap if it is sold. Therefore no cost is shown in the accounts for this asset.

10 Debtors and prepayments

	2024 £	2024 £ GB	2024 £	2023 £
HBC Shop Trading Profit 24/25	79,117		79,117	
Gift aid Q4 claim	2,291	951	3,241	
Other	1,043		1,043	
Prepayments	(13,323)		(13,323)	
	69,127	951	70,078	-

Receipts and Payments in 2023 therefore no Debtors reported.

11 Creditors and accruals

	2024 £	2023 £
Accountant	600	
Trade creditors	3,877	
Deferred income	(18,148)	
	(13,671)	-

Receipts and Payments in 2023 therefore no Creditors reported.

12 Cash at bank and in hand

	2024 £	2023 £
Cash at bank and on hand	61,522	35,857

HAWKWELL BAPTIST CHURCH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

13 Fund movement summary

	Fund Balance c/f	Income	Expenditure	Transfers	Fund Balance c/f
Unrestricted funds					
General	6,427	303,308	207,351	8,910	111,294
Designated funds					
Thank Offering	(369)	279	-	90	-
Lobby (Des)	1,188	-	-	-	1,188
Men in Sheds	910	1,177	1,304	-	783
Faith Hope and Charity					
Shop Tithe	19,638	17,419	5,451	(9,000)	22,604
Restricted funds					
Girls Brigade	6,314	11,960	10,961	-	7,313
Boys Brigade	78	-	0	-	78
Youth Club	786	-	-	-	786
Lobby (Res)	271	0	-	-	271
Other	617	1,965	1,628	-	953

14 Transfer between funds

Designated Shop tithe to General fund - £9,000 support for Community HUB operational costs.
 General fund to Designated Thank offering fund - £90 to balance Thank Offering to zero.

15 Fees for examination of accounts

	<u>2024</u>	<u>2023</u>
Independent Examiners fee	<u>600</u>	<u>600</u>

16 Paid Employees

Staff Costs	<u>2024</u>	<u>2023</u>
Salaries (inc pension and employer NI)	<u>63,674</u>	<u>64,089</u>
Full Time equivalent Head count	1.77	2.10

During the year the Church employed a full time Minister.

Administrator : 11.5 hours per week.

Church Caretaker: average of 2 hours per week for the Church and 4 hours per week other adhoc work on site.

Cafe HUB caretaker: average of 10.5 hours per week and an additional 1 hour per week for the Community HUB (37 Hedingham Place) and some adhoc hours helping with the refurbishment in Church.

No employee earned £60,000 p.a. or more.

One trustee, who is also an office holder, lived in the Rectory Road Manse wholly owned by the Church.

17 Related parties disclosure

The minister is a trustee and his wife was paid for counselling services in the Community HUB. All invoices have been approved by another Trustee 2024 £1,075 (2023 £1,437).

HAWKWELL BAPTIST CHURCH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

CHURCH SECTIONS RESTRICTED FUNDS

18 Charity funds

	Girls Brigade	Boys Brigade	Youth Club	Total Section Restricted 2024	Girls Brigade	Boys Brigade	Youth Club	Total Section Restricted 2023
Income								
Voluntary income								
Sundry donations/income	619	-	-	619	557	56	-	613
Income Tax recovered	1,986	-	-	1,986	1,117	-	-	1,117
Fundraising Events	334	-	-	334	-	-	-	-
From Charitable activities funds	9,021	-	-	9,021	12,836	-	-	12,836
	11,960	-	-	11,960	14,511	56	-	14,887
Expenditure								
Training	-	-	-	-	15	-	-	15
Refreshments	136	-	-	136	127	-	-	127
Gifts	240	-	-	240	84	-	-	84
Agape - Fellowship fund	-	-	-	-	-	-	-	-
Other	1,349	-	-	1,349	1,333	-	-	1,333
Uniform & Badges	1,998	-	-	1,998	1,703	-	-	1,703
Administration	3,258	-	-	3,258	3,439	-	-	3,439
Camping & Trips	3,980	-	-	3,980	6,519	-	-	6,519
Mission	-	-	-	-	-	-	-	-
	10,961	-	-	10,961	13,222	-	-	13,222
Transfers	-	-	-	-	(50)	-	-	(50)
Net movement	999	-	-	999	1,239	56	-	1,295
Opening balance	8,314	78	786	7,178	5,075	22	786	5,883
Closing balance	7,313	78	786	8,177	6,314	78	786	7,178

OTHER RESTRICTED FUNDS

	OTHER	LOBBY	TOTAL 2024	OTHER	LOBBY	TOTAL 2023
Voluntary Income						
Gift aid giving	1,500	-	1,500	594	-	594
Sundry donations/income	120	-	120	-	-	-
Other planned giving	345	-	345	1,876	-	1,876
Loose Collection	-	-	-	530	-	530
Tax recovered	-	-	-	200	-	200
Grant	-	-	-	1,000	-	1,000
	1,965	-	1,965	4,200	-	4,200
Expenditure						
Mission	1,198	-	1,198	791	-	791
Agape - Fellowship fund	48	-	48	400	-	400
Giving to charities	382	-	382	2,849	-	-
	1,628	-	1,628	4,040	-	4,040
Transfers	-	-	-	-	-	-
Net movement	337	-	337	160	0	160
Opening balance	617	271	888	457	271	728
Closing balance	953	271	1,224	617	271	888

HAWKWELL BAPTIST CHURCH

England & Wales - Charity number 1150184

Accounts

HAWKWELL BAPTIST CHURCH

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

RECEIPTS AND PAYMENTS ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2023

HAWKWELL BAPTIST CHURCH

INDEX TO THE TRUSTEES' REPORT AND FINANCIAL STATEMENTS

	Page
Charity Information	1
Trustee Report	2-6
Independent Examiner's Report	7
Financial Statements	8
Statement of Assets and Liabilities	9
Notes to the Financial Statements	10-14

HAWKWELL BAPTIST CHURCH

CHARITY INFORMATION

Legal status: Charity registered with the Charity Commission
Charity Number: 1150184

Principal address: Hawkwell Baptist Church
Rectory Road
Rochford
Essex
SS4 1UG

Bankers: The London Baptist Property Board Ltd
CAF Bank Ltd
Barclays Bank UK Plc

Trustees: Rev R Iles (Minister)
Mr R Sapsted (Treasurer)
Mrs L McLoughlin (Secretary)
Mrs H Chilvers
Mrs D Mansfield

Mrs M Schramm - End of three consecutive terms, November 2023

HAWKWELL BAPTIST CHURCH
YEAR END TRUSTEE REPORT 2023

Receipts and Payments accounts

Hawkwell Baptist Church have adopted receipts and payment accounts for the financial year ending 31st December 2023, in accordance with the Charities Act 2011 for charities with income below £250,000.

Governing document

Hawkwell Baptist Church registered with the Charity Commission in 2012. The charity is controlled by its governing document ("Constitution").

Recruitment and appointment of new trustees

Trustees are elected as outlined in the Constitution. They are appointed as required and serve for three years in one term, with an option to serve up to two terms without a year's break in service. Anyone standing as a trustee has to be nominated by two members and submit a short testimony for circulation to the members. The appointment is made by secret ballot and has to receive support from at least two thirds of the members present and voting.

Induction and training of new trustees

Those wishing to stand for election are interviewed by the Minister and existing trustees before the vote, to explain the role and discuss any concerns. They will then be mentored by the existing trustees.

Charitable Objects

The charity is governed by the approved Governing Document which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination. The charity may also advance education and carry out such other charitable purposes in the United Kingdom and/or other parts of the world as the Church shall determine.

The premises the Church occupies are held by the London Baptist Property Board on Trusts that are entirely compatible with the above objects.

Organisational Structure and Decision-making processes

Members of the Church are accepted in accordance with the Constitution, which requires them to make a public profession of faith in Jesus Christ, normally, but not exclusively, through baptism by immersion upon personal profession of faith.

A formal Church Meeting of members normally takes place four times per year and has responsibility for the overall policy of the Church, in accordance with the Constitution. The members appoint Trustees who, together with the Minister, are collectively known as the Leadership. The Trustees second additional members onto the Leadership as they consider desirable for the day to day running of the Church's work and witness, and the financial and legal aspects of the charity. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the Charitable Objects.

Relevant matters may be submitted to the Church Meeting by the Leadership for guidance or may be raised there by members for further consideration by the Leadership. Though the Constitution permits decisions to be made at Church Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

Training and education

During the year Christianity Explored courses were run on some Wednesday evenings based in the Charity Shop Book Hub and aimed specifically at people who have not yet come to faith but are seeking to know more about the Christian faith.

Objectives and Activities

In order to achieve the principal objective, set out above, the Church provides a variety of activities for both its membership and the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

Central to the work and witness of the Church is the provision of regular public gatherings for Christian worship. These gatherings take place each Sunday, normally at 10:30 a.m. There are also occasional gatherings at other times, which are advertised on the Church Notice Board, in our Charity Shop and on the website at www.hawkwellbaptistchurch.co.uk.

The Church seeks to be a friendly and welcoming community and anybody is free to attend any of these gatherings. These are the way we meet our principal objective and since the Covid pandemic we continued to connect with some members online through Zoom during 2023.

Girls' Brigade (GB) meet weekly during term time, providing safe welcoming environments for girls and young women to form friendships, develop their potential and explore what it means to be a follower of Jesus in the 21st century.

The Church continues to run a series of small groups for the growth of faith and discipleship in the homes of some members, virtually online or on the Church premises. Further details can be obtained from the Trustees on request or at the Sunday worship gatherings.

Other groups continued meeting during the year, including Connect 4 (offering support for foster carers and adopters), meeting weekly, Nostalgia (a group of 55+ meeting twice monthly to exercise the brains of older people in the local community, including some church members, through mental exercises and stimulating memories); MeninSheds (providing space for men to meet and socialise whilst sharing practical skills) continues to meet in a fitted-out shipping container at Potash Garden Centre. On Wednesday afternoons an Art Group (Art4all) is provided with space for anyone in the locality to explore their painting talents. Thursday mornings is the time for an expanding group of ladies to meet to share their love of knitting and similar craft work. This group of ladies, calling themselves 'Knitted Together' meet in the church.

The Sausage Sizzle was run again outside the Church on All Hallows Eve as an alternative to Halloween. Towards the end of November, the Church again joined with the Holt Farm School PTA to run a Christmas Fayre on the church premises. The Artless Theatre Company was invited to present their production of 'Amos and the Grumpy Owl' and, just before Christmas, Christingle presentations were given in the church worship area where, over two performances, it explained the significance of the birth of Jesus. This was well attended by both members of the congregation and unchurched families in the local community.

The Church continued to work with Rochford District Council, helping the homeless in the community by providing helpful boxes for people being housed in short term accommodation. These boxes contain bedding cutlery and crockery and cooking utensils, basic electrical items (a toaster and kettle) together with a list of local contacts to help them settle in. An emergency food parcel is also provided in conjunction with the Foodbank Distribution Centre run by the church as part of the Southend Foodbank.

'The Faith, Hope and Charity Shop' continues to be run by the Church trading arm, 'HBC Shop Trading Ltd'. The aim of the shop is to raise funds for the work of the Church and for local charitable purposes and the Articles of Incorporation of the company require that all profit is passed to the church. The Church then allocates 10% of the shop's income from donations to the Designated Shop Tithe fund used to support local charitable purposes, although we have also used it to match donations at the church and the shop towards emergency international appeals. Within the shop, space is provided for book sales and seating where customers can just sit and obtain a hot drink. Space is also provided within the extended shop for storage for the Foodbank, so that distribution can take place from the charity shop and take advantage of the better public transport access.

The church has also continued to develop its Community Hub, a small unit at 37 Hedingham Place close to the Charity Shop which the church has leased to provide four small meeting rooms that can be let out for counselling services, local councillor surgeries, health services and other community-based uses.

Many of the groups run by the Church contain some aspects of "missional community" principles, but not all. The Leadership encourage groups, where appropriate, to embrace the concept of balance between recognising our reliance upon and worshipping Our Father, relating to and supporting members of our fellowship and reaching out to people outside the fellowship so that they may experience the love and comfort that comes from Our Lord.

The church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service (DBS) and provides training to assist workers to implement the Baptist Union's safeguarding policies as set out in its "Safe to Grow" publication.

Public Benefit

This annual report describes the activities undertaken by the charity during the year to further its charitable purposes for public benefit. The trustees are of the opinion that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

Risk Management

The trustees continue to review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. This is an ongoing process carried out informally by the Trustees, but there is no formally recorded Risk Assessment.

Financial Review

Incoming Resources

The Church raises most of the funds it needs to carry on its general activities from within its own membership and congregation. The general giving in 2023 dropped by 20% to £64,982 (£81,472) This decrease was due to a generous one off gift of around £16,000 given in 2022, which artificially

inflated the giving for that year. The 2022/23 profits of £39,956 (2021/22, £33,574) from HBC Shop Trading Ltd were given to the Church to support activities.

A grant from the Essex Community Foundation of £5,000 was received to support the running costs of 37 Hedingham Place, the Community HUB.

Rental income from the Church premises of £12,214 (2022, £12,415) is similar to last year. In addition, the church was in receipt of £37,114 from HBC Shop Trading Ltd in respect of the rent and service charge for 39 and 40 Hedingham Place that, in previous years, had been paid directly to the managing agent.

The Community HUB is also up and running bringing in £8,779 (2022, £6,742) in addition to the £5,000 grant. This is a mixture of Counselling room rental and sublets.

The church's total incoming resources allocated towards general activities in 2023 were £127,203, similar to the £127,387 in 2022.

The Faith Hope and Charity shop took on the responsibility for 40 Hedingham Place unit's rent and service charge at the end of 2022. The full year contribution of £37,114 was received in 2023.

Resources Expended

Volunteers and Staff

The Church is heavily dependent on its membership working as volunteers in all aspects of the Church's activities, many of which run with little or no impact on the Church's expenditure but nevertheless contribute substantially to the achievement of the Church's objectives.

In addition to the Minister, the office staff includes a part time administrator and a self-employed bookkeeper. The Church also employs, part time, two Caretaker/ Cleaners covering both the Church and the Book HUB.

Charitable giving

The Church expressed its part in the life of the wider church during 2023 by making grants from all funds totalling £9,034 (2022, £8,511) to national and international Christian organisations with Christian aims and objectives compatible with the Church's own charitable objects. The Shop Tithe fund distributed £11,197 (2022, £12,297). This included regular mission support of £1,200 to the Southend CAP Debt Advice Centre, match funding of the Thank Offering charities Unicef, Tearfund and Open Doors, support for local charities such as the Food Bank and HARP as well as Bloodwise. The Shop Tithe is also being used to give limited Bursaries to people seeking counselling at the Community HUB, but unable to meet the full cost, £1,733.

Premises and equipment

No major costs were incurred on the main site. General maintenance continued throughout the site. Utilities bills have increased significantly £10,533 2023 from £4,466 2022 being a mixture of new contracts and also higher usage.

The Community HUB premises rent and service charges £13,607 (£13,783 2022) in addition to operating costs of £8,879 (£9,875 2022). A one-off spend to get the premises ready for use was £604 (£10,627 2022). In total, this comes to £23,090 (£34,285 2022). Currently the Community HUB is not self-supporting from external rentals and sublets.

General fund

These accounts are prepared on a Receipts and Payments basis but taking account of deferred payment of profits on 31st December 2023, the General Fund continues to be supported by the charity shop.

Total resources expended on general charitable activities in 2023 were £174,806 up from £138,393 in 2022. The significant increase in expenditure is a result of the church now paying the rent and service charge for the charity shop directly to the managing agents as mentioned above.

The financial results for the year, for both general activities and other funds, together with a summary of the accounting policies adopted, are set out in the accompanying financial statements.

Reserves Policy

The church has three main regular income streams; individual giving which has depth and breadth across the church, regular hall lettings and profit from HBC Shop Trading Ltd.

Operating costs of approximately £100,000 per year covers salaries, centre and manse running costs and rent/ service charge for 37 Hedingham Place. The trustees aim to achieve a three month reserve policy on the non-restricted funds, which is approximately £25,000. This would allow the Church to meet most of its financial commitments for three months with a complete loss of all its income stream. The General Fund unallocated reserves at the year end stood at £8,049 (including the value of the gold Krugerrand). There is also a further £21,365 held in designated funds, which could be used to help meet church liabilities in an emergency and the HBC Shop Trading profits at the end of the year stood at £55,234.

The pension liability has been reduced to zero (2022, £0). The cessation event still applies however the liability as of December 2023 is zero.

The Church also holds leases on several shop properties in Hedingham Place and is contractually liable for the rents and operational costs up to the next relevant break date.

The Church has a lease on 37 Hedingham Place of £12,800 up to October 2031 with rent due from April 2022, but with the next break date occurring in April 2026 (and requiring 6 months notice) and a rent review in October 2025.

There is also a lease on 39 Hedingham Place of £30,393 per annum up to 24th December 2025 following a Rent Review on 24th June 2025. The lease on 40 Hedingham Place has a break clause for December 2024 with a quarterly rent of £4,300. HBC Shop Trading Ltd currently meets the costs on 39 and 40 Hedingham Place whilst it is trading profitably.

.....*Gerard McLoughlin*.....

Trustee

.....*[Signature]*.....
Trustee

**INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS OF
HAWKWELL BAPTIST CHURCH
FOR THE YEAR ENDED 31st DECEMBER 2023**

Respective responsibilities of the trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to:

- * examine the accounts under section 145 of the Charities Act
- * to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- * to state whether particular matters have come to my attention.

Basis of independent examiner's statement

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

Independent Examiner's statement

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

- 1 which gives me reasonable cause to believe that in, any material respect, the requirements
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the requirements of the Charities Acthave not been met; or

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



**J Clarke FCCA
CKS Accountancy Limited
1349-1353 London Road
Leigh-on-Sea
Essex**

29th July 2024

HAWKWELL BAPTIST CHURCH
FINANCIAL STATEMENT
FOR THE YEAR ENDED 31 DECEMBER 2023

	Note	General Fund £	Designated Fund £	Restricted Fund £	Total 2023 £	Total 2022 £
<u>Incoming Resources</u>						
Voluntary Income	2	96,010	16,161	5,931	118,101	121,755
Activities for generating funds	3	21,056	-	-	21,056	12,415
Investment Income	4	37,798	-	-	37,798	4,762
Incoming Resources from Charitable Activities	5	10,138	406	12,836	23,380	19,774
Total Incoming Resources		165,001	16,567	18,767	200,334	158,705
<u>Resources Expended</u>						
Charitable Activities	6	174,112	14,208	17,262	205,583	167,971
Cost of generating Funds	7	694	-	-	694	-
Total Resources Used		174,806	14,208	17,262	206,277	167,971
Net (outgoing)/incoming resources		(9,806)	2,359	1,505	(5,943)	(9,266)
Transfer between funds - In		50	-	-	50	-
Transfer between funds - Out		-	-	(50)	(50)	-
		50	-	(50)	-	-
Net movement in funds for year		(9,756)	2,359	1,455	(5,943)	(9,266)
Fund Balance at 1 January 2023		16,183	19,006	6,611	41,800	51,066
Fund Balance at 31 December 2023		6,427	21,365	8,066	35,857	41,800

HAWKWELL BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2023

	General Fund £	Designated Fund £	Restricted Fund £	Total 2023 £	Total 2022 £
MONETARY ASSETS					
CAF Current a/c	(13,703)	21,349	1,623	9,270	5,809
CAF Deposit Gold	18,457	-	-	18,457	29,262
Church - Cash	919	-	-	919	590
London Baptist Property Board	754	-	-	754	725
Men in Sheds - Cash	-	16	-	16	277
Girls Brigade - Current a/c	-	-	6,364	6,364	4,939
Girls Brigade - Cash	-	-	-	0	137
Boys brigade - Current a/c	-	-	78	78	22
Youth Group - Cash	-	-	-	0	40
	6,427	21,365	8,065	35,857	41,800
FIXED ASSETS					
Manse at Insurance value	369,424	-	-	369,424	340,166
Krugerrand 1oz gold coin (estimated value)	1,622	-	-	1,622	1,509
	371,046	-	-	371,046	341,675
MONEY OWED BY THE CHURCH					
EBA asbestos loan	1,375	-	-	1,375	2,875
	1,375	-	-	1,375	2,875
MONEY OWED TO THE CHURCH					
HBC Shop Trading Ltd.	40,892	14,342	-	55,234	18,278
<i>Estimated profit 1st March to 31st December 2023</i>					

Trustee: Linda McLaughlin

Date: 30/7/24

Trustee: 

Date: 30/7/24

HAWKWELL BAPTIST CHURCH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

1) Accounting Policies

a) Basis of preparation

Under section 133 of the Charities Act 2011, charities with gross income below £250,000 can prepare Receipts and Payments accounts.

The charity chose to change from Accrual Accounts in 2015 to Receipts and Payments Accounts in 2016.

b) Donations

Donations are accounted for gross when received.

c) Investment Income

Investment income is accounted for when it is received.

A fair apportionment is made across funds where material.

d) Fund Raising and Publicity Costs

The Church does not make formal appeals for funds, and expenditure on these items is therefore not material.

e) Gifts in Kind

No amounts are included in the financial statements for services donated by volunteers.

f) Management and Administration

This represents direct expenditure on the management of the Church. Most of the management is carried out without charge by volunteers. This intangible cost is not included in the Financial Statement since there is no measurable cost to the volunteers for their service.

g) Fixed Assets

Main Church premises

The main Church premises are freehold assets, the value of which the Church is prohibited from realising for its own sake by its Trust Deed. As such they are inalienable. Accordingly no value is placed on them in the Statement of Assets and Liabilities and capital expenditure on them is written off in the year. For the readers information however, the insurance valuation of the buildings at the year ending 2023 £2,281,586 (2022 £2,177,089).

Rectory Road manse

Rectory Road manse is a freehold dwelling and the residence and working base of the Minister. Value is only realisable with vacant possession. The manse is valued at 2023 £369,424 (2022 £340,166) for insurance.

Short Term investment assets

Short term cash deposits placed with our custodian trustees, the London Baptist Property Board (LBPB), are repayable to us on seven days notice.

Krugerrand

Krugerrand 1oz gold coin estimated value £999, received February 2018. The coin has not been redeemed and remains in a Church safe. The current value as at December 2023 was £1,622 was (2022 £1,509).

HAWKWELL BAPTIST CHURCH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

2) Voluntary Income

	Unrestricted Fund			Restricted Fund		Total 2023	Total 2022	
	General	Thank Offering	Men in Sheds	Faith Hope and Charity Shop Tithe	Other	Church sections		
Gift Aid giving	28,480	510	-	-	594	-	29,584	30,927
Other envelopes / planned giving	22,410	630	-	-	1,876	-	24,916	34,730
Charity Voucher	4,830	-	-	-	-	-	4,830	4,860
Loose offering	419	717	-	-	530	-	1,666	4,678
Grants	5,000	-	245	-	1,000	-	6,245	2,500
HBC Shop Trading Ltd profit (Year ending 28th Feb. 2023)	26,028	-	-	13,928	-	-	39,956	33,574
Sundry donations/income	482	-	130	-	-	613	1,225	1,161
Income Tax recovered	8,361	-	-	-	200	1,117	9,678	9,324
	96,010	1,857	375	13,928	4,200	1,731	118,101	121,755

3) Activities for generating funds

	Unrestricted Fund			Restricted Fund		Total 2023	Total 2022	
	General	Thank Offering	Men in Sheds	Faith Hope and Charity Shop Tithe	Other	Church sections		
Hire of Church premises	12,214	-	-	-	-	-	12,214	12,415
Funraising Events	1,645	-	-	-	-	-	1,645	-
Secondment staff for Charity shop refurb	7,197	-	-	-	-	-	7,197	-
	21,056	-	-	-	-	-	21,056	12,415

4) Investment Income

	Unrestricted Fund			Restricted Fund		Total 2023	Total 2022	
	General	Thank Offering	Men in Sheds	Faith Hope and Charity Shop Tithe	Other	Church sections		
Rental on 39/40 Hedingham Place	37,114	-	-	-	-	-	37,114	4,636
Interest	684	-	-	-	-	-	684	126
	37,798	-	-	-	-	-	37,798	4,762

5) Incoming Resources from Charitable Activities

	Unrestricted Fund			Restricted Fund		Total 2023	Total 2022	
	General	Thank Offering	Men in Sheds	Faith Hope and Charity Shop Tithe	Other	Church sections		
Other income from charitable activities	1,359	-	406	-	-	-	1,765	1,237
Community HUB	8,779	-	-	-	-	-	8,779	6,742
Sections	-	-	-	-	-	12,836	12,836	11,795
	10,138	-	406	-	-	12,836	23,380	19,774

HAWKWELL BAPTIST CHURCH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

6) Cost of Charitable Activities

	Unrestricted Fund			Restricted Fund		Total 2023	Total 2022
	General	Thank Offering	Men in Sheds	Faith Hope and Charity Shop Tithe	Other	Church sections	
Mission giving / secular gifts	8,860	2,227	-	7,683	2,849	-	21,619
Minister salary & Expenses	40,925	-	-	-	-	-	40,925
Administrator and bookkeeper	9,121	-	-	-	-	-	9,121
Visiting Speaker	325	-	-	-	-	-	325
Manse Rectory	5,096	-	-	-	-	-	5,096
Fellowship fund/ gifts	174	-	-	1,975	400	84	2,632
Training/ Education	129	-	-	-	-	-	129
Mission / Outreach	2,279	-	784	1,540	791	-	5,394
Youth mission & resources	63	-	-	-	-	-	63
Church office costs	2,398	-	-	-	-	-	2,398
Cleaning / caretaker	3,255	-	-	-	-	-	3,255
Worship - Music, PA, Puppets etc	1,724	-	-	-	-	-	1,724
Refreshments	926	-	-	-	-	127	1,053
Centre Costs	17,900	-	-	-	-	-	17,900
Administration	2,765	-	-	-	-	3,439	6,204
Uniform & Badges	-	-	-	-	-	1,703	1,703
Camping & Trips	-	-	-	-	-	6,519	6,519
Minibus	1,741	-	-	-	-	-	1,741
Loan Repayments	1,500	-	-	-	-	-	1,500
Other	477	-	-	-	-	1,333	1,811
Café HUB Staff costs	14,303	-	-	-	-	15	14,318
Café HUB Other Costs	(50)	-	-	-	-	-	(50)
Café HUB Operating costs	-	-	-	-	-	-	-
Café HUB premises	37,114	-	-	-	-	-	37,114
Community HUB - Premises	13,607	-	-	-	-	-	13,607
Community HUB - Operating	8,879	-	-	-	-	-	8,879
Community HUB - Other	604	-	-	-	-	-	604
	174,112	2,227	784	11,197	4,040	13,222	205,683
							187,971

7) Cost of generating funds

	Unrestricted Fund			Restricted Fund		Total 2023	Total 2022
	General	Thank Offering	Men in Sheds	Faith Hope and Charity Shop Tithe	Other	Church sections	
Cost of applying for grants	351	-	-	-	-	-	351
Costs of fetes other events	343	-	-	-	-	-	343
	694	-	-	-	-	-	694

8) Fund movement summary

	Fund Balance c/f	Income	Expenditure	Transfers	Fund Balance c/f
Unrestricted funds					
General	16,183	165,001	174,806	50	6,427
Designated funds					
Thank Offering	-	1,857	2,227	-	(369)
Lobby (Des)	1,188	-	-	-	1,188
Men in Sheds	913	782	784	-	910
Faith Hope and Charity Shop Tithe	16,906	13,928	11,197	-	19,636
Restricted funds					
Girls Brigade	5,075	14,511	13,222	(50)	6,314
Boys Brigade	22	56	0	-	78
Youth Club	786	-	-	-	786
Lobby (Res)	271	0	-	-	271
Other	457	4,200	4,040	-	617

HAWKWELL BAPTIST CHURCH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

9)	<u>Staff Costs</u>	<u>2023</u>	<u>2022</u>
	Salaries (inc pension and employer NI)	64,089	59,771

During the year the Church employed a full time Minister.
 Administrator : 11.5 hours per week.
 Church Caretaker: average of 3.8 hours per week for the Church and 7 hours per week refurbishing the Charity Shop and Cafe HUB.
 Cafe HUB caretaker: average of 12 hours per week and an additional 5.5 hours per week supporting the refurbishment of the Charity shop and 1.5 hours at Church.
 No employee earned £60,000 p.a. or more.
 One trustee, who is also an office holder, lived in housing wholly owned by the Church.

10) **Bank and cash balances**
 GB & BB maintain their own banking arrangements. Other sections use the Church bank account and run petty cash.

11) **Pension scheme**
 The Pension Liability was reduced to £1 per month in August 2022. There is no longer a pension liability.

12) **Related parties disclosure**
 The minister is a trustee and his wife was paid for counselling services in the Community HUB. All invoices have been approved by another Trustee £1.437.

HAWKWELL BAPTIST CHURCH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

CHURCH SECTIONS RESTRICTED FUNDS

	Girls Brigade	Boys Brigade	Youth Club	Total Section Restricted 2023	Total Section Restricted 2022
Income					
Voluntary income					
Sundry donations/income	557	56	-	613	532
Income Tax recovered	1,117	-	-	1,117	-
Grant	-	-	-	-	-
From Charitable activities funds	12,836	-	-	12,836	11,795
	14,511	56	-	14,567	12,327
Expenditure					
Training	15	-	-	15	-
Refreshments	127	-	-	127	284
Gifts	84	-	-	84	541
Agape - Fellowship fund	-	-	-	-	102
Other	1,333	-	-	1,333	985
Uniform & Badges	1,703	-	-	1,703	1,843
Administration	3,439	-	-	3,439	3,143
Camping & Trips	6,519	-	-	6,519	5,723
Mission	-	-	-	-	5
	13,222	-	-	13,222	12,626
Transfers	(50)	-	-	(50)	-
Net movement	1,239	56	-	1,295	(300)
Opening balance	5,075	22	786	5,883	6,183
Closing balance	6,314	78	786	7,178	5,883

OTHER RESTRICTED FUNDS

	OTHER	LOBBY	TOTAL 2023	TOTAL 2022
Voluntary income				
Gift aid giving	594	-	594	1,000
Charity Voucher	-	-	-	250
Other planned giving	1,876	-	1,876	1,778
Loose Collection	530	-	530	250
Tax recovered	200	-	200	300
Grant	1,000	-	1,000	-
	4,200	-	4,200	3,578
Expenditure				
Mission	791	-	791	807
Agape - Fellowship fund	400	-	400	-
Giving to charities	2,849	-	2,849	3,360
	4,040	-	4,040	4,167
Transfers	-	-	-	-
Net movement	160	-	160	(590)
Opening balance	457	271	728	1,318
Closing balance	617	271	888	728

HAWKWELL BAPTIST CHURCH

England & Wales - Charity number 1150184

Accounts

HAWKWELL BAPTIST CHURCH

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

RECEIPTS AND PAYMENTS ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2022

HAWKWELL BAPTIST CHURCH

INDEX TO THE TRUSTEES' REPORT AND FINANCIAL STATEMENTS

	Page
Charity Information	1
Trustee Report	2-6
Independent Examiner's Report	7-8
Financial Statements	9
Statement of Assets and Liabilities	10
Notes to the Financial Statements	11-15

HAWKWELL BAPTIST CHURCH

CHARITY INFORMATION

Legal status: Charity registered with the Charity Commission
Charity Number: 1150184

Principal address: Hawkwell Baptist Church
Rectory Road
Rochford
Essex
SS4 1UG

Bankers: The London Baptist Property Board Ltd
CAF Bank Ltd
Barclays Bank UK Plc

Trustees: Rev R Iles (Minister)
Mrs M Schramm (Secretary)
Mr R Sapsted (Treasurer)
Mrs H Chilvers
Mrs L Mcloughlin

HAWKWELL BAPTIST CHURCH
YEAR END TRUSTEE REPORT 2022

Receipts and Payments accounts

Hawkwell Baptist Church have adopted receipts and payment accounts for the financial year ending 31st December 2022, in accordance with the Charities Act 2011 for charities with income below £250,000.

Governing document

Hawkwell Baptist Church registered with the Charity Commission in 2012. The charity is controlled by its governing document ("Constitution").

Recruitment and appointment of new trustees

Trustees are elected as outlined in the Constitution. They are appointed as required and serve for three years in one term, with an option to serve up to two terms without a year's break in service. Anyone standing as a trustee has to be nominated by two members and submit a short testimony for circulation to the members. The appointment is made by secret ballot and has to receive support from at least two thirds of the members present and voting.

Induction and training of new trustees

Those wishing to stand for election are interviewed by the Minister and existing trustees before the vote, to explain the role and discuss any concerns. They will then be mentored by the existing trustees.

Charitable Objects

The charity is governed by the approved Governing Document which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination. The charity may also advance education and carry out such other charitable purposes in the United Kingdom and/or other parts of the world as the Church shall determine.

The premises the Church occupies are held by the London Baptist Property Board on Trusts that are entirely compatible with the above objects.

Organisational Structure and Decision-making processes

Members of the Church are accepted in accordance with the Constitution, which requires them to make a public profession of faith in Jesus Christ, normally, but not exclusively, through baptism by immersion upon personal profession of faith.

A formal Church Meeting of members normally takes place four times per year and has responsibility for the overall policy of the Church, in accordance with the Constitution. The members appoint Trustees who, together with the Minister, are collectively known as the Leadership. The Trustees second additional members onto the Leadership as they consider desirable for the day to day running of the Church's work and witness, and the financial and legal aspects of the charity. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the Charitable Objects.

Relevant matters may be submitted to the Church Meeting by the Leadership for guidance, or may be raised there by members for further consideration by the Leadership. Though the Constitution permits decisions to be made at Church Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

Training and education

During the year a group of members have expressed concern over how effective the church is in the inclusion of minority groups within the life of the church, with particular reference to the LGBTQ+ community. Although the Leadership believe that in general the church welcomes anyone into the church, a course called Creating Sanctuary was put on over two Saturdays, facilitated by a Regional Minister, to which all members were encouraged to attend. Creating Sanctuary is a resource that provides a framework in which we can explore our Biblical and pastoral learning about inclusion, through safer and respectful dialogue with each other.

Objectives and Activities

In order to achieve the principal objective, set out above, the Church provides a variety of activities for both its membership and the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

Central to the work and witness of the Church is the provision of regular public gatherings for Christian worship. These gatherings take place each Sunday, normally at 10:30 a.m. There are also occasional gatherings at other times, when permitted, which are advertised in the Church Notice sheet, on the Church Notice Board and on the website at www.hawkwellbaptistchurch.co.uk.

The Church seeks to be a friendly and welcoming community and anybody is free to attend any of these gatherings. These are the way we meet our principal objective and since the Covid pandemic we have been connecting with some members online through Zoom.

Girls' Brigade (GB) meet weekly during term time, providing safe welcoming environments for girls and young women to form friendships, develop their potential and explore what it means to be a follower of Jesus in the 21st century. The Church continues to run a series of small groups for the growth of faith and discipleship in the homes of some members, virtually on line or on the Church premises. Further details can be obtained from the Trustees on request or at the Sunday worship gatherings. Other groups continued meeting during the year, including Connect 4 (offering support for foster carers and adopters), meeting weekly, Nostalgia (a group of 55+ meeting twice monthly to exercise members' brains through mental exercises and stimulating memories); MeninSheds (providing space for men to meet and socialise whilst sharing practical skills) continues to meet in a fitted-out shipping container at Potash Garden Centre. On Wednesday afternoons an Art Group (Art4all) is provided with space for anyone in the locality to explore their painting talents. Thursday mornings is the time for a(n expanding) group of ladies to meet to share their love of knitting and similar craft work. This group of ladies, calling themselves 'Knitted Together', used to meet in the Charity shop, but have outgrown the space available and now meet in the church worship area.

Early in the year we ran a tea in the church to celebrate the Queen's Platinum Jubilee and the Sausage Sizzle was run again outside the Church on All Hallows Eve as an alternative to Halloween. Towards the end of November the Church joined with the Holt Farm School PTA to run a Christmas Fayre on the church premises and just before Christmas the Christingle returned to the church worship area where, over two performances, it explained how the Grinch stole Christmas. This was well attended by both members of the congregation and unchurched families in the local community.

The Church continued to work with Rochford District Council, helping the homeless in the community by providing helpful boxes for people being housed in short term accommodation. These boxes contain bedding cutlery and crockery and cooking utensils, basic electrical items (a toaster and kettle) together with a list of local contacts to help them settle in. An emergency food parcel is also provided in conjunction with the Foodbank Distribution Centre run by the church as part of the Southend Foodbank.

'The Faith, Hope and Charity Shop' continues to be run by the Church trading arm, 'HBC Shop Trading Ltd'. The aim of the shop is to raise funds for the work of the Church and for local charitable purposes and the Articles of Incorporation of the company require that all profit is passed to the church. The Church then allocates 10% of the shop's income from donations to the Designated Shop Tithes fund used to support local charitable purposes, although we have also used it to match donations at the church and the shop towards emergency international appeals. With the expansion of the Charity Shop into no. 40 Hedingham Place to provide improved donation and sorting facilities and a better defined space for book sales and seating where customers can just sit and obtain a hot drink, extensive renovation of the whole unit has been taking place. It was also still intended to provide space within the extended shop to provide storage space for the Foodbank, so that distribution can move to the charity shop and take advantage of the better public transport access.

The church has also continued to fit out and develop a Community Hub, a small unit at Hedingham Place close to the Charity Shop which the church has leased and provides four small meeting rooms that can be let out for counselling services, local councillor surgeries, health services and other community based uses.

Many of the groups run by the Church contain some aspects of "missional community" principles, but not all. The Leaders encourage groups, where appropriate, to embrace the concept of balance between recognising our reliance upon and worshipping Our Father, relating to and supporting members of our fellowship and reaching out to people outside the fellowship so that they may experience the love and comfort that comes from Our Lord.

The church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service (DBS) and provides training to assist workers to implement the Baptist Union's safeguarding policies as set out in its "Safe to Grow" publication.

Public Benefit

This annual report describes the activities undertaken by the charity during the year to further its charitable purposes for public benefit. The trustees are of the opinion that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

Risk management

The trustees continue to review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. This is an ongoing process carried out informally by the Trustees, but there is no formally recorded Risk Assessment.

Financial Review

Incoming Resources

The Church raises most of the funds it needs to carry on its general activities from within its own membership and congregation. The general giving in 2022 increased by 29% to £81,472 (£63,046). This increase was mainly due to a generous one off gift of around £16,000, although there are additional cash donations at Sunday gatherings now that the Church attendance has returned to pre covid levels. The 2021/22 profits of £33,574 (2020/21, £17,614) from HBC Shop Trading Ltd were given to the Church to support activities.

A grant from a local business of £2,500 was received to support the refurbishment costs of 37 Hedingham Place, the Community HUB.

Rental income from the Church premises of £12,415 (2021, £7,095) has recovered to 2019 levels (pre pandemic) as confidence and security has returned within the community. The Community HUB is also up and running bringing in £6,742 income in 2022. This is a mixture of Counselling room rental and sublets.

The church's total incoming resources allocated towards general activities in 2022 were £127,387, up from £105,905 in 2021.

The Faith Hope and Charity shop took on the responsibility for 40 Hedingham Place unit's rent and service charge, therefore the final contribution of £4,636 was received in 2022.

Resources Expended

Volunteers and Staff

The Church is heavily dependent on its membership working as volunteers in all aspects of the Church's activities, many of which run with little or no impact on the Church's expenditure but nevertheless contribute substantially to the achievement of the Church's objectives.

In addition to the Minister, the office staff includes a part time administrator and a self-employed bookkeeper. The Church also employs, part time, two Caretaker/Cleaners covering both the Church and the Book HUB.

Charitable giving

The Church expressed its part in the life of the wider church during 2022 by making grants from all funds totalling £8,511 (2021, £8,760) to national and international Christian organisations with Christian aims and objectives compatible with the Church's own charitable objects. The Shop Tithe fund distributed £12,297 (2021, £3,200). This included regular mission support of £1,200 (2021, £1,200) to the Southend CAP Debt Advice Centre, one off grants to Clarence Road Baptist £5,000, match funding of the Ukraine appeal £3,102 to DNIPRO Hope Mission plus grants to other local organisations (Food bank, Morning Light and Southend Fostering). The Shop Tithe is also being used to give limited Bursary's to people seeking counselling at the Community HUB, but unable to meet the full cost.

Premises and equipment

No major costs were incurred on the main site. General maintenance continued throughout the site, one major item was a replacement fence £1,280. Utilities bills have doubled to £4,466 being a mixture of new contracts and also higher usage throughout the site.

The Community HUB premises rent and service charges commenced in 2022, £13,783 in addition to operating costs of £9,875. One-off spend to get the premises ready for use was £10,627. In total, this comes to £34,085 and currently the Community HUB is not self-supporting from external rentals and sublets.

General fund

These accounts are prepared on a Receipts and Payments basis, but taking account of deferred payment of profits at 31st December 2022, the General Fund continues to be supported by the charity shop.

Total resources expended on general charitable activities in 2022, including the Community HUB, were £138,393 up from £114,315 in 2021. The 2022 accounts have amalgamated the costs expended on the Café HUB with the rest of the Costs of Charitable Activities.

The financial results for the year, for both general activities and other funds, together with a summary of the accounting policies adopted, are set out in the accompanying financial statements.

Reserves Policy

The church has three main regular income streams; individual giving which has depth and breadth across the church, regular hall lettings and profit from HBC Shop Trading Ltd.

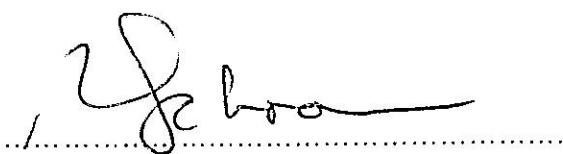
Operating costs of approximately £98,000 per year covers salaries, centre and manse running costs. The trustees aim to achieve a three month reserve policy on the non-restricted funds, which is approximately £24,600. This would allow the Church to meet most of its financial commitments for three months with a complete loss of all its income stream. The General Fund unallocated reserves at the year end stood at £17,692 (including the value of the gold Krugerrand). There is also a further £19,000 held in designated funds, which could be used to help meet church liabilities in an emergency and the HBC Shop Trading profits at the end of the year stood at £27,281.

The pension liability has been reduced to zero (2021, £58,800). The cessation event still applies however the liability as at December 2022 is zero.

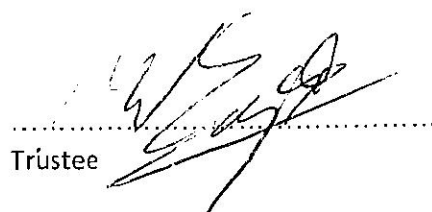
The Church also holds leases on several shop properties in Hedingham Place and is contractually liable for the rents and operational costs up to the next relevant break date.

The Church has a lease on 37 Hedingham Place of £12,800 up to October 2031 with rent due from April 2022, but with the next break date occurring in April 2026 (and requiring 6 months notice) and a rent review in October 2025.

There is also a lease on 39 Hedingham Place of £28,500 per annum up to 28th October 2023, when it will rise to £30,393. The lease has been extended to 23rd June 2030, but with a Break Date on 24th December 2025 following a Rent Review on 24th June 2025. The lease on 40 Hedingham Place has a break clause for December 2024 with a quarterly rent of £4,300. HBC Shop Trading Ltd currently meets the costs on 39 and 40 Hedingham Place whilst it is trading profitably.



Trustee



Trustee



Section A

Independent Examiner's Report

Report to the trustees/
members of

Hawkwell Baptist Church

On accounts for the year
ended

31st December 2022

Charity no
(if any)

1150184

Set out on pages

9-15

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2021. *2* *10*

Responsibilities and
basis of report

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

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

Independent
examiner's statement

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

- 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 order to enable a proper understanding of the accounts to be reached.

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

Signed:

[Signature]

Date:

30/08/2023

Name:

Alan G Hooper

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

Address:

33A Woodlands Road
Hockley
Essex SS5 4PL

Section B

Disclosure

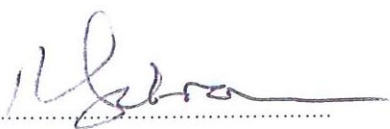
Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

HAWKWELL BAPTIST CHURCH
FINANCIAL STATEMENT
FOR THE YEAR ENDED 31 DECEMBER 2022

	Note	General Fund £	Designated Fund £	Restricted Fund £	Total 2022 £	Total 2021 £
<u>Incoming Resources</u>						
Voluntary Income	2	107,405	10,240	4,109	121,755	102,106
Activities for generating funds	3	12,415	-	-	12,415	7,095
Investment Income	4	4,762	-	-	4,762	14,075
Incoming Resources from Charitable Activities	5	7,567	412	11,795	19,774	8,515
Total Incoming Resources		132,149	10,652	15,904	158,705	131,791
<u>Resources Expended</u>						
Charitable Activities	6	138,393	12,784	16,794	167,971	123,841
Total Resources Used		138,393	12,784	16,794	167,971	123,841
Net (outgoing)/incoming resources		(6,244)	(2,132)	(889)	(9,266)	7,950
Transfer between funds - In		-	-	-	-	6,536
Transfer between funds - Out		-	-	-	-	(6,536)
Net movement in funds for year		(6,244)	(2,132)	(889)	(9,266)	7,950
Fund Balance at 1 January 2022		22,427	21,139	7,500	51,066	43,116
Fund Balance at 31 December 2022		16,183	19,006	6,611	41,800	51,066

HAWKWELL BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2022

	General Fund £	Designated Fund £	Restricted Fund £	Total 2022 £	Total 2021 £
MONETARY ASSETS					
CAF Current a/c	(14,394)	18,730	1,474	5,809	10,058
CAF Deposit Gold	29,262	-	-	29,262	34,953
Church - Cash	590	-	-	590	10
London Baptist Property Board	725	-	-	725	716
Men in Sheds - Cash	-	277	-	277	-
Girls Brigade - Current a/c	-	-	4,939	4,939	4,975
Girls Brigade - Cash	-	-	137	137	293
Boys brigade - Current a/c	-	-	22	22	22
Youth Group - Cash	-	-	40	40	40
	16,183	19,006	6,611	41,800	51,065
FIXED ASSETS					
Manse at Insurance value	340,166	-	-	340,166	289,997
Krugerrand 1oz gold coin (estimated value)	1,509	-	-	1,509	1,507
	341,675	-	-	341,675	291,504
MONEY OWED BY THE CHURCH					
EBA asbestos loan	2,875	-	-	2,875	4,375
	2,875	-	-	2,875	4,375
MONEY OWED TO THE CHURCH					
HBC Shop Trading Ltd. <i>Estimated profit 1st March to 31st December 2022</i>	6,924	11,354	-	18,278	27,281
LIABILITIES					
Pension deficit Liability	-	-	-	-	18,943

Trustee: 

Date: 17/8/23

Trustee: 

Date: 17/8/23

HAWKWELL BAPTIST CHURCH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

1) **Accounting Policies**

a) **Basis of preparation**

Under section 133 of the Charities Act 2011, charities with gross income below £250,000 can prepare Receipts and Payments accounts.

The charity chose to change from Accrual Accounts in 2015 to Receipts and Payments Accounts in 2016.

b) **Donations**

Donations are accounted for gross when received.

c) **Investment Income**

Investment income is accounted for when it is received.

A fair apportionment is made across funds where material.

d) **Fund Raising and Publicity Costs**

The Church does not make formal appeals for funds, and expenditure on these items is therefore not material.

e) **Gifts in Kind**

No amounts are included in the financial statements for services donated by volunteers.

f) **Management and Administration**

This represents direct expenditure on the management of the Church. Most of the management is carried out without charge by volunteers. This intangible cost is not included in the Financial Statement since there is no measurable cost to the volunteers for their service.

g) **Fixed Assets**

Main Church premises

The main Church premises are freehold assets, the value of which the Church is prohibited from realising for its own sake by its Trust Deed. As such they are inalienable. Accordingly no value is placed on them in the Statement of Assets and Liabilities and capital expenditure on them is written off in the year. For the readers information however, the insurance valuation of the buildings at the year ending 2022 £2,177,089 (2021 £1,935,167).

Rectory Road manse

Rectory Road manse is a freehold dwelling and the residence and working base of the Minister. Value is only realisable with vacant possession. The manse is valued at 2022 £340,166 (2021 £289,997) for insurance.

Short Term investment assets

Short term cash deposits placed with our custodian trustees, the London Baptist Property Board (LBPB), are repayable to us on seven days notice.

Krugerrand

Krugerrand 1oz gold coin estimated value £999, received February 2018. The coin has not been redeemed and remains in a Church safe. The current value as at December 2022 was £1,509 was (2021 £1,507).

HAWKWELL BAPTIST CHURCH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

2) **Voluntary Income**

	Unrestricted Fund			Restricted Fund	Church sections	Total 2022	Total 2021
	General	Men in Sheds	Faith Hope and Charity Shop Tithe	Other			
Gift Aid giving	29,927	-	-	1,000	-	30,927	30,658
Other envelopes / planned giving	32,953	-	-	1,778	-	34,730	18,599
Charity Voucher	4,610	-	-	250	-	4,860	5,005
Loose offering	4,428	-	-	250	-	4,678	1,206
Grants	2,500	-	-	-	-	2,500	19,515
HBC Shop Trading Ltd profit (Year ending 28th Feb. 2022)	23,434	-	10,140	-	-	33,574	17,615
Sundry donations/income	530	100	-	-	532	1,161	720
Income Tax recovered	9,024	-	-	300	-	9,324	8,788
	107,405	100	10,140	3,578	532	121,755	102,106

3) **Activities for generating funds**

	Unrestricted Fund			Restricted Fund	Church sections	Total 2022	Total 2021
	General	Men in Sheds	Faith Hope and Charity Shop Tithe	Other			
Hire of Church premises	12,415	-	-	-	-	12,415	7,095
	12,415	-	-	-	-	12,415	7,095

4) **Investment Income**

	Unrestricted Fund			Restricted Fund	Church sections	Total 2022	Total 2021
	General	Men in Sheds	Faith Hope and Charity Shop Tithe	Other			
Rental on 40 Hedingham Place	4,636	-	-	-	-	4,636	14,070
Interest	126	-	-	-	-	126	5
	4,762	-	-	-	-	4,762	14,075

5) **Incoming Resources from Charitable Activities**

	Unrestricted Fund			Restricted Fund	Church sections	Total 2022	Total 2021
	General	Men in Sheds	Faith Hope and Charity Shop Tithe	Other			
Other income from charitable activities	825	412	-	-	-	1,237	933
Community HUB	6,742	-	-	-	-	6,742	-
Sections	-	-	-	-	11,795	11,795	7,582
	7,567	412	-	-	11,795	19,774	8,515

HAWKWELL BAPTIST CHURCH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

6) **Cost of Charitable Activities**

	Unrestricted Fund		Restricted Fund		Total 2022	Total 2021		
	General	Lobby (Designated)	Men in Sheds	Faith Hope and Charity Shop Tithe	Other	Church sections		
Mission giving / secular gifts	8,511	-	-	10,603	3,360	-	22,474	10,760
Minister salary & Expenses	39,299	-	-	-	-	-	39,299	40,774
Administrator and bookkeeper	9,050	-	-	-	-	-	9,050	8,748
Visiting Speaker	50	-	-	-	-	-	50	-
Manse Rectory	4,827	-	-	-	-	-	4,827	7,687
Fellowship fund/ gifts	-	-	-	494	-	643	1,137	1,599
Training	178	-	-	-	-	-	178	1,732
Mission / Outreach	681	-	488	1,200	807	5	3,180	3,979
Youth mission & resources	252	-	-	-	-	-	252	252
Church office costs	2,753	-	-	-	-	-	2,753	1,935
Cleaning / caretaker	3,644	-	-	-	-	-	3,644	2,989
Worship - Music, PA, Puppets etc	1,344	-	-	-	-	-	1,344	993
Refreshments	941	-	-	-	-	284	1,225	461
Centre Costs	12,918	-	-	-	-	-	12,918	8,783
Administration	2,716	-	-	-	-	3,143	5,859	4,745
Uniform & Badges	-	-	-	-	-	1,843	1,843	1,362
Camping & Trips	-	-	-	-	-	5,723	5,723	238
Minibus	1,611	-	-	-	-	-	1,611	1,844
Loan Repayments	1,500	-	-	-	-	-	1,500	1,500
Other	17	-	-	-	-	985	1,003	1,601
Café HUB Staff costs	12,671	-	-	-	-	-	12,671	-
Café HUB Other Costs	955	-	-	-	-	-	955	2,196
Café HUB Operating costs	189	-	-	-	-	-	189	1,021
Café HUB premises	-	-	-	-	-	-	-	18,643
Community HUB - Premises	13,783	-	-	-	-	-	13,783	-
Community HUB - Operating	9,875	-	-	-	-	-	9,875	-
Community HUB - Other	10,627	-	-	-	-	-	10,627	-
	138,393	-	488	12,297	4,167	12,626	167,971	123,841

7) **Fund movement summary**

	Fund balance b/f	Income	Expenditure	Transfers	Fund Balance c/f
Unrestricted funds					
General	22,427	132,149	138,393	-	16,183
Designated funds					
Lobby (Des)	1,188	-	-	-	1,188
Men in Sheds	888	512	488	-	913
Faith Hope and Charity Shop Tithe	19,062	10,140	12,297	-	16,906
Restricted funds					
Girls Brigade	5,268	12,327	12,519	-	5,075
Boys Brigade	22	-	0	-	22
Youth Club	786	-	-	-	786
Messy Church / Saturday Brunch	107	-	107	-	-
Lobby (Res)	271	0	-	-	271
Other	1,047	3,578	4,167	-	457

HAWKWELL BAPTIST CHURCH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

8)	<u>Staff Costs</u>	<u>2022</u>	<u>2021</u>
	Salaries (inc pension and employer NI)	<u>59,771</u>	<u>45,890</u>

During the year the Church employed a full time Minister.
 Administrator : 11.5 hours per week.
 Caretaker: average of 3.5 hours per week for the Church and 7.5 hours per week refurbishing the Charity Shop and Cafe HUB.
 Cafe HUB caretaker: average of 12 hours per week and an additional 4.5 hours per week supporting the refurbishment of the Charity shop and adhoc works at Church.

No employee earned £60,000 p.a. or more.
 One trustee, who is also an office holder, lived in housing wholly owned by the Church.

9) **Bank and cash balances**
 GB & BB maintain their own banking arrangements. Other sections use the Church bank account and run petty cash.

10) **Pension scheme**
 The Pension Liability was reduced to £1 per month in August 2022. There is no longer a liability in 2022 (2021 £58,800).

HAWKWELL BAPTIST CHURCH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

CHURCH SECTIONS RESTRICTED FUNDS

	Girls Brigade	Boys Brigade	Youth Club	Messy Church / Saturday Brunch	Total Section Restricted 2022	Total Section Restricted 2021
Income						
Voluntary income						
Sundry donations/income	532	-	-	-	532	670
Income Tax recovered	-	-	-	-	-	203
Grant	-	-	-	-	-	1,600
From Charitable activities funds	11,795	-	-	-	11,795	7,582
	12,327	-	-	-	12,327	10,055
Expenditure						
Refreshments	284	-	-	-	284	151
Gifts	541	-	-	-	541	549
Agape - Fellowship fund	-	-	-	102	102	-
Other	985	-	-	-	985	1,140
Uniform & Badges	1,843	-	-	-	1,843	1,362
Administration	3,143	-	-	-	3,143	1,817
Camping & Trips	5,723	-	-	-	5,723	238
Mission	-	-	-	5	5	-
	12,519	-	-	107	12,626	5,257
Transfers	-	-	-	-	-	(3,063)
Net movement	(192)	-	-	(107)	(300)	1,736
Opening balance	5,268	22	786	107	6,183	4,447
Closing balance	5,075	22	786	-	5,883	6,183

OTHER RESTRICTED FUNDS

	OTHER	LOBBY	TOTAL 2022	TOTAL 2021
Voluntary income				
Gift aid giving	1,000	-	1,000	-
Charity Voucher	250	-	250	-
Other planned giving	1,778	-	1,778	-
Loose Collection	250	-	250	-
Tax recovered	300	-	300	8
Grant	-	-	-	500
	3,578	-	3,578	508
Expenditure				
Mission	807	-	807	52
Agape - Fellowship fund	-	-	-	500
Giving to charities	3,360	-	3,360	-
	4,167	-	4,167	552
Transfers	-	-	-	-
Net movement	(590)	-	(590)	(44)
Opening balance	1,047	271	1,318	1,362
Closing balance	457	271	728	1,318

HAWKWELL BAPTIST CHURCH

England & Wales - Charity number 1150184

Accounts

HAWKWELL BAPTIST CHURCH

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

RECEIPTS AND PAYMENTS ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2021

HAWKWELL BAPTIST CHURCH

INDEX TO THE TRUSTEES' REPORT AND FINANCIAL STATEMENTS

	Page
Charity Information	1
Trustee Report	2-6
Independent Examiner's Report	7-8
Financial Statements	9
Statement of Assets and Liabilities	10
Notes to the Financial Statements	11-15

HAWKWELL BAPTIST CHURCH

CHARITY INFORMATION

Legal status: Charity registered with the Charity Commission
Charity Number: 1150184

Principal address: Hawkwell Baptist Church
Rectory Road
Rochford
Essex
SS4 1UG

Bankers: The London Baptist Property Board Ltd
CAF Bank Ltd
Barclays Bank UK Plc

Trustees: Rev R Iles (Minister)
Mrs M Schramm (Secretary)
Mr R Sapsted (Treasurer)
Mrs H Chilvers
Mrs L Mcloughlin

HAWKWELL BAPTIST CHURCH
YEAR END TRUSTEE REPORT 2021

Receipts and Payments accounts

Hawkwell Baptist Church have adopted receipts and payment accounts for the financial year ending 31st December 2021, in accordance with the Charities Act 2011 for charities with income below £250,000.

Governing document

Hawkwell Baptist Church registered with the Charity Commission in 2012. The charity is controlled by its governing document ("Constitution").

Recruitment and appointment of new trustees

Trustees are elected as outlined in the Constitution. They are appointed as required and serve for three years in one term, with an option to serve up to two terms without a year's break in service. Anyone standing as a trustee has to be nominated by two members and submit a short testimony for circulation to the members. The appointment is made by secret ballot and has to receive support from at least two thirds of the members present and voting.

Induction and training of new trustees

Those wishing to stand for election are interviewed by the Minister and existing trustees before the vote, to explain the role and discuss any concerns. They will then be mentored by the existing trustees.

Charitable Objectives

The charity is governed by the approved Governing Document which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination. The charity may also advance education and carry out such other charitable purposes in the United Kingdom and/or other parts of the world as the Church shall determine.

The premises the Church occupies are held by the London Baptist Property Board in Trusts that are entirely compatible with the above Objectives.

Organisational Structure and Decision-making processes

Members of the Church are accepted in accordance with the Constitution, which requires them to make a public profession of faith in Jesus Christ, normally, but not exclusively, through baptism by immersion in water upon personal profession of faith.

A formal Church Meeting of members normally takes place four times per year and has responsibility for the overall policy of the Church, in accordance with the Constitution, the members appoint Trustees who, together with the Minister, are collectively known as the Leadership. The Leadership is responsible for the day to day running of the Church's work and witness, and the financial and legal aspects of the charity. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the Charitable Objectives.

Relevant matters may be submitted to the Church Meeting by the Leadership for guidance, or may be raised there by members for further consideration by the Leadership. Though the Constitution permits decisions to

be made at Church Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

Training and education

With the continuation of the Covid-19 pandemic during 2021, no training was arranged during the year.

Objectives and Activities

In order to achieve the principal objective, set out above, the Church provides a variety of activities for both its membership and the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

Central to the work and witness of the Church is the provision of regular public gatherings for Christian worship. These gatherings take place each Sunday, normally at 10:30 a.m. Before Covid-19 struck, a breakfast gathering took place one Sunday each month at 9:00 a.m. aimed particularly at families and. one Saturday a month there was a Messy church morning for all families in the locality and aimed at non church families. There are also occasional gatherings at other times, when permitted, which are advertised in the Church Notice sheet, on the Church Notice Board and on the website at www.hawkwellbaptistchurch.co.uk. The Church seeks to be a friendly and welcoming community and anybody is free to attend any of these gatherings. These are the way we meet our principal objective during normal times. However, due to Covid restrictions, these activities were restricted during 2021, though some activities returned as restrictions were relaxed and the church Sunday worship gathering continued within a Covid-safe structure in the church building, whilst connecting with some members online through Zoom.

The weekly Girls' Brigade(GB) continued to meet virtually during term time until they were able to return physically to the building.;

The Church continues to run a series of small groups for the growth of faith and discipleship in the homes of some members, virtually on line or on the Church premises. Further details can be obtained from the Trustees on request or at the Sunday worship gatherings. Other groups continued meeting during the year, including Connect 4 (offering support for foster carers and adopters), meeting weekly. Again, these groups have met either virtually or when allowed within the Covid restrictions guidelines. ; Nostalgia (a group of 55+ meeting twice monthly to exercise members' brains through mental exercises and stimulating memories) ceased to meet during the pandemic due to the vulnerability of its members to infection; MeninSheds (providing space for men to meet and socialise whilst sharing practical skills) continues to meet in a fitted-out shipping container at Potash Garden Centre. This group has only met when Covid restrictions allowed during 2021.

The Church continued to work with Rochford District Council, helping the homeless in the community by providing helpful boxes for people being housed in short term accommodation. These boxes contain basic groceries, other materials and a list of local contacts to help them settle in. The New Horizon's Club is run on Thursdays for those with mental health issues as a community service and met intermittently during 2021. There was also a "Care Club" operating at the church on Thursdays providing physiotherapy and relaxation exercises and advice for the elderly, but taking account of the age of the members and their susceptibility to infection, it hasn't reopened in 2021. The church was already looking at other ways to reach out to the community. We had perceived that there is a need to provide small spaces for the provision of counselling and community based meetings that we are unable to provide at the church. A small unit became available at Hedingham Place close to the Charity Shop which the church has leased and is fitting out to provide three small meeting rooms that can be let out for counselling services, local councillor surgeries, health services and other community based uses.

On Wednesday afternoons an Art Group (Art4all) is provided with space for anyone in the locality to explore their painting talents. Again, due to the pandemic, this group was not meeting at the beginning of the year, but started meeting regularly from the middle of 2021. Thursday mornings was the time for a(n expanding) group of ladies to meet in our Charity Shop to share their love of knitting and similar craft work. This group of ladies, calling themselves 'Knitted Together', had to stop meeting during the Pandemic, but towards the end of 2021 they started meeting again in the church worship area, where they were able to achieve the social distancing criteria necessary to help protect against infection by Covid-19.

For the Christingle in 2021, the church recreated Bethlehem in the local Magnolia Park for the local community to experience something of the atmosphere of that small town 2000 years ago. This was well attended by both members of the congregation and unchurched families in the local community. 'The Faith, Hope and Charity Shop' continues to be run by the Church trading arm, 'HBC Shop Trading Ltd'. The aim of the shop is to raise funds for the work of the Church and for local charitable purposes and the Articles of Incorporation of the company require that all profit is passed to the church. The income to the shop was severely affected by the pandemic, but the profit transfer in 2021 was still £17,614. The Church then allocated 10% of the shop's income from donations to the Designated Shop Tithe fund used to support local charitable purposes, £3,473.

Many of the groups run by the Church contain some aspects of "missional community" principles, but not all. The Leadership encourage groups, where appropriate, to embrace the concept of balance between recognising our reliance upon and worshipping Our Father, relating to and supporting members of our fellowship and reaching out to people outside the fellowship so that they may experience the love and comfort that comes from Our Lord.

The church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service (DBS) and provides training to assist workers to implement the Baptist Union's safeguarding policies as set out in its "Safe to Grow" publication.

Although, when we took on the shop unit at 40 Hedingham Place, we intended it to provide a Community Hub consisting of a café area, meeting rooms to provide space for the local community to meet and allow for counselling to take place and for storage for our Foodbank Distribution Centre, the use of the space by the Charity shop has shown the need to extend the shop space to provide improved staff space for receiving and sorting donations. It will still include a café area for people to sit and take refreshment and this space will also provide a relaxed expanded space for book sales. A doorway and ramp has been provided between the two shop units so that they can be operated effectively as a single unit. It is also still intended to provide space within the extended shop to provide storage space for the Foodbank, so that distribution can move to the charity shop and take advantage of the better public transport access. It is now intended that the meeting rooms will now be provided in a small dedicated unit at 37 Hedingham Place as described earlier

Public Benefit

This annual report describes the activities undertaken by the charity during the year to further its charitable purposes for public benefit. The trustees are of the opinion that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

Risk management

The trustees continue to review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. This is an ongoing process carried out informally by the Trustees, but there is no formally recorded Risk Assessment. There is no way we could have foreseen Covid-19 and its effect on our operation, but through the success of the charity shop during

2019/20 and the monitoring of our income and expenditure throughout the year, we were able to improve our reserves position at the year end.

Financial Review

Incoming Resources

The Church raises most of the funds it needs to carry on its general activities from within its own membership and congregation. The general giving in 2021 reduced by a further 5.3% to £63,045 (£66,566). This reduction was mainly due to a further reduction of loose cash collections received at Sunday gatherings and a drop in regular Gift Aid Giving arising from the pandemic. The 2020/21 profits of £17,614 (2019/20, £53,388) from HBC Shop Trading Ltd were given to the Church to support activities.

An Adaption Grant and an Additional Restriction Grant were received from Rochford District Council totalling £10,000 and, having regard to the restrictions on interacting with people, our Minister was furloughed for approximately 50% of his time for part of the year under the Job Retention Scheme, resulting in a grant towards his stipend in the year of £6,415. A £1,000 Active Christian Trust Grant was also received.

Rental income from the Church premises continued to be severely affected by the Pandemic requiring the closure of church buildings through much of the year. There continued to be a reduction in income from this source to £7,095 (2020, £6,119) a slight increase on the previous year. As Covid restrictions have lifted, rental income has started to re-establish as the community's confidence in restarting activities rises.

The church's total incoming resources allocated towards general activities in 2021 were £105,905, down from £133,500 in 2020. However, this decrease includes the significant drop in HBC Shop Trading profits as a result of the pandemic during the previous year.

In addition, as The Faith Hope and Charity shop continued using the new shop unit at 40 Hedingham Place to maintain its operation, it took on the responsibility for the unit's rent and service charge bringing income of £14,075 to the church, covering the period from April to December 2021, thereby offsetting most of the cost incurred by the church.

Resources Expended

Volunteers and Staff

The Church is heavily dependent on its membership working as volunteers in all aspects of the Church's activities, many of which run with little or no impact on the Church's expenditure but nevertheless contribute substantially to the achievement of the Church's objectives.

In addition to the Minister, the office staff includes a part time administrator and a self-employed bookkeeper. The Church also employs, part time, a Caretaker/Cleaner.

Mission

Opportunity for missional events was limited as a result of the Pandemic, although the Sausage Sizzle was reinstated, and the Christingle took place in Magnolia Park. In addition, the church continued to be involved in distributing food locally to people in need or unable to leave their homes due to the need to self-isolate and the church continued to act as a distribution centre for the Southend Foodbank.

Charitable giving

The Church expressed its part in the life of the wider church during 2021 by making grants from all funds totalling £8,760 (2020, £8,632) to national and international Christian organisations with Christian aims and objectives compatible with the Church's own charitable objects. The Shop Tithe fund distributed £3,200

(2020, £1,740). This included mission support of £1,200 (2020, £1,200) to the Southend CAP Debt Advice Centre, plus grants to other local organisations.

Premises and equipment

No major costs were incurred on the main site.

The rental and service charge for 40 Hedingham Place came to £18,643 in 2021, the majority of which was reimbursed by HBC Shop Trading Ltd and *ad hoc* maintenance and operating costs for 2021 were £3,216

General fund

These accounts are prepared on a Receipts and Payments basis, but taking account of deferred payment of profits at 31st December 2021, the General Fund continues to be supported by the charity shop although this was significantly affected by the Pandemic..

Total resources expended on general charitable activities in 2021 were £92,456 down from £99,007 in 2020.

The financial results for the year, for both general activities and other funds, together with a summary of the accounting policies adopted, are set out in the accompanying financial statements.

Reserves Policy

The church has three main regular income streams; individual giving which has depth and breadth across the church, regular hall lettings and profit from HBC Shop Trading Ltd.

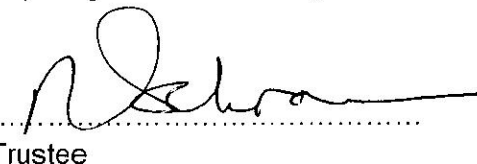
Operating costs of approximately £83,500 per year cover salaries, centre and manse running costs. The trustees aim to achieve a two month reserve policy on the non-restricted funds, which is approximately £14,000. This would allow the Church to meet its financial commitments for two months with a complete loss of all its income stream. The General Fund unallocated reserves at the year end stood at £22,427, an increase of £5,255 over what was held at the end of 2020, despite the special challenges of Covid-19.

The trustees are conscious that although the pension liability has significantly reduced, it remains in excess of £58,800 (2020, £87,800). It is unlikely that this liability will be realised as a lump sum in the near future.

There is a lease on 39 Hedingham Place of £28,500 per annum up to October 2023. The lease on 40 Hedingham Place has a break clause quarterly up to June 2022 followed by a break in December 2024 with a quarterly rent of £4,300. HBC Shop Trading Ltd currently meets these costs whilst it is trading profitably.

The Church also has a lease on 37 Hedingham Place of £12,800 up to October 2031 with rent due from April 2022, but with the next break date occurring in October 2023 (and requiring 6 months notice).


.....
Trustee


.....
Trustee



Section A Independent Examiner's Report

Report to the trustees/ members of

Hawkwell Baptist Church

On accounts for the year ended

31st December 2021

Charity no (if any)

1150184

Set out on pages

9-15

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2021.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

- 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 order to enable a proper understanding of the accounts to be reached.

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

Signed:

[Signature]

Date:

4th October 2022

Name:

Alan G Hooper

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

[Empty box]

Address:

33A Woodlands Road

Hockley


Essex SS5 4PL

HAWKWELL BAPTIST CHURCH
FINANCIAL STATEMENT
FOR THE YEAR ENDED 31 DECEMBER 2021

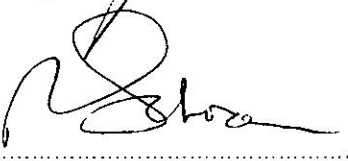
	Note	General Fund £	Designated Fund £	Restricted Fund £	Total 2021 £	Total 2020 £
<u>Incoming Resources</u>						
Voluntary Income	2	98,125	1,000	2,980	102,106	131,784
Activities for generating funds	3	7,095	-	-	7,095	6,119
Investment Income	4	14,075	-	-	14,075	14,125
Incoming Resources from Charitable Activities	5	685	248	7,582	8,515	4,868
Total Incoming Resources		119,980	1,248	10,562	131,791	156,896
<u>Resources Expended</u>						
Cost of generating funds	6	21,859	-	-	21,859	15,930
Charitable Activities	7	92,456	3,718	5,808	101,982	109,017
Total Resources Used		114,315	3,718	5,808	123,841	124,947
Net (outgoing)/incoming resources		5,666	(2,470)	4,754	7,950	31,949
Transfer between funds - In		3,063	3,473	-	6,536	15,621
Transfer between funds - Out	8	(3,473)	-	(3,063)	(6,536)	(15,621)
		(411)	3,473	(3,063)	-	-
Net movement in funds for year		5,255	1,003	1,692	7,950	31,949
Fund Balance at 1 January 2021		17,172	20,136	5,809	43,116	11,167
Fund Balance at 31 December 2021		22,427	21,139	7,500	51,066	43,116

HAWKWELL BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2021

	General Fund £	Designated Fund £	Restricted Fund £	Total 2021 £	Total 2020 £
MONETARY ASSETS					
CAF Current a/c	(13,252)	21,139	2,171	10,058	9,453
CAF Deposit Gold	34,953	-	-	34,953	30,899
Church - Cash	10	-	-	10	18
London Baptist Property Board	716	-	-	716	715
Girls Brigade - Current a/c	-	-	4,975	4,975	1,802
Girls Brigade - Cash	-	-	293	293	-
Boys brigade - Current a/c	-	-	22	22	190
Youth Group - Cash	-	-	40	40	40
	22,427	21,139	7,500	51,065	43,116
FIXED ASSETS					
Manse at Insurance value	289,997	-	-	289,997	282,926
Krugerrand 1oz gold coin (estimated value)	1,507	-	-	1,507	1,388
	291,504	-	-	291,504	284,314
MONEY OWED BY THE CHURCH					
EBA asbestos loan	4,375	-	-	4,375	5,875
	4,375	-	-	4,375	5,875
MONEY OWED TO THE CHURCH					
HBC Shop Trading profits up to 31st Dec. 2021	27,281	-	-	27,281	6,332
LIABILITIES					
Pension deficit Liability until June 2026	18,943	-	-	18,943	22,752

Trustee: 

Date: 9/10/22

Trustee: 

Date: 9/10/22

HAWKWELL BAPTIST CHURCH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

1) Accounting Policies

a) Basis of preparation

Under section 133 of the Charities Act 2011, charities with gross income below £250,000 can prepare Receipts and Payments accounts.

The charity chose to change from Accrual Accounts in 2015 to Receipts and Payments Accounts in 2016.

b) Donations

Donations are accounted for gross when received.

c) Investment Income

Investment income is accounted for when it is received.

A fair apportionment is made across funds where material.

d) Fund Raising and Publicity Costs

The Church does not make formal appeals for funds, and expenditure on these items is therefore not material.

e) Gifts in Kind

No amounts are included in the financial statements for services donated by volunteers.

f) Management and Administration

This represents direct expenditure on the management of the Church. Most of the management is carried out without charge by volunteers. This intangible cost is not included in the Financial Statement since there is no measurable cost to the volunteers for their service.

g) Fixed Assets

Main Church premises

The main Church premises are freehold assets, the value of which the Church is prohibited from realising for its own sake by its Trust Deed. As such they are inalienable. Accordingly no value is placed on them in the Statement of Assets and Liabilities and capital expenditure on them is written off in the year. For the readers information however, the insurance valuation of the buildings at the year ending 2021 £ was £1,935,167 (2020 £1,864,525).

Rectory Road manse

Rectory Road manse is a freehold dwelling and the residence and working base of the Minister. Value is only realisable with vacant possession. The manse is valued at 2021 £289,997 (2020 £282,926) for insurance.

Short Term investment assets

Short term cash deposits placed with our custodian trustees, the London Baptist Property Board (LBPB), are repayable to us on seven days notice.

Krugerrand

Krugerrand 1oz gold coin estimated value £999, received February 2018. The coin has not been redeemed and remains in a Church safe. The current value as at December 2021 was £1,507 was (2020 £1,388).

HAWKWELL BAPTIST CHURCH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

2) **Voluntary Income**

	Unrestricted Fund			Restricted Fund		Total 2021	Total 2020
	General	Lobby (Designated)	Men in Sheds	Faith Hope and Charity Shop Tithe	Other		
Gift Aid giving	30,658	-	-	-	-	30,658	31,567
Other envelopes / planned giving	17,599	-	1,000	-	-	18,599	18,938
Charity Voucher	5,005	-	-	-	-	5,005	5,155
Loose offering	1,206	-	-	-	-	1,206	3,619
Grants	17,415	-	-	-	500	19,515	5,500
HBC Shop Trading Ltd Profit	17,615	-	-	-	-	17,615	53,388
Sundry donations/income	50	-	-	-	-	720	4,435
Income Tax recovered	8,577	-	-	-	8	8,788	9,182
	98,125	-	1,000	-	508	102,106	131,784

3) **Activities for generating funds**

	Unrestricted Fund			Restricted Fund		Total 2021	Total 2020
	General	Lobby (Designated)	Men in Sheds	Faith Hope and Charity Shop Tithe	Other		
Hire of Church premises	7,095	-	-	-	-	7,095	6,119
	7,095	-	-	-	-	7,095	6,119

4) **Investment Income**

	Unrestricted Fund			Restricted Fund		Total 2021	Total 2020
	General	Lobby (Designated)	Men in Sheds	Faith Hope and Charity Shop Tithe	Other		
Rental on 40 Hedingham Place	14,070	-	-	-	-	14,070	14,111
Interest	5	-	-	-	-	5	13
	14,075	-	-	-	-	14,075	14,125

5) **Incoming Resources from Charitable Activities**

	Unrestricted Fund			Restricted Fund		Total 2021	Total 2020
	General	Lobby (Designated)	Men in Sheds	Faith Hope and Charity Shop Tithe	Other		
Other income from charitable activities	685	-	248	-	-	933	581
Sections	-	-	-	-	-	7,582	4,287
	685	-	248	-	-	8,515	4,868

HAWKWELL BAPTIST CHURCH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

6) **Cost of generating funds**

	Unrestricted Fund			Restricted Fund		Total 2021	Total 2020
	General	Lobby (Designated)	Men in Sheds	Faith Hope and Charity Shop Tithe	Other	Church sections	
Café HUB Other Costs	2,196	-	-	-	-	-	-
Café HUB Operating costs	1,021	-	-	-	-	-	-
Café HUB premises	18,643	-	-	-	-	-	15,930
	21,859	-	-	-	-	-	15,930

7) **Cost of Charitable Activities**

Mission giving / secular gifts	8,760	-	-	2,000	-	-	10,760	9,132
Minister salary & Expenses	40,774	-	-	-	-	-	40,774	38,594
Administrator and bookkeeper	8,748	-	-	-	-	-	8,748	9,132
Mission Worker	-	-	-	-	-	-	-	5,636
Manse Rectory	7,687	-	-	-	-	-	7,687	5,035
Fellowship fund/ gifts	550	-	-	-	500	549	1,599	1,999
Guest Speakers	-	-	-	-	-	-	-	200
Training	1,732	-	-	-	-	-	1,732	135
Mission / Outreach	2,291	-	437	1,200	52	-	3,979	3,832
Youth mission & resources	252	-	-	-	-	-	252	249
Education	-	-	-	-	-	-	-	139
Church office costs	1,935	-	-	-	-	-	1,935	3,991
Cleaning / caretaker	2,989	-	-	-	-	-	2,989	2,876
Upkeep of services	-	-	-	-	-	-	-	67
Worship - PA, Puppets etc	993	-	-	-	-	-	993	2,361
Refreshments	309	-	-	-	-	151	461	504
Centre Costs	8,702	-	81	-	-	-	8,783	11,136
Administration	2,928	-	-	-	-	1,817	4,745	5,351
Uniform & Badges	-	-	-	-	-	1,362	1,362	1,337
Camping & Trips	-	-	-	-	-	238	238	447
Minibus	1,844	-	-	-	-	-	1,844	1,955
Loan Repayments	1,500	-	-	-	-	-	1,500	4,439
Loan Interest	-	-	-	-	-	-	-	58
Other	461	-	-	-	-	1,140	1,601	412
	92,456	-	518	3,200	552	5,257	101,982	109,017

8) **Transfers between funds**

	Unrestricted Fund			Restricted Fund		Total 2021	Total 2020
	General	Lobby (Designated)	Men in Sheds	Faith Hope and Charity Shop Tithe	Other	Church sections	
Café HUB spend General to Café	3,063	-	-	-	-	(3,063)	-
HBC Shop Trading Ltd 10% profit	(3,473)	-	-	3,473	-	-	-
Transfer In	3,063	-	-	3,473	-	-	6,536
Transfers Out	(3,473)	-	-	-	-	(3,063)	(15,621)

9) **Fund movement summary**

	Fund balance b/f	Income	Expenditure	Transfers	Fund Balance c/f
Unrestricted funds					
General	17,172	119,980	114,315	(411)	22,427
Designated funds					
Lobby (Des)	1,188	-	-	-	1,188
Men in Sheds	158	1,248	518	-	888
Faith Hope and Charity Shop Tithe	18,789	-	3,200	3,473	19,062
Restricted funds					
Girls Brigade	1,802	8,555	5,089	-	5,268
Boys Brigade	190	-	168	-	22
Youth Club	786	-	-	-	786
Messy Church / Saturday Brunch	107	-	-	-	107
CAFÉ (40 Hedingham Place)	1,563	1,500	-	(3,063)	-
Lobby (Res)	271	0	-	-	271
Other	1,091	508	552	-	1,047

HAWKWELL BAPTIST CHURCH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

10)	<u>Staff Costs</u>	<u>2021</u>	<u>2020</u>
	Salaries (inc pension and employer NI)	<u>45,890</u>	<u>50,573</u>

During the year the Church employed a full time Minister.
 Administrator : - 11.5 hours per week plus overtime on occasion.
 Caretaker:- average of 19 hours a week
 No employee earned £60,000 p.a. or more.
 One trustee, who is also an office holder, lived in housing wholly owned by the Church.

12) **Bank and cash balances**
 GB & BB maintain their own banking arrangements. Other sections use the Church bank account and run petty cash.

13) **Pension scheme**

The Church is a participating employer 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 the other participating employers.

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 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 £350.80, 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 £18,943 as at 31st December 2021.

The Church has been advised that the estimated cost for the church to buyout their Pension Scheme liabilities at 31 December 2021 was £58,800 (2020 £87,800).

HAWKWELL BAPTIST CHURCH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

CHURCH SECTIONS RESTRICTED FUNDS

	Girls Brigade	Boys Brigade	Youth Club	Messy Church / Saturday Brunch	Café HUB (40 Hedingham Place)	Total Section Restricted 2021	Total Section Restricted 2020
Income							
Voluntary income							
Sundry donations/income	670	-	-	-	-	670	1,300
Income Tax recovered	203	-	-	-	-	203	258
Charity Voucher	-	-	-	-	-	-	500
Grant	100	-	-	-	1,500	1,600	500
From Charitable activities funds	7,582	-	-	-	-	7,582	4,287
	8,555	-	-	-	1,500	10,055	6,844
Expenditure							
Cost of fundraising	-	-	-	-	-	-	-
Refreshments	151	-	-	-	-	151	281
Gifts	381	168	-	-	-	549	1,039
Other	1,140	-	-	-	-	1,140	248
Uniform & Badges	1,362	-	-	-	-	1,362	1,337
Administration	1,817	-	-	-	-	1,817	2,575
Camping & Trips	238	-	-	-	-	238	447
Mission	-	-	-	-	-	-	590
Centre equipment / sundries	-	-	-	-	-	-	65
Training	-	-	-	-	-	-	70
	5,089	168	-	-	-	5,257	6,652
Transfers	-	-	-	-	(3,063)	(3,063)	71
Net movement	3,466	(168)	-	-	(1,563)	1,736	263
Opening balance	1,802	190	786	107	1,563	4,447	4,183
Closing balance	5,268	22	786	107	-	6,183	4,447

OTHER RESTRICTED FUNDS

	OTHER	LOBBY	TOTAL 2021	TOTAL 2020
Voluntary income				
Gift aid giving	-	-	-	30
Other planned giving	-	-	-	97
Tax recovered	8	-	8	-
Grant	500	-	500	1,000
	508	-	508	1,127
Expenditure				
Training	-	-	-	-
Mission	52	-	52	394
Agape - Fellowship fund	500	-	500	-
Giving to charities	-	-	-	-
	552	-	552	394
Transfers	-	-	-	-
Net movement	(44)	-	(44)	733
Opening balance	1,091	271	1,362	629
Closing balance	1,047	271	1,318	1,362

HAWKWELL BAPTIST CHURCH

England & Wales - Charity number 1150184

Accounts

HAWKWELL BAPTIST CHURCH

INDEX TO THE FINANCIAL STATEMENTS

	Page
Charity Information	1
Trustee Report	2-6
Independent Examiner report	7-8
Financial Statement	9
Statement of Asset and Liabilities	10
Notes to the Financial Statements	11-16

HAWKWELL BAPTIST CHURCH

CHARITY INFORMATION

Legal status: Charity registered with the Charity Commission
Charity Number: 1150184

Principal address: Hawkwell Baptist Church
Rectory Road
Rochford
Essex
SS4 1UG

Bankers: Royal Bank of Scotland
London Baptist Property Board
CAF bank Ltd

Trustees: Rev R Iles (Minister)
Mrs M Schramm (Secretary)
Mr R Sapsted (Treasurer) (Appointed January 2020)
Mrs H Chilvers
Mrs L Mcloughlin (Appointed October 2020)

HAWKWELL BAPTIST CHURCH
YEAR END TRUSTEE REPORT 2020

Receipts and Payments accounts

Hawkwell Baptist Church have adopted receipts and payment accounts for the financial year ending 31st December 2020, in accordance with the Charities Act 2011 for charities with income below £250,000.

Governing document

Hawkwell Baptist Church registered with the Charity Commission in 2012. The charity is controlled by its governing document ("Constitution").

Recruitment and appointment of new trustees

Trustees are elected as outlined in the Constitution. They are appointed as required and serve for three years in one term, with an option to serve up to two terms without a year's break in service. Anyone standing as a trustee has to be nominated by two members and submit a short testimony for circulation to the members. The appointment is made by secret ballot and has to receive support from at least two thirds of the members present and voting.

Induction and training of new trustees

Those wishing to stand for election are interviewed by the Minister and existing trustees before the vote, to explain the role and discuss any concerns. They will then be mentored by the existing trustees.

Charitable Objects

The charity is governed by the approved Governing Document which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination. The charity may also advance education and carry out such other charitable purposes in the United Kingdom and/or other parts of the world as the Church shall determine.

The premises the Church occupies are held by the London Baptist Property Board on Trusts that are entirely compatible with the above objects.

Organisational Structure and Decision-making processes

Members of the Church are accepted in accordance with the Constitution, which requires them to make a public profession of faith in Jesus Christ, normally, but not exclusively, through baptism by immersion upon personal profession of faith.

A formal Church Meeting of members normally takes place four times per year and has responsibility for the overall policy of the Church, in accordance with the Constitution, the members appoint Trustees who, together with the Minister, are collectively known as the Leadership. The Leadership is responsible for the day to day running of the Church's work and witness, and the financial and legal aspects of the charity. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the Charitable Objects.

Relevant matters may be submitted to the Church Meeting by the Leadership for guidance, or may be raised there by members for further consideration by the Leadership. Though the Constitution permits decisions to

be made at Church Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

Training and education

With the onset of the Covid-19 pandemic during 2020, no training was arranged during the year.

Objectives and Activities

In order to achieve the principal objective, set out above, the Church provides a variety of activities for both its membership and the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

Central to the work and witness of the Church is the provision of regular public gatherings for Christian worship. These gatherings take place each Sunday, normally at 10:30 a.m. A breakfast gathering takes place one Sunday each month at 9:00 a.m. aimed particularly at families. One Saturday a month there is a Messy church morning for all families in the locality and aimed at non church families. There are also occasional gatherings at other times, which are advertised in the Church Notice sheet, on the Church Notice Board and on the website at www.hawkwellbaptistchurch.co.uk. The Church seeks to be a friendly and welcoming community and anybody is free to attend any of these gatherings. These are the way we meet our principal objective during normal times. However, due to Covid restrictions, these activities ceased in March 2020, though some intermittent activities took place in the summer and autumn and the church Sunday worship gathering recommenced in the summer until December with a maximum of 30 attendees within a Covid-safe structure in the church building, whilst connecting with many members online through Zoom and Facebook Live.

Normal youth activities are: weekly Girls' Brigade(GB) during term time; a weekly Youth Club for local young people associated with the Church and their friends and, on most Sunday mornings, teaching for our young people, varying between dedicated worship, all-in Family parade services and Breakfast church aimed at families. Boy's Brigade remains closed. In addition, Church youth groups meet weekly on Sunday afternoons for refreshments and Bible activities. Covid restrictions meant the Youth Club hasn't met but the GB and church youth have been having virtual activities throughout the pandemic.

The Church continues to run a series of small groups for the growth of faith and discipleship as well as a number of prayer groups in the homes of some members or on the Church premises. Further details can be obtained from the Trustees on request or at the Sunday worship gatherings. Other groups continued meeting during the year, including Connect 4 (offering support for foster carers and adopters), meeting weekly; Nostalgia (a group of 55+ meeting twice monthly to exercise members' brains through mental exercises and stimulating memories); and the Prayer Workshop, also meeting twice monthly, looking to stimulate prayer within the church. Again, these groups have met either virtually or when allowed within the Covid restrictions guidelines.

MeninSheds (providing space for men to meet and socialise whilst sharing practical skills) continues to meet in a fitted-out shipping container at Potash Nurseries. This group has only met when Covid restrictions allowed during the year after March 2020.

The Church continued to work with Rochford District Council, helping the homeless in the community by providing helpful boxes for people being housed in short term accommodation. These boxes contain basic groceries, other materials and a list of local contacts to help them settle in. Messy church has only operated intermittently due to Covid.

The New Horizon's Club is run on Thursdays for those with mental health issues as a community service. There is also a "Care Club" operating at the church on Thursdays providing physiotherapy and relaxation

exercises and advice for the elderly. We continue to employ a Community Worker part time to forge links within the community. She oversees the New Horizon's Club and gives support for 'Mums & Families UK', providing a base at the Church for them to run their five-week programme (on a rolling basis) for mums affected by postnatal emotional and wellbeing issues. On Wednesday afternoons an Art Group (Art4all) is provided with space for anyone in the locality to explore their painting talents. Most of these groups have not met since March 2020, although there have been some virtual activities.

The church put on a virtual Christingle service which was very well viewed within the community and continued to reach out to unchurched families. Hopefully next year we will revert to church based Christmas activities., although we may continue to stream them online.

'The Faith, Hope and Charity Shop' continues to be run by the Church trading arm, 'HBC Shop Trading Ltd'. The aim of the shop is to raise funds for the work of the Church and for local charitable purposes and the Articles of Incorporation of the company require that all profit is passed to the church. The profit transfer in 2020 was £53,388. The Church then allocated 10% of the shop's income from donations to the Designated Shop Tithe fund used to support local charitable purposes, £10,330.

Many of the groups run by the Church contain some aspects of "missional community" principles, but not all. The Leadership encourage groups, where appropriate, to embrace the concept of balance between recognising our reliance upon and worshipping Our Father, relating to and supporting members of our fellowship and reaching out to people outside the fellowship so that they may experience the love and comfort that comes from Our Lord.

The church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service (DBS) and provides training to assist workers to implement the Baptist Union's safeguarding policies as set out in its "Safe to Grow" publication.

Towards the end of 2019, the church agreed to take on an adjacent shop unit at 40 Hedingham Place to provide a Community Hub consisting of a café area, meeting rooms to provide space for the local community to meet and allow for counselling to take place and storage for our Foodbank Distribution Centre, which would allow us to relocate our food distribution next to Ashingdon Road, giving improved public transport access. The Pandemic struck just as we were negotiating the lease and we were offered a rent free period up to June, followed by a series of quarterly notice periods/ break clauses up to June 2022. Although the pandemic prevented progress with the Community Hub, the space allowed for accepting, storing, quarantining and sorting donations of goods for sale by our charity shop next door.

Public Benefit

This annual report describes the activities undertaken by the charity during the year to further its charitable purposes for public benefit. The trustees are of the opinion that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

Risk management

The trustees continue to review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. This is an ongoing process carried out informally by the Trustees, but there is no formally recorded Risk Assessment. There is no way we could have foreseen Covid-19 and its effect on our operation, but through the success of the charity shop during 2019/20 and the monitoring of our income and expenditure throughout the year, we were able to improve our reserves position at the year end.

Financial Review

Incoming Resources

The Church raises most of the funds it needs to carry on its general activities from within its own membership and congregation. The general giving in 2020 reduced by 7.7% to £66,596. This reduction was mainly due to the reduction of loose cash collections received at Sunday gatherings and the impact of not being able to claim tax relief using the Gift Aid Small Donation Scheme (GASDS). Although weekly giving was reduced through the pandemic, this was ameliorated by one-off gifts totalling £2,450 and a grant from the Ferndale International Community Trust of £4,000 for general purposes.

The 2019/20 profits of £53,388 (2018/19, £30,443) from HBC Shop Trading Ltd were given to the Church to support activities.

Rochford District Council continued to support the work of Messy Church with a grant of £500. The Sanctuary Housing Association gave a restricted gift of £1,000 to support the Cooking Project.

Rental income from the Church premises was severely affected by the Pandemic requiring the closure of church buildings through much of the year. This resulted in a reduction in income from this source to £6,119 (2019, £11,244) a drop of 45% on the previous year. As Covid restrictions have lifted, rental income has started to re-establish as the community's confidence in restarting activities rises.

A further source of income arose from the Government Job Retention Scheme which allowed us to furlough our Community Worker from May to August, allowing us to claim £3,099.

The church's total incoming resources allocated towards general activities in 2020 were £133,500, up from £118,270 in 2019. However, this increase includes the HBC Shop Trading profits, which increased significantly over the previous year.

In addition, as The Faith Hope and Charity shop was using the new shop unit at 40 Hedingham Place to maintain its operation, it took on the responsibility for the unit's rent and service charge bringing income of £14,111, covering the period June 2020 to March 2021, offsetting most of the cost incurred by the church.

Resources Expended

Volunteers and Staff

The Church is heavily dependent on its membership working as volunteers in all aspects of the Church's activities, many of which run with little or no impact on the Church's expenditure but nevertheless contribute substantially to the achievement of the Church's objectives.

In addition to the full-time Minister, the office staff includes a part time administrator and a self-employed bookkeeper. The Church also employs, part time, a Community Worker and a Caretaker/Cleaner. The Community Worker was furloughed from May to August and shortly after returning to work in September, she resigned from her post. No one to date has been appointed to the role.

Mission

Opportunity for missional events was limited and unfortunately the usual Sausage Sizzle, Easter invites and Christmas events (other than the virtual Christingle) had to be cancelled due to the Pandemic. However, the church was involved in distributing food locally to people in need or unable to leave their homes due to the need to self-isolate and the church continued to act as a distribution centre for the Southend Foodbank.

Charitable giving

The Church expressed its part in the life of the wider church during 2020 by making grants from all funds totalling £8,632 (2019, £14,591) to national and international Christian organisations with Christian aims and objectives compatible with the Church's own charitable objects. Included within this figure were regular gifts totalling £8,496 (2019, £8,940) to Baptist family organisations, namely the Eastern Baptist Association and the BMS World Mission.

The Shop Tithe fund distributed £1,740 (2019, £5,440). This included a regular annual grant of £500 to the Southend Food bank and mission support of £1,200 (2019, £200) to the Southend CAP Debt Advice Centre, plus grants to other local organisations.

Premises and equipment

No major costs were incurred on the main site.

The legal costs to establish the lease at 40 Hedingham Place were £2,498. The rental, service charge and *ad hoc* maintenance up to March 2021 were £15,930, the majority of which was offset by billing HBC Shop Trading Ltd for rent and service charges.

General fund

These accounts are prepared on a Receipts and Payments basis, but taking account of deferred payment of profits at 31st December 2020, the General Fund is well supported by the charity shop.

Total resources expended on general charitable activities in 2020 were £99,007 down from £136,790 in 2019.

The financial results for the year, for both general activities and other funds, together with a summary of the accounting policies adopted, are set out in the accompanying financial statements.


Reserves Policy

The church has three main regular income streams; individual giving which has depth and breadth across the church, regular hall lettings and profit from HBC Shop Trading Ltd.

Operating costs of approximately £83,500 per year cover salaries, centre and manse running costs. The trustees aim to achieve a two month reserve policy on the non-restricted funds, which is approximately £14,000. This would allow the Church to meet its financial commitments for two months with a complete loss of all its income stream. The General Fund unallocated reserves at the year end stood at £17,172, all of which were raised during this year, despite the special challenges of Covid-19.

The trustees are conscious that there is a pension liability in excess of £87,800 (2019, £85,300). It is unlikely that this liability will be realised as a lump sum in the near future.

There is a lease on 39 Hedingham Place of £28,500 per annum up to October 2023. The lease on 40 Hedingham Place has a break clause quarterly up to June 2022 with a quarterly rent of £4,300. HBC Shop Trading Ltd currently meets these costs whilst it is trading profitably.


.....
Trustee


.....
Trustee



Independent Examiner's Report

TO THE TRUSTEES OF HAWKWELL BAPTIST CHURCH (charity no. 1150184)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st December 2020 set out on pages 9 to 16 of this document.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

- 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 order to enable a proper understanding of the accounts to be reached.

Signed:		22nd October 2021
Name:	David P. C. Huskisson	
Relevant professional qualification (if any):		CPFA
Address:	7 Central Close, Benfleet SS7 2NU	

HAWKWELL BAPTIST CHURCH
FINANCIAL STATEMENT
FOR THE YEAR ENDED 31 DECEMBER 2020

	Note	General Fund £	Designated Fund £	Restricted Fund £	Total 2020 £	Total 2019 £
<u>Incoming Resources</u>						
Voluntary Income	2	127,083	1,016	3,685	131,784	108,517
Activities for generating funds	3	6,119	-	-	6,119	13,224
Investment Income	4	14,125	-	-	14,125	37
Incoming Resources from Charitable Activities	5	298	283	4,287	4,868	16,362
Other incoming Resources	6	-	-	-	-	(4,518)
Total Incoming Resources		147,625	1,299	7,971	156,896	133,622
<u>Resources Expended</u>						
Cost of generating funds	7	15,930	-	-	15,930	(6,941)
Charitable Activities	8	99,007	2,963	7,047	109,017	162,494
Total Resources Used		114,937	2,963	7,047	124,947	155,553
Net (outgoing)/incoming resources		32,687	(1,664)	925	31,949	(21,931)
Transfer between funds - In		17	15,533	71	15,621	8,026
Transfer between funds - Out		(15,533)	(88)	-	(15,621)	(8,026)
	9	(15,516)	15,445	71	-	-
Net movement in funds for year		17,172	13,781	996	31,949	(21,931)
Fund Balance at 1 January 2020		-	6,355	4,813	11,167	33,098
Fund Balance at 31 December 2020		17,172	20,136	5,809	43,116	11,167

HAWKWELL BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2020

	General Fund £	Designated Fund £	Restricted Fund £	Total 2020 £	Total 2019 £
MONETARY ASSETS					
Royal Bank of Scotland - Current	-	-	-	-	8,367
Royal Bank of Scotland - Deposit	-	-	-	-	(8,032)
CAF current	(14,460)	20,136	3,778	9,453	3,767
CAF Deposit Gold	30,899	-	-	30,899	2,040
Church - Cash	18	-	-	18	4
London Baptist Property Board	715	-	-	715	1,783
Girls Brigade - Current a/c	-	-	1,802	1,802	2,423
Girls Brigade - cash	-	-	-	-	259
Boys brigade - Current a/c	-	-	190	190	517
Youth Group - Cash	-	-	40	40	40
	17,172	20,136	5,809	43,116	11,167
FIXED ASSETS					
Manse at Insurance value	282,926	-	-	282,926	262,211
Krugerrand 1oz gold coin (estimated value)	1,388	-	-	1,388	1,121
	284,314	-	-	284,314	263,332
MONEY OWED BY THE CHURCH					
LBPB manse loan	-	-	-	-	3,341
EBA asbestos loan	5,875	-	-	5,875	7,000
	5,875	-	-	5,875	10,341
MONEY OWED TO THE CHURCH					
HBC Shop Trading profits up to 31st Dec. 2020	6,332	-	-	6,332	36,995
LIABILITIES					
Pension deficit Liability until December 2028	22,752	-	-	22,752	36,426

Trustee: 

Date: 21.10.21

Trustee: 

Date: 21/10/21

HAWKWELL BAPTIST CHURCH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

1) Accounting Policies

a) Basis of preparation

Under section 133 of the Charities Act 2011, charities with gross income below £250,000 can prepare Receipts and Payments accounts.

The charity chose to change from Accrual Accounts in 2015 to Receipts and Payments Accounts in 2016.

b) Donations

Donations are accounted for gross when received.

c) Investment Income

Investment income is accounted for when it is received.

A fair apportionment is made across funds where material.

d) Fund Raising and Publicity Costs

The Church does not make formal appeals for funds, and expenditure on these items is therefore not material.

e) Gifts in Kind

No amounts are included in the financial statements for services donated by volunteers.

f) Management and Administration

This represents direct expenditure on the management of the Church. Most of the management is carried out without charge by volunteers. This intangible cost is not included in the Financial Statement since there is no measurable cost to the volunteers for their service.

g) Fixed Assets

Main Church premises

The main Church premises are freehold assets, the value of which the Church is prohibited from realising for its own sake by its Trust Deed. As such they are inalienable. Accordingly no value is placed on them in the Statement of Assets and Liabilities and capital expenditure on them is written off in the year. For the readers information however, the insurance valuation of the buildings at the year ending 2020 was £1,864,525 (2019 £1,844,253).

Rectory Road manse

Rectory Road manse is a freehold dwelling and the residence and working base of the Minister. Value is only realisable with vacant possession. The manse is valued at 2020 £282,926 (2019 £262,211) for insurance.

Short Term investment assets

Short term cash deposits placed with our custodian trustees, the London Baptist Property Board (LBPB), are repayable to us on seven days notice.

Krugerrand

Krugerrand 1oz gold coin estimated value £999, received February 2018. The coin has not been redeemed and remains in a Church safe. The current value as at December 2020 was £1,388 was (2019 £1,122).

HAWKWELL BAPTIST CHURCH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

2) **Voluntary Income**

	Unrestricted Fund				Restricted Fund		Total 2020	Total 2019
	General	Lobby (Designated)	Men in Sheds	Faith Hope and Charity Shop Tithe	Minibus	Other		
Gift Aid giving	31,537	-	-	-	-	30	31,567	33,447
Other envelopes / planned giving	18,831	-	10	-	-	97	18,938	17,242
Charity Voucher	3,655	-	1,000	-	-	-	5,155	3,150
Loose offering	3,619	-	-	-	-	-	3,619	8,894
Grants	4,000	-	-	-	-	1,000	5,500	3,135
HBC Shop Trading Ltd Profit	53,388	-	-	-	-	-	53,388	30,443
Sundry donations/income	3,129	6	-	-	-	-	4,435	1,146
Income Tax recovered	8,924	-	-	-	-	-	9,182	11,060
	127,083	6	1,010	-	-	1,127	131,784	108,517

3) **Activities for generating funds**

	Unrestricted Fund				Restricted Fund		Total 2020	Total 2019
	General	Lobby (Designated)	Men in Sheds	Faith Hope and Charity Shop Tithe	Minibus	Other		
Hire of Church premises	6,119	-	-	-	-	-	6,119	11,244
Fundraising events	-	-	-	-	-	-	-	1,980
	6,119	-	-	-	-	-	6,119	13,224

4) **Investment Income**

	Unrestricted Fund				Restricted Fund		Total 2020	Total 2019
	General	Lobby (Designated)	Men in Sheds	Faith Hope and Charity Shop Tithe	Minibus	Other		
Rental on 40 Hedingham Place	14,111	-	-	-	-	-	14,111	-
Interest	13	-	-	-	-	-	13	37
	14,125	-	-	-	-	-	14,125	37

5) **Incoming Resources from Charitable Activities**

	Unrestricted Fund				Restricted Fund		Total 2020	Total 2019
	General	Lobby (Designated)	Men in Sheds	Faith Hope and Charity Shop Tithe	Minibus	Other		
Other income from charitable activities	298	-	283	-	-	-	581	3,741
Sections	-	-	-	-	-	-	4,287	12,621
	298	-	283	-	-	-	4,868	16,362

6) **Other**

	Unrestricted Fund				Restricted Fund		Total 2020	Total 2019
	General	Lobby (Designated)	Men in Sheds	Faith Hope and Charity Shop Tithe	Minibus	Other		
HBC Shop Trading Ltd	-	-	-	-	-	-	-	(4,518)
Partial profit 18/19	-	-	-	-	-	-	-	(4,518)

HAWKWELL BAPTIST CHURCH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

7) Cost of generating funds

	Unrestricted Fund					Restricted Fund	Total 2020	Total 2019
	General	Lobby (Designated)	Men in Sheds	Faith Hope and Charity Shop Tithe	Minibus	Other	Church sections	
Cost of generating voluntary income	-	-	-	-	-	-	-	184
Shop Operating costs	-	-	-	-	-	-	-	(7,125)
Café HUB premises	15,930	-	-	-	-	-	15,930	-
	15,930	-	-	-	-	-	15,930	(6,941)

8) Cost of Charitable Activities

Mission giving / secular gifts	8,632	-	-	500	-	-	-	9,132	14,591
Minister salary & Expenses	38,594	-	-	-	-	-	-	38,594	39,887
Administrator and bookkeeper	9,132	-	-	-	-	-	-	9,132	9,078
Mission Worker	5,636	-	-	-	-	-	-	5,636	11,566
Manse Rectory	5,035	-	-	-	-	-	-	5,035	17,401
Fellowshipfund/ gifts	960	-	-	-	-	-	1,039	1,999	2,602
Guest Speakers	200	-	-	-	-	-	-	200	240
Training	65	-	-	-	-	-	70	135	10,863
Mission / Outreach	384	-	1,223	1,240	-	394	590	3,832	6,046
Youth mission & resources	249	-	-	-	-	-	-	249	466
Education	139	-	-	-	-	-	-	139	706
Church office costs	3,991	-	-	-	-	-	-	3,991	3,168
Cleaning / caretaker	2,876	-	-	-	-	-	-	2,876	5,796
Upkeep of services	67	-	-	-	-	-	-	67	-
Worship - PA, Puppets etc	2,361	-	-	-	-	-	-	2,361	1,161
Refreshments	223	-	-	-	-	-	281	504	2,008
Centre Costs	11,071	-	-	-	-	-	65	11,136	13,873
Administration	2,776	-	-	-	-	-	2,575	5,351	5,696
Uniform & Badges	-	-	-	-	-	-	1,337	1,337	1,440
Camping & Trips	-	-	-	-	-	-	447	447	6,247
Minibus	1,955	-	-	-	-	-	-	1,955	1,449
Loan Repayments	4,439	-	-	-	-	-	-	4,439	5,500
Loan Interest	58	-	-	-	-	-	-	58	139
Other	164	-	-	-	-	-	248	412	2,573
	99,007	-	1,223	1,740	-	394	6,652	109,017	162,494

9) Transfers between funds

	Unrestricted Fund					Restricted Fund	Total 2020	Total 2019
	General	Lobby (Designated)	Men in Sheds	Faith Hope and Charity Shop Tithe	Minibus	Other	Church sections	
Tithe to other Restricted funds	-	-	-	(71)	-	-	71	-
Minibus to General fund	17	-	-	-	(17)	-	-	-
Cash Flow support from tithe 2019	(5,203)	-	-	5,203	-	-	-	-
HBC Shop Trading Ltd 10% profit	(10,330)	-	-	10,330	-	-	-	-
Transfer In	17	-	-	15,533	-	-	71	15,621
Transfers Out	(15,533)	-	-	(71)	(17)	-	-	(15,621)

10) Fund movement summary

	Fund balance b/f	Income	Expenditure	Tranfers	Fund Balance c/f
Unrestricted funds					
General	-	147,625	114,937	(15,516)	17,172
Designated funds					
Lobby (Des)	1,182	6	-	-	1,188
Men in Sheds	88	1,293	1,223	-	158
Minibus	17	-	-	(17)	0
Faith Hope and Charity Shop Tithe	5,067	-	1,740	15,462	18,789
Restricted funds					
Girls Brigade	2,963	4,366	5,528	-	1,802
Boys Brigade	517	-	327	-	190
Youth Club	568	416	198	-	786
Homeless	62	0	120	59	0
Messy Church / Saturday Brunch	74	500	479	13	107
CAFÉ (40 Hedingham Place)	-	1,563	-	-	1,563
Lobby (Res)	221	50	-	-	271
Other	408	1,077	394	-	1,091

HAWKWELL BAPTIST CHURCH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

11)	<u>Staff Costs</u>	<u>2020</u>	<u>2019</u>
	Salaries (inc pension and employer NI)	<u>50,573</u>	<u>61,812</u>

During the year the Church employed a full time Minister.
 Administrator : - 11.5 hours per week plus overtime on occasion.
 Caretaker:- 10 hours a week up to March 2020 and then reduced to 2 hours per week due to Covid-19, plus overtime for adhoc events.
 Mission worker: - 20 hours per week January and February, Sabbatical March and April, furloughed May through to August (£3,094 claimed), and then resigned 31st October.
 No employee earned £60,000 p.a. or more.
 One trustee, who is also an office holder, lived in housing wholly owned by the Church.

12) **Bank and cash balances**

GB & BB maintain their own banking arrangements. Other sections use the Church bank account and run petty cash.

13) **Pension scheme**

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the Scheme"). The Scheme is a separate legal entity which is administered by the Pension Trustee (Baptist Pension Trust Limited). The Minister is eligible to join the Scheme.

Since January 2012, pension provision has been made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva.

Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the Scheme. The main benefits for pre-2012 service were a defined benefit 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. 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.

A formal valuation of the Defined Benefit (DB) Plan was performed at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. The market value of the DB Plan assets at the valuation date was £298 million.

The valuation of the DB Plan revealed a deficit of assets compared with the value of liabilities of £18 million (equivalent to a past service funding level of 94%). As a result of the valuation, in addition to the contributions to the DC Plan set out above, it was agreed that the standard rate of deficiency contributions from churches and other employers involved in the DB Plan will remain at previously agreed levels, increasing each year in line with increases in the Minimum Pensionable Income. The deficiency contributions are broadly based on 12% of Pensionable Income / Minimum Pensionable Income, reflecting each employer's contributions in March 2015. Some employers that were involved in the DB Plan for a short period pay lower contributions. The Trustee and the Council agreed a 50% reduction for all deficiency contributions payable between 1 July 2020 to 31 December 2020.

HAWKWELL BAPTIST CHURCH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

Pension scheme continued

In addition, the Baptist Union of Great Britain agreed to contribute a lump sum of £0.5m by 31 December 2020. The current Recovery Plan dated 30 September 2020 envisages deficiency contributions continuing until 30 June 2026.

The key financial assumptions underlying the valuation were as follows:

Type of assumption	%pa
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income increases (CPI plus 0.75% pa)	3.20
Assumed investment returns	
- Pre-retirement	2.95
- Post retirement	1.70
Deferred pension increases	
- Pre April 2009	3.20
- Post April 2009	2.50
Pension increases	2.70

As there is a large number of contributing employers participating in the Scheme, the Church is unable to identify its share of the underlying assets and liabilities of the scheme. Accordingly, due to the nature of the Scheme, the profit and loss charge for the period represents the employer contributions payable. The total pension cost for the Church is £4,137 (2019 £4047). 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 £33,094 as at 31st December 2020.

The Church has been advised that the estimated cost for the church to buyout their Pension Scheme liabilities at 31 December 2020 was £87,800 (2019 £85,300).

The next actuarial valuation of the DB Plan within the Scheme is due as at 31 December 2022.

HAWKWELL BAPTIST CHURCH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

CHURCH SECTIONS RESTRICTED FUNDS

	Girls Brigade	Boys Brigade	Youth Club	Homeless	Messy Church / Saturday Brunch	Café HUB (40 Hedingham Place)	Total Section Restricted 2020	Total Section Restricted 2019
Income								
Voluntary income								
Sundry donations/income	250	-	-	-	-	1,050	1,300	557
Income Tax recovered	245	-	-	-	-	13	258	461
Charity Voucher	-	-	-	-	-	500	500	-
Grant	-	-	-	-	500	-	500	1,267
Fundraising events	-	-	-	-	-	-	-	421
From Charitable activities funds	3,871	-	416	-	-	-	4,287	12,621
	4,366	-	416	-	500	1,563	6,844	15,328
Expenditure								
Cost of fundraising	-	-	-	-	-	-	-	27
Refreshments	155	-	117	-	9	-	281	648
Gifts	712	327	-	-	-	-	1,039	645
Agape - Fellowship fund	-	-	-	-	-	-	-	109
Other	232	-	16	-	-	-	248	2,078
Uniform & Badges	1,337	-	-	-	-	-	1,337	1,440
Administration	2,575	-	-	-	-	-	2,575	3,158
Camping & Trips	447	-	-	-	-	-	447	6,247
Mission	-	-	-	120	470	-	590	874
Centre equipment / sundries	-	-	65	-	-	-	65	50
Training	70	-	-	-	-	-	70	168
	5,528	327	198	120	479	-	6,652	15,442
Transfers	-	-	-	59	13	-	71	0
Net movement	(1,162)	(327)	218	(62)	33	1,563	263	(116)
Opening balance	2,963	517	568	62	74	-	4,183	4,300
Closing balance	1,802	190	786	-	107	1,563	4,447	4,183

OTHER RESTRICTED FUNDS

	OTHER	LOBBY	TOTAL 2020	TOTAL 2019
Voluntary income				
Gift aid giving	30	-	30	20
Charity Voucher	-	-	-	-
Other planned giving	47	50	97	250
Tax recovered	-	-	-	5
Grant	1,000	-	1,000	400
Sundry donations/income	-	-	-	497
	1,077	50	1,127	1,172
Expenditure				
Training	-	-	-	800
Mission	394	-	394	-
Education	-	-	-	104
Refreshments	-	-	-	197
Other sundries	-	-	-	426
Agape - Fellowship fund	-	-	-	583
Giving to charities	-	-	-	402
	394	-	394	2,511
Transfers	-	-	-	-
Net movement	683	50	733	(1,339)
Opening balance	408	221	629	1,968
Closing balance	1,091	271	1,362	629