

**HAWKWELL BAPTIST CHURCH**

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS**

**RECEIPTS AND PAYMENTS ACCOUNTS**

**FOR THE YEAR ENDED 31 DECEMBER 2021**

**HAWKWELL BAPTIST CHURCH**

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## 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](http://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.

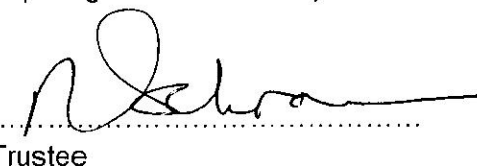
Operating costs of approximately £83,500 per year cover salaries, centre and manse running costs. The trustees aim to achieve a two month reserve policy on the non-restricted funds, which is approximately £14,000. This would allow the Church to meet its financial commitments for two months with a complete 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

31<sup>st</sup> 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:

Date: 4<sup>th</sup> October 2022

Name:

Alan G Hooper

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

Address:

33A Woodlands Road

Hockley

Essex SS5 4PL




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

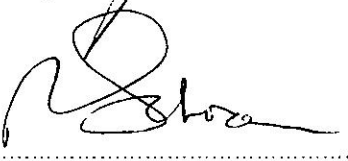
	Note	General Fund £	Designated Fund £	Restricted Fund £	Total 2021 £	Total 2020 £
<b><u>Incoming Resources</u></b>						
Voluntary Income	2	98,125	1,000	2,980	102,106	131,784
Activities for generating funds	3	7,095	-	-	7,095	6,119
Investment Income	4	14,075	-	-	14,075	14,125
Incoming Resources from Charitable Activities	5	685	248	7,582	8,515	4,868
<b>Total Incoming Resources</b>		<b>119,980</b>	<b>1,248</b>	<b>10,562</b>	<b>131,791</b>	<b>156,896</b>
<b><u>Resources Expended</u></b>						
Cost of generating funds	6	21,859	-	-	21,859	15,930
Charitable Activities	7	92,456	3,718	5,808	101,982	109,017
<b>Total Resources Used</b>		<b>114,315</b>	<b>3,718</b>	<b>5,808</b>	<b>123,841</b>	<b>124,947</b>
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		(3,473)	-	(3,063)	(6,536)	(15,621)
	8	(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 £
<b>MONETARY ASSETS</b>					
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
<b>FIXED ASSETS</b>					
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
<b>MONEY OWED BY THE CHURCH</b>					
EBA asbestos loan	4,375	-	-	4,375	5,875
	4,375	-	-	4,375	5,875
<b>MONEY OWED TO THE CHURCH</b>					
HBC Shop Trading profits up to 31st Dec. 2021	27,281	-	-	27,281	6,332
<b>LIABILITIES</b>					
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	Church sections	
Gift Aid giving	30,658	-	-	-	-	-	31,567
Other envelopes / planned giving	17,599	-	1,000	-	-	-	18,938
Charity Voucher	5,005	-	-	-	-	-	5,155
Loose offering	1,206	-	-	-	-	-	3,619
Grants	17,415	-	-	-	500	1,600	5,500
HBC Shop Trading Ltd Profit	17,615	-	-	-	-	-	53,388
Sundry donations/income	50	-	-	-	-	670	4,435
Income Tax recovered	8,577	-	-	-	8	203	9,182
	<b>98,125</b>	<b>-</b>	<b>1,000</b>	<b>-</b>	<b>508</b>	<b>2,473</b>	<b>131,784</b>

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	Church sections	
Hire of Church premises	7,095	-	-	-	-	-	6,119
	<b>7,095</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>6,119</b>

4) **Investment Income**

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

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	Church sections	
Other income from charitable activities	685	-	248	-	-	-	581
Sections	-	-	-	-	-	7,582	4,287
	<b>685</b>	<b>-</b>	<b>248</b>	<b>-</b>	<b>-</b>	<b>7,582</b>	<b>4,868</b>

6) Cost of generating funds

## 7) Cost of Charitable Activities

8) Transfers between funds

### 9) Fund movement summary

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

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

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
<b>Income</b>							
<b>Voluntary income</b>							
Sundry donations/income	670	-	-	-	-	670	1,300
Income Tax recovered	203	-	-	-	-	203	258
Charity Voucher	-	-	-	-	-	-	500
Grant	100	-	-	-	1,500	1,600	500
<b>From Charitable activities funds</b>	<b>7,582</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7,582</b>	<b>4,287</b>
	<b>8,555</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,500</b>	<b>10,055</b>	<b>6,844</b>
<b>Expenditure</b>							
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
	<b>5,089</b>	<b>168</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5,257</b>	<b>6,652</b>
<b>Transfers</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(3,063)</b>	<b>(3,063)</b>	<b>71</b>
<b>Net movement</b>	<b>3,466</b>	<b>(168)</b>	<b>-</b>	<b>-</b>	<b>(1,563)</b>	<b>1,736</b>	<b>263</b>
<b>Opening balance</b>	<b>1,802</b>	<b>190</b>	<b>786</b>	<b>107</b>	<b>1,563</b>	<b>4,447</b>	<b>4,183</b>
<b>Closing balance</b>	<b>5,268</b>	<b>22</b>	<b>786</b>	<b>107</b>	<b>-</b>	<b>6,183</b>	<b>4,447</b>

**OTHER RESTRICTED FUNDS**

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