

Sutcliff Baptist Church, Olney

Registered Charity Number: 1151773



Annual Report and Accounts

For the year ended 31st December 2020

Sutcliff Baptist Church, Market Place, Olney, Bucks, MK46 4EA
www.olneybaptist.org.uk

Sutcliff Baptist Church, Olney

Trustees' Annual Report and Financial Statements 2020

Mission Statement

Sutcliff is a Baptist Church family that seeks to look up to God, and out to the world, to make effective disciples for Jesus Christ.

Statutory Information

Charity Name:	Sutcliff Baptist Church, Olney
Registered Address:	Market Place, Olney, Bucks, MK46 4EA
Charity Registration Number:	1151773
Property Trustees:	The Baptist Union Corporation Ltd. Baptist House, 129 Broadway, Didcot, Oxfordshire, OX11 8RT
Charity Trustees:	Mr. David Greaves (Treasurer) Mr. Ralph Terry (Secretary) Mr. Sydney Bond Mr. Adrian Dunn (up to 11 th March 2020) Mr. Martyn Glass Mr. Christopher Hanson Ms. Lydia Hatley (up to 11 th March 2020) Mrs. Susan Lynch Mrs. Angela Richardson (from 11 th March 2020) Mr. Michael Walker Mr. James Wharpshire (from 11 th March 2020)
Bankers:	Barclays Bank Leicester, LE87 2BB
Independent Examiner:	Mr. Michael Maidment 1 Windmill Hill, Biddenham, Bedford, Bedfordshire, MK40 4AG
No. of Paid Employees:	1 (Cleaner)

The Trustees present their Annual Report and Financial Statements for 2020

Charitable Object

The charity is an unincorporated body and is governed by its Constitution dated 28th November 2012, which states that "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".

The Church occupies premises which are held by the Baptist Union Corporation Ltd., on Trusts which are entirely compatible with the above object.

Organisational Structure and Decision Making Processes

Baptism by immersion upon personal profession of faith is the normal mode of entry into the membership of a Baptist church. The church applies an open Baptismal qualification for Church Membership, so that persons seeking membership who have not been baptised in the manner described in the Union's Declaration of Principle may at the discretion of the Church Members' Meeting be accepted for full membership based on their own public profession of faith. Church Membership is open to those who:

- accept the Beliefs of the Church
- meet the Church's qualification on Baptism
- commit themselves to serving Christ within the Church and beyond
- abide by the decisions of the Church Members' Meeting
- acknowledge their responsibilities as Church Members
- have their membership application accepted by the Church Members' Meeting

In accordance with the Constitution, the members appoint Elders and Deacons, who together with the Minister, Church Secretary and Treasurer (who are also appointed by members), are collectively known as the Leadership Team and are the Charity Trustees. The Leadership Team, as appointed Trustees, are responsible for the day to day running of the Church's work and witness, and the financial and legal aspects of the charity.

Church Members' Meetings are held at regular intervals on not less than six occasions in any calendar year and are an opportunity to consider and review routine matters associated with the life of the Church including issues related to church membership, the appointment of the Charity Trustees, the approval of the budget, with opportunities for considering proposals from the Charity Trustees or other Church Members for the development of the Church and the advancement of its Purpose through its Activities. One Ordinary Church Members' Meeting each year includes the Annual Church Members' Meeting for the Church Members to receive annual accounts and reports, to appoint Auditors or Independent Examiners, and to consider proposals for the strategy and vision of the church in the coming year, with other appropriate matters.

Objectives and Activities

In fulfilling the Purpose of the Church as set out above, it engages in a range of Activities either on its own or with others that will vary from time to time, with Activities being initiated, expanded, or closed, as appropriate.

The Activities may include but are not restricted to:

- regular public worship, prayer, Bible study, preaching and teaching
- baptism, as defined in the Union's Declaration of Principle
- the Communion of the Lord's Supper which shall normally be observed at least once a month
- evangelism and mission, locally, regionally, nationally and internationally
- the teaching, encouragement, welcome and inclusion of young people
- nurture and growth of Christian disciples
- education and training for Christian and community service
- giving and encouraging pastoral care
- supporting and encouraging charitable social action in the United Kingdom and abroad
- encouraging relationships with and supporting Baptists and other Christians

Notwithstanding the appointment of persons to accept responsibility for any of the Activities all individuals, organisations, groups, and committees operating within the life of the Church, and their leaders, shall be accountable to the Charity Trustees and also through any specific direction of the Church Members' Meeting.

The Church operates systems to ensure that all people working with children, young people or adults at risk are appropriately trained (in line with Baptist Union guidance) and vetted with regards to the Disclosure and Barring Service (DBS).

We have this year, in line with many other organisations, completely overhauled our Data Protection Policy in order to comply with the new GDPR laws that came into force in May 2018. Training has been provided to all employees and volunteers who need to know about this.

When planning our activities for the year the trustees have considered the Charity Commission guidance on public benefit and in particular specific guidance on charities for the advancement of religion, and are satisfied that the activities outlined clearly demonstrate that the charity is providing benefit to the public.

Church Attendance

As at 31st December 2020 the Church Membership totalled 106. Sunday attendance averaged around 110 for the morning service, and 25 for the evening service, prior to the March cessation of physical services due to the Covid-19 Pandemic.

Achievements and Performance

Review for the Year

Over the year, our membership decreased by two, and attendance at services is similar, perhaps marginally smaller, to that of the previous years.

As has been referred to above, the Church along with all others in the country were required to cease physical meetings in March 2020 due to Covid-19. A weekly audio service was put on our website with the addition of a live video service trial in November, and two video recorded services for Christmas.

The Leadership transferred both their business meetings and their monthly prayer meeting onto Zoom, an Internet based virtual meeting application.

A survey of the fellowship's view to re-opening was held in August following the Government's relaxation of regulations. At that time only a minority wished physical services to resume and they remained therefore online.

Communication with the fellowship was continued via the weekly New Sheet and Church Members were provided with regular written updates in place of the Members' Meetings. Also, everyone

within the Fellowship were split between the Leadership for the purpose of keeping contact (initially telephone and then doorstep visits etc. with everybody within the fellowship on an occasional 2- 3-week basis)

Our search for a new minister continued throughout the year with the leadership interviewing (over Zoom) a couple of prospective pastors however, these did not progress further.

Church Activity Annual Reports

These reports, by the two Church Officers (Secretary and Treasurer), an Elder and all leaders of organisations / groups / committees etc. that have operated throughout the year have been produced for circulation to members as a 32-page booklet. This document was presented to the membership at the AGM in July 2021 (delayed until we were able to hold a physical meeting) for adoption by them. A copy is available on request.

Main Church Activities

Prior to March these were similar to our previous year.

Following the Covid-19 lockdown in March, many of our activities went online.

- Services were provided as a weekly recording available from our website.
- Gigg (the youth group) met alternate weeks on Zoom.
- House groups initially operated via circulated notes until becoming Zoom meetings in the Summer.
- A Church Chat session was started and ran alternate weeks to provide a social time for the fellowship using Zoom, to which Holy Communion was added on a monthly basis.

Regretfully, the CAMEO, Craft Groups and First Steps midweek meetings had to cease operation in March, and did not recommence within the year.

A telephone Helpline was set up to provide support (e.g., with shopping) where needed.

Additional Special Youth Events:

With the exception of Holiday Bible Club all these did not operate this year.

Holiday Bible Club Joined with another local church and produced 5 recorded video sessions accessed via the internet.

Outreach Events and other Special Activities:

Regretfully most of these activities were unable to take place this year. However, we were thankfully able to organise / participate in / support the following:

- Our weekly (up to March 2020) **Saturday Coffee Mornings** are a well appreciated event that gets non-church people and church folk alike into the premises outside of Sunday services. (They are also a useful fundraising activity towards our Development Fund).
- **Samaritans Purse Operation Christmas Child - Shoebox Appeal** – In addition to participating ourselves and publicising this appeal around the town, for gifts for children in various parts of the world who would not get a Christmas present, we are also a local collection point for Samaritans Purse
- **Milton Keynes Food Bank** for which we are a weekly local collection centre,
- **Olney-Newton Link**, a charitable organisation, based in Olney, that is dedicated to providing financial and other help to individuals and the town, of Newton in Sierra Leone.

Financial Review

The Church has only one main source of income, namely from the personal giving of the membership and congregation. This being through the cash offerings made at our Sunday Services, a weekly envelope scheme and standing orders.

This income is separately directed to the Church's General Fund, to a Development Fund (for the development of the church premises), and to our Fellowship Fund (for those suffering difficulties amongst the church family).

Special Appeals

In addition to our regular giving to the Baptist Missionary Society (for overseas mission), Home Mission Fund (for UK mission), we also gave to thirteen other mission organisations.

Income and Expenditure

The attached Financial Statement (below), prepared by the Church Treasurer, for the year ended 31st December 2020, along with the independent examiner's report, form part of this report.

Reserves

The Trustees are satisfied that they have sufficient reserves at the end of the financial year, together with anticipated ongoing income, to enable the Church to function effectively in the coming year.

Safeguarding

The Church and Trustees continue to take Safeguarding seriously, and we ensured that activities that did manage to continue during the Covid-19 pandemic were operated according to our Safeguarding Policies.

The Future

We pray that despite the strange situation of Covid-19 lockdown etc that we have experienced, and one in which we continue to operate as we enter 2021, that we will grow and develop as a fellowship of God's people here in Olney. We aim to continue to seek for the ways in which we can best serve the communities within which God has placed us.

A continuing and high priority is to discern the will of God and find the person who should be appointed the next minister of our church.

Additionally, we know that our re-developed premises will be of benefit to us when we are able to re-open and operate in a more normal way and pray that we can continue to honour the step of faith taken to build them as we raise the necessary finance to pay off our outstanding financing loan.

Signed on behalf of the Trustees of Sutcliff Baptist Church, Olney:

A handwritten signature in black ink, reading "Ralph N. Terry". The signature is written in a cursive style with a long horizontal line extending from the end.

Ralph N. Terry
Church Secretary
31st July 2021

SUTCLIFF BAPTIST CHURCH, OLNEY

FINANCIAL STATEMENT FOR THE YEAR ENDED 31ST DECEMBER 2020

GENERAL RECEIPTS AND PAYMENTS ACCOUNT

Receipts	Note	2020	2019
Regular Offerings		71,735	80,643
Donations and other income	2	2,191	5,600
Income tax recovered on gifts		23,031	19,024
Investment Income	3	23	35
Rent and contributions for use of premises	4	3,570	4,333
Raised for other causes	5	-	1,751
Transfer from Book Fund		-	566
		£100,550	£111,952
Payments			
Ministry	7	381	13,335
Mission	8	22,458	28,310
Upkeep of church premises	9	21,881	45,960
Administration	10	4,231	5,458
BUC (Pension) Loan	13	25,288	3,840
Transferred to Development Fund	11	3,544	4,125
		£77,783	101,028
Surplus for the year		£22,767	£10,924
Balance brought forward		£42,617	£31,693
Balance carried forward		£65,384	£42,617

RESTRICTED FUNDS RECEIPTS AND PAYMENTS ACCOUNT

	Balance 1 Jan 20	Receipts 2020	Payments 2020	Balance 31 Dec 20
Development Fund (Note 11)	38,183	39,137	42,000	35,320
Fellowship Fund	6,542	2,602	500	8,644
Furnace Fund	591	2	-	593
Graveyard & A. J. Wiffen	1,464	5	-	1,469
Godly Play	1,200	-	-	1,200
Sunday Club	608	146	154	600
CAMEO	75	538	491	122
	£48,663	£42,430	£43,145	£47,948
	Balance 1 Jan 19	Receipts 2019	Payments 2019	Balance 31 Dec 19
Development Fund (Note 11)	46,131	34,052	42,000	38,183
Fellowship Fund	6,118	3,029	2,605	6,542
Furnace Fund	586	5	-	591
Graveyard & A. J. Wiffen	1,452	12	-	1,464
Book Fund	408	158	566	0
Coffee Mornings	102	1,527	1,629	0
Godly Play	1,200	-	-	1,200
Sunday Club	732	191	315	608
CAMEO	83	1,356	1,364	75
	£56,812	£40,330	£48,479	£48,663

SUTCLIFF BAPTIST CHURCH, OLNEY

FINANCIAL STATEMENT FOR THE YEAR ENDED 31ST DECEMBER 2020

STATEMENT OF ASSETS AND LIABILITIES AT 31ST DECEMBER 2020

	Note	2020	2019
ASSETS			
Bank and other cash balances		£113,332	£91,281
REPRESENTING BALANCES ON THE FOLLOWING ACCOUNTS			
General Fund		65,384	42,618
Restricted Funds		47,948	48,663
		£113,332	£91,281
Non monetary assets	14	£2,655,466	£2,614,016
LIABILITIES			
Loan from Baptist Union Corporation (LC501)	12	(£154,227)	(£190,637)
Loan from Baptist Union Corporation (LP011)	13	0	(£25,213)

NOTES TO THE ACCOUNTS

(Notes 2 to 10 refer solely to the General Fund)

1. Basis of accounts

These accounts have been prepared on a receipts and payments basis and accord with Section 133 Charities Act 2011

2. Donations and other income

	2020	2019
Cash Offerings	1,985	4,998
Sundry Gifts and Receipts	206	602
	£2,191	£5,600

3. Investment Income

	2020	2019
General Fund – Interest on Deposit Account	23	35
	£23	£35

4. Rent & contributions for use of premises

	2020	2019
Room bookings	3,544	4,125
Use of Photocopier	26	208
	£3,570	£4,333

SUTCLIFF BAPTIST CHURCH, OLNEY

FINANCIAL STATEMENT FOR THE YEAR ENDED 31ST DECEMBER 2020

NOTES TO THE ACCOUNTS (continued)

5. Other Causes

	2020 Receipts	2020 Payments	2019 Receipts	2019 Payments
Operation Agri (Harvest)	-	-	-	-
Africa Cyclone Appeal	-	-	895	895
South Sudan Refugee Appeal	-	-	856	856
	£0	£0	£1,751	£1,751

6. Church Events

	2020 Receipts	2020 Payments	2019 Receipts	2019 Payments
Holiday Bible Club	-	261	-	318
Outdoor Nativity	-	-	-	40
Mission/Mothering Sunday	-	-	-	-
Christmas/Easter Cracked	-	57	-	416
Minister's Leaving Party	-	-	-	90
	£0	£318	£0	£864

7. Ministry

	2020	2019
Minister's Stipend	-	9,000
Pension Contributions	-	1,485
Employer's National Insurance	-	-
Travel Allowance	-	500
Book Allowance	-	-
Ministerial Conference	50	-
Visiting Speakers	150	612
First Steps & Treasure Club	145	17
Honorarium (Mrs. B. Gravett)	-	1,200
Sundry Gifts	36	521
	£381	£13,335

SUTCLIFF BAPTIST CHURCH, OLNEY

FINANCIAL STATEMENT FOR THE YEAR ENDED 31ST DECEMBER 2020

NOTES TO THE ACCOUNTS (continued)

8. Mission

	2020	2019
Baptist World Mission	7,370	8,565
Baptist Home Mission	7,370	8,565
Milton Keynes Bridgebuilder Trust	2,600	2,600
Scripture Union	850	850
TearFund	600	600
Mission Aviation Fellowship	600	600
Barnabas Fund	600	600
Advantage Africa	300	300
Mercy Ships	300	900
Gideons International	300	300
World Vision	300	300
Cry in the Dark	300	300
FEBA Radio	300	300
Langham Partnership	300	300
Sovereign World Trust	300	300
Bible Society	-	315
Other Causes (see Note 5)	-	1751
Church Events (see Note 6)	318	864
	£22,458	£28,310

9. Upkeep of church premises

	2020	2019
(a) Church		
Light and Heat	2,226	2,863
Water	800	576
Repairs & Renovation	11,815	3,868
Repairs to Church Wall and Porch	-	27,442
Insurance	2,456	2,428
Church Cleaner (employed) and materials	2,420	3,959
	£19,717	£41,136
(b) Manse		
Water	45	534
General Repairs & Renovation	1,786	2,906
Insurance	333	309
Council Tax	-	1,075
	£2,164	£4,824
	£21,881	£45,960

Note that the Manse charges for Water and Council Tax were reduced as the house was unoccupied from the end of August until November, when tenants move in and took over responsibility for these bills

SUTCLIFF BAPTIST CHURCH, OLNEY

FINANCIAL STATEMENT FOR THE YEAR ENDED 31ST DECEMBER 2020

NOTES TO THE ACCOUNTS (continued)

10. Administration

	2020	2019
Telephone	469	667
Photocopier, Computer & Software	888	256
Coffee machines & Supplies	83	668
Training	65	233
Printing & Stationery	587	1,791
CCLI Copyright Licences	1,101	791
TV Licence	155	151
Subscriptions	582	575
Sundry Expenses	42	182
Website	259	144
	£4,231	£5,458

11. Church Development Project

	2020 Receipts	2020 Payments	2019 Receipts	2019 Payments
Regular Gifts	15,499		17,024	
Coffee Morning Income	382		1,135	
Transfer from Coffee Fund	0		1,129	
Gift Aid on Development Fund	4,760		3,524	
Interest	43		73	
Transferred from General Fund	3,544		4,125	
Correction to 2018 account	0		50	
Events (Gift Day)	2,610		5,422	
Rental of Manse	12,299		1,570	
Repayment of Loan		42,000		42,000
	£39,137	£42,000	£34,052	£42,000

12. Development Loan from Baptist Union Corporation

Loan number LC501, for an initial value of £344,929 drawn down in 2015 and repayable over 10 years, for redevelopment of the church premises

	2020	2019
Balance at 1st January	190,637	224,833
Interest	5,590	7,804
Loan Repayments	(42,000)	(42,000)
Balance at 31st December	£154,227	£190,637

SUTCLIFF BAPTIST CHURCH, OLNEY

FINANCIAL STATEMENT FOR THE YEAR ENDED 31ST DECEMBER 2020

NOTES TO THE ACCOUNTS (continued)

13. Pension Loan from Baptist Union Corporation

Loan number LP011, for an initial value of £32,000 drawn down in 2017 and repayable over 10 years, for settlement of pension debt with the Baptist Pension Scheme.

This loan was cleared by a one-off payment in January 2020.

	2020	2019
Balance at 1st January	25,213	28,048
Loan drawdown	-	-
Interest	75	1,005
Loan Repayments	(25,288)	(3,840)
Balance at 31st December	<u><u>£0</u></u>	<u><u>£25,213</u></u>

14. Non-monetary assets Held for the Church's own use

The Church is the beneficial owner (subject to the relevant trusts) of the following assets, shown at insured value, the legal title to which is held by the Church's custodian trustee, Baptist Union Corporation Ltd.

	2020	2019
Sutcliff Baptist Church Market Place, Olney, Bucks, MK46 4EA	2,325,479	2,300,196
The Manse 9 Wellingborough Road, Olney, Bucks, MK46 4BJ	201,766	186,993
The Church also owns fixtures, furniture and equipment with an insured value of:	128,221	126,827
	<u><u>£2,655,466</u></u>	<u><u>£2,614,016</u></u>

SUTCLIFF BAPTIST CHURCH, OLNEY

FINANCIAL STATEMENT FOR THE YEAR ENDED 31ST DECEMBER 2020

The accounts and statement of assets and liabilities and its notes set out in pages 8 to 13 relating to the year ending 31st December 2020 are as approved by the trustees.



Signed on behalf of the Trustees of Sutcliff Baptist Church, Olney

David Greaves
Church Treasurer
31st July 2021



Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/
members of

SUTCLIFF BAPTIST CHURCH, OLNEY

On accounts for the year
ended

31st DECEMBER 2020

Charity no
(if any)

1151773

Set out on pages

1

Respective
responsibilities of
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 43(2) of the Charities Act 1993 (the 1993 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 43 of the 1993 Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 43(7)(b) of the 1993 Act, and
- to state whether particular matters have come to my attention.

Basis of independent
examiner's statement

My examination was carried out in accordance with general Directions given by the Charity 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 (other than that disclosed below *)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 41 of the 1993 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 1993 Act have 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.

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

Signed:

Michael E W Maidment

Date:

17/2/2021

Name:

MICHAEL E W MAIDMENT

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

ASSOCIATE COST AND MANAGEMENT ACCOUNT (RETIRED)

Address:

1 WINDMILL HILL, BIDDENHAM, BEDFORD, MK42 4AG

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April 2009