

Sutcliff Baptist Church, Olney

Registered Charity Number: 1151773



Annual Report and Accounts

For the year ended 31st December 2021

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

Sutcliff Baptist Church, Olney

Trustees' Annual Report and Financial Statements 2021

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) Rev. Stuart Macdonald (from 5 th July 2021) Mr. Sydney Bond Mr. Martyn Glass Mr. Christopher Hanson Mrs. Susan Lynch Mrs. Angela Richardson Mr. Michael Walker Mr. James Wharpshire
Bankers:	Barclays Bank Leicester, LE87 2BB
Independent Examiner:	Mr. Michael Maidment 1 Windmill Hill, Biddenham, Bedford, Bedfordshire, MK40 4AG
No. of Paid Employees:	2 (Minister and Cleaner)

The Trustees present their Annual Report and Financial Statements for 2021

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).

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 2021 the Church Membership totalled 105, one less than the previous year. Physical services did not resume until July, due to the Covid-19 pandemic, but by the end of the year attendance was around 60 for the Sunday morning service, and 30 for the evening service.

Achievements and Performance

Review for the Year

Throughout the first half of the year the elders continued to deliver the Word through recorded audio services each Sunday Morning, made available to the fellowship via the church website. At Easter a recorded video service was also produced along with a meditation with music, held in the sanctuary.

From July, with the coming of our new minister, we were finally able to re-open the church for worship, initially with controlled conditions such as pre-booking and reduced numbers, but over the months the restrictions were gradually lifted.

Other Leadership meetings that had previously been conducted by Zoom were also resumed in person, and Church Member Meetings were also resumed at the Church, starting with the delayed AGM in July.

Our search for a new minister progressed through the first half of the year and in May we were able to invite Revd. Stuart Macdonald to come for a weekend, meet the church, and "preach with a view". There were also question and answer sessions when the members and fellowship were able to meet with Stuart, in a socially-distanced environment, as required at the time. A subsequent Church Meeting resulted in Stuart being called after a very large majority were in favour of his appointment, Stuart joined at the start of July, but due to Covid his Induction Service was not held until September.

Church Activity Annual Reports

These reports, by the two Church Officers (Secretary and Treasurer), our Minister 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 March 2022 for adoption by them. A copy is available on request.

Main Church Activities

Covid-19 again disrupted many of the normal activities of the church. For the first six months many continued on Zoom including:

- GIGG (the youth group) which met alternate weeks
- House groups
- A Church Chat session, including a monthly Holy Communion basis

Once the church was opened some activities were able to resume including:

- CAMEO (Come and Meet Each Other) – meetings resumed in October
- Craft Group – resumed in September
- GIGG – met for a social in August then resumed regular meetings in September

Additional Special Youth Events:

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

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

Outreach Events and other Special Activities:

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

- **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,

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 2021, 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

After a challenging period of interregnum and lockdowns, we thank God for his love and support, and pray 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.

We thank God that he has brought our new minister to lead our fellowship into the future.

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

A handwritten signature in black ink, appearing to read 'Ralph N. Terry', with a long horizontal line extending from the end of the signature.

Ralph N. Terry
Church Secretary
16th March 2022

SUTCLIFF BAPTIST CHURCH, OLNEY

FINANCIAL STATEMENT FOR THE YEAR ENDED 31ST DECEMBER 2021

GENERAL RECEIPTS AND PAYMENTS ACCOUNT

Receipts	Note	2021	2020
Regular Offerings		69,118	71,735
Donations and other income	2	1,041	2,191
Income tax recovered on gifts		15,892	23,031
Investment Income	3	92	23
Rent and contributions for use of premises	4	3,577	3,570
Raised for other causes	5	705	-
		£90,425	£100,550
Payments			
Ministry	7	17,886	381
Mission	8	22,902	22,458
Upkeep of church premises	9	21,510	21,881
Administration	10	5,024	4,231
BUC (Pension) Loan	13	0	25,288
Transferred to Development Fund	11	26,577	3,544
		£93,899	£77,783
Surplus for the year		£(3,475)	£22,767
Balance brought forward		£65,384	£42,617
Balance carried forward		£61,910	£65,384

RESTRICTED FUNDS RECEIPTS AND PAYMENTS ACCOUNT

	Balance 1 Jan 21	Receipts 2021	Payments 2021	Balance 31 Dec 21
Development Fund (Note 11)	35,320	53,523	72,000	16,843
Fellowship Fund	8,644	2,204	400	10,448
Furnace Fund	593	1	-	594
Graveyard & A. J. Wiffen	1,469	3	-	1,472
Godly Play	1,200	-	-	1,200
Sunday Club	600	-	-	600
CAMEO	122	521	497	146
	£47,948	£56,252	£72,897	£31,303
	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

SUTCLIFF BAPTIST CHURCH, OLNEY

FINANCIAL STATEMENT FOR THE YEAR ENDED 31ST DECEMBER 2021

STATEMENT OF ASSETS AND LIABILITIES AT 31ST DECEMBER 2020

	Note	2021	2020
ASSETS			
Bank and other cash balances		£92,213	£113,332
REPRESENTING BALANCES ON THE FOLLOWING ACCOUNTS			
General Fund		61,910	65,384
Restricted Funds		31,303	47,948
		£92,213	£113,332
Non monetary assets	14	£2,753,473	£2,655,466
LIABILITIES			
Loan from Baptist Union Corporation (LC501)	12	(£85,543)	(£154,227)
Loan from Baptist Union Corporation (LP011)	13	0	0

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

	2021	2020
Cash Offerings	746	1,985
Sundry Gifts and Receipts	295	206
	£1,041	£2,191

3. Investment Income

	2021	2020
General Fund – Interest on Deposit Account	92	23
	£92	£23

4. Rent & contributions for use of premises

	2021	2020
Room bookings	3,577	3,544
Use of Photocopier	-	26
	£3,577	£3,570

SUTCLIFF BAPTIST CHURCH, OLNEY

FINANCIAL STATEMENT FOR THE YEAR ENDED 31ST DECEMBER 2021

NOTES TO THE ACCOUNTS (continued)

5. Other Causes

	2021 Receipts	2021 Payments	2020 Receipts	2020 Payments
Harvest Appeal	195	195	-	-
Gift for leaving member	510	510		
	£705	£705	£0	£0

6. Church Events

	2021 Receipts	2021 Payments	2020 Receipts	2020 Payments
Holiday Bible Club	640	677	-	261
Christmas/Easter Cracked	-	-	-	57
Outdoor Nativity	-	40	-	-
Induction Service	-	120	-	-
	£640	£837	£0	£318

7. Ministry

	2021	2020
Minister's Stipend	11,917	-
Pension Contributions	977	-
Employer's National Insurance	-	-
Travel/Removal Expenses	4,051	-
Book Allowance	45	-
Manse Light & Heat	99	-
Ministerial Conference	-	50
Visiting Speakers	677	150
First Steps & Treasure Club	-	145
Sundry Gifts	120	36
	£17,886	£381

SUTCLIFF BAPTIST CHURCH, OLNEY

FINANCIAL STATEMENT FOR THE YEAR ENDED 31ST DECEMBER 2021

NOTES TO THE ACCOUNTS (continued)

8. Mission

	2021	2020
Baptist World Mission	7,000	7,370
Baptist Home Mission	7,000	7,370
Milton Keynes Bridgebuilder Trust	2,600	2,600
Scripture Union	600	850
TearFund	600	600
Mission Aviation Fellowship	600	600
Barnabas Fund	600	600
Advantage Africa	300	300
Mercy Ships	300	300
Good News for Everyone (formerly Gideons UK)	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
UCCF (Ellen Barker)	600	-
Other Causes (see Note 5)	705	-
Church Events (see Note 6)	197	318
	£22,902	£22,458

9. Upkeep of church premises

	2021	2020
(a) Church		
Light and Heat	2,027	2,226
Water	238	800
Repairs & Renovation	4,547	11,815
Insurance	2,457	2,456
Church Cleaner (employed) and materials	2,437	2,420
	£11,706	£19,717
(b) Manse		
Water	36	45
General Repairs & Renovation	9,210	1,786
Insurance	342	333
Council Tax	216	-
	£9,804	£2,164
	£21,510	£21,881

SUTCLIFF BAPTIST CHURCH, OLNEY

FINANCIAL STATEMENT FOR THE YEAR ENDED 31ST DECEMBER 2021

NOTES TO THE ACCOUNTS (continued)

10. Administration

	2021	2020
Telephone	431	469
Photocopier, Computer & Software	1,247	888
Coffee machines & Supplies	502	83
Training	15	65
Printing & Stationery	668	587
CCLI Copyright Licences	1,119	1,101
TV Licence	158	155
Subscriptions	568	582
Sundry Expenses	172	42
Website	144	259
	£5,024	£4,231

11. Church Development Project

	2021 Receipts	2021 Payments	2020 Receipts	2020 Payments
Regular Gifts	14,714		15,499	
Coffee Morning Income	-		382	
Gift Aid on Development Fund	3,450		4,760	
Interest	14		43	
Room Hire	3,577		3,544	
Transferred from General Fund	23,000		0	
Events (Gift Day)	1,967		2,610	
Rental of Manse	6,801		12,299	
Repayment of Loan		72,000		42,000
	£53,523	£72,000	£39,137	£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

	2021	2020
Balance at 1st January 2021	154,227	190,637
Interest	3,316	5,590
Monthly Loan Repayments	(42,000)	(42,000)
Additional Payment	(30,000)	
Balance at 31st December 2021	£85,543	£154,227

SUTCLIFF BAPTIST CHURCH, OLNEY

FINANCIAL STATEMENT FOR THE YEAR ENDED 31ST DECEMBER 2021

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.

	2021	2020
Balance at 1st January	-	25,213
Loan drawdown	-	-
Interest	-	75
Loan Repayments	-	(25,288)
Balance at 31st December	<u>£0</u>	<u>£0</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.

	2021	2020
Sutcliff Baptist Church Market Place, Olney, Bucks, MK46 4EA	2,413,585	2,325,479
The Manse 9 Wellingborough Road, Olney, Bucks, MK46 4BJ	206,809	201,766
The Church also owns fixtures, furniture and equipment with an insured value of:	133,079	128,221
	<u>£2,753,473</u>	<u>£2,655,466</u>

SUTCLIFF BAPTIST CHURCH, OLNEY

FINANCIAL STATEMENT FOR THE YEAR ENDED 31ST DECEMBER 2021

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 2021 are as approved by the trustees.



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

David Greaves
Church Treasurer
16th March 2022



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 2021	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:	M E W MAIDMENT	Date:	15/2/2022
Name:	MICHAEL E. W. MAIDMENT		
Relevant professional qualification(s) or body (if any):	INSTITUTE OF CHARTERED MANAGEMENT ACCOUNTANTS (RETIRED)		
Address:	1 WINDMILL HILL, BIDDENHAM, BEDFORD, MK40 4AG		

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April 2009