

Sutcliff Baptist Church, Olney

Registered Charity Number: 1151773



Annual Report and Accounts

For the year ended 31st December 2022

Sutcliff Baptist Church, Market Place, Olney, Bucks, MK46 4EA

www.olneybaptist.org.uk

Sutcliff Baptist Church, Olney

Trustees' Annual Report and Financial Statements 2022

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. James Wharphshire (Secretary) Rev. Stuart Macdonald (Minister) Mr. Sydney Bond Mr. Martyn Glass (until 6 th July, stepping down for health reasons) Mrs. Susan Griffiths (from 16 th March 2022, our 2022 AGM) Mr. Christopher Hanson Mrs. Susan Lynch Mrs. Angela Richardson Mr. Ralph Terry (until 16 th March 2022, our 2022 AGM) Mr. Michael Walker (until 16 th March 2022, our 2022 AGM)
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 2022

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".

Following the AGM in March 2022 the Trustees and Membership undertook a review of the voting process. This led to a small amendment to the Constitution which was approved by Members in November 2022. A further change to the Constitution, concerning the length of term Trustees should stand for, will also be considered and voted on early in 2023.

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 2022 the Church Membership totalled 91, a decrease of 14 over the previous year. Physical services were possible throughout the year following the relaxation of the Covid19 lock down rules seen in 2021. Attendance improved throughout 2022 as our fellowship grew more comfortable returning to face-to-face services. By the end of the year attendance was around 70-80 for the Sunday morning service, and 25-30 for the evening service.

Like many churches across the country the numbers attending are still noticeably lower following the Covid19 pandemic. Perhaps people remain nervous about returning or have simply fallen out of the habit of attending church services in person.

Achievements and Performance Review for the Year

The year started with still quite a considerable concern about the number of Covid cases across the country and the consequence of the restrictions and guidelines in place. As a result, church services were still somewhat impacted with social distancing, high levels of ventilation and limited

social interaction after the services. Fortunately though, we were able to worship together throughout the whole of 2022 with far less disruption overall than the previous year. It is clear Covid is now here to stay and we must continue to be sensible in our approach to managing its risk and exposure. However, it's good to see our church life is mainly back to normal.

During 2022 the church trustees and membership also agreed to make a significant investment in new technology that has allowed us to start streaming our services live via YouTube each Sunday. After various trials this went live in October and we now have a small but regular audience of those who wish to enjoy our service but for whatever reason are unable to attend in person.

Over the year a number of new ideas for our services have been introduced including:

- An early fellowship communion and breakfast ahead of the main Easter Sunday service.
- All age services on the first Sunday of each month.
- Small group prayer at the Sunday evening services.
- A 'Praise, Prayer & Share' style of service on the last Sunday evening of each month.
- Having a service leader to conduct the first half of the service.

With Stuart comfortably settled in Olney, he undertook the vast majority of the preaching at the Sunday services. This was supplemented by preaching from several others from our fellowship and two visiting preachers.

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 an electronic booklet and as a paper copy where requested. This document was presented to the membership at the AGM in March 2023 for adoption by them. A copy is available on request.

Main Church Activities

Over the course of the first half of the year it was clear that the vaccinations received by a significant proportion of the population were starting to both reduce the number and the severity of infections. As a result, the leadership took the decision, with membership support, to start moving back towards a 'new' normal church environment.

Church Members were able to meet face to face for our usual pattern of six Members' meetings including the March AGM. The Church Trustees were also able to meet face to face throughout the year. Our minister introduced a couple of additional meetings between the usual bi-monthly, administrative dates to allow for more dedicated time to reflect on and discuss specific topics.

Refreshments after our morning service resumed around Easter and many were pleased with the ability to mix socially after the services again. Importantly, our outreach activities were also able to restart in full during the spring.

Our activities throughout 2022 included:

Sunday services:

- A morning and evening service every week.
- An act of communion held on the 1st Sunday evening and 3rd Sunday morning of each month.
- An all-age, family service held on the 1st Sunday of each month.
- Our morning service is followed by a time of fellowship and refreshments.

- During most Sunday morning services we provide a creche, our Sunday Club group for primary school aged children and our GIGG group for secondary school aged young people.

Outreach activities during the week (weekly or bi-weekly):

- Four Home Groups providing fellowship and bible study within small groups.
- CAMEO, a social group aimed at older people.
- A craft group for adults.
- First Steps, a baby and toddler group
- Saturday coffee morning for local people which also helped to raise money for several local charities.

Annual events aimed at young people:

- Christmas Cracked held in December and Easter Cracked held in March/April where children from the local middle school learn about the appropriate historical event in the life of Jesus Christ.
- A week-long Holiday Bible Club for children aged 5-12, held in August. This is organised and run jointly by the four churches in Olney.
- Lifepath, held in May where local schools bring children to learn about the life of John Newton or John Bunyan. This event is run in conjunction with Scripture Union.

Other notable events aimed at our local community:

- Carols by Lamplight, a Christmas carol event, open to all which is held on Christmas Eve at the local Infant Academy.
- Dickens of a Christmas, an annual event organised by the town in early December. We support the event by opening our church to provide somewhere warm and quiet to relax, activities for children as well as providing free refreshments and the use of our toilets.
- Milton Keynes Food Bank for which we are a local collection centre.
- Olney-Newton Link, a charitable organisation based in Olney that provides financial and other help to individuals and the town of Newton in Sierra Leone.
- Outdoor Nativity, a new event for 2022, which sees a small group of adults from the local churches together with a real donkey and sheep, retell the Christmas story of The Nativity. The event is held in a local public space providing the performance across different outdoor settings ending with refreshments.
- For the Queens Jubilee celebration in June our church worked with the other three churches of Olney to provide a tea tent at an event organised by Olney Town Council.
- The Samaritans Purse Operation Christmas Child Shoebox Appeal helps provide a Christmas gift for children across the world who may not otherwise receive a Christmas present. In addition to participating ourselves we also publicise this across the town and act as a local collection point for Samaritans Purse.

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 by standing order.

Additional income is derived from the General Public through appeals and regular events, such as a fortnightly Coffee Morning, and the hiring of rooms in the church's premises.

This income is separately directed to the Church's General Fund, to a Building 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) and Home Mission Fund (for UK mission), we also gave to fourteen other mission organisations.

Income and Expenditure

The attached Financial Statement (below), prepared by the Church Treasurer, for the year ended 31st December 2022, along with the independent examiner's report, form part of this report.

There was one extraordinary item of expenditure during the year, namely an IT project to replace the main church computer, upgrade the sound system and broadband, and install new video cameras. This allowed for the introduction of live streaming of morning services in the autumn.

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 all of our activities were operated according to our Safeguarding Policies.

The Future

We thank God for his love and support during a year where we have been able to return to a more normal church life working to serve our fellowship and the community that we are part of. We also thank God for the first full year of our new minister and look forward to the future as we grow under his ministry and support.

We are delighted that following the difficult year of 2021 our church premises have now reopened and can provide the many outreach activities again. We are grateful for the ongoing financial resources that help support our church, the services and activities we offer and the repayment of the loan that was taken out for the redevelopment of our premises. We look forward to the near future where this financial commitment is fully repaid.

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



James Wharpshire
Church Secretary
22nd April 2023

SUTCLIFF BAPTIST CHURCH, OLNEY

FINANCIAL STATEMENT FOR THE YEAR ENDED 31ST DECEMBER 2022

GENERAL RECEIPTS AND PAYMENTS ACCOUNT

Receipts	Note	2022	2021
Regular Offerings		66,359	69,118
Donations and other income	2	2,739	1,041
Income tax recovered on gifts		15,815	15,892
Investment Income	3	363	92
Rent and contributions for use of premises	4	5,999	3,577
Raised for other causes	5	4,157	705
		£95,432	£90,425
Payments			
Ministry	7	32,724	17,886
Mission	8	27,548	22,902
Upkeep of church premises	9	17,561	21,510
Administration	10	16,229	5,024
Transferred to Development Fund	11	21,999	26,577
		£116,061	£93,899
Surplus for the year		£(20,629)	£(3,475)
Balance brought forward		£61,910	£65,384
Balance carried forward		£41,281	£61,910

RESTRICTED FUNDS RECEIPTS AND PAYMENTS ACCOUNT

	Balance 1 Jan 22	Receipts 2022	Payments 2022	Balance 31 Dec 22
Development Fund (Note 11)	16,843	55,940	58,000	14,783
Fellowship Fund	10,448	2,068	4,020	8,496
Furnace Fund	594	10	-	604
Graveyard & A. J. Wiffen	1,472	23	-	1,495
Godly Play	1,200	-	-	1,200
Sunday Club	600	-	-	600
CAMEO	146	1,423	1,249	320
	£31,303	£59,464	£63,269	£27,498
	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

SUTCLIFF BAPTIST CHURCH, OLNEY

FINANCIAL STATEMENT FOR THE YEAR ENDED 31ST DECEMBER 2022

STATEMENT OF ASSETS AND LIABILITIES AT 31ST DECEMBER 2022

	Note	2022	2021
ASSETS			
Bank and other cash balances		£68,779	£92,213
REPRESENTING BALANCES ON THE FOLLOWING ACCOUNTS			
General Fund		41,281	61,910
Restricted Funds		27,498	31,303
		£68,779	£92,213
Non monetary assets	13	£3,107,618	£2,753,473
LIABILITIES			
Loan from Baptist Union Corporation (LC501)	12	(£29,694)	(£85,543)

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

	2022	2021
Cash Offerings	1,417	746
Sundry Gifts and Receipts	1,322	295
	£2,739	£1,041

3. Investment Income

	2022	2021
General Fund – Interest on Deposit Account	363	92
	£363	£92

4. Rent & contributions for use of premises

	2022	2021
Room bookings	5,999	3,577
	£5,999	£3,577

SUTCLIFF BAPTIST CHURCH, OLNEY

FINANCIAL STATEMENT FOR THE YEAR ENDED 31ST DECEMBER 2022

NOTES TO THE ACCOUNTS (continued)

5. Other Causes

	2022 Receipts	2022 Payments	2021 Receipts	2021 Payments
Coffee Mornings	1,379	1,394		
Jubilee Tent	289	289		
Carol Singing	384	412		
Ukraine Aid	2,105	2,105		
Olney-Newton Link	-	400	-	-
Gift for leaving member	-	-	510	510
Harvest Appeal	-	-	195	195
	£4,157	£4,600	£705	£705

6. Church Events

	2022 Receipts	2022 Payments	2021 Receipts	2021 Payments
Holiday Bible Club	1,223	1,561	640	677
Christmas/Easter Cracked	-	149	-	-
Outdoor Nativity	-	216	-	40
Halloween Light Party	-	45		
Induction Service	-	-	-	120
	£1,223	£1,971	£640	£837

7. Ministry

	2022	2021
Minister's Stipend	26,508	11,917
Pension Contributions	2,989	977
Employer's National Insurance	-	-
Travel/Removal Expenses	1,808	4,051
Book Allowance	219	45
Manse Light & Heat	652	99
Visiting Speakers	300	677
Sundry Gifts	248	120
	£32,724	£17,886

Note that the ministerial costs were significantly more than the previous year because in that year our minister was only in post for around six months, compared with a full year in 2022.

SUTCLIFF BAPTIST CHURCH, OLNEY

FINANCIAL STATEMENT FOR THE YEAR ENDED 31ST DECEMBER 2022

NOTES TO THE ACCOUNTS (continued)

8. Mission

	2022	2021
Baptist World Mission	6,800	7,000
Baptist Home Mission	6,800	7,000
Milton Keynes Bridgebuilder Trust	2,600	2,600
Scripture Union	600	600
TearFund	600	600
Mission Aviation Fellowship	600	600
Barnabas Fund	600	600
Advantage Africa	300	300
Mercy Ships	900	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
BMS Ukraine Appeal	600	-
Other Causes (see Note 5)	4,600	705
Church Events (see Note 6)	748	197
	£27,548	£22,902

9. Upkeep of church premises

	2022	2021
(a) Church		
Light and Heat	2,733	2,027
Water	240	238
Repairs & Renovation	3,811	4,547
Insurance	2,744	2,457
Church Cleaner (employed) and materials	4,338	2,437
	£13,866	£11,706
(b) Manse		
Water	428	36
General Repairs & Renovation	1,083	9,210
Insurance	401	342
Council Tax	1,783	216
	£3,695	£9,804
	£17,561	£21,510

SUTCLIFF BAPTIST CHURCH, OLNEY

FINANCIAL STATEMENT FOR THE YEAR ENDED 31ST DECEMBER 2022

NOTES TO THE ACCOUNTS (continued)

10. Administration

	2022	2021
Telephone	595	431
Photocopier, Computer & Software	11,451	1,247
Coffee machines & Supplies	547	502
Training	245	15
Printing & Stationery	1,019	668
CCLI Copyright Licences	1,191	1,119
TV Licence	159	158
Subscriptions	580	568
Sundry Expenses	183	172
Website	259	144
	£16,229	£5,024

11. Church Development Project

	2022 Receipts	2022 Payments	2021 Receipts	2021 Payments
Regular Gifts	14,837		14,714	
Gift Aid on Development Fund	3,416		3,450	
Interest	31		14	
Room Hire (from General Fund)	5,999		3,577	
Transferred from General Fund	16,000		23,000	
Events & Gift Day	15,657		1,967	
Rental of Manse			6,801	
Repayment of Loan		58,000		72,000
	£55,940	£58,000	£53,523	£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

	2022	2021
Balance at 1st January	85,543	154,227
Interest	2,151	3,316
Monthly Loan Repayments	(42,000)	(42,000)
Additional Payment	(16,000)	(30,000)
Balance at 31st December	£29,694	£85,543

SUTCLIFF BAPTIST CHURCH, OLNEY

FINANCIAL STATEMENT FOR THE YEAR ENDED 31ST DECEMBER 2022

NOTES TO THE ACCOUNTS (continued)

13. 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.

	2022	2021
Sutcliff Baptist Church Market Place, Olney, Bucks, MK46 4EA	2,715,315	2,413,585
The Manse 9 Wellingborough Road, Olney, Bucks, MK46 4BJ	242,587	206,809
The Church also owns fixtures, furniture and equipment with an insured value of:	149,716	133,079
	<u>£3,107,618</u>	<u>£2,753,473</u>

The accounts and statement of assets and liabilities and its notes set out in pages 8 to 12 relating to the year ending 31st December 2022 are as approved by the trustees.



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

David Greaves
Church Treasurer
15th March 2023



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 2022

Charity no
(if any)

1151773

Set out on pages

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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 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.

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

Signed:

MEL Maidment

Date:

01/02/2023

Name:

MICHAEL E W MAIDMENT

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

COST AND MANAGEMENT ACCOUNTANT (RETIRED)

Address:

1 WINDMILL HILL, BIDDENHAM, BEDFORD, MK40 4AG

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April 2009