

CHRISTCHURCH BAPTIST WELWYN GARDEN CITY CIO

England & Wales · Charity number 1154616

Details

Other names CHRISTCHURCH

Status Registered

Legal form CIO

Registered 2013-11-18

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

Contact

Address Christchurch Baptist
20 Tewin Road
Welwyn Garden City
AL7 1BW

Phone 01707 335161

Email info@christchurchwgc.org.uk

Website www.christchurchwgc.org.uk

Activities

Objects: PURPOSE(1) THE PRINCIPAL PURPOSES OF THE CHURCH ARE:-(A) THE ADVANCEMENT OF THE CHRISTIAN FAITH ACCORDING TO THE PRINCIPLES OF THE BAPTIST DENOMINATION.(B) THE CHURCH MAY ALSO ADVANCE EDUCATION AND CARRY OUT OTHER CHARITABLE PURPOSES IN THE UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD.

Activities: The church's activities seek to meet our principal purpose by sharing the love of Jesus in practical ways as well as providing ways of explaining our faith to others. All activities seek to show the love of Jesus and bring people into a closer relationship with him. The church provides a variety of activities both to its membership and to the wider community.

Classification

- **How:** Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- Hertfordshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£481,657	£360,276	-	-
2024-12-31	£480,739	£380,804	-	-
2023-12-31	£450,271	£381,396	-	-
2022-12-31	£377,325	£343,894	-	-
2021-12-31	£323,574	£303,249	-	-
2020-12-31	£385,465	£329,087	-	-

Trustees

Name	Role	Appointed
REV Andrew Paul Hemmens	Chair	2013-07-09
Amy Louise Hollis		2024-04-21
Andrew King		2025-04-27
Ibiso Ifeoluwa Olutoye		2024-04-21
Matthew Rowe		2019-11-19
Nicola Louise Redmond		2022-04-24
ROBERT STEVEN HUGHES		2024-10-22
Tanya Willington		2025-04-27

Accounts

Christchurch

Baptist

...BECAUSE PEOPLE MATTER TO GOD

Trustees'
Annual Report and
Accounts 2025

Table of Contents

Statutory Information	3
Property Trustee	3
Bank	4
The Trustees Annual Report and Financial Statements for The Year To 31st December, 2025	5
Charitable Objects	5
Organisational Structure	5
Recruitment and Appointment of New Trustees	5
Trustees Responsibilities	5
Training of Trustees	6
Objectives and Activities	6
Objectives 2025	6
How did we do?	7
Public benefit	8
Summary Review of the Year	8
FINANCE OVERVIEW 2025	9
Income	9
Expenditure	9
Commitment and Funding	9
Funds	9
Capital Expenditure	10
Risks	10
Reserves	10
Vision & Future Plans	11
Verse for the year 2026	11
2026 Objectives	11
Independent Examiner's Report to the Trustees of Christchurch Baptist Welwyn Garden City CIO	13
Financial Statements and Notes to the Accounts	14

Statutory Information

Registered Address

20 Tewin Road
Welwyn Garden City
Hertfordshire
AL7 1BW

Website: www.christchurchwgc.org.uk

Charity Trustees

Andrew Hemmens – Senior Pastor
Simon Cragg – Pastor (resigned February 2025)
Ibi Olutoye – Treasurer
Paul Tosswill – Administration (resigned April 2025)
Tim Ottewell (resigned April 2025)
David Horton (resigned April 2025)
Matthew Rowe
Nicola Redmond
Amy Hollis
Steve Hughes
Tanya Willington (appointed April 2025)
Andrew King (appointed April 2025)

Property Trustee

Christchurch Baptist Welwyn Garden City CIO (charity number 1154616) is the sole holding Trustee of the following two properties, following a Deed of Variation signed in August 2017:

1. Christchurch Baptist Church, 110 Parkway, Welwyn Garden City, AL8 6HN registered at the Land Registry under Title Number HD495407 (held on trust for the benefit of the Church on trusts set out in a deed of Declaration of Trust dated 10 November 1937).
2. 15 Gresley Close, Welwyn Garden City, AL8 7QA registered at the Land Registry under Title Number HD290414 (held on trust on the Holborn Trusts which are the Baptist Model Trusts referred to in the Baptist and Congregational Trusts Act 1951 (“the Manse Trusts”))

Previously, The Baptist Union Corporation Limited had been the sole Trustee of both properties.

Christchurch Baptist Welwyn Garden City CIO is, similarly, the sole holding Trustee of the church building at 20 Tewin Road, Welwyn Garden City, AL8 1BW registered at the Land Registry under Title Number HD200837.

Annual Report for
Christchurch Baptist Welwyn Garden City CIO
Charity registration number: 1154616

Bank

CAF Bank
25 Kings Hill Avenue
Kings Hill, West Malling
Kent ME19 4JQ

The Trustees Annual Report and Financial Statements for The Year To 31st December, 2025

Charitable Objects

Christchurch Baptist Welwyn Garden City CIO ("Christchurch") is governed by a constitution which states:

"The principal purpose of the Church is the advancement of the Christian faith through evangelism and discipleship. 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 has two public buildings in Welwyn Garden City, one at 110 Parkway and one at 20 Tewin Road.

Organisational Structure

Members of the church are accepted into membership in accordance with the Constitution. Christchurch is a Charitable Incorporated Organisation (CIO) with Managing Trustees ("Trustees" or "Leadership Team") appointed by church members in accordance with the Constitution originally approved in 2013 and subsequently amended in October, 2022 and November, 2023.

Decision making is also in accordance with the Constitution. The Leadership Team are empowered to make decisions on how the church is run; however, certain decisions can only be made by the membership of the church at a church meeting (as detailed in the Constitution). These may be matters brought to the church by the Leadership Team for discussion and, as appropriate, acceptance, or matters raised in a church meeting by members for further consideration by the Leadership Team.

Recruitment and Appointment of New Trustees

Appointment of Trustees, the Treasurer and the Administration Trustee are set out in the Constitution of Christchurch. The Pastors are automatically Trustees for the duration of their tenure. Other Trustees are appointed from the membership of the church for a period of up to three years, after which they may stand down or be re-elected. Recommendations for new/re-elected Trustees are brought to the church members' meeting by the existing Trustees. They are normally appointed at the AGM via secret ballot and must receive an 80% majority of the quorum then present.

Trustees Responsibilities

Charity law requires the Trustees to prepare accounts which give a true and fair view of the state of affairs of Christchurch and of its income and expenditure for the financial year. In doing so, the Trustees are required to:

- a) select suitable accounting policies and apply them consistently;
- b) make judgements and estimates which are reasonable and prudent;
- c) prepare the accounts on a going concern basis, unless it is inappropriate to presume that Christchurch will continue in operation;
- d) follow applicable accounting standards and the Charities SORP, disclosing and explaining any departures in the financial statements.

The Trustees are responsible for maintaining proper accounting records which disclose, with reasonable accuracy at any time, the financial position of the Charity and to enable them to ensure that the accounts comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The Trustees are also required to be aware of the Charity Commission's guidance on public benefit and to take it into account in their decision-making on behalf of the church.

The Trustees confirm that the financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and that they comply with the above requirements and the charity's governing document (the Constitution). They have considered carefully whether it remains reasonable to presume that Christchurch will continue in operation and their conclusion is that it will and that it is appropriate to prepare the accounts on a going concern basis.

Training of Trustees

All new Trustees are encouraged to read the Baptist Union documents on becoming a Trustee. Safeguarding training is also provided for Trustees.

Objectives and Activities

The church's activities seek to meet our principal purpose by sharing the love of Jesus in practical ways as well as providing ways of explaining our faith to others – all activities seek to show the love of Jesus and bring people into a closer relationship with Him. The church provides a variety of activities both to its membership and to the wider community.

The church structures its activities under five key headings – worship, outreach, relationships, discipleship and serving. This is reflected in the organisation of the Leadership Team with four Trustees taking responsibility for these five areas, in addition to others dealing with administration, property and finance.

Objectives 2025

Last year we identified three strategic priorities with the following objectives:

- Building the Body
 - To say farewell and thoroughly bless Simon, Sam and the Cragg family as they move to Cambridge.

- To run 'Spring Connect', building on last year's successful 'June Connect' which gave opportunities for people to build relationships within the fellowship.
 - To replenish volunteers in core ministries where there have been recent changes.
 - To hold Deaf Awareness sessions and provide the opportunity for people to learn BSL Level 1.
- Looking forward
 - To appoint a new pastor for Christchurch to join the team.
 - To formalise and launch *Vision 100*, specifying what we believe God is calling us to be and do as we prepare to celebrate the 100th anniversary of Christchurch in 2028.
 - To gain planning permission to install solar panels at our Parkway site.
- Sharing Christ
 - To continue to offer Alpha courses and help people continue in their faith journey.
 - To ensure our community outreach activities remain healthy ways of serving and welcoming many people.

How did we do?

- Building the Body
 - It was a fitting and grateful farewell to Simon Cragg and his family after more than 10 years serving Christchurch. Many church members also attended his service of induction at St Andrew's Street Baptist Church in Cambridge.
 - 'Spring Connect' activity groups gave opportunities for meeting and building friendships across the church – with thanks to all who led and hosted these groups.
 - One key volunteer change was the appointment of Jill Young to lead Harvesters and be a link for ensuring volunteers working with Seniors go through our safer recruitment process.
 - The Deaf Awareness session was well attended and helpful, and a BSL Level 1 began in Autumn 2025, which continues into 2026.
- Looking forward
 - We held 3 rounds of advertising and considering candidates for the second pastor vacancy but finished the year preparing to advertise again early in 2026.
 - *Vision 100* was launched with input sought from trustees and church members during the course of the year.
 - We were unable to gain planning permission to install solar panels at our Parkway site but spent the latter part of the year in detailed preparations for an application for solar panels on the flat roof there.
- Sharing Christ
 - We held two Alpha courses, and a majority of attendees are continuing their faith journey within Christchurch.
 - A Christmas Lights experience told the story of the first Christmas and explained how it impacts us today.

Public benefit

The Leadership Team has given consideration to the Charity Commission's guidance on public benefit and in particular to the specific guidance on charities for the advancement of religion. They have ensured the church provides a variety of activities both to its membership and to the local community. 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 through worship, prayer, teaching, pastoral care, mission and social outreach work.

As part of our desire to ensure that our activities are accessible to all, any charges are kept to a nominal level and, where fees are charged to cover the costs of events, courses or trips, bursaries are made available for those who would otherwise be unable to participate.

Summary Review of the Year

2025 was a year of challenge, especially following the departure of one of our two pastors. Yet overall, it was also a year of great encouragement as we started to think through what it is to be a beacon of light and hope in Welwyn Garden City and the surrounding area.

The Christchurch verse for 2025 was:

14 'You are the light of the world. A city built on a hill cannot be hidden...let your light shine before others, so that they may see your good works and give glory to your Father in heaven.

Matthew 5:14 &16 NRSV

For us as a church, this verse from Jesus' famous Sermon on the Mount was deeply challenging. Can we live as individuals and serve our community together in such a way that the light Christ can be seen by others?

We felt stretched for the vast majority of the year, yet, it was so encouraging to have so many people within the body of Christ who stepped in and played their part in bringing God's light to our neighbourhoods and kept the church functioning in healthy ways.

In the absence of a Fun Day originally planned for Peartree, a Christmas Lights experience enabled us to literally bring light to people passing the site. With people from both sites taking turns to host, we also introduced people to the glorious light of the Christmas story of God becoming a human baby in order to reach, teach and rescue human beings.

It has been pleasing to see the ways that different ministries have continued to make a difference in the lives of many. building up the faith of those who call Christchurch home and reaching out to others within the wider community.

Give thanks to God, pray for each area of the church's life and be open to ways you might get involved and deepen your own connection with God and with others.

FINANCE OVERVIEW 2025

Background

In 2025, Christchurch Baptist operated within a challenging socio-economic environment, shaped by ongoing cost-of-living pressures, unpredictable energy costs, and high interest rates for most of the year. The church's ministries and community activities were sustained by steady congregational giving, enabling the trustees to appropriate cost control, and risk monitoring.

As part of this approach, the trustees took the strategic decision to make a £50,000 lump-sum mortgage repayment during the year, reducing future interest exposure and strengthening the charity's long-term financial resilience.

Income

Total income for the year was £482k (2024 £481k). Unrestricted income was £432k, up 4% year on year. Unrestricted giving was £307k (2024 £315k) down 3% year on year.

The Church continues to benefit from Gift Aid claims, Gift aid up 15% on 2024 with many regular givers using the scheme, alongside other tax-efficient giving arrangements, and retrospective claims.

Room hire was up 4% to £35k (2024 £33k), and income from car park rental matched 2024.

Expenditure

Our expenditure is categorised under headings that relate to our principal areas of activity – note 6 to the accounts provides a breakdown of spend in each area.

Total expenditure was £360k (2024 £381k) down 5% on 2024. Unrestricted expenditure was £329k (2024 £346k).

Our overall grant giving matched 2024 in restricted and unrestricted categories, reflecting our ongoing priorities and any one-off items in the comparative year.

Support costs for our staff were £142k (2024 £164k), reflecting agreed pay changes and resourcing needs.

The costs of our premises were £129k (2024 £125k), driven by utilities, maintenance, and consumables, reflecting a 3% cost increase consistent with the prevailing inflationary trends.

Commitment and Funding

The church raises most of the funds needed to conduct its work from within the congregation and no appeal was made to the public for funds. The activities we provide to serve the community are free of charge or subject to a nominal entry fee as we seek to ensure that everyone can access the activities and services.

We involve the church members in key decisions including decisions about future strategy and approval of the annual budget.

Funds

Designated and Restricted income and expenditure are consolidated into the church accounts with detail shown in the relevant notes.

Designated funds are monies that have been allocated to a particular use but remain available for the church to use for other purposes if required. The designated funds include individual organisations that are part of the church but run their own petty cash and/or bank accounts. The contributions to and payments from the Winter Family Fund are included as designated funds.

Restricted funds are set up when money is given to the church for a specific purpose. The main restricted funds held this year were for Solar panels for our church buildings (the Solar Fund), and a donation for a part-time Youth leader. All other income is treated as **Unrestricted funds** and can be used for any aspect of the church's work.

Capital Expenditure

Capital expenditure totalling £26k for the year, were mainly refurbishments works on fixtures and fittings.

Risks

The Trustees are aware of the key financial risks facing the Church and believe that these remain unchanged in nature.

The principal risks are a reduction in significant giving and sustained inflation of expenses, particularly in relation to taxation, regulatory requirements, and general cost pressures. These risks are mitigated through regular monitoring of income and expenditure, careful expense management, and active engagement of church members in discussions and decisions about the future vision and direction of the Church. Individual circumstances can change rapidly, so the short-term focus remains on managing cash flow to meet regular commitments.

Reserves

The Trustees aim to use the resources available to the church wisely and given the strong track record of giving and the engagement of the whole church in strategic decisions, the Trustees retain that free Unrestricted reserves of between £30k and £80k would be sufficient to cover any potential short-term fluctuations in income. Trustees are evaluating effective strategies, such as expediting the repayment of long-term debt, to ensure effective cash management.

Most the church's net assets are comprised of buildings, which are used to serve our communities.

Ibi Olutoye
Treasurer / Trustee

Date: 31st March, 2026

Vision & Future Plans

Verse for the year 2026

*You, God, are my God
earnestly I seek you.
I thirst for you, my whole being longs for you,
in a dry and parched land where there is no water*
Psalm 63:1

2026 Objectives

For 2026 we have identified three strategic priorities with the following objectives based on the three strands of our Vision 100:

1. To be led by Jesus

- To **grow in prayerfulness** as a whole church and in re-introducing prayer triplets supported by Sunday **teaching** series
- Fuelled by 3 **evenings of worship & prayer** – Seeking God
- And using a low-key relaunch of **mentoring** to help people discern how to maximise the grace of God in their lives.

2. To live like Jesus

- **Relating like him** – with a focus on connecting over food at each site and across the church, both organised and informally arranged gatherings.
- **Growing as disciples** – especially helping people do life with others through Life Groups or prayer triplets.
- **Serving like Jesus**– reviewing current ministries that serve the church and community and helping people think through how they can get involved through a SHAPE course.

3. To lead people to Jesus

- **Providing courses to explore faith** – 2 Alpha courses, a Youth Alpha & a BSL Alpha course
- **Reaching out through special initiatives** – with a Community Day at Parkway and a fresh look at Christmas Lights
- **Holding ‘Easy to Invite’ events or activities**

Our verse for the year reminds us how much we need God in our shared life, and how much we long for his leading and provision in the coming year.

We will continue to seek his will in all things, including the appointment of a second pastor for the team and in looking to have a full set of Trustees. We'd love to reinstate a toddler group at our Parkway site and continue to support those from other countries who in seeking

asylum also make the most of the opportunity to explore Christian faith and grow as disciples.

Yet more than all this, we seek God himself. We want to cultivate his presence and be a community who reflect his love and help others find life in Christ for themselves.

The one who we seek is God himself, who has made himself known to us personally. We will look to him in trust for, as Psalm 48:14 says, *“this God is our God for ever and ever; he will be our guide even to the end.”*

Revd. Andrew Hemmens
Senior Minister

Date: 31st March, 2026

Independent Examiner's Report to the Trustees of Christchurch Baptist Welwyn Garden City CIO

I report to the Trustees on my examination of the financial statements of Christchurch Baptist Welwyn Garden City CIO ('the charity') for the year ended 31 December 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and related notes.

This report is made solely to the charity's Trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the Trustees of the charity, you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

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

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit go beyond the limited assurance that an independent examination can provide. Consequently, I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

Since the CIO's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW.

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

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Javaria Sarmad BFP FCA

Date: 31st March, 2026

George Arthur
Basepoint Business Centre,
110 Butterfield,
Great Marlings,
Luton, LU2 8DL

Financial Statements and Notes to the Accounts

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2024 £
Income from:									
Donations and legacies	2	382,634	250	20,523	403,407	369,074	0	37,342	406,416
Investments	3	2,790	0	0	2,790	1,679	0	0	1,679
Charitable activities	4	46,435	29,025	0	75,461	44,915	27,729	0	72,645
Total		431,859	29,275	20,523	481,657	415,668	27,729	37,342	480,739
Expenditure on:									
Raising Funds	5	0	0	0	0	0	0	0	0
Charitable activities	6	328,759	23,433	8,085	360,276	346,360	23,834	10,610	380,804
Total		328,759	23,433	8,085	360,276	346,360	23,834	10,610	380,804
Net income / (expenditure)		103,100	5,843	12,438	121,381	69,309	3,895	26,732	99,935
Gross transfers between funds	14	16,006	(3,506)	(12,500)	0	31,801	(6,905)	(24,896)	0
Net incoming / outgoing resources before other recognised gains / losses		119,107	2,336	(62)	121,381	101,109	(3,010)	1,836	99,935
Decrease/(Increase) in liability for DB pension scheme	16	0	0	0	0	30	0	0	30
Net movement in funds		119,107	2,336	(62)	121,381	101,139	(3,010)	1,836	99,965
Reconciliation of funds									
Total funds brought forward		1,857,291	15,467	24,773	1,897,531	1,756,151	18,478	22,938	1,797,566
Total funds carried forward		1,976,397	17,804	24,711	2,018,913	1,857,291	15,467	24,773	1,897,531

BALANCE SHEET 31 DECEMBER 2025

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2024 £
Fixed Assets									
Tangible assets	7	2,132,788	0	0	2,132,788	2,143,255	0	0	2,143,255
Current assets									
Debtors	8	22,496	50	0	22,546	14,846	0	0	14,846
Prepayments	9	2,271	0	0	2,271	3,179	0	0	3,179
Cash at bank / in hand	10	160,813	17,754	24,711	203,278	115,338	15,842	24,773	155,954
Total Current assets		185,580	17,804	24,711	228,095	133,364	15,842	24,773	173,979
Creditors: amounts falling due within one year	11	29,408	0	0	29,408	28,521	375	0	28,896
Net Current Assets (Liabilities)		156,172	17,804	24,711	198,687	104,842	15,467	24,773	145,083
Creditors: amounts falling due after more than one year	12	312,563	0	0	312,563	390,807	0	0	390,807
Net Assets excluding pension liability	13	1,976,397	17,804	24,711	2,018,913	1,857,291	15,467	24,773	1,897,531
DB pension scheme liability	16	0			0	0			0
Net Assets		1,976,397	17,804	24,711	2,018,913	1,857,291	15,467	24,773	1,897,531
Funds of the Charity, divided into:									
Unrestricted					1,976,397				1,857,291
Restricted	14				24,711				24,773
Designated	14				17,804				15,467
Total Charity Funds					2,018,913				1,897,531

The Cash Flow Statement and notes on the following pages form an integral part of these accounts These accounts were approved by the Trustees on *23rd March 2026* and signed on their behalf by

Ibi Olutoye - Treasurer

Date: 31st March 2026

STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Total Funds 2025 £	Total Funds 2024 £
Cash Provided by operating activities			
Net Income		121,381	99,965
Adjusted for:			
Depreciation		36,133	35,522
Change in DB pension liability		0	(30)
(Increase)/decrease in debtors		(6,791)	7,872
Increase/(decrease) in non-mortgage creditors		394	(36,863)
Net cash provided by operating activities		151,117	106,465
Cash flows from investment activities			
Fixed assets purchased		(25,667)	(34,968)
Net Cash flows from investment activities		(25,667)	(34,968)
Cash provided from Financing Activities			
Mortgage repayments		(78,126)	(24,278)
Net cash from Financing Activities		(78,126)	(24,278)
Changes in Cash and cash equivalents in year		47,325	47,219
Cash and cash equivalents brought forward		155,954	108,734
Cash and cash equivalents at end year		203,278	155,954

Mortgage interest paid in the year of £26,695 is included in net income

NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2025

1. Accounting policies

a. Basis of preparation

The financial statements are prepared in accordance with the Charities Statement of Recommended Practice (SORP), FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', Charities Act 2011 and FRC Abstracts. Christchurch is a registered charity, no.1154616 and meets the definition of a public benefit entity under FRS102. The financial statements are presented in Pounds Sterling, generally rounded to the nearest pound.

The Trustees have determined that there is no material uncertainty that casts doubt on the charity's ability to continue as a going concern; therefore, the financial statements have been prepared on a going concern basis.

b. Donations

Donations are accounted for gross when received.

c. Legacies

Legacies are accounted for when their receipt is certain and can be properly quantified.

d. Investment income

Investment income is included in the accounts in the year in which it is receivable.

e. Fundraising and publicity costs

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

f. Grants payable

The Church makes grants to other organisations whose charitable objects complement its work. Grants offered subject to conditions which have not been met at the year-end are noted as a commitment but not accrued as expenditure.

g. Fixed assets

The Church premises are included in the balance sheet at cost. In the opinion of the trustees the market value of the buildings is considerably greater than the carrying value. In the opinion of the trustees it is not practicable to quantify the difference between these figures.

Fixed assets under £1000 are written off as expenditure in the Statement of Financial Activities, unless it is considered appropriate to capitalise the expenditure on the Balance Sheet.

**NOTES TO THE ACCOUNTS
 YEAR ENDED 31 DECEMBER 2025**

1. Accounting policies...continued

h. Depreciation

Depreciation has not been charged on the Parkway Church and Manse premises because in the opinion of the Trustees the residual value of the asset is not less than the original cost price. Depreciation on other fixed assets is calculated to write off cost on a straight-line basis over expected useful life at the following rates:

Freehold land	0% pa
Buildings	2.5%pa/ 40 years
Integral Features	5 %pa / 20 years
Fixtures and Fittings	20%pa / 5 years
Computers and equipment	33%pa /3 years

Any asset which is considered to have been impaired as a result of damage, obsolescence, or no longer in use for any other reason is written down at the date on which the impairment is identified.

i. Debtors

Debtors are recognised at their settlement amount, less any provision for non-recoverability. Prepayments are valued at the amount prepaid. They have been discounted to the present value of the future cash receipt where such discounting is material.

j. Creditors

Creditors and provisions are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Creditors and provisions are recognised at the amount the charity anticipates it will pay to settle the debt.

k. Other expenditure

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

l. Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Funds designated for a particular purpose by the church are also unrestricted.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

The accounts include all transactions, assets and liabilities for which the church is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members.

NOTES TO THE ACCOUNTS (continued)
YEAR ENDED 31 DECEMBER 2025

<i>Income from</i>	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2024 £
2. Donations and legacies								
Planned giving - bank	299,883	0	0	299,883	284,969	0	0	284,969
Collections and one-off gifts	6,955	0	0	6,955	29,779	0	0	29,779
Income tax recoverable through Gift Aid	62,278	50	4,000	66,328	54,326	0	6,339	60,665
Other donations & misc income	0	200	16,523	16,723	0	0	31,003	31,003
Grants received	13,518	0	0	13,518	0	0	0	0
Total	382,634	250	20,523	403,407	369,074	0	37,342	406,416
3. Investments								
Investment income	2,790	0	0	2,790	1,679	0	0	1,679
Total	2,790	0	0	2,790	1,679	0	0	1,679
4. Charitable activities								
Church & Hall lettings	34,636	0	0	34,636	33,341	0	0	33,341
Car Park lettings	7,113	0	0	7,113	6,901	0	0	6,901
Contributions towards events and activities	4,686	0	0	4,686	4,673	0	0	4,673
Body & Soul Café	0	19,259	0	19,259	0	17,554	0	17,554
Income - individual organisations (Note 14a)	0	9,767	0	9,767	0	10,175	0	10,175
Total	46,435	29,025	0	75,461	44,915	27,729	0	72,645
Total Income	431,859	29,275	20,523	481,657	415,668	27,729	37,342	480,739

NOTES TO THE ACCOUNTS (continued)
YEAR ENDED 31 DECEMBER 2025

Expenditure on

5. Costs of generating voluntary income

6. Charitable Activities

a. Grants payable

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2024 £
	0	0	0	0	0	0	0	0
Beni & Irma Xhako (Albania)	2,456	0	0	2,456	3,529	0	1,250	4,779
BMS World Mission	5,226	0	0	5,226	5,148	0	0	5,148
Mission Aviation Fellowship	4,020	0	0	4,020	3,912	0	0	3,912
Paul Turner (Peru)	4,170	0	0	4,170	4,056	0	0	4,056
Ugandan Orphanage / Nicholas Ongamo	1,780	6,500	0	8,280	2,631	5,000	0	7,631
designated grants: Body & soul café see note 15a								
Baptist Home Mission	5,820	0	0	5,820	5,772	0	0	5,772
New Zion Food Bank	0	0	585	585	0	0	0	0
Urban Saints	96	0	0	96	96	0	0	96
Abby Murphy (Ecuador)	3,366	0	0	3,366	3,273	0	0	3,273
Isabel Hospice	0	0	0	0	0	20	0	20
St Francis Church WGC	0	0	0	0	0	20	0	20
	26,934	6,500	585	34,019	28,416	5,040	1,250	34,706

b. Serving

Children's work	4,211	0	0	4,211	4,118	0	0	4,118
Parish Nursing	1,270	0	0	1,270	1,434	0	0	1,434
Recognition	510	0	0	510	266	0	0	266
Church refreshments	2,299	0	0	2,299	1,704	0	0	1,704
	8,290	0	0	8,290	7,521	0	0	7,521

NOTES TO THE ACCOUNTS (continued)
YEAR ENDED 31 DECEMBER 2025

Expenditure on (continued)

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2024 £
c. Worship								
PA & AV equipment	484	0	0	484	214	0	0	214
All age worship	35	0	0	35	11	0	0	11
Worship resources	482	0	0	482	427	0	1,860	2,287
Guest speakers	566	0	0	566	290	0	0	290
Signing	725	0	0	725	1,145	0	0	1,145
	<u>2,292</u>	<u>0</u>	<u>0</u>	<u>2,292</u>	<u>2,087</u>	<u>0</u>	<u>1,860</u>	<u>3,947</u>
d. Relationships								
Welcome team	141	0	0	141	267	0	0	267
Pastoral	640	1,440	0	2,080	419	1,380	0	1,799
BOB - men's ministry	583	0	0	583	361	0	0	361
	<u>1,364</u>	<u>1,440</u>	<u>0</u>	<u>2,804</u>	<u>1,047</u>	<u>1,380</u>	<u>0</u>	<u>2,427</u>
e. Outreach								
Alpha	487	0	0	487	133	0	0	133
Community Events - Peartree	1,685	0	0	1,685	0	0	0	0
Community Events - Parkway	0	0	0	0	760	0	0	760
Churches in Welwyn Garden City joint events	78	0	0	78	105	0	0	105
Body & Soul Café	0	7,908	0	7,908	0	7,429	0	7,429
Cost of activities - individual organisations (Note 14a)	0	7,585	0	7,585	0	9,985	0	9,985
	<u>2,250</u>	<u>15,493</u>	<u>0</u>	<u>17,743</u>	<u>997</u>	<u>17,414</u>	<u>0</u>	<u>18,412</u>
f. Discipleship								
Sister Soul - women's ministry	609	0	0	609	657	0	0	657
Youth work	6,233	0	7,500	13,733	6,618	0	7,500	14,118
	<u>6,842</u>	<u>0</u>	<u>7,500</u>	<u>14,342</u>	<u>7,275</u>	<u>0</u>	<u>7,500</u>	<u>14,775</u>

NOTES TO THE ACCOUNTS (continued)
YEAR ENDED 31 DECEMBER 2025

Expenditure on (continued)

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2024 £
g. Support costs - Salaries & manse								
Salaries & Pensions	128,368	0	0	128,368	135,534	0	0	135,534
Manse costs	9,649	0	0	9,649	24,996	0	0	24,996
Minister's expenses	946	0	0	946	2,121	0	0	2,121
Leadership development	668	0	0	668	1,073	0	0	1,073
Recruitment	1,062	0	0	1,062	0	0	0	0
Training / conferences	1,410	0	0	1,410	595	0	0	595
	<u>142,102</u>	<u>0</u>	<u>0</u>	<u>142,102</u>	<u>164,320</u>	<u>0</u>	<u>0</u>	<u>164,320</u>
h. Support costs - Church premises								
Insurance	6,381	0	0	6,381	6,056	0	0	6,056
Gas	11,495	0	0	11,495	8,034	0	0	8,034
Electricity	22,993	0	0	22,993	17,373	0	0	17,373
Water	1,460	0	0	1,460	1,409	0	0	1,409
Depreciation	36,133	0	0	36,133	35,522	0	0	35,522
General Maintenance	9,857	0	0	9,857	10,568	0	0	10,568
Cleaning	9,240	0	0	9,240	10,680	0	0	10,680
Consumables	4,700	0	0	4,700	2,841	0	0	2,841
Mortgage Interest (Christchurch Peartree)	26,695	0	0	26,695	32,736	0	0	32,736
	<u>128,954</u>	<u>0</u>	<u>0</u>	<u>128,954</u>	<u>125,219</u>	<u>0</u>	<u>0</u>	<u>125,219</u>
i. Support costs - Administration								
Printing / copying	735	0	0	735	973	0	0	973
Publicity	247	0	0	247	32	0	0	32
Postage	12	0	0	12	12	0	0	12
Telephones	2,019	0	0	2,019	1,950	0	0	1,950
Subscriptions & fees	4,536	0	0	4,536	4,258	0	0	4,258
Stationery / Office equipment	306	0	0	306	452	0	0	452
Bank charges	85	0	0	85	60	0	0	60
Independent examiner	1,790	0	0	1,790	1,740	0	0	1,740
	<u>9,729</u>	<u>0</u>	<u>0</u>	<u>9,729</u>	<u>9,477</u>	<u>0</u>	<u>0</u>	<u>9,477</u>
Total	<u>328,759</u>	<u>23,433</u>	<u>8,085</u>	<u>360,276</u>	<u>346,360</u>	<u>23,834</u>	<u>10,610</u>	<u>380,804</u>

NOTES TO THE ACCOUNTS (continued)
YEAR ENDED 31 DECEMBER 2025

7. Tangible assets

	Church Property	Buildings	Integral Features	Fixtures & Fittings	Computers & Equipment	Total
	£	£	£	£	£	£
Cost at 1 January 2025	1,426,542	861,639	24,896	210,676	57,372	2,581,125
Additions during the year	0	0	0	21,963	3,703	25,667
Disposals during the year	0	0	0	0	(2,843)	(2,843)
Cost at 31 December 2025	1,426,542	861,639	24,896	232,639	58,232	2,603,948
Accumulated Depreciation at 1 January 2025	0	194,580	767	191,288	51,234	437,869
Charge for the year	0	21,541	1,245	10,225	3,122	36,133
Disposals during the year	0	0	0	0	(2,843)	(2,843)
Accumulated Depreciation at 31 December 2025	0	216,121	2,012	201,514	51,513	471,160
Net book value at 31 December 2025	1,426,542	645,518	22,884	31,125	6,720	2,132,788
Net book value at 31 December 2024	1,426,542	667,059	24,128	19,387	6,139	2,143,255
Additions during the year were:						
Parkway				14,225	1,318	15,543
Pear tree			0	6,748	2,386	9,134
Manse				990		990
Total	0	0	0	21,963	3,703	25,667

All the church properties are freehold; their carrying values break down by site as follows:

	£
Parkway Church	487,810
Manse - Gresley Close	163,732
Pear tree - Tewin Rd - land value	775,000
	<u>1,426,542</u>

All fixed assets are used for direct charitable purposes. Some of the furniture, computers and equipment are used both for direct charitable purposes and the management and administration of the church

The Parkway church building and Gresley Close manse, shown in the balance sheet at cost, were transferred from the Baptist Union Corporation to the CIO on 3rd January 2019.

NOTES TO THE ACCOUNTS (continued)
YEAR ENDED 31 DECEMBER 2025

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2024 £
8. Debtors								
HMRC Gift Aid receivable	14,596	50	0	14,646	12,023	0	0	12,023
Hall Lettings Debtors	6,181	0	0	6,181	1,261	0	0	1,261
Other Receivables	1,719	0	0	1,719	1,562	0	0	1,562
Total	22,496	50	0	22,546	14,846	0	0	14,846
9. Prepayments								
Other Prepayments	2,271	0	0	2,271	3,179	0	0	3,179
Total	2,271	0	0	2,271	3,179	0	0	3,179
10. Cash at bank/in hand								
CAF Bank	160,813	7,499	24,711	193,023	115,338	2,242	24,773	142,353
Individual organisations - bank balances	0	9,793	0	9,793	0	13,193	0	13,193
Individual organisations - petty cash	0	462	0	462	0	408	0	408
Total	160,813	17,754	24,711	203,278	115,338	15,842	24,773	155,954
11. Creditors: amounts falling due within one year								
Mortgage on Christchurch Peatree	23,997	0	0	23,997	23,879	0	0	23,879
Other creditors	5,411	0	0	5,411	4,642	375	0	5,017
Total	29,408	0	0	29,408	28,521	375	0	28,896
12. Creditors: amounts falling due after more than one year								
Mortgage on Christchurch Peatree	312,563	0	0	312,563	390,807	0	0	390,807
Total	312,563	0	0	312,563	390,807	0	0	390,807

The mortgage is secured by a charge over Christchurch Peatree, 20 Tewin Road, Welwyn Garden City

NOTES TO THE ACCOUNTS (continued)
YEAR ENDED 31 DECEMBER 2025

13. Analysis of Net Assets (exc. pension liability)	Fixed Assets £	Current Assets £	Creditors over 1 year £	2025 £	2024 £
Restricted Funds (per note 14b)	0	24,711	0	24,711	24,773
Designated Funds (per note 14a)	0	17,804	0	17,804	15,467
Unrestricted Funds	2,132,788	156,172	(312,563)	1,976,397	1,857,291
Total Net Assets (exc. pension liability)	2,132,788	198,687	(312,563)	2,018,913	1,897,531

14. Funds

a. Designated Funds

	Balance 1-Jan-25 £	Income £	Expenditure £	Grants made £	Tfr (to)/from Unrestricted £	Balance 31-Dec-25 £
Parkway Crawlers	322	0	0	0	0	322
Fun4Families	298	165	(184)	0	(86)	192
Pearlree Tots	293	828	(574)	0	(420)	128
Body & Soul Café	8,012	19,259	(7,908)	(6,500)	(3,000)	9,863
Harvesters	957	1,032	(396)	0	0	1,594
Reach Out	(21)	6,406	(5,169)	0	21	1,238
Seniors Pastoral	3,474	0	(13)	0	(21)	3,440
iPicture This	473	1,335	(1,250)	0	0	558
Individual organisations	13,809	29,025	(15,493)	(6,500)	(3,506)	17,335
Manse Kitchen Fund	0	0	0	0	0	0
Winter Family Fund	1,659	250	(1,440)	0	0	469
Total Designated Funds	15,467	0	29,275	0	(6,500)	0
						17,804

The individual organisations are part of Christchurch and therefore included within our accounts
balances are designated for the work of these groups
Contributions to the church from individual organisations are shown as transfers to unrestricted.

NOTES TO THE ACCOUNTS (continued)
YEAR ENDED 31 DECEMBER 2025

14. Funds

b. Restricted Funds

	Balance 1-Jan-25 £	Income inc gift aid £	Expenditure £	Transfer in / (out) £	Balance 31-Dec-25 £
Solar Fund	24,711	0	0	0	24,711
Youth	0	7,500	(7,500)	0	0
Restricted - Mortgage	0	12,500	0	(12,500)	0
NZ Food Bank	62	523	(585)	0	0
	<u>24,773</u>	<u>20,523</u>	<u>(8,085)</u>	<u>(12,500)</u>	<u>24,711</u>

15. Staff Costs and Trustees Expenses

(included in note 6g Salaries)

	2025 £	2024 £
Salaries	115,751	119,034
Tax & NI costs	2,497	5,030
Pension payments	10,120	11,440
Pension deficit funding		30
Total	<u>128,368</u>	<u>135,534</u>

The average number of employees during the year was 6

No employee received emoluments in excess of £60,000 during the year (2024 - none)

The Church pays salaries to the ministers and members of staff, who may be related parties, for which there is authority in the Church constitution.

NOTES TO THE ACCOUNTS (continued)
YEAR ENDED 31 DECEMBER 2025

16. Pension Scheme Liability

The Church is a participating employer in the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme, previously known as the Baptist Ministers Pension Fund, started in 1925. At the beginning of the 2024 financial year, the scheme comprised of a defined benefits scheme which was closed to future accrual on 31 December 2011 and a defined contribution plan which was opened in January 2012. The assets of the Scheme are held separately from those of the Employer and the other participating employers.

For the current and previous financial year, pension provision for the Church's ministers and paid members of staff has been made through the Defined Contribution (DC) Plan of the Scheme. Under this arrangement, ministers participate in the Ministers Section of the plan and contribute 8% of their Pensionable Income, and the Church contributing 6% of the ministers' Pensionable Income into individual pension accounts. In addition, the Church pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if they are unable to work due to long-term incapacity. The other members of staff participate in the Basic Section of the Scheme. Under this section, the employees contribute 5% of Pensionable Income, and the Church also contributes 5% of Pensionable Income, of which 4% is paid into the individual pension accounts and 1% covers administration costs and death in service benefits.

The income protection policy is insured by the Baptist Union of Great Britain with Aviva Limited, and the pension accounts are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd.

In October 2024, the insurance company Just Group completed a buy out of the liabilities of the closed defined benefit scheme. From that date any remaining liability of the participating scheme members to defined benefit scheme ceased and the £1 per month deficit contributions payable by the participating employers which were agreed in the recovery plan approved in August 2022 also ceased from that date. Administration of the closed defined benefit scheme transferred from the pension trustees to Just Group from that date.

In accordance with Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The present value of the agreed deficit contributions were immaterial at the beginning of the financial year and were fully extinguished once buy out was completed by Just Group in October 2024

NOTES TO THE ACCOUNTS (continued)
Christchurch Baptist Welwyn Garden City CIO

17. Related charities

The custodian Trustee of the Church is the Baptist Union Corporation Limited which is a charity number 249635 and which is controlled by the Baptist Union Council. The Church is also a member of the Baptist Union of Great Britain

The Church made donations to Baptist Union World Mission and Home Mission Schemes as set out in note 6a.

18. Related parties

The wife of one Trustee, who began serving In Nov 2019, is in paid employment with the church as its Administrator.

One Trustee, the Senior Minister, who is also an employee, lived in housing wholly owned by the church

One Trustee, the Associate Minister, employed until end of February, lived in housing rented by the church and owned by the Associate Minister. The church paid a rent of £1,350 per month for the two months.

No sums were reimbursed to the Trustees for their work as Trustees (2024 - nil)

The following related parties were paid these amounts in service to the church:

	Salary £	Pension £	Total £
Rev A Hemmens (Senior Minister and Trustee)	39,995	5,068	45,063
Rev S Cragg (Associate Minister and Trustee)	5,388	715	6,103
C Rowe (Administrator and wife of Trustee)	11,060	553	11,613
Totals	56,442	6,336	62,779

The Christchurch Baptist Welwyn Garden City CIO constitution dated 17 November 2013 authorises the payment of remuneration to trustees.

Donations received from Trustees amounted to £51,406 during the year (2024: £65,724).

19. Independent Examiner

A provision of £1,800 has been made in the financial statements in respect of independent examiner's fees

Accounts

Christchurch

Baptist

...BECAUSE PEOPLE MATTER TO GOD

**Trustees'
Annual Report and
Accounts 2024**

Contents

Statutory Information, Charitable Objectives and Summary Review	Pages 3-9
Review of Christchurch Ministries	Pages 10-31
Finance Overview	Pages 32-33
Vision and Future Plans	Pages 34-35
Independent Examiner's Report	Page 36
Statement of Financial Activities	Page 37
Balance Sheet	Page 38
Cash Flow Statement	Page 39
Accounting Policies and Notes to the Financial Statements	Pages 40-51

Statutory Information

Registered Address

20 Tewin Road
Welwyn Garden City
Hertfordshire
AL7 1BW

Website: www.christchurchwgc.org.uk

Charity Trustees

Andrew Hemmens – Senior Pastor
Simon Cragg – Pastor
Harold Snow – Treasurer (resigned April, 2024)
Ibi Olutoye – Treasurer
Paul Tosswill – Administration
Laura Black (resigned April, 2024)
Tim Ottewell
David Horton
Matthew Rowe
Nicola Redmond
Amy Hollis
Steve Hughes

Property Trustee

Christchurch Baptist Welwyn Garden City CIO (charity number 1154616) is the sole holding Trustee of the following two properties, following a Deed of Variation signed in August, 2017:

1. Christchurch Baptist Church, 110 Parkway, Welwyn Garden City, AL8 6HN registered at the Land Registry under Title Number HD495407 (held on trust for the benefit of the Church on trusts set out in a deed of Declaration of Trust dated 10 November 1937);
2. 15 Gresley Close, Welwyn Garden City, AL8 7QA registered at the Land Registry under Title Number HD290414 (held on trust on the Holborn Trusts which are the Baptist Model Trusts referred to in the Baptist and Congregational Trusts Act 1951 (“the Manse Trusts”))

Previously, The Baptist Union Corporation Limited had been the sole Trustee of both properties.

Christchurch Baptist Welwyn Garden City CIO is, similarly, the sole holding Trustee of the church building at 20 Tewin Road, Welwyn Garden City, AL8 1BW registered at the Land Registry under Title Number HD200837.

Annual report for
Christchurch Baptist Welwyn Garden City CIO
Charity registration number: 1154616

Bank

CAF Bank
25 Kings Hill Avenue
Kings Hill, West Malling
Kent ME19 4JQ

The Trustees present their Annual Report and financial statements for the year to 31st December, 2024

Charitable Objects

Christchurch Baptist Welwyn Garden City CIO ("Christchurch") is governed by a Constitution which states:

"The principal purpose of the Church is the advancement of the Christian faith through evangelism and discipleship. 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 has two public buildings in Welwyn Garden City, one at 110 Parkway and one at 20 Tewin Road.

Organisational Structure

Members of the church are accepted into membership in accordance with the Constitution. Christchurch is a Charitable Incorporated Organisation (CIO) with Managing Trustees ("Trustees" or "Leadership Team") appointed by church members in accordance with the Constitution originally approved in 2013 and subsequently amended in October, 2022 and November, 2023.

Decision making is also in accordance with the Constitution. The Leadership Team are empowered to make decisions on how the church is run; however, certain decisions can only be made by the membership of the church at a church meeting (as detailed in the Constitution). These may be matters brought to the church by the Leadership Team for discussion and, as appropriate, acceptance, or matters raised in a church meeting by members for further consideration by the Leadership Team.

Recruitment and Appointment of New Trustees

Appointment of Trustees, the Treasurer and the Administration Trustee are set out in the Constitution of Christchurch. The Pastors are automatically Trustees for the duration of their tenure. Other Trustees are appointed from the membership of the church for a period of up to three years, after which they may stand down or be re-elected. Recommendations for new/re-elected Trustees are brought to the church members' meeting by the existing Trustees. They are normally appointed at the AGM via secret ballot and must receive an 80% majority of the quorum then present.

Trustees Responsibilities

Charity law requires the Trustees to prepare accounts which give a true and fair view of the state of affairs of Christchurch and of its income and expenditure for the financial year. In doing so, the Trustees are required to:

- a) select suitable accounting policies and apply them consistently;
- b) make judgements and estimates which are reasonable and prudent;

- c) prepare the accounts on a going concern basis, unless it is inappropriate to presume that Christchurch will continue in operation;
- d) follow applicable accounting standards and the Charities SORP, disclosing and explaining any departures in the financial statements.

The Trustees are responsible for maintaining proper accounting records which disclose, with reasonable accuracy at any time, the financial position of the Charity and to enable them to ensure that the accounts comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The Trustees are also required to be aware of the Charity Commission's guidance on public benefit and to take it into account in their decision-making on behalf of the church.

The Trustees confirm that the financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and that they comply with the above requirements and the charity's governing document (the Constitution). They have considered carefully whether it remains reasonable to presume that Christchurch will continue in operation and their conclusion is that it will and that it is appropriate to prepare the accounts on a going concern basis.

Training of Trustees

All new Trustees are encouraged to read the Baptist Union documents on becoming a Trustee. Safeguarding training is also provided for Trustees.

Objectives and Activities

The church's activities seek to meet our principal purpose by sharing the love of Jesus in practical ways as well as providing ways of explaining our faith to others – all activities seek to show the love of Jesus and bring people into a closer relationship with Him. The church provides a variety of activities both to its membership and to the wider community.

The church structures its activities under five key headings – worship, outreach, relationships, discipleship and serving. This is reflected in the organisation of the Leadership Team with four Trustees taking responsibility for these five areas, in addition to others dealing with administration, property and finance.

Objectives 2024

For 2024 we identified three strategic priorities with the following objectives:

- Building the Body
 - Provide opportunities throughout the year for people to connect with others in the church e.g. through life groups, interest activities and larger events.
 - Encourage people to engage with the Bible - exploring the breadth of the Bible story through an overview and the depth of it through particular books.
 - Re-introduce four, Sunday evening Communion & Healing services, alternating with evenings of Worship & Prayer.

- Looking forward
 - To help Christchurch review who we are as a church and begin the process of thinking what God is calling us to be and do as we approach the 100th anniversary since Christchurch began.
 - Identify the big picture of what we are aiming for and some of the steps to get there.
 - Increase the diversity of the Christchurch membership and leadership.
 - To install Solar Panels at both our sites.
- Sharing Christ
 - Run an Alpha course and a Youth Alpha.
 - Explore new ways of sharing the message of Christ via social media.

How did we do?

- Building the Body
 - **June connect** - For the first time, we suspended mid-week Life Groups during the whole of June so people could get to meet new people through interest groups and activities. There were 16 different groups, including table tennis, 'stitch & knit', country dancing, 5k runs, 'walk & talk', chess, bird walks, coffee & chat. More than 130 different people were involved in the groups and the strong consensus was to run them again. We also trialled 'Pastries & Prayer' on the last Sunday of December for both sites in the place of the Sunday service.
 - Linking with the verse for the year, we had a teaching series summarising the whole Bible story and we covered Paul's letter to the Romans throughout the autumn term.
 - Sunday evening Communion & Healing services were re-introduced in addition to evenings of Worship & Prayer.
- Looking forward
 - In church meetings people groups and individuals contributed to a review of the distinctive features of Christchurch and we started to look at what God is calling us to be and do as we approach our 100th anniversary.
 - There is still work to do sharpening our focus on the key elements of our Vision 100 as we enter 2025.
 - We are delighted that appointments to the Trustees, the staff team and the membership increased the diversity of Christchurch. We still have some way to go involving people from more diverse backgrounds in church membership.
 - We were able to install solar panels at the Peartree site but were denied planning permission for the main church roof at Parkway.
- Sharing Christ
 - A fruitful Alpha & Youth Alpha course ran and a need for a further Alpha in January 2025 was identified.
 - We held a community day at the Parkway site, with approximately 300 guests coming through in the 3 hours of the event, many of whom were locals within walking distance of the church. The mayor, local councillors and the new MP were able to attend.

- We also welcomed primary school children from two different schools to explore the Easter story in our Easter Escape rooms!
- The Central Baptist Association awarded a three-year grant so that Mark Moberly could increase his role as a Prison Chaplain from January 2025.
- There is still work to be done in looking at our use of social media to share the message of Christ.

Public benefit

The Leadership Team has given consideration to the Charity Commission's guidance on public benefit and in particular to the specific guidance on charities for the advancement of religion. They have ensured the church provides a variety of activities both to its membership and to the local community. 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 through worship, prayer, teaching, pastoral care, mission and social outreach work.

As part of our desire to ensure that our activities are accessible to all, any charges are kept to a nominal level and, where fees are charged to cover the costs of events, courses or trips, bursaries are made available for those who would otherwise be unable to participate.

Summary Review of the Year

'Greater connection' would be a good phrase to sum up 2024 for Christchurch.

Through various initiatives we have seen regulars make greater connection with others through different initiatives such as the pop-up Life Group at the start of the year, the June Connect activities and the different opportunities to meet informally such as the coffee, croissants and prayer gatherings.

Our verse for the year was:

*Your Word is a lamp for my feet,
A light for my path.*
Psalm 119:105, NIV-UK

As a church, we gained greater connection with the big story of the Bible through our sermon series and also some of the theological depths contained within Paul's letter to the Romans.

Our connection with the local community was also refreshed, especially with the September Community Day at our Parkway site.

Visits from some of our mission partners provided longer time to connect fully with those we support and for whom we pray overseas.

And a significant number of new members indicated a sense of greater connection as they asked to become church members. Many of these have been around Christchurch for a few years.

Reading this annual report may well leave you breathless at times. Although many of the contributors to the different ministries of Christchurch indicate when teams need refreshing with new volunteers, it does not mask the fact that we are a church where so many people *do* serve God willingly and wholeheartedly, often in more than one ministry area. We are so

grateful for this; Christchurch wouldn't be the church it is without the ministry of those who call it home.

So read on, give thanks to God, pray for each area of the church's life and be open to ways you might get involved and deepen your own connection with God and with others.

Review of Ministries

Worship

Worship is central to everything we do at Christchurch, both in our pattern of Sunday worship and in the way we live the rest of our lives when we are not in a church building!

Sunday gatherings aim to be accessible for both visitors and regular worshippers. We seek to create an environment where people can explore what it means to know God personally and to draw more closely to Him.

The online streaming of services has meant that those who have been too poorly or unable to attend a Sunday gathering onsite can do so online. We have also been able to reach people who have wanted to explore the worship style of Christchurch before visiting us personally.

We are grateful to have several different bands that play at each site, with a predominantly contemporary style of sung worship. We continue to offer a number of all age services in support of the youth and children's teams, additional communion services with the opportunity to receive prayer for healing and other evenings of Worship & Prayer.

We share in communion together on the first Sunday of each month. We also have a monthly 'Church Family News' where we hear news of anniversaries, birthdays, special achievements – and have invited people to send in videos or photos to share such things across the whole church.

The worship 'core' team brought all those involved in sung worship together for a fruitful training afternoon in the autumn and continue to uphold the values by which we operate and encourage one another towards good practice in leading the congregations in worship.

Worship Bands volunteer hours: **1,040**
AV volunteer hours: **416**

Prayer Ministry

Prayer continues to be a key part of our church life. We have a team, comprising 20 individuals, who offer prayer to the Church Family at both sites after every service. In addition, the team offers prayer in response to email and pastoral requests. We were blessed to be able to offer this ministry to a steady flow of people at every service.

Prayer Ministry volunteer hours: **200**

BSL

Our BSL ministry is led by a committed BSL user and member of the church. At the end of 2024 we had nine regular Deaf attendees. During the year one attendee, who was also an asylum seeker, left as they were rehoused out of the area. BSL ministry now impacts Children's Work and, since September, also Youth Work. The morning service at Peartree is usually accessible for BSL users. In addition to our main signer, this ministry benefits from

the support of wider members of the church. Our Children and Families work embraces some Deaf awareness in Children's Work and a Deaf Awareness slot has been included within a Youth meeting. Our Welcome team at Peartree have learnt some basic signs for 'Good morning' and 'Welcome'. Our ministers and wider preaching team habitually send preparation notes for BSL interpreters and check for subtitles on film clips when used as part of a sermon. The tech team also routinely support BSL, ensuring there is appropriate lighting for interpreters, installing an extra camera and supporting in other ways to facilitate delivery of this ministry.

We ended 2024 with one hearing person (BSL level 6) providing interpreting for some Sunday morning services and also one of the newer Deaf attendees (a qualified BSL translator and interpreter) providing interpreting via speech to text technology for some services. It is wonderful to have Deaf BSL users increasingly involved in this ministry.

We continue to book some paid interpreters for weeks when, otherwise, there might be no interpreter available. A Christian lady from another church who has BSL skills started to help in Children's Work towards the end of the year to support the Deaf children in Children's groups on Sunday mornings.

A monthly BSL group continues to meet on the first Thursday of the month. Whilst this is a small group, it helps to support those who did the level one course (Sept 2022-April 2023) and would like to maintain their BSL skills and others who are interested in BSL. This group provides a safe place in which to practise these skills.

In July, a group of four from the church attended a Signs of God workshop at Gold Hill Baptist Church. Signs of God is a charity which aims to support and promote the use of BSL in Christian Settings.

BSL ministry continues to be a ministry in development. There are opportunities to develop greater Deaf Awareness within the congregations at Christchurch (with a Deaf Awareness training planned for 2025), provide BSL access to other church events (e.g. church meetings, men's/women's fellowships, start a BSL life group etc.) and increase the number of people who know some basic signing and who feel comfortable using this with Deaf attendees (including facilitating access to BSL training) etc. For our committed, hearing interpreter it involves attending further BSL classes, being connected to the local Deaf Community (via Deaf Club) and accessing Deaf Christian networks e.g. Enfield Sign Church and Signs of God organisation.

Volunteer hours for BSL: **290**

Prayer requests:

- For more people with BSL level 2 and above who would be willing to be involved in some level of interpreting e.g. maybe starting with interpreting a single song in a service, and/or who would be willing to use their BSL skills to make Deaf attendees feel welcome;
- For people with the commitment required to get to know those in the Deaf community and continue to further develop their BSL skills;
- For Deaf led opportunities to bless the church and beyond

Outreach

Whilst outreach covers most of what we do in terms of church activities, there are a few focused areas in which we help people take steps in their Christian journey. These events are mostly either targeted at those individuals outside the church or those on the fringes, but they are open to everyone and it is always a delight to engage people at different stages of their faith journey through discussion.

The Alpha Course

Alpha is a course centred around food and community, designed to help people explore Christianity while connecting with others. Each session begins with it a warm welcome and a shared meal (we enjoyed delicious puddings every week!), followed by a thought-provoking video on various aspects of the Christian faith. The evening concludes with open discussion. This year, we hosted a course at Christchurch Peartree and are running another at Parkway in January.

Our first course ran for 12 weeks in September-December 2024 with 7 guests attending, with a Day 'Away' at Life Church, Cuffley.

We had a brilliant hospitality team, who baked and served puddings/desserts and created the right atmosphere for guests in which to feel welcome.

Total volunteer hours for Alpha: **204**

Prayer Requests:

- For those who have participated in the course this year, pray that they may continue to grow in their faith and deepen their relationship with Christ;
- That the right individuals will step forward to lead a follow-up group after Alpha - people gifted in fostering community, active listening and guiding others in their spiritual journey;
- For our ongoing course at Parkway, asking for God's guidance and blessing.

Body & Soul Café

The Body & Soul Café is open between 11.00 a.m. and 2.00 p.m. at our Parkway site on Wednesdays and Thursdays during term time. We serve coffee, cake and "home cooked" meals; soup (during the winter), main course (including jacket potato and vegetarian options) and pudding.

We provide meals for about 30-40 people per day, mostly to senior citizens, though we welcome customers of any age and often serve parents/carers with the toddlers they care for. It is a real joy to see customers from all generations mixing together. Many of our customers live on their own and so Body & Soul provides a place for them meet up with their friends and share a meal together. A number of our customers or their partners have a physical disability or dementia and they find that Body & Soul is a welcoming and supportive place for them. The families of our more elderly customers are very grateful for the part Body & Soul plays in the lives of their loved ones and we have been privileged to be invited to the funerals of some of our dear customers during the year. Most of our customers are from the wider community (around 90%) and the rest are from within the church. A number of customers also attend Songs of Praise, Harvesters and Reach Out.

Body & Soul provides financial support to the Tumaini Children's Home near Jinja in Uganda, making donations totalling £5,000 during 2024. We also contributed £3,000 to general church funds in recognition of fuel used in cooking and heating.

During 2024, the Body & Soul team had a total of 33 volunteers comprising church members and friends of the church. By the end of the year, the team totalled 30 regular volunteers spread across three categories: the two Christchurch congregations and friends of the church. The "friends" category of volunteers is growing which provides us with an exciting opportunity to share our faith within the team as well as with our customers.

Around 90 volunteer hours per week (during term time) are spent preparing for and running our sessions. Menus are planned, food is bought and the grocery delivery received, cakes and soup are made, accounts are kept and, on Wednesdays and Thursdays, you will find the team preparing vegetables, cooking, taking orders, serving, washing up, setting up, tidying up etc. There are many different ways to serve and help at Body & Soul!

We are thankful to God for the resources we have that enable us to run this ministry and we are grateful for past team members and others in the church who step in when staffing levels are low due to members of the regular team being on holiday or unwell.

We would like to ask the church to pray that "Body & Soul" will be a place where God's love and life-changing power is present and clear to our customers and also to all within the volunteer team. We also ask you to join us in praying that the money we send to Tumaini blesses the staff and children there.

Total volunteer hours for Body and Soul: **3,510**

Prayer Requests:

- Thanks and praise to God for the resources available to us that allow us to run this crucial ministry;
- That Body & Soul will be a place where God's love and life-changing power is present and clear to our customers and also to all within the volunteer team;
- That the money raised for Tumaini blesses the staff and children there.

Christchurch Community Space ("CCS", formerly known as The Lounge)

Christchurch Community Space, CCS, (formerly The Lounge) is a drop-in that runs every Tuesday afternoon from 1.30 p.m. – 3 p.m. in the Peartree café area. The aim is to provide a space where members of the local community can meet up socially and come for informal support and advice with everyday medical, housing, household, parenting and relationship issues. It is also an access and information point for other services. As part of the ministry our Parish nurse holds 1:1 appointments when requested.

This year we consistently had the same group of regulars. Our regulars come every week and express their gratitude at having somewhere to meet together and to get support from the team. We also had a number of people who attended regularly for a few weeks and a few more who came once or twice. Over the year we have seen 32 different adults accompanied by 3 children and 1 Assistance Dog.

This year, as well as changing our name, we also set up a prayer area just inside the main church hall by the glass doors. The area is for the team to use for prayers before the session and is open to session users to pray by themselves or meet for prayer with a team member. One week we even had someone just walk in off the street and ask if there was somewhere to pray and we directed that individual to the prayer area.

In 2024, CCS was run by a team of 6 volunteers including our Parish Nurse. There is a committed team who work well together but it comprises only ladies and would very much benefit from at least one man as at least half of our users are men.

In 2024 the team worked from 1-3.30 p.m. once a week, 48 weeks of the year.

Total volunteer hours for Christchurch Community Space: **720**

Prayer requests:

- For more people to use the prayer space;
- For God to increase the number and variety of people who attend CCS;
- For our profile to be raised both within the church and in the community;
- For a male member of Christchurch to show interest in joining the team.

Overseas Mission

Christchurch continued to support overseas mission activities during 2024 through our established personal links with our mission partners. Our mission partners are:

- Abby Murphy – Latin Link, Ecuador
- Pastor Nicholas Ongamo – Tumaini Children's home, Uganda
- Paul and Ruth Turner – Latin Link, Peru
- Paul and Clare Woodington – MAF, Papua New Guinea and Australia
- Beni and Irma Xhako – Selah Worship Ministry, Albania

The Christchurch Overseas Mission Team consists of eight members of Christchurch who act as contact points for our mission partners. The team keeps in touch with our different mission partners, bringing needs and prayer requests to the wider church.

Abby Murphy was on home leave from Ecuador at the start of the year and it was good to have her around Christchurch for about a month. We also had brief visits from Paul Turner and Beni, Irma and Sibora Xhako during the year.

After Joy Ransom retired in 2023 it has taken a while to find a suitable mission partner through BMS in Asia but we are close to formalising a link with a couple of individuals working in Nepal.

Beni and Irma Xhako successfully ran a new residential worship school in Tirana, Albania from January to June 2024 and although the number of participants was lower than had been hoped for, there were good testimonies from those who attended. Please pray for the worship training school as it runs again from January to June 2025.

It has been a difficult year for Pastor Nicholas and the Tumaini Children's Home and School. There have been droughts and hence food shortages and very high prices for food which led to the school closing for the last part of the year. However, it will reopen in early 2025. They have managed to plant some crops on some land owned by the home, so please pray for a good harvest and that 2025 will be a better year for the children and those looking after them.

Paul and Clare Woodington continue to settle into their new home in Australia. Paul is developing flight management software for MAF to be deployed in different locations around the world, and Clare is involved with ministries at the local church and helping in the local library.

Total volunteer hours for Overseas Mission coordination: **48**

Prayer requests:

- For God's presence and leading at the worship training school in Albania as it runs again from January to June 2025;
- For a good harvest for those at Tumaini Children's Home and School and that 2025 will be a better year for the children and those looking after them;
- For the Woodingtons as they settle into their new home.

Money Matters

Money Matters continues to offer support to both those who attend Christchurch or are referred to it via Christchurch Community Space (see separate report above). It is specifically tailored to the needs of the individuals. There has been a steady number of clients seeking help as well as some who have required an extended period of support.

This ministry is run by one volunteer who organises the appointments to coincide with Christchurch Community Space from 1:30 p.m. to 3:30 p.m., on Tuesday afternoons, although appointments have been arranged by mutual agreement outside of these times. The 'clients' have generally been single people but there are couples who have had support. This support has been varied in its nature and complexity. The ministry also benefits from the prayer support of the Christchurch Community Space leaders and their timely advice.

The ministry is always under review and any future additions to the volunteer team will be made in consultation with the ministers and dependent on the needs of the ministry and its future direction.

Total volunteer hours for Money Matters: **55**

Prayer Requests:

- That God continues to be glorified and His wisdom is demonstrated in all that is said and done.
- Pray for wisdom in any new direction that He desires the ministry to grow or people to reach.
- That the ministry can be accessed by all who need it and that there is no sense of stigmatising if they do.

Reloved

This ministry continued through 2024 at Parkway Crawlers. Rails of clothes for children aged from 9 months up to 5 years are taken into the group twice a term. I have recently added books, small puzzles and card games have also been introduced as part of the offering and have proved popular. Donations of clothing, books and puzzles from the mums attending the group have also been received and the diversity of items accepted and given is under constant review.

All donations are carefully sorted and redistributed to local charities if they are not considered suitable for Reloved. Clothing and other items continue to be stored and made available at our Peartree site if needs arise within the church or through associated ministries. We also store a small selection of smaller baby clothes and blankets for distribution as and when needed.

Just before Christmas the ministry was introduced at Peartree Tots. It proved very popular so this will continue in 2025.

Total volunteer hours for Reloved: **36**

Prayer Requests:

- For God's guidance in discerning how and in what direction the ministry might expand;
- For a small increase in committed volunteers;
- To build relationships with the people who attend the groups we serve.

Relationships

The building of effective relationships is fundamental to Christchurch's fellowship. We aim to enjoy functional, loving relationships within the community of worshippers as well as with the wider community with which we interact through our various ministries and activities.

Attendance at Sunday services at Peartree has varied between 195 (this was at a Baptism service in October) and 80, excluding children. At Parkway the congregation on a Sunday has ranged from 51 to 104 adults across the year.

We continue to provide a livestream of our services from our Peartree site each week. The total number of subscribers to the YouTube channel now numbers 340, an increase of 51 on the figure from 2023. Each Sunday service can receive anything between 70 and 186 views online, with some of these viewers joining live whilst the service is being streamed, and others accessing the video at a later opportunity.

At the end of 2024 our Membership totalled 196, compared with 179 from the end of 2023. The total number of associates at the end of 2024 was 17, an increase of 1 from 2023.

This year we held six baptisms, three dedications, one marriage and one funeral/thanksgiving service.

Welcome & Hospitality

We have a wonderful group of dedicated volunteers who act as the Welcome Teams at Peartree (14 adults and 4 children) and Parkway (17 adults) each Sunday morning. Welcome teams are typically made up of two to three adults at Peartree (with occasional extra help from our younger volunteers), and three adults at Parkway, each giving around one hour, weekly.

We are grateful to the additional volunteers who joined the Peartree Welcome Team towards the end of 2024. They will help us to ensure that there is a weekly team of at least three adults every Sunday at Peartree, as we look ahead to 2025.

Total volunteer hours for Welcome: **260**

Hospitality teams, on Sundays, organise and clear up the self-service coffee points at both sites. There are 10 volunteers at Peartree and seven at Parkway. They operate in teams of two, each person providing 1.5 hours of volunteer time weekly.

Total volunteer hours for Hospitality: **312**

Prayer Requests for Welcome & Hospitality:

- More volunteers are still needed to help with hospitality at Parkway;
- Thanks for the teams of committed team members;
- That the nature of our welcome and hospitality would be filled with God's spirit and light, encouraging people to return and grow in God's grace.

Prayer Chain

The prayer chain is a way of rapidly communicating by email, to those who have asked to receive such emails, prayer requests of particular interest to Christchurch. Prayer requests may be submitted by email, phone or word of mouth and are usually transmitted within a couple of hours. During 2024, 120 prayer requests went out.

This ministry serves both those who make requests, those who pray, and those who are prayed for – a countless number of people, most of whom are part of the wider community. There are 165 subscribers (165 email addresses, many of which serve a couple rather than an individual), most of whom are currently at Christchurch and some of whom are previous members. On average, each prayer request is opened by about 70% of the recipients.

Three volunteers ran the prayer chain in 2024.

Total volunteer hours for Prayer Chain: **30**

Prayer Requests:

- For subscribers to be faithful in praying about the requests that we receive.

- For those who would like to be part of this prayer movement to sign up to receive emails from the Prayer Chain.
- For those of the wider community who know they are being prayed for to be drawn closer to Christ.

Meals 4 Mums

This is a simple, but much valued, ministry that primarily seeks to offer new Mums and families within Christchurch support for two weeks following the birth of a new child. Volunteers provide home-cooked meals and deliver them, ready-to-eat to the doorsteps of recipients. The value of this special blessing can only be truly understood once you have been on the receiving end, although the volunteers have also shared the immense joy and encouragement they receive from the families. This ministry has also had the privilege of supporting families that felt blessed by this provision when a health issue impacted their family dynamics.

Over 2024, 13 volunteers provided meals over the year.

Total volunteer hours for Meals for Mums: **39**

Prayer Requests:

- For our Father God's provision in every area of this ministry, for the expectant Mums and their families, for the volunteers and their families, for the food and lands that it comes from;
- For the love of our good Lord Jesus to be seen through this ministry and those involved, for it not to be a burden but blessings, given and received;
- For our Father God's will to be done and this ministry to go forward on the path He has prepared for it.

Discipleship & Serving

Life Groups

Life Groups are a core part of our goal to grow as disciples of Christ. Our verse for the year, "Your word is a lamp to our feet" felt particularly relevant as the groups met to study, pray and reflect on the word of God.

Life groups meet regularly in homes, church buildings and online. The groups offer a chance to develop relationships, study the bible, encourage each other, pray and grow in faith. There is time for the groups to dig deeper into themes from Sunday sermons and to support each other in understanding scripture and faith, whilst also having time to celebrate the joys and trials that we experience as we do life together.

Christchurch has a range of established Life Groups which have continued this year. We saw one online life group come to an end, but our hope and efforts have been to establish some new Life Groups to welcome new members. We give thanks for the faithful service of leaders and hosts who are standing down and pray for their next season.

At the start of the year, we had a 'Pop Up' Life Group which followed our sermon series and a number of the people who attended this group shared an interest in joining a permanent group. In the autumn, we gathered interest for new groups and sought leaders and, towards the end of the year, we were able to form three weekly life groups and one that gathers monthly in person. This brings us to 14 groups, each different in size and shape, meeting at different times and in different places. Praise God!

Total volunteer hours for Life Groups: **1,631**

Prayer Requests:

- Gratitude for the new groups which have formed and those who have come forward to lead these groups. We pray that they can establish good relationships and grow together as they study, pray and travel through life together;
- For all of our group members to grow in their faith and dependence on God, and to continue to work out the purposes and plans that God has for each of us;
- For new leaders to emerge as some existing leaders come to an end of their serving in their current groups. We pray for God's guidance as we continue to seek to find groups that fit the needs of all in our congregation.

Mentoring

The Christian mentoring programme within Christchurch continued through the year and a further six people were mentored bringing the total mentored since the scheme started to 30. The programme is based on a one-one relationship between the mentor and mentee. It is a dynamic, intentional, voluntary relationship of trust which seeks to enable the grace of God in the mentee's life and develop their potential in the service of God's kingdom purposes. Discussions typically, over a period of several months, cover a broad range of issues with the mentor helping to provide perspective, wisdom, encouragement, support, challenge, accountability and prayer to the mentee whilst on their journey.

Total volunteer hours for Mentoring: **120**

Prayer requests for Mentoring:

- For individuals within the fellowship to respond to the opportunity to be mentored in their walk with God;
- For God to use the mentors in a way that enables the development of a practical and applied faith in the life of their mentees;
- That Christchurch will see the fruit in the lives of mentees as they uncover ways in which to maximise their potential in the service of God's kingdom purposes.

Men's Breakfast

Men are invited, monthly, to attend a breakfast together at our Parkway site with a theme or study series for discussion.

Attendance is consistently above 15 and more than 20 have gathered on several occasions. A speaker is invited to present on a topic of interest to men following which smaller group discussion takes place.

Mostly, we provide our own speakers from within the Christchurch fellowship, although our first talk in 2024 was from Ian Matthews of New Zion Fellowship. This was followed by an

update on the missionaries we support as a church. Subsequently, we benefitted from a talk by one of these missionaries. In addition, we heard from an Egyptian Christian and, on another occasion, enjoyed a full report on our Youth.

Time is given to prayer and discussion, as relevant. During the second half of the year we followed a book-based course, "*Wellbeing*" by Dave Smith. This provided insights into how Christians can make the best out of life for themselves and those around them, using the tough experiences of Elijah as examples.

We continue to invite men who are associated with the Church but not full members.

Total volunteer hours for Men's Breakfast: **120**

Prayer requests for Men's Breakfast:

- That we live out that which we learned though the *Wellbeing* series, which continues in 2025;
- That the ministry touches the lives of men who are not involved elsewhere;
- That attendance reflects the continued growth of Christchurch.

Sistersoul

Sistersoul is the women's ministry in Christchurch. It exists to encourage women (from our fellowship, as well as friends and others from our wider community), in all areas of life: their faith, family, relationships, workplaces and, in all such areas, to give them the courage to share what they know of Jesus in their lives with others. The events serve as "time out" from the hustle of life to invest in personal relationships with God and with friends. Fun is an important part of everything we do.

In 2024, we enjoyed two breakfasts, two craft events (one at Easter and one at Christmas) and a ministry day in November. In addition, we started an online group as part of the June Connect series, meeting for six weeks to encourage one another.

We had a return visit by a speaker from a local Elim Church to bless us with God's word. This was excellent, the speaker bringing great words for those gathered.

Over 60 ladies attended each event. The breakfasts are always full and bustling. The craft events were enjoyed by all, hence, we went for two!

Currently, the ministry has a team of seven volunteers. All the team have busy lives and finding time to ensure that the ministry continues to flourish is a challenge. Two of the team are stepping down this season. There is a ministry day booked for May with Amy Summerfield.

Total volunteer hours for Sistersoul: **180**

Prayer Requests:

- For some new volunteers to join the team, recognising the challenges of a busy family and work lives when trying to lead this much needed ministry;
- For the capacity of the whole team in making things happen to allow Sistersoul to flourish;

- For the ministry day in May 2025 with Amy Summerfield.

Other Ministries & Activities

A large number of activities are run for the benefit of the local community by volunteers in the church as we seek to share God's love.

Seniors' Ministries

- **Harvesters**, our fortnightly, tea-time and activity fellowship;
- **Reach Out**, our twice-weekly, chair-based exercise classes;
- **iPicture This**, our monthly art appreciation workshop.

A high percentage of senior citizens continued to attend more than one activity. Our core ministries for senior citizens remain self-financing through the activity fees paid by participants. No budget was allocated from our wider church funds. The financial management required to support the ministries was provided by one volunteer who contributed 80 volunteer hours over the year. Activities included pastoral and prayer support for the Seniors' community, which, on occasions, extended to family members along with some practical support on an *ad hoc* basis. We also endeavoured to maintain contact with those who were no longer able to attend activities and, where appropriate, the families of those who had become housebound or had moved into residential care.

Harvesters is a group that meets at Parkway on the 2nd and 4th Monday each month between 2.30pm – 4.00pm, term time only. The afternoon begins with welcoming followed by a guest speaker or activity. From 3.15 p.m. refreshments are served. Twice a year, in December and July, we have a party with a full afternoon tea.

At the start of 2024 we had 44 regular attendees on the register and the group represented a mixture of church attendees and those with no affiliation to a local church. Sadly, we have lost a couple of regulars who have either passed away or moved into residential care during the year.

The leader of this ministry has had to stand down at the end of 2024 following a change in personal circumstances and a new leader is actively being sought as we move into 2025. We are seeking God's leading in this.

A committed team of 15 volunteers has been in place throughout the year covering roles required whilst the ministry is running as well as others who bake cakes and other goodies for consumption. Another volunteer writes birthday cards for all those attending throughout the year.

Total volunteer hours for Harvesters: **880**

Prayer requests for Harvesters:

- For continued Divine protection and good health for all our senior folk and that they would experience a growing awareness of the love of the Lord for them collectively and individually;

- For wisdom and guidance as we take time to offer care and assistance to our seniors as, for many of them, life has become a daily struggle;
- For someone with a passion for seniors ministry to lead the Harvesters team going forward.

Our **Reach Out** ministry continues to be popular, providing its weekly, Strength, Flexibility and Mobility Exercise Classes at both the Parkway and Peartree sites. The class instruction was delivered by a qualified Later Life exercise instructor. A team of six Christchurch volunteers (plus three extras who served as back-up) welcomed and registered participants across both sites, assisting in the classes and hosting refreshments. The two classes served a community of 57, of whom two were from Christchurch and 56 were from the wider community. Up to 50 attended each week on average, across both sites.

We run a waiting list for both classes, both of which generally operate at capacity.

Fellowship over refreshments continued to be a key focus for those attending and an important opportunity for relationship building and pastoral care. Many class members, especially at Peartree, now arrive to connect with others before the class over a quick cup of tea or coffee.

The two leaders of our Reach Out ministry stepped down at the year end. Temporary leadership arrangements are in place. Permanent teams to run the classes are still being sought.

Total volunteer hours for Reach Out: **840**

Prayer Requests for Reach Out:

- For the continued health and well-being of all Reach Out attendees;
- For opportunities to share the Christian faith through actions as well as words and conversations;
- For the perseverance of class members as, over time, they face the growing challenges of ever increasing age;
- For a new team of ministry leaders to be established.

More broadly within our Seniors' community, we have continued to offer pastoral and practical care and prayer support. This was focussed on the following:

- Regular telephone calls;
- Doorstep visits;
- Emotional support to bereaved families and to those going into care. Eight members of our Seniors' community died during 2024 and three went into care. In 4 cases, bereaved families turned to Christchurch for the provision of funeral services.

We continued to access the Pastoral Gifts Fund that was established at the end of 2019 following a generous gift from a third-party benefactor. This fund covered the cost throughout the year of flowers delivered to the sick and to bereaved families, birthday cards and gifts delivered to relieve isolation etc.

iPicture This is an art discussion group. We meet once monthly on the second Friday from 10 a.m. until midday in the main church hall at Parkway. We are a social group that looks at art in a relaxed way. We look, chat, and share ideas. Through the sessions we get to know each other better and find new things to talk about prompted by the art we are looking at. Everyone is welcome and no knowledge of art is required. We are led by an Art Educator who is also a member of Christchurch.

The ministry serves the seniors community. We produce leaflets advertising the group and details are on the Christchurch website. We have a great mix of people attending. Some from Christchurch and other local churches but, also, an increasing number from the wider community.

We decided to move from the café area in Peartree to the main hall in Parkway in Spring 2024. This has given us more space and the screen and projector at Parkway give a clearer image of the artworks being discussed. We continue to grow in numbers with a regular attendance of between 20-25 people. We have been so blessed to have Catherine lead this group and for her love, knowledge and enthusiasm for art and her passion for sharing this with the Seniors' community.

Total volunteer hours for iPicture This: **258**

Prayer Requests for iPicture This:

- That we will continue to grow and that people will feel welcomed and comfortable to share their thoughts and opinions;
- Praise the Lord for our speaker and our volunteers;
- That we will take every opportunity to share our faith with this lovely group of people and that the spirit might inspire curiosity among those who do not have a faith.

Total Seniors' activities volunteer hours per annum: **2,058 hours** (including additional hours dedicated to pastoral matters, practical support, managing finances and banking etc.).

Songs of Praise

Songs of Praise takes place from 3 to 4 p.m. on the second Sunday of each month at the Parkway site. It is an opportunity to sing traditional hymns and songs familiar to the guests. The songs are chosen by them from a printed Song Book and there is an opportunity to say why they have selected a particular hymn. People sit in groups at tables, with tea and home-made cakes. Not many of those attending come to other Sunday services in Christchurch, though most have connections with other church activities (Harvesters, Body and Soul and Christchurch Community Space etc.). Several regulars are connected with other churches in the town. Everyone is welcome and we are keen to appeal to as wide an age range as possible, although current attendees are mostly older, remembering hymns from their younger days in school and Sunday School.

Since the ministry resumed after the pandemic in May 2022, numbers have fluctuated between 20 and 40 guests, with higher numbers for the annual Christmas Special. We are indebted to those who bake and provide the delicious selection of cakes together with the faithful regular volunteers who welcome, serve refreshments and chat with the attendees. The event would not happen without our rota of singers and regular keyboard player. Two of our singers have recently stood down and new singers willing to join the rota will be welcome.

At least six volunteers are involved in the music, the PA and AV on each occasion, with a further six handling the refreshments and welcoming – a total of 20 hours each month.

Total volunteer hours for Songs of Praise (over 11 months): **220**

Prayer Requests for Songs of Praise:

- For a wider reach across the town;
- For a freshness in approach over time.

Church Services at St. Andrew's Care Home

Church services at St. Andrew's Care Home (Great North Road, Welwyn Garden City) are provided by Christchurch at the request of the care home and are scheduled once a month. It is a simple 25-minute service of prayers and hymns with a very short talk. There is social engagement with the residents both before and after each service and staff tell us that this is important for the residents. On average each service in 2024 was attended by about 7 residents and 3 members of staff. We also sang carols at Christmas, with 21 residents and about 8 staff joining in.

During 2024 there were nine Friday services, plus carol singing. These events were supported by 18 volunteers taking turns from month to month to lead the short services in groups of around three.

More volunteers who would be prepared to lead or take part in the church service at 11 a.m. every fourth Friday of the month would be welcome, especially as two of our regular volunteers have stepped down at the end of 2024. In particular, musicians are needed – when there is a musician leading the service the residents and staff are drawn into the room.

Total volunteer hours for St. Andrew's Care Home: **82**

Prayer Requests for St. Andrew's Care Home:

- That the residents and staff at St. Andrew's will be blessed by this outreach, and be drawn nearer to Christ;
- For continuing good communication and rapport between Christchurch and St. Andrew's Care Home
- For more people to staff the rota of these church services, either as service leader or singer or musician.

Children and Families

It has been an exciting year for our Children and Families ministry at Christchurch. All that we do is underpinned by our core values of Fun – Friendship – Family Together – and Faith Building. Throughout the year we have continued to grow and develop our weekly and monthly events plus we held some special events.

Kids' Camp

One highlight included our first Kids' Camp where we had an overnight stay at the church for children in school years 4-6. Children had the opportunity to say "yes" to Jesus and they all did! During the weekend we had 16 children attend and they completed challenges, enjoyed getting messy, ate food, and explored our theme of Lost and Found through the story of the

Prodigal Son. The Kids' Camp was a huge success and we are incredibly grateful for the four volunteers who gave up their beds, sleep and weekend to host this amazing event.

Easter Escape Experience

In addition, this year, we held an Easter Escape Experience. The Easter Escape was an opportunity for children and families to walk through the events of Holy Week exploring what happened by journeying through eight stations from Palm Sunday to Easter Sunday through a multi-sensory experience and the need to crack some codes so they could "escape" into the next room. We invited a local primary school to visit one day and then also opened up the Easter Escape to families within the church, when we also served take-away pizza. In total 138 people took part in our Easter Escape.

Sunday Mornings

We run two groups on a Sunday morning at both sites. Seedlings (for children aged 2 up to, and including, reception) and Saplings & Rooted (for children in school years 1-6). We kicked off the year by joining with others in the church for a combined teaching series and since then we have delved into other themes including Judges and Kings, Awesome Easter, and Stories that Jesus Told, to name but a few. Throughout the year we have also been focusing on prayer and giving children many opportunities to chat to God in different creative ways.

Over the year we saw a large number of children attending our Sunday morning groups. We have a fantastic, committed group of volunteers supporting this work at both sites. During the year, there have been a total of 37 volunteers for our Sunday morning children's team. Each week, we need four volunteers at Parkway and seven to eight volunteers at Peartree.

We have a need for additional team members at Parkway in our Saplings & Rooted team to assist and in our Seedlings group at Peartree, including those who could lead the session.

Total volunteer hours for Sunday mornings: **1,170**

Prayer Requests for Children and Families:

- For our children at Christchurch to know that they are loved by God in their daily lives.
- Give thanks to God for our amazing children's team, who serve our children and their families every week and that they would continue to encounter God's blessings as they faithfully serve.
- For our parents and carers, who are raising their children, that God would strengthen them and give them all that they need as they live out their faith.

Toddler Groups

During the year, we ran two baby and toddler groups during term time.

Our first group, **Parkway Crawlers**, meets on a Tuesday morning for children aged three and under, along with their carers. On average we have 34 children attending, predominantly from the community.

Over the year, the team reduced from four to two volunteers who supported the Children and Families Ministry Leader. On average, volunteers spend 2 hours per week depending on their role which includes buying and preparing snacks, setting up toys and activities, tidying up, leading story and song time, and chatting to adults.

At the end of 2024, the decision was made to pause this group due to team size.

Total volunteer hours for Parkway Crawlers: **234**

Our other toddler group, **Peartree Tots** is aimed at babies and pre-school children. We meet on a Thursday morning during term time. On average we have had 35 children each week and the families attending mainly come from the community.

At the beginning of the year, we had a team of four volunteers but numbers have now increased to eight members, all of whom work alongside the Children and Families Ministry Leader. They cover refreshments, spend time in conversation with parents and carers, provide a warm welcome upon arrival and lead story and song time.

Total volunteer hours for Peartree Tots: **585**

Prayer Requests for both our Toddler Groups:

- In order for Parkway Crawlers to reopen we need a team of volunteers and would be looking for at least an additional 3 people to allow us to open safely and to have opportunities for conversations with the adults attending;
- For the team to share the love of God with both the adults and children attending through their actions and words.

Fun 4 Families

Fun 4 Families is a monthly, Saturday morning group for families with their children that is held at our Peartree site. We offer a place where families can have fun together through craft and activities, enjoy eating food. Fun 4 Families attracts many families from the community.

Our team consists of one core leader who is supported by an additional five volunteers in a range of ways. Responsibilities include setting up, coming alongside families, leading crafts and activities, and serving refreshments. On average, each volunteer gives around three hours of their time plus an additional four-five hours of planning time per month from the core leader.

Total volunteer hours for Fun 4 Families: **276**

Prayer Requests for Fun 4 Families:

- Further opportunities to come alongside families who attend the group;

- For the team to share the love of God with the families attending;
- For continued opportunities to encourage families to come to church.

One-Off Family Events

A **Pancake Party** was an opportunity to gather families together at the start of Lent. The party included games, craft, a reflection and the eating of lots of pancakes. We had 55 people come which included families from both church and the community.

Three volunteers helped with preparing and running the pancake party.

Our **Light Party** was an alternative celebration to Halloween, run for primary school children. The party included games, crafts, a disco dome and party food followed by a short talk. We had a fantastic time together with 53 children attending from both Christchurch and the community. Nine volunteers helped with preparing and running the event.

We held a **Family Feast @ Advent** which was based at our Parkway site for an afternoon of crafts, prayer activities and food. This event was attended by 30 who all worship at Christchurch.

Our annual **Children's Pop-Up Nativity** was held at our Parkway site on Christmas Eve. During the nativity the story of Jesus' birth was retold and children and adults had the opportunity to join in by acting as different characters and calling out cheers and baa-ing like a sheep. There were 11 children narrating the Christmas story along with our very own King Herod appearance! The service was attended by both families from the church and the community and included BSL for our deaf families. In addition to our narrators, who spoke and rehearsed their lines, we had 5 volunteers helping with music, visuals, BSL signing and welcoming.

Total volunteer hours for One-Off Events: **51**

Total volunteer hours for all Children & Families Ministries: **2,533**

Youth Ministry

The Youth Ministry at Christchurch serves young people in Years 7–13, helping them deepen their faith by growing strong roots in God and His Word. We also strive to reach out to young people in our community with God's love and equip our youth to do the same.

Our Youth Ministry is built around four key elements:

- The Mix – Friday evenings for Years 7–10
- Sunday Mornings at Parkway 9.30am
- Sunday Mornings at Peartree 10.30am
- After8s – Sunday evening group for Year 10 and above

In 2024, there were several **Baptisms and Special Events**. Five young people were baptised. Each shared a unique testimony of how God is working in their lives. We continue to pray for them as they grow in their faith and discipleship.

Alongside our regular activities, we hosted a **Youth Camp** in March at the Frontier Centre in Northampton, with 32 young people attending and a guest speaker leading sessions. Later in the year, we partnered with Young Life for **BASH Camp**, where around 20 Christchurch youth joined 80 others from the surrounding area.

We also had a number of young people attend **Purbeck Camp** in the summer.

At the end of May, Esther Ekeocha visited Christchurch to explore the role of Youth Ministry Leader, a position she officially took up in September 2024.

The Mix

This is a youth ministry that meets on Friday evenings during term time at Peartree. We provide a safe place where young people can have fun, interact with others, hear God's word and gain some counsel from the Christian leaders on the team. The ministry starts at 7 p.m. with a group meal for which the youth must book in. This gives an opportunity for attendees to eat and talk together. The main evening activities run from 7.30 p.m. to 9 p.m., based around a varied programme of themed events, challenge evenings and off-site activities. The number of non-themed club evenings have increased, allowing more time to get alongside the young people. The evenings wrap up with a "Food for Thought" session in which a Christian message is given and a snack treat provided.

There is a nominal charge of 50 pence for attendance.

Aimed at school years 7 to 10, we provide a space where church youth from both sites can invite their non-church friends. We have a mix of church (14) and non-church (11) youngsters, including some from other churches.

There were several themed events held, on site, during the year:

- Talent Night;
- Deal or No Deal;
- First Aid;
- Christmas Party;
- Summer BBQ and Water Games.

The Mix is blessed with eight regular helpers, two of whom look after the kitchen. Up to 11 others have supported our activities when required, including two Young Leaders.

The team give a minimum of 20 hours per week volunteer time and a further 20 hours are committed per term in preparation for special event evenings.

Total volunteer hours for The Mix: **840**

Prayer Requests for The Mix:

- For good conversations with the youth;
- That the right young people would be able to come;
- That the evenings would be fun and safe;
- That God's presence would be with us during each evening.

Sunday Mornings

On Sunday mornings, young people gather for around 50 minutes during the service at both Parkway and Peartree. Sessions include games, Bible exploration, and discussion-based activities, using the Youth for Christ Lumen resource.

Attendance has been strong:

- 8–15 young people at Parkway;
- 15–20 at Peartree (mostly school years 7–11, i.e. ages 11–16)

We are blessed with a committed team of volunteers: four at Parkway and four at Peartree. Two volunteers lead each week. Volunteer groups have changed during the year and we said farewell to four across both sites during the year. We are actively looking for more volunteers, especially as the groups grow and may soon require three leaders each Sunday.

Total volunteer hours for Sunday Youth work: **360**

Prayer Requests for Sunday Mornings:

- A stronger sense of community among the young people;
- Wisdom and insight for leaders as they facilitate discussions;
- More young people to take steps forward in their faith, especially with Youth Camp coming up in March.

After 8s

After 8s is our Sunday evening youth group for school years 10–13. Each session lasts two hours, with the first hour dedicated to relaxing, catching up, and playing games and the second focused on Bible study and discussion.

Attendance has been steady at 12–18 young people most weeks.

The group is led by our recently appointed Youth Ministry Leader supported by four additional adult volunteers.

Key Highlights:

- Young Alpha Course – many attendees invited friends and discussions were engaging and meaningful.
- Upcoming in 2025 – we plan to run The Practising the Way course.

Total volunteer hours for After 8s: **250**

Prayer Requests for After 8s:

- Wisdom for young people facing big life decisions and exam pressures;

- A smooth transition as one of our ministers steps down from his role and another helper takes on leadership in the group;
- A greater sense of equipping young people to serve within the church, youth group, and their wider communities.

Total volunteer hours across all Youth activities and ministries: **1,894**

Parish Nursing

The Parish Nursing service is available to any who attend the church and its activities, offering support to individuals with health issues, or those caring for others in their family or community. Anyone attending the church is welcome to discuss issues completely confidentially.

The service is provided on a voluntary basis each Tuesday, with additional work covered as availability allows, averaging one day/week. It is affiliated to Parish Nursing Ministries UK, who ensure the service meets professional standards. It provides holistic health and spiritual care, complementing both the work of local health services and that which the church provides through the ministers, pastoral team and membership. For those with more complex needs this can include making referrals to/liasing with other professionals, for example GPs, community services and hospitals with some specific support at times of crisis.

This year 114 individuals have been supported with physical and/or mental health issues, ranging from support for expectant and new parents to assisting those requiring care in later years and at the end of life. Over 420 contacts were made during the year.

A third of those seen are not linked with Christchurch on a Sunday. About half have short-term health needs and half longer-term conditions; additionally, nearly a half are living with mental health issues. There has been signposting and liaison on over 110 occasions.

A new initiative has been started at Peartree with the Peartree Patient Participation Group, running evening sessions about living with a variety of long-term conditions.

Parish Nursing is an integral part of Christchurch Community Space, a weekly drop-in service for the local community, which has continued to function 50 weeks a year. Many of those who attend have significant health issues, so Parish Nursing support/signposting helps contribute to a holistic service for this group.

Total volunteer hours for Parish Nursing: **500**

Conclusion & Summary

2024 saw continued growth in Christchurch's fellowship at both its Parkway and Peartree sites. This was reflected in the number of attendees at church services as well as the number of committed members which rose from 186 to 200 over the year.

We are a fellowship that is committed to worship, supported by consistent biblical teaching and one that seeks to reach out into our local community, building relationships not only with those who attend church on Sundays but also with those who come to our varied ministries throughout each week. We are eager to share the love of Christ with those whom we serve and aim to encourage everyone we encounter as they explore and pursue their own, individual faith journeys.

Our diverse ministries have allowed 206 volunteers to express their faith through action, together providing more than 16,426 hours of volunteering. However, there are, undoubtedly, many Trustee and volunteer hours unaccounted for in this summary.

Finally, it is my privilege, on behalf of the church, to thank all our staff for their vision and dedication to the wide range of communities that make up Christchurch and our Trustees for the many hours of selfless service given to our fellowship. We are, as always, ever thankful to God for His faithfulness to us as He continues to keep us, challenge us, lead us and enable us as a community in Christ.

Paul Tosswill
Administration Trustee
Date: 31st March, 2025

Finance overview 2024

Background

Although this has been an election year, with a change in government and therefore political influences on the economy, we have managed to maintain a stability around our figures. Notable savings in premises expenditures, including reduced electricity prices. Additionally, lower interest rates in the second half of the year made borrowing cheaper, benefiting households and businesses. Invariably, these factors have positively impacted our income and expenses in the year.

The church has fully discharged the remaining interest-free loans, indicating a stronger financial position. We remain cautious given the probable impact of new tax policies and regulatory changes and strive to maintain an annual surplus that safeguards our reserves for long-term sustainability.

Income

Total income for the year was up 7% to £481k (2023 £450k). Unrestricted income was up 5% to £415k (2023 £397k). Unrestricted giving was up 5% to £315k (2023 £299k). We continue to benefit from a significant Gift Aid claim with many regular givers using the scheme, but others use other tax effective giving schemes.

Room hire was up 19% to £33k (2023 £28k) whilst £7.0k, income from car park rental was just below the £7.3k recorded in 2023.

Expenditure

Our expenditure is categorised under headings that relate to our principal areas of activity – note 6 to the accounts provides a breakdown of spend in each area.

Total expenditure remained at £381k (2023 £381k). Unrestricted expenditure was lower by just 1% at £346k (2023 £351k). Our overall grant giving was down by 6%, mainly due to one-off mission trip grants in 2023. Similarly, unrestricted grants were down by 2%. On our largest areas of expenditure, support costs for our staff, these were up 5% at £164k, reflecting the increase in pay rates. The costs of our premises were down 8% at £125k (2023 £136k) driven by savings in electricity tariffs (including a small impact realised from solar energy so far), reduced maintenance, and consumables expenditure.

Commitment and Funding

The church raises most of the funds needed to carry out its work from within the congregation and no appeal was made to the public for funds. The activities we provide to serve the community are free of charge or subject to a nominal entry fee as we seek to ensure that everyone can access the activities and services.

We involve the church members in key decisions including decisions about future strategy and approval of the annual budget.

Funds

Designated and Restricted income and expenditure are consolidated into the church accounts with detail shown in the relevant notes.

Designated funds are monies that have been allocated for a particular use but remain available for the church to use for other purposes if desired. The designated funds include all the individual organisations that are part of the church but run their own petty cash and/or bank accounts. The contributions to and payments from the Winter Family Fund are included as designated funds.

Restricted funds are set up when money is given to the church for a specific purpose. The main restricted funds held this year were for Solar panels for our church buildings (the Solar Fund), and a donation for a part-time Youth leader. All other income is treated as **Unrestricted funds** and can be used for any aspect of the church's work.

Pension Liabilities

The shortfall in the scheme has been eliminated as the scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just is now responsible for the administration and payment of the DB Plan members' pensions.

The Trustee ceased the collection of the £1/month Deficit Reduction Contributions at the end of October 2024. DB Plan employers, such as the Church, no longer have any further responsibility towards the DB Plan.

Capital Expenditure

Capital expenditure totalling £35k for the year, included Solar Panels costing £25k. We repaid £15k of interest free loans, and £20k were converted to gifts.

Risks

The Trustees are aware of the key financial risks facing the church and believe that these remain unchanged in nature. The key risks faced by the church are the loss of major givers and inflation of expenses, particularly with new tax policies and regulatory changes by the new government. These risks are managed and mitigated by regular involvement of the church members in discussions and decisions about the future vision and direction of the church and by careful expense management. Individual's circumstances can change rapidly so the short-term focus remains on managing the cash flow due to the commitment to regular expenses.

Reserves

The Trustees aim to use the resources available to the church wisely and given the strong track record of giving and the engagement of the whole church in strategic decisions, the Trustees believe that free Unrestricted reserves of between £30k and £80k would be sufficient to cover any potential short-term fluctuations in income.

The majority of the church's net assets are comprised of buildings, which are used to serve our communities.

Ibi Olutoye

Finance Trustee / Treasurer

Date: 31st March, 2025

Vision & Future Plans

Verse for the year 2025

*You are the light of the world.
A city built on a hill cannot be hidden.*
Matthew 5:14

2025 Objectives

For 2025 we have identified three strategic priorities with the following objectives:

- **Building the Body**
 - To say farewell and thoroughly bless Simon, Sam and the Cragg family as they move to Cambridge.
 - To run 'Spring Connect', building on last year's successful 'June Connect' which gave opportunities for people to build relationships within the fellowship.
 - To replenish volunteers in core ministries where there have been recent changes.
 - To hold Deaf Awareness sessions and provide the opportunity for people to learn BSL Level 1.
- **Looking forward**
 - To appoint a new pastor for Christchurch to join the team.
 - To formalise and launch *Vision 100*, specifying what we believe God is calling us to be and do as we prepare to celebrate the 100th anniversary of Christchurch in 2028.
 - To gain planning permission to install solar panels at our Parkway site.
- **Sharing Christ**
 - To continue to offer Alpha courses and help people continue in their faith journey.
 - To ensure our community outreach activities remain healthy ways of serving and welcoming many people.

In the autumn of 2024, we learned the news that Rev Simon Cragg was being called to lead and pastor a church in Cambridge after more than ten and a half years as an integral part of the Christchurch team. Although sad for us, the church also recognised God's hand and guidance in Simon's life and we embrace the adventure of seeking the minister God has in mind to join the team at Christchurch.

The surprising element in our verse for the year is that Jesus – who is the light of the world – tells his closest followers that they are too; and that includes us today!

That is both a challenge and an encouragement to those who make up Christchurch: how can we be a beacon of light and bring God's hope to Welwyn Garden City? It will certainly involve being led by Jesus, living a life that reflects Jesus' character and seeking by our words, actions and many ministries to lead people towards Jesus.

Annual Report for
Christchurch Baptist Welwyn Garden City CIO
Charity registration number: 1154616

We look to God in trust, for he is our light, our provider, and our guide to the end. To him be glory, in Christ Jesus.

Revd. Andrew Hemmens
Senior Minister

Date: 31st March, 2025

Independent Examiner's Report to the Trustees of Christchurch Baptist Welwyn Garden City CIO

I report to the Trustees on my examination of the financial statements of Christchurch Baptist Welwyn Garden City CIO ('the charity') for the year ended 31st December 2024 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and related notes.

This report is made solely to the charity's Trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the Trustees of the charity, you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

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

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit go beyond the limited assurance that an independent examination can provide. Consequently, I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

Since the CIO's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW.

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

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Jane Rook FCA

Date: 9th April, 2025

George Arthur
Suite 6b Wentworth Lodge
Great North Road
Welwyn Garden City
Herts
AL8 7SR

Statement of Financial Activities
For the year ended 31 December 2024

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2023 £
Income from:									
Donations and legacies	2	369,074	0	37,342	406,416	357,224	1,235	23,888	382,347
Investments	3	1,679	0	0	1,679	239	0	0	239
Charitable activities	4	44,915	27,729	0	72,645	39,205	28,480	0	67,685
Total		415,668	27,729	37,342	480,739	396,669	29,715	23,888	450,271
Expenditure on:									
Raising Funds	5	0	0	0	0	0	0	0	0
Charitable activities	6	346,360	23,834	10,610	380,804	350,742	28,454	2,200	381,396
Total		346,360	23,834	10,610	380,804	350,742	28,454	2,200	381,396
Net income / (expenditure)		69,309	3,895	26,732	99,935	45,927	1,260	21,688	68,875
Gross transfers between funds	14	31,801	(6,905)	(24,896)	0	6,523	(7,773)	1,250	0
Net incoming / outgoing resources before other recognised gains / losses		101,109	(3,010)	1,836	99,935	52,450	(6,513)	22,938	68,875
Decrease/(Increase) in liability for DB pension scheme	16	30	0	0	30	12	0	0	12
Net movement in funds		101,139	(3,010)	1,836	99,965	52,462	(6,513)	22,938	68,887
Reconciliation of funds									
Total funds brought forward		1,756,151	18,478	22,938	1,797,566	1,703,689	24,990	0	1,728,679
Total funds carried forward		1,857,291	15,467	24,773	1,897,531	1,756,151	18,478	22,938	1,797,566

Balance Sheet at 31 December 2024

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2023 £
Fixed Assets									
Tangible assets	7	2,143,255	0	0	2,143,255	2,143,809	0	0	2,143,809
Current assets									
Debtors	8	14,846	0	0	14,846	18,752	0	3,838	22,589
Prepayments	9	3,179	0	0	3,179	3,308	0	0	3,308
Cash at bank / in hand	10	115,338	15,842	24,773	155,954	71,157	18,478	19,100	108,734
Total current assets		133,364	15,842	24,773	173,979	93,217	18,478	22,938	134,632
Creditors: amounts falling due within one year	11	28,521	375	0	28,896	66,019	0	0	66,019
Net current assets (liabilities)		104,842	15,467	24,773	145,083	27,198	18,478	22,938	68,613
Creditors: amounts falling due after more than one year	12	390,807	0	0	390,807	414,825	0	0	414,825
Net assets excluding pension liability	13	1,857,291	15,467	24,773	1,897,531	1,756,181	18,478	22,938	1,797,596
DB pension scheme liability	16	0			0	30			30
Net Assets		1,857,291	15,467	24,773	1,897,531	1,756,151	18,478	22,938	1,797,566
Funds of the Charity, divided into:									
Unrestricted					1,857,291				1,756,151
Restricted	14				24,773				22,938
Designated	14				15,467				18,478
Total charity funds					1,897,531				1,797,566

Approved by the Trustees and signed on their behalf by:

Ibi Olutoye - Treasurer

Date: 31st March, 2025

The notes on the following pages form part of these accounts

Statement of Cash Flow for the year ended 31 December 2024

	Notes	Total Funds 2024 £	Total Funds 2023 £
Cash Provided by operating activities			
Net Income		99,965	68,887
Adjusted for:			
Depreciation		35,522	37,712
Change in DB pension liability		(30)	(12)
Grants received		0	(5,128)
(Increase)/decrease in debtors		7,872	(2,378)
Increase/(decrease) in non-mortgage creditors		(36,863)	(41,874)
Net cash provided by operating activities		106,465	57,206
Cash flows from investment activities			
Fixed assets purchased		(34,968)	(4,691)
Net Cash flows from investment activities		(34,968)	(4,691)
Cash provided from Financing Activities			
Mortgage repayments		(24,278)	(54,591)
Grants received		0	5,128
Net cash from Financing Activities		(24,278)	(49,463)
Changes in Cash and cash equivalents in year		47,219	3,052
Cash and cash equivalents brought forward		108,734	105,683
Cash and cash equivalents at end year		155,954	108,734

Mortgage interest paid in the year of £32,736 is included in net income

Notes to the financial statements For the year ended 31 December 2024

1. Accounting policies

a. **Basis of preparation**

The financial statements are prepared in accordance with the Charities Statement of Recommended Practice (SORP), FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', Charities Act 2011 and FRC Abstracts.

Christchurch is a registered charity, no. 1154616 and meets the definition of a public benefit entity under FRS102.

The financial statements are presented in Pounds Sterling, generally rounded to the nearest pound.

The Trustees have determined that there is no material uncertainty that casts doubt on the charity's ability to continue as a going concern; therefore, the financial statements have been prepared on a going concern basis.

b. **Donations**

Donations are accounted for gross when received.

c. **Legacies**

Legacies are accounted for when their receipt is certain and can be properly quantified.

d. **Investment income**

Investment income is included in the accounts in the year in which it is receivable.

e. **Fundraising and publicity costs**

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

f. **Grants payable**

The Church makes grants to other organisations whose charitable objects complement its work. Grants offered subject to conditions which have not been met at the year-end are noted as a commitment but not accrued as expenditure.

g. **Fixed assets**

The Church premises are included in the balance sheet at cost. In the opinion of the Trustees, the market value of the buildings is considerably greater than the carrying value. In the opinion of the Trustees, it is not practicable to quantify the difference between these figures. Fixed assets under £1,000 are written off as expenditure in the Statement of Financial Activities, unless it is considered appropriate to capitalise the expenditure on the Balance Sheet.

h. **Depreciation**

Depreciation has not been charged on the Parkway Church and Manse premises because, in the opinion of the Trustees, the residual value of the asset is not less than the original cost price. Depreciation on other fixed

assets is calculated to write off cost on a straight-line basis over expected useful life at the following rates:

Freehold land	0%
Buildings	2.5% p.a. / 40 years
Integral Features	5% p.a. / 20 years
Fixtures and Fittings	20% p.a. / 5 years
Computers and equipment	33% p.a. / 3 years

Any asset which is considered to have been impaired as a result of damage, obsolescence, or no longer in use for any other reason is written down at the date on which the impairment is identified.

i. Debtors

Debtors are recognised at their settlement amount, less any provision for non-recoverability. Prepayments are valued at the amount prepaid. They have been discounted to the present value of the future cash receipt where such discounting is material.

j. Creditors

Creditors and provisions are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement and the amount of the settlement can be estimated reliably. Creditors and provisions are recognised at the amount the charity anticipates it will pay to settle the debt.

k. Other expenditure

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

l. Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the Trustees. Funds designated for a particular purpose by the church are also unrestricted.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

The accounts include all transactions, assets and liabilities for which the church is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members.

Notes to the financial statements (continued)
For the year ended 31 December 2024

Income from	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds
	£	£	£	2024	£	£	£	2023
				£				£
2. Donations and legacies								
Planned giving - bank	284,969	0	0	284,969	275,331	0	0	275,331
Collections and one-off gifts	29,779	0	0	29,779	23,194	0	0	23,194
Income tax recoverable through Gift Aid	54,326	0	6,339	60,665	53,570	217	3,988	57,775
Other donations & misc income	0	0	31,003	31,003	0	1,018	19,900	20,918
Grants received	0	0	0	0	5,128	0	0	5,128
Total	369,074	0	37,342	406,416	357,224	1,235	23,888	382,347
3. Investments								
Investment income	1,679	0	0	1,679	239	0	0	239
Total	1,679	0	0	1,679	239	0	0	239
4. Charitable activities								
Church & Hall lettings	33,341	0	0	33,341	27,972	0	0	27,972
Car Park lettings	6,901	0	0	6,901	7,329	0	0	7,329
Contributions towards events and activities	4,673	0	0	4,673	3,904	0	0	3,904
Body & Soul Café	0	17,554	0	17,554	0	16,527	0	16,527
Income - individual organisations (Note 14a)	0	10,175	0	10,175	0	11,953	0	11,953
Total	44,915	27,729	0	72,645	39,205	28,480	0	67,685
Total Income	415,668	27,729	37,342	480,739	396,669	29,715	23,888	450,271

Notes to the financial statements (continued)
For the year ended 31 December 2024

Expenditure on

5. Costs of generating voluntary income

6. Charitable Activities

a. Grants payable

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2023 £
	0	0	0	0	0	0	0	0
6. Charitable Activities								
a. Grants payable								
Beni & Irma Xhako (Albania)	3,529	0	1,250	4,779	2,304	0	0	2,304
BMS World Mission	5,148	0	0	5,148	5,085	0	0	5,085
Mission Aviation Fellowship	3,912	0	0	3,912	3,723	0	0	3,723
Paul Turner (Peru)	4,056	0	0	4,056	3,865	0	0	3,865
Ugandan Orphanage / Nicholas Ongamo	2,631	5,000	0	7,631	1,532	5,500	0	7,032
<i>designated grants: Body & soul café see note 15a</i>								
Baptist Home Mission	5,772	0	0	5,772	5,628	0	0	5,628
New Zion Food Bank	0	0	0	0	0	0	86	86
Recover	0	0	0	0	0	30	0	30
The Asaph Christian Trust	0	0	0	0	0	55	0	55
Urban Saints	96	0	0	96	96	0	0	96
MND Association	0	0	0	0	0	15	0	15
Abby Murphy (Ecuador)	3,273	0	0	3,273	3,117	0	0	3,117
Mark Moberly (Prison Ministry)	0	0	0	0	2,000	0	0	2,000
Isabel Hospice	0	20	0	20	0	0	0	0
St Francis Church WGC	0	20	0	20	0	0	0	0
Comic Relief	0	0	0	0	0	40	0	40
RNLI	0	0	0	0	0	10	0	10
Carers in Herts	0	0	0	0	0	16	0	16
Leprosy Mission	0	0	0	0	0	17	0	17
Latin Link / Peru Mission Trip	0	0	0	0	1,675	0	2,115	3,790
	28,416	5,040	1,250	34,706	29,025	5,683	2,200	36,908
b. Serving								
Children's work	4,118	0	0	4,118	3,511	0	0	3,511
Parish Nursing	1,434	0	0	1,434	1,250	0	0	1,250
Recognition	266	0	0	266	577	0	0	577
Church refreshments	1,704	0	0	1,704	1,880	0	0	1,880
	7,521	0	0	7,521	7,218	0	0	7,218

Notes to the financial statements (continued)
For the year ended 31 December 2024

Expenditure on (continued)

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2023 £
c. Worship								
PA & AV equipment	214	0	0	214	37	0	0	37
All age worship	11	0	0	11	51	0	0	51
Worship resources	427	0	1,860	2,287	186	0	0	186
Guest speakers	290	0	0	290	554	0	0	554
Signing	1,145	0	0	1,145	1,245	0	0	1,245
	<u>2,087</u>	<u>0</u>	<u>1,860</u>	<u>3,947</u>	<u>2,073</u>	<u>0</u>	<u>0</u>	<u>2,073</u>
d. Relationships								
Welcome team	267	0	0	267	146	0	0	146
Pastoral	419	1,380	0	1,799	1,130	5,160	0	6,290
BOB - men's ministry	361	0	0	361	503	0	0	503
	<u>1,047</u>	<u>1,380</u>	<u>0</u>	<u>2,427</u>	<u>1,779</u>	<u>5,160</u>	<u>0</u>	<u>6,939</u>
e. Outreach								
Alpha	133	0	0	133	202	0	0	202
Community Events - Peartree	0	0	0	0	890	0	0	890
Community Events - Parkway	760	0	0	760	0	0	0	0
Churches in Welwyn Garden City joint events	105	0	0	105	66	0	0	66
Body & Soul Café	0	7,429	0	7,429	0	7,386	0	7,386
Cost of activities - individual organisations (Note 14a)	0	9,985	0	9,985	0	10,226	0	10,226
	<u>997</u>	<u>17,414</u>	<u>0</u>	<u>18,412</u>	<u>1,158</u>	<u>17,612</u>	<u>0</u>	<u>18,770</u>
f. Discipleship								
Sister Soul - women's ministry	657	0	0	657	476	0	0	476
Youth work	6,618	0	7,500	14,118	8,812	0	0	8,812
	<u>7,275</u>	<u>0</u>	<u>7,500</u>	<u>14,775</u>	<u>9,288</u>	<u>0</u>	<u>0</u>	<u>9,288</u>

Notes to the financial statements (continued)
For the year ended 31 December 2024

Expenditure on (continued)

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2023 £
g. Support costs - Salaries & manse								
Salaries & Pensions	135,534	0	0	135,534	128,146	0	0	128,146
Manse costs	24,996	0	0	24,996	24,868	0	0	24,868
Minister's expenses	2,121	0	0	2,121	1,366	0	0	1,366
Leadership development	1,073	0	0	1,073	486	0	0	486
Training / conferences	595	0	0	595	947	0	0	947
	<u>164,320</u>	<u>0</u>	<u>0</u>	<u>164,320</u>	<u>155,814</u>	<u>0</u>	<u>0</u>	<u>155,814</u>
h. Support costs - Church premises								
Insurance	6,056	0	0	6,056	5,583	0	0	5,583
Gas	8,034	0	0	8,034	5,852	0	0	5,852
Electricity	17,373	0	0	17,373	21,391	0	0	21,391
Water	1,409	0	0	1,409	1,215	0	0	1,215
Depreciation	35,522	0	0	35,522	37,712	0	0	37,712
General Maintenance	10,568	0	0	10,568	14,437	0	0	14,437
Cleaning	10,680	0	0	10,680	9,360	0	0	9,360
Consumables	2,841	0	0	2,841	4,212	0	0	4,212
Mortgage Interest (Christchurch Peartree)	32,736	0	0	32,736	35,771	0	0	35,771
	<u>125,219</u>	<u>0</u>	<u>0</u>	<u>125,219</u>	<u>135,533</u>	<u>0</u>	<u>0</u>	<u>135,533</u>
i. Support costs - Administration								
Printing / copying	973	0	0	973	984	0	0	984
Publicity	32	0	0	32	0	0	0	0
Postage	12	0	0	12	0	0	0	0
Telephones	1,950	0	0	1,950	1,813	0	0	1,813
Subscriptions & fees	4,258	0	0	4,258	4,261	0	0	4,261
Stationery / Office equipment	452	0	0	452	236	0	0	236
Bank charges	60	0	0	60	60	0	0	60
Independent examiner	1,740	0	0	1,740	1,500	0	0	1,500
	<u>9,477</u>	<u>0</u>	<u>0</u>	<u>9,477</u>	<u>8,854</u>	<u>0</u>	<u>0</u>	<u>8,854</u>
Total	346,360	23,834	10,610	380,804	350,742	28,454	2,200	381,396

Notes to the financial statements (continued)
For the year ended 31 December 2024

7. Tangible assets

	Church Property	Buildings	Integral Features	Fixtures & Fittings	Computers & Equipment	Total
	£	£	£	£	£	£
Cost at 1 January 2024	1,426,542	861,639	0	207,600	64,016	2,559,797
Additions during the year	0	0	24,896	5,302	4,771	34,968
Disposals during the year	0	0	0	(2,226)	(11,415)	(13,641)
Cost at 31 December 2024	1,426,542	861,639	24,896	210,676	57,372	2,581,125
Accumulated Depreciation at 1 January 2024	0	173,039	0	182,817	60,133	415,989
Charge for the year	0	21,541	767	10,698	2,515	35,522
Disposals during the year	0	0	0	(2,226)	(11,415)	(13,641)
Accumulated Depreciation at 31 December 2024	0	194,580	767	191,288	51,234	437,869
Net book value at 31 December 2024	1,426,542	667,059	24,128	19,387	6,139	2,143,255
Net book value at 31 December 2023	1,426,542	688,600	0	24,784	3,883	2,143,809
<i>Additions during the year were:</i>						
Parkway					780	780
Peartree			24,896	5,302	3,991	34,188
Total	0	0	24,896	5,302	4,771	34,968

All the church properties are freehold; their carrying values break down by site as follows:

	£
Parkway Church	487,810
Manse - Gresley Close	163,732
Peartree - Tewin Rd - land value	775,000
	1,426,542

All fixed assets are used for direct charitable purposes. Some of the furniture, computers and equipment are used both for direct charitable purposes and the management and administration of the church

The Parkway church building and Gresley Close manse, shown in the balance sheet at cost, were transferred from the Baptist Union Corporation to the CIO on 3rd January 2019.

Notes to the financial statements (continued)
For the year ended 31 December 2024

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2023 £
8. Debtors								
HMRC Gift Aid receivable	12,023	0	0	12,023	14,049	0	3,838	17,886
Hall Lettings Debtors	1,261	0	0	1,261	1,579	0	0	1,579
Other Receivables	1,562	0	0	1,562	3,124	0	0	3,124
Total	14,846	0	0	14,846	18,752	0	3,838	22,589
9. Prepayments								
Other Prepayments	3,179	0	0	3,179	3,308	0	0	3,308
Total	3,179	0	0	3,179	3,308	0	0	3,308
10. Cash at bank/in hand								
CAF Bank	115,338	2,242	24,773	142,353	71,157	6,039	19,100	96,295
Individual organisations - bank balances	0	13,193	0	13,193	0	10,559	0	10,559
Individual organisations - uncleared cash banked	0	0	0	0	0	360	0	360
Individual organisations - petty cash	0	408	0	408	0	1,520	0	1,520
Total	115,338	15,842	24,773	155,954	71,157	18,478	19,100	108,734
11. Creditors: amounts falling due within one year								
Mortgage on Christchurch Peatree	23,879	0	0	23,879	24,138	0	0	24,138
Interest Free Loans	0	0	0	0	35,500	0	0	35,500
Other creditors	4,642	375	0	5,017	6,381	0	0	6,381
Total	28,521	375	0	28,896	66,019	0	0	66,019
12. Creditors: amounts falling due after more than one year								
Mortgage on Christchurch Peatree	390,807	0	0	390,807	414,825	0	0	414,825
Total	390,807	0	0	390,807	414,825	0	0	414,825

The mortgage is secured by a charge over Christchurch Peatree, 20 Tewin Road, Welwyn Garden City

Notes to the financial statements (continued)
For the year ended 31 December 2024

13. Analysis of net assets
(exc. pension liability)

	Fixed Assets £	Current Assets £	Creditors over 1 year £	2024 £	2023 £
Restricted Funds (per note 14b)	0	24,773	0	24,773	22,938
Designated Funds (per note 14a)	0	15,467	0	15,467	18,478
Unrestricted Funds	2,143,255	104,842	(390,807)	1,857,291	1,756,181
Total Net Assets (exc. pension liability)	<u>2,143,255</u>	<u>145,083</u>	<u>(390,807)</u>	<u>1,897,531</u>	<u>1,797,596</u>

14. Funds

a. Designated funds

	Balance 1-Jan-24 £	Income £	Expenditure £	Grants made £	Tfr (to)/from Unrestricted £	Balance 31-Dec-24 £
Parkway Crawlers	630	899	(726)	0	(480)	322
Fun4Families	236	217	(155)	0	0	298
Peartree Tots	583	887	(753)	0	(425)	293
Body & Soul Café	5,887	17,554	(7,429)	(5,000)	(3,000)	8,012
Harvesters	673	1,525	(1,240)	0		957
Reach Out	72	4,892	(4,945)	(40)		(21)
Seniors Pastoral	4,133	0	(659)	0		3,474
iPicture This	225	1,755	(1,506)	0		473
Individual organisations	12,439	27,729	(17,414)	(5,040)	(3,905)	13,809
Manse Kitchen Fund	3,000	0	0	0	(3,000)	0
Winter Family Fund	3,039	0	(1,380)	0	0	1,659
Total Designated Funds	18,478	27,729	(18,794)	(5,040)	(6,905)	15,467

The individual organisations are part of Christchurch and therefore included within our accounts
balances are designated for the work of these groups
Contributions to the church from individual organisations are shown as transfers to unrestricted.

Notes to the financial statements (continued)
For the year ended 31 December 2024

14. Funds

b. Restricted Funds

	Balance 1-Jan-24	Income inc gift aid	Expenditure	Transfer in / (out)	Balance 31-Dec-24
	£	£	£	£	£
HMP The Mount Baptistry	2,000	(140)	(1,860)	0	0
Solar Fund	20,938	28,670	0	(24,896)	24,711
Youth	0	7,500	(7,500)	0	0
NZ Food Bank	0	62	0	0	62
Albania Xhako support	0	1,250	(1,250)	0	0
	22,938	37,342	(10,610)	(24,896)	24,773

15. Staff costs and Trustees expenses

(included in note 6g Salaries)

	2024	2023
	£	£
Salaries	119,052	113,061
Tax & NI costs	5,030	4,213
Pension payments	11,440	10,859
Pension deficit funding	12	12
Total	135,534	128,146

The average number of employees during the year was 5

No employee received emoluments in excess of £60,000 during the year (2023 - none)

The Church pays salaries to the ministers and members of staff, who may be related parties, for which there is authority in the Church constitution.

Notes to the financial statements (continued)

For the year ended 31 December 2024

16. Pension Scheme Liability

The Church is a participating employer in 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 the final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income.

The Trustee of the Scheme entered into an agreement with the insurance company Just Retirement Limited ("Just") in 2022 to secure DB Plan members' benefits. The DB Plan commenced closing, (known as being 'wound up') on 31 March 2024.

In November 2024 DB Plan benefits were to be transferred over to Just, and members were to be provided with welcome packs and individual policies from them. This part of the process is known as moving to 'buy-out'. Just is now responsible for the administration and payment of the DB Plan members' pensions.

The Trustee ceased the collection of the £1/month Deficit Reduction Contributions at the end of October 2024. DB Plan employers, such as the Church, no longer have any further responsibility towards the DB Plan.

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. The ministers and some members of staff are eligible to join the Scheme. The ministers pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited. The other staff are members of the Basic Section and pay reduced contributions of 5% of Pensionable Income, and their employer pays a total of 5%, of which 4% is paid into the individual pension accounts and 1% covers administration costs and death in service benefits.

Notes to the financial statements (continued)
For the year ended 31 December 2024

17 Related charities

The custodian Trustee of the Church is the Baptist Union Corporation Limited which is a charity number 249635 and which is controlled by the Baptist Union Council. The Church is also a member of the Baptist Union of Great Britain.

The Church made donations to Baptist Union World Mission and Home Mission Schemes as set out in note 6a.

18 Related parties

The wife of one Trustee, who began serving in November 2019, is in paid employment with the church as its Administrator.

One Trustee, the Senior Minister, who is also an employee, lived in housing wholly owned by the Church.

One Trustee, the Associate Minister, who is also an employee, lived in housing rented by the Church and owned by the Associate Minister. The church pays a rent of £1,350 per month.

No sums were reimbursed to the Trustees for their work as Trustees (2023 - nil).

The following related parties were paid these amounts in service to the church:

	Salary £	Pension £	Total £
Rev A Hemmens (Senior Minister and Trustee)	38,464	4,855	43,319
Rev S Cragg (Associate Minister and Trustee)	31,907	4,198	36,105
C Rowe (Administrator and wife of Trustee)	10,636	532	11,168
Totals	81,007	9,584	90,591

The Christchurch Baptist Welwyn Garden City CIO constitution dated 17 November 2013 authorises the payment of remuneration to Trustees.

During the year, the church repaid one Trustee the final £5,000 of their interest free loan.

Donations received from Trustees amounted to £65,724 during the year (2023: £74,651).

19 Independent Examiner

A provision of £1,750 has been made in the financial statements in respect of independent examiner's fees.

Independent Examiner's Report to the Trustees of Christchurch Baptist Welwyn Garden City CIO

I report to the Trustees on my examination of the financial statements of Christchurch Baptist Welwyn Garden City CIO ('the charity') for the year ended 31st December 2024 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and related notes.

This report is made solely to the charity's Trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the Trustees of the charity, you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

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

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit go beyond the limited assurance that an independent examination can provide. Consequently, I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

Since the CIO's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW.

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

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or

- the financial statements do not accord with those records; or
- the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Jane Rook FCA

Date: 9th April, 2025

George Arthur

Suite 6b Wentworth Lodge

Great North Road

Welwyn Garden City

Herts

AL8 7SR

Accounts

Christchurch

Baptist

...BECAUSE PEOPLE MATTER TO GOD

**Trustees'
Annual Report and
Accounts 2023**

Contents

Statutory Information, Charitable Objectives and Summary Review	Pages 3-7
Review of Christchurch Ministries	Pages 8-27
Finance Overview	Pages 28-29
Vision and Future Plans	Pages 30-31
Independent Examiner's Report	Page 32
Statement of Financial Activities	Page 33
Balance Sheet	Page 34
Cash Flow Statement	Page 35
Accounting Policies and Notes to the Financial Statements	Pages 36-49

Statutory Information

Registered Address

20 Tewin Road
Welwyn Garden City
Hertfordshire
AL7 1BW

Website: www.christchurchwgc.org.uk

Charity Trustees

Andrew Hemmens – Senior Pastor
Simon Cragg – Pastor
Harold Snow – Treasurer
Paul Tosswill – Administration
Laura Black
Tim Ottewell
David Horton
Matthew Rowe
Nicola Redmond

Property Trustee

Christchurch Baptist Welwyn Garden City CIO (charity number 1154616) is the sole holding trustee of the following two properties, following a Deed of Variation signed in August, 2017:

1. Christchurch Baptist Church, 110 Parkway, Welwyn Garden City, AL8 6HN registered at the Land Registry under Title Number HD495407 (held on trust for the benefit of the Church on trusts set out in a deed of Declaration of Trust dated 10 November 1937);
2. 15 Gresley Close, Welwyn Garden City, AL8 7QA registered at the Land Registry under Title Number HD290414 (held on trust on the Holborn Trusts which are the Baptist Model Trusts referred to in the Baptist and Congregational Trusts Act 1951 (“the Manse Trusts”))

Previously, The Baptist Union Corporation Limited had been the sole trustee of both properties.

Christchurch Baptist Welwyn Garden City CIO is, similarly, the sole holding trustee of the church building at 20 Tewin Road, Welwyn Garden City, AL8 1BW registered at the Land Registry under Title Number HD200837.

Bank

CAF Bank
25 Kings Hill Avenue
Kings Hill, West Malling
Kent ME19 4JQ

The Trustees present their Annual Report and financial statements for the year to 31 December 2023.

Charitable Objects

Christchurch Baptist Welwyn Garden City CIO ("Christchurch") is governed by a Constitution which states:

"The principal purpose of the Church is the advancement of the Christian faith through evangelism and discipleship. 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 has two public buildings in Welwyn Garden City, one at 110 Parkway and one at 20 Tewin Road.

Organisational Structure

Members of the church are accepted into membership in accordance with the Constitution. Christchurch is a Charitable Incorporated Organisation (CIO) with Managing Trustees ("Trustees" or "Leadership Team") appointed by church members in accordance with the Constitution originally approved in 2013 and subsequently amended in October, 2022 and November, 2023.

Decision making is also in accordance with the Constitution. The Leadership Team are empowered to make decisions on how the church is run; however, certain decisions can only be made by the membership of the church at a church meeting (as detailed in the Constitution). These may be matters brought to the church by the Leadership Team for discussion and, as appropriate, acceptance, or matters raised in a church meeting by members for further consideration by the Leadership Team.

Recruitment and Appointment of New Trustees

Appointment of Trustees, the Treasurer and the Administration Trustee are set out in the Constitution of Christchurch. The Pastor and Assistant Pastors are automatically Trustees for the duration of their tenure. Other Trustees are appointed from the membership of the church for a period of up to three years, after which they may stand down or be re-elected. Recommendations for new/re-elected Trustees are brought to the church members' meeting by the existing Trustees. They are normally appointed at the AGM via secret ballot and must receive an 80% majority of the quorum then present.

Trustees Responsibilities

Charity law requires the Trustees to prepare accounts which give a true and fair view of the state of affairs of Christchurch and of its income and expenditure for the financial year. In doing so, the Trustees are required to:

- a) select suitable accounting policies and apply them consistently;
- b) make judgements and estimates which are reasonable and prudent;

- c) prepare the accounts on an ongoing concern basis, unless it is inappropriate to presume that Christchurch will continue in operation;
- d) follow applicable accounting standards and the Charities SORP, disclosing and explaining any departures in the financial statements.

The Trustees are responsible for maintaining proper accounting records which disclose, with reasonable accuracy at any time, the financial position of the Charity and to enable them to ensure that the accounts comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The Trustees are also required to be aware of the Charity Commission's guidance on public benefit and to take it into account in their decision-making on behalf of the church.

The Trustees confirm that the financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and that they comply with the above requirements and the charity's governing document (the Constitution). They have considered carefully whether it remains reasonable to presume that Christchurch will continue in operation and their conclusion is that it will and that it is appropriate to prepare the accounts on a going concern basis.

Training of Trustees

All new Trustees are encouraged to read the Baptist Union documents on becoming a Trustee. Safeguarding training is also provided for Trustees.

Objectives and Activities

The church's activities seek to meet our principal purpose by sharing the love of Jesus in practical ways as well as providing ways of explaining our faith to others – all activities seek to show the love of Jesus and bring people into a closer relationship with Him. The church provides a variety of activities both to its membership and to the wider community.

The church structures its activities under five key headings – worship, outreach, relationships, discipleship and serving. This is reflected in the organisation of the Leadership Team with four Trustees taking responsibility for these five areas, in addition to others dealing with administration, property and finance.

Objectives 2023

- **Building the Body (but not exhausting it!)**
 - Expressing our DNA – with particular focus on
 - Serving - to include sermons, a serving fair, a SHAPE course, & revised information about how to get involved at Christchurch
 - Worship & Prayer - hold at least 5 worship and prayer evenings
 - Relational activities - provide opportunities for people to build relationships through eating, walking and other activities together
 - MyChurchSuite - increase the number of people using it and those making their details available to others.
 - Plan a Church Day Away for 2024

- **Taking Stock**
 - Review priorities - to identify the most pressing staffing needs and financial priorities in light of rising costs & interest rates
 - Online Presence - seek to implement the priority actions from 2023 sub-group report
 - Energy Audit - commission an energy audit of Peartree linked to a Green grant and prioritise what might best reduce our carbon footprint and energy costs.
- **Sharing Christ**
 - Reaching people moving into new developments near to Peartree - gather those who live there, gain a clear picture of the plans and engage the church in prayer
 - Run an 'in person' Alpha course
 - Take a mission team to Peru – in response to the request from Ruth McKee of Latin Link in Arequipa.

How did we do?

- **Building the Body**
 - We ran the SHAPE course, and those who took part are able to identify areas of church life where they are currently serving. The contact details for ministry leaders were updated and new people are serving, although a few teams would welcome additional people.
 - Some Worship & Prayer evenings were held and more are planned for 2024
 - Greater use is being made of MyChurchSuite, although there is still some way to go in increasing the number of people using it and those making their details available to others.
 - The planning of a Church Day Away was deferred due to other priorities during the course of the year.
- **Taking Stock**
 - Energy Audit – successfully completed for both sites, and new LED lighting installed at both sites (in part due to a grant from Welwyn Hatfield Borough Council). The Audit highlighted the installation of solar panels at each site as a priority, and we opened a Solar Fund towards the end of the year and invited people to contribute towards this project.
 - Priorities - A youth ministry leader was deemed the most pressing staffing need, and an option pursued for a full-time role, shared 50:50 with Young Life. The preferred candidate was unable to take up the role, but we continue to look for the right person for this. A Special Church meeting was held to empower the trustees to obtain a more competitive interest rate for our mortgage, which was considered a priority.
 - Online Presence – more information is now available before and after livestreamed services. We chose not to use Zoom to host people watching live, and an online welcome form remains pending in 2024.
- **Sharing Christ**
 - On Sunday mornings, we have welcomed people from new housing within walking distance of our Peartree site. The Wheat Quarter site (800+ homes) remains in receivership. No progress has been made with revised planning applications. The Local Plan was revised and published regarding new developments on the east side of WGC, with a much reduced Birchall Gardens development and we continue to monitor this.
 - We ran two 'in person' Alpha courses in 2023.
 - A small mission team had a fruitful visit to our partners in Arequipa, Peru enabling a camp for children with severe learning difficulties and their parents to take place.

Public benefit

The Leadership Team has given consideration to the Charity Commission's guidance on public benefit and in particular to the specific guidance on charities for the advancement of religion. They have ensured the church provides a variety of activities both to its membership and to the local community. 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 through worship, prayer, teaching, pastoral care, mission and social outreach work.

As part of our desire to ensure that our activities are accessible to all, any charges are kept to a nominal level and, where fees are charged to cover the costs of events, courses or trips, bursaries are made available for those who would otherwise be unable to participate.

Summary Review of the Year

Last year's verse for us as a church (based on the first few verses of Psalm 40) was summed up by the phrase "A new song to sing". During the course of 2023 some of our members literally wrote new songs pointing to God, or in praise and worship of him. And there were certainly many indicators of God at work amongst us – signs of life and health; spiritual, relational, missional and financial. We look back with a song of gratitude to God.

We said farewell to significant people during 2023, who had been involved in leadership and service in the church for many decades between them and have moved to other parts of the country. At the same time, we have continued to welcome an increasingly diverse mix of new people to Christchurch.

Sami Xhako, from the Selah Worship ministry in Albania, with whom we partner, was still with us at the start of the year and his presence alongside young people proved to be catalytic, bringing encouragement for leaders and a greater sense of cohesion for the youth. Other mission links remain strong with visits to Christchurch and a team on mission in Peru who came back with stories of God's goodness.

We were excited to welcome people to Alpha courses taking place in our buildings for the first time in a few years. Some of those exploring Christianity came to Christ and were baptised, along with some of our young people. Small discipleship groups for new Christians included some who have sought asylum in the UK, making the most of the opportunity to explore the Christian faith and study the Bible for themselves.

Creative ways of presenting the message of Christ included a community nativity event with live animals that was very well attended, and it was a privilege to welcome a Deaf Baptist Minister to preach one Sunday morning earlier in the autumn. One of our members is now exploring a call to Baptist Ministry for his work as a prison chaplain.

The generosity of God's people and his faithfulness to us mean that we have been able to help people with the extra costs of living during the year through the Winter Family Fund and we have also been able to pay off most of the interest free loans given to help purchase the Peartree site.

So many signs of life and health, of God's presence empowering us as we seek to serve people of all ages and backgrounds in Jesus' name.

Read more detail for yourselves in the reports that follow and allow a new song of praise to rise in your heart for God's goodness and work amongst us.

Review of Ministries

Worship

Worship is central to everything we do at Christchurch, both in our pattern of Sunday worship and in the way we live the rest of our lives when we are not in a church building!

Sunday gatherings aim to be inclusive and accessible for both visitors and regular worshippers. We seek to create an environment where people can explore what it means to know God personally and draw closer to Him.

The online streaming of services has meant that those who have been too poorly to attend a Sunday gathering onsite can do so online. We have also been able to reach people who have wanted to explore the worship style of Christchurch prior to coming into our buildings.

We are grateful to have a number of different bands who play at each site, with a predominantly contemporary style of sung worship. We have maintained the practice of a "Frontline Focus" followed by regular intercessory prayer. We continue to offer a number of all age services in support of the youth and children's teams.

We share in communion together on the first Sunday of each month. We also have a monthly 'Church Family News' where we hear news from those in our fellowship - anniversaries, birthdays, special events – and have continued the practice of people sending in videos or photos to share such things across the whole church.

A worship 'core' team continue to meet in order to plan Worship and Prayer evenings, to write down the values by which the music teams operate and to discuss best practice in leading the congregations in worship.

Worship Bands volunteer hours: **1,040**
AV volunteer hours: **416**

Prayer Ministry

Prayer continues to be a key part of our church life. We have a team, comprising 20 individuals, who offer prayer to the Church Family at both sites after every service. In addition, the team offer prayer in response to email and pastoral requests. We were blessed to be able to offer this ministry to a steady flow of people at every service.

Prayer Ministry volunteer hours: **200**

BSL

We continued to welcome two, regular Deaf attendees at our Sunday morning services during 2023 as well as two other Deaf people who have come periodically. A Deaf family have visited in anticipation of a move into the area at the beginning of 2024. We also had a Deaf BSL user arrive at, and enjoy, our Christmas community event with other members of his family.

As a church we have one church member who signs most morning services and coordinates other aspects of this ministry. This person has a level 6 BSL qualification (Signature) and continues to attend BSL classes. Sunday morning BSL provision is facilitated by access to sermon notes and other service information prior to each service in order to allow the necessary translation and practice (involving approx. 5-6 hours practice per week). One of our regular Deaf attendees also helps by explaining parts of the interpretation to other Deaf people e.g. where their first sign language is not BSL.

The church provides a budget which allows a qualified interpreter or CSW (Communication Support Worker) for some church services. In 2023, it provided five interpreted services: four CSW assisted services and one service with two interpreters when we had a Deaf BSL minister preach. This budget provides a break for the regular signer and cover for when she is away.

A level one BSL course was run on site (starting Sept 2022 and ending at the end of the spring term 2023). Nine people attended the course and four people decided to take the exams at the end of the course. All four passed.

A highlight of the year was when a Baptist minister and Deaf BSL user, came and did a "Q&A" session and preached at both Christchurch services. The sermon was delivered in BSL with a voice over for hearing people in a reversal of what happens in most church services for Deaf people. This was a great 'first' for Christchurch which is likely to be repeated in future.

BSL ministry continues to be a ministry in development. There are opportunities: to develop greater Deaf Awareness within the congregation; to provide BSL access at other church events (e.g. church meetings, men's/women's fellowships, children's groups etc); to provide subtitles on all videos used; to increase the number of people who know some basic signing and who feel comfortable using this with Deaf attendees etc. For the volunteer interpreter it involves attending further BSL classes, being connected to the local Deaf Community via Deaf Club and Deaf Christian networks e.g. Enfield Sign Church and Signs of God organisation. Our BSL group has started meeting again, once a month, providing an opportunity for those who did the level one course, and others, to practise their BSL in a safe space.

BSL volunteer hours: **282**

Prayer Requests:

- For the continuing challenge regarding the number of BSL users in church and the commitment required to understand and get to know those in the Deaf community;
- For more people with BSL level 2 and above who would be willing to be involved in interpreting services/chatting to Deaf attendees;
- For the commitment required to understand and get to know those in the Deaf community
- For the continued development of BSL skills.
- Thanks for the many blessings linked to being involved in this ministry.
- Thanks for the opportunity to attend the BSL and Deaf led Sign Church which runs once a month (hosted by Enfield Baptist Church) and the encouragement given by Signs of God events.

Outreach

Whilst outreach covers most of what we do in terms of church activities, there are a few focused areas in which we help people take steps in their Christian journey. These events are mostly either targeted at those individuals outside the church or those on the fringes, but they are open to everyone and it is always a delight to engage people at different stages of their faith journey through discussion.

The Alpha Course

Alpha is a course with food, designed to help people explore Christianity and meet others. It involves starting with a welcome and food (we had wonderful puddings each week), followed by a video on a variety of subjects related to the Christian faith and then a time of discussion. We ran two courses in 2023 at Christchurch Peartree, with a new team leading these.

Our first course ran for 12 weeks in January-March 2023 with 10 guests attending, with a Day 'away' at Christchurch Peartree. Our second course ran from September-December with 8 guests present and with a Day 'away' at Cuffley Life Church who accommodated us really well.

Some of our Alpha guests have gone on to attend the "pop-up" life group which started in January, 2024.

We benefit from a brilliant team who bake and serve puddings/desserts and help create an atmosphere in which guests can feel welcome. Leadership for the catering transferred from one church member to another at the start of the September course. We always need people who can bake/cook on our hospitality team, particularly if we are to move towards having dinners on the next course (likely September 2024).

Total volunteer hours – **156**

Prayer requests:

- for those who have attended the Alpha courses this year as they further their walk with Christ and grow in understanding and faith;
- for the right people who might be able to lead a follow-up group once the Alpha course finishes;
- for people good at building community, listening, and discipling others;
- for our next course in 2024.

Body & Soul Café

The **Body & Soul Café** is open for coffee and lunches between 11.00am and 2.00pm on Wednesdays and Thursdays during term time. Body & Soul's ministry serves three main groups of people: customers; those we support financially; and the volunteer team.

We provide meals for about 30-40 people per day, mostly to senior citizens, though we welcome customers of any age and often serve parents/carers with the toddlers they care for. It is a real joy to see customers from all generations mixing together. A number of our customers or their partners have dementia and they find that Body & Soul is a welcoming

and supportive place for them. Many of our customers live on their own and so Body & Soul provides a place for them to share a meal with friends. Most of our customers are from the wider community (around 90%) and the rest are from within the church. An increasing number of customers also attend Songs of Praise, Harvesters and Reach Out.

Body & Soul provides financial support to the Tumaini Children's Home near Jinja in Uganda, making donations totalling £5,500 during 2023. We also contributed £4,000 to general church funds in recognition of fuel used in cooking and heating.

We said goodbye to some valued team members during 2023 (one very long-standing member who led the team on a Wednesday) and we welcomed some new team members too. We also benefitted from a young volunteer who made cakes and soup each week for 3 months as part of her Duke of Edinburgh volunteering section.

During 2023, the Body & Soul team had a total of 35 volunteers comprising church members and friends of the church. By the end of the year, the team totalled 28 regular volunteers spread fairly evenly across three categories; the two Christchurch congregations and friends of the church. Around 88 volunteer hours per week (during term time) are spent planning menus, shopping, making cakes and soup, preparing vegetables, cooking, taking orders, serving, washing up, setting up, tidying up, keeping the accounts etc. There really are lots of different ways to serve and help at Body & Soul – not all of them involve food!

We are thankful for past team members and others in the church who step in when staffing levels are low due to members of the regular team being on holiday or unwell.

We are very grateful to God for the resources we have that enable us to run this ministry. We would like to ask the church to pray that "Body & Soul" will be a place where God's love and life-changing power is present and clear to our customers and also to all within the volunteer team. We also ask you to join us in praying that the money we send to Tumaini blesses the staff and children there.

Total volunteer hours for Body and Soul: **3,432**

Prayer Requests:

- Thanks and praise to God for all the varied resources that allow us to run this ministry;
- That Body & Soul will be a place where God's love and life-changing power is present and clear to our customers and all those within the volunteer team;
- That the money raised for Tumaini blesses the staff and children there.

The Lounge (renamed in 2024 as Christchurch Community Space)

The Lounge is a drop-in that runs every Tuesday afternoon from 1.30pm-3pm in the Peartree café area. The aim is to provide a space where members of the local community can meet up socially and come for informal support and advice with everyday medical, housing, household, parenting and relationship issues. It is also an access and information point for other services. As part of the ministry our Parish nurse holds 1:1 appointments when requested.

This year we consistently had the same group of regulars coming every week and expressing their gratitude at having somewhere to meet together and to get support from the team. We also had a number of people who attended regularly for a few weeks and many

more who came once or twice. Over the year we have seen 51 different adults accompanied by 5 children. This is considerably more than previous years.

The Lounge this year was run by a team of 6 volunteers including our Parish Nurse. We are a committed team who work well together but we are now all ladies and would very much like to recruit at least one man to join us.

In 2023 the team of 6 worked from 1-3.30pm (2.5hrs) once a week for approximately 48 weeks of the year.

Total Volunteer Hours for The Lounge: **720**

Prayer requests:

- For God to bless The Lounge's relaunch as Christchurch Community Space by increasing the number and variety of people who attend.
- For increased profile both within the church and in the community due to our inclusion on Warmer and Welcome Space Directories.
- To recruit a new male member of the team.

Overseas Mission

Christchurch continued to support overseas mission activities during 2023 through its established personal links with our mission partners. Our mission partners are:

- Abby Murphy – Latin Link, Ecuador
- Pastor Nicholas Ongamo - Tumaini Children's home, Uganda
- Joy Ransom – BMS, Nepal
- Paul and Ruth Turner – Latin Link, Peru
- Paul and Clare Woodington – MAF, Papua New Guinea and Australia
- Beni and Irma Xhako – Selah worship ministry, Albania

It was good to have visits from Paul and Ruth Turner, Sami Xhako and Paul and Clare Woodington during the year.

Paul and Clare Woodington have relocated from Papua New Guinea to Australia, where Paul will continue working with MAF to develop a flight planning app and roll it out to MAF ministries around the world.

Joy Ransom retired in September from her work in Nepal and is settling back into Scotland. We are currently looking to establish a link with another BMS missionary.

The church sent a team of four people to Peru to work with Latin Link for three weeks in the summer. The team helped run an activity camp for disabled children from the Shalom school, as well as helping in various ministries of the local church in Arequipa.

The Christchurch overseas mission team consists of 8 members of Christchurch who act as contact points for our mission partners and also help to organise things such as the Mission Sunday service.

Total volunteer hours for Overseas Mission coordination: **64**

Prayer requests:

- for Paul and Clare Woodington as they adjust to a new form of ministry in Australia;
- for Beni and Irma Xhako as they start a new residential worship school
- for Abby Murphy as she enjoys her first home leave in early 2024.

Money Matters

Money Matters ministry gives both those who attend Christchurch, or those who are referred to it via The Lounge ministry, the opportunity to work alongside a 'personal trainer' to get their finances into shape all in the context of biblical principles. It offers either one-to-one or very small group guidance to help people manage their money and learn some money-saving ideas too. It is specifically tailored to the needs of the individuals. There may be an opportunity to complete the CAP Money course (prepared by Christians Against poverty) if this is appropriate.

This ministry began in June 2023 and has been offered by one volunteer who organises the appointments to coincide with The Lounge ministry from 13:30 to 15:30 on Tuesday afternoons although appointments have been arranged by mutual agreement outside of these times.

The effectiveness of the ministry is under review and any future additions to the volunteer team will be made in consultation with the ministers. Any such volunteers will be subject to Christchurch's safeguarding DBS checks and have to complete the CAP Money Coach Training as well as undertake an initial mentoring programme.

Liaison and working with other churches in Welwyn Garden City may be considered in the future.

Total volunteer hours for Money Matters: **25**

Prayer Requests:

- That God is glorified and His wisdom is fulfilled in all that is said and done.
- That the ministry can be seen as a help for anyone to manage their money better and not just for those who may be struggling.
- That any growth of the ministry is of His doing.

Reloved

This was a new ministry in 2024. Currently, it involves collecting, sorting and cleaning/ironing clothing and other related items that can then be stored or distributed to those that need/require them. We believe in only providing clean, good quality items, passing on any items we cannot use to local charities.

Clothing is stored and made available at our Peartree site if needs arise within the church or through associated ministries. Four times each term a clothing rail of baby and toddler clothing is prepared, set up and manned at Parkway Crawlers, allowing attendees to select and take clothing suitable for their children.

More volunteers would allow us to expand what we do into other areas such as providing a clothing rail at Peartree Tots or expanding into our Seniors' ministries or The Lounge with the provision of toiletries, puzzle books, books, puzzles and possibly clothing.

Prayer would be appreciated in discerning in which direction to expand the ministry if volunteers become available and for an increase in volunteers that can commit time during the day on a regular basis. For help to remain in God's will and within

Total volunteer hours for Reloved: **45**

Prayer Requests:

- For God's guidance in discerning how and in what direction the ministry might expand;
- For an increase in committed volunteers;
- For help to remain in God's will and within His timing.

Relationships

The building of effective relationships is fundamental to Christchurch's fellowship. We aim to enjoy functional, loving relationships within the community of worshippers as well as with the wider community with which we interact through our various ministries and activities.

Attendance at Sunday services across the two sites has varied between 154 and 202 excluding children. One baptism during the year exceptionally saw adult attendance rise to 239. We continue to provide a live stream of our services from our Peartree site each week. The average number of live stream viewings in 2023 was 8 per week (down from 17 in 2022). Others choose to watch the service at a later time or date. There were 289 subscribers to the YouTube channel at the end of 2023, including 43 new subscribers across the year.

The number of Christchurch Members at the end of 2023 was 179, compared with 178 at the end of 2022. We had seven new Associates (moving out of membership but staying in close relationship with Christchurch while they look for another church). This brings the total number of Associates at the end of 2023 to 16.

Four young adults, and two adults were baptised, and one couple was married in the year. In addition, there were five dedications and two funerals/thanksgiving services.

Welcome & Hospitality

We have a team of dedicated volunteers who act as the welcome teams at Peartree (10 individuals) and Parkway (16 individuals) each Sunday morning. They also act as stewards throughout the services.

Welcome teams are typically made up of two people at Peartree and three people at Parkway, each giving around 1 hour, weekly.

Total volunteer hours for Welcome: **240**

Hospitality teams, on Sundays, organise and clear up the self-service coffee points at both sites. There are 11 volunteers at Peartree and six at Parkway. They operate in teams of 2, each person providing 1.5 hours of volunteer time weekly.

Total volunteer hours for Hospitality: **292**

Prayer Requests:

- For more volunteers to cover the welcome rota at Peartree;
- For more volunteers to cover the hospitality rota at Parkway.

Prayer Chain

The Prayer Chain is a way of rapidly communicating prayer requests that are of particular interest to Christchurch. Such are sent by email, to those who have asked to receive them. Requests for prayer are submitted to a central point by email, phone or word of mouth, and are usually transmitted among the fellowship within a couple of hours. During 2023, 128 prayer requests went out.

This ministry serves both those who make requests, those who pray, and those who are prayed for – a countless number of people. There are 161 subscribers most of whom are currently in the fellowship at Christchurch and some of whom are previous members. Of these subscribers, 74% are highly engaged and often open the prayer requests.

Total volunteer hours for Prayer Chain: **30**

Prayer Requests:

- For subscribers to be faithful in praying about the requests we receive;
- For those who would like to be part of this prayer movement to sign up to receive emails from the Prayer Chain.

Meals 4 Mums

This is a simple, but much valued ministry that seeks to offer new Mums and families support for two weeks following the birth of a new child. Volunteers provide home-cooked meals and deliver them, ready-to-eat to the doorsteps of recipients. The value of this special blessing can only be truly understood once you have been on the receiving end, although the volunteers have also shared the immense joy and encouragement they receive from the families. Over 2023, 11 volunteers provided meals over the year.

Total volunteer hours for Meals 4 Mums: **26**

Discipleship & Serving

Life Groups

Life Groups are a key and valuable part of Church life, an opportunity for individuals to

connect with others from the Church and grow together in faith. Proverbs 27:17 tells us that 'Iron sharpens iron' and this is so true when it comes to our Life Groups.

Many of our groups have remained steady this year. Some have added members and some have changed pattern to suit group members' needs. Most groups remain traditionally face-to-face, while a couple remain online as this adaptation, post-COVID, has proven to support the needs of its members better.

Life groups offer opportunities to develop faith in a supportive and encouraging environment. As well as bible study, groups work as a small community, connecting with each other in prayer and with support through the challenges and celebrations that life brings.

We currently have 9 groups that meet together. Our 15 or so leaders remain committed and have done a great job of keeping people connected and being available to their members.

Total volunteer hours for Life Group leaders: **1,521**

Prayer Requests:

- For leaders and members to continue to grow in their faith journey individually and as a group;
- For the right groups to develop to fit the needs of people in the congregations, including groups which are a good fit for those following on from Alpha or other exploring Christianity courses.
- For further leaders to emerge with a heart for discipleship and community building.

Mentoring

The idea of introducing a Christian mentoring programme within Christchurch was born shortly before COVID. Since that time, 25 mentees have progressed through the process under the support and guidance of 12 mentors.

The programme is based on a one-one relationship between the mentor and mentee. It is a dynamic, intentional, voluntary relationship of trust which seeks to enable the grace of God in the mentee's life and develop their potential in the service of God's kingdom purposes. Discussions typically, over a period of several months, cover a broad range of issues with the mentor helping to provide perspective, wisdom, encouragement, support, challenge, accountability and prayer to the mentee whilst on their journey.

There has been a good response from the fellowship and mentoring remains an area of focus for the future. 12 individuals with Christchurch have undergone training provided by CPAS in order to undertake their roles as mentors

Total volunteer hours for Mentoring – **280**

Prayer requests:

- For individuals within the fellowship to respond to the opportunity to be mentored in their walk with God;
- For God to use the mentors in a way that enables the development of a practical and applied faith in the life of their mentees;
- That Christchurch will see the fruit in the lives of mentees as they uncover ways in which to maximise their potential in the service of God's kingdom purposes.

Men's Breakfast

Once a month the breakfast provides men with an opportunity to relate together over a hearty breakfast, and listen to and discuss spiritually centred issues, with an emphasis on men's lives. It is a way for men new to the fellowship to integrate.

During the year we completed The Code, a course for Christian living and had a talk on Zoom with our mission partner in Albania. Other sessions came mainly from men within the fellowship. We had updates on youth work and a thoughtful session from pastor and author, Trevor Withers.

There is a pool of men who operate in the kitchen which is much appreciated.

The numbers attending now vary from 15 to over 20 on a regular basis. These include those former members wanting to keep in touch.

Total volunteer hours for Men's Breakfast: **104**

Prayer Requests:

- That we embed what is discussed each month;
- That we look out for each other outside of the monthly events;
- That we help smooth the introduction of new members to church culture.

Sistersoul

Sistersoul is the women's ministry in Christchurch. It exists to encourage women (from our fellowship, as well as friends and others from our wider community), in all areas of life: their faith, family, relationships, workplaces and, in all such areas, to give them the courage to share what they know of Jesus in their lives with others. The events serve as "time out" from the hustle of life to invest in personal relationships with God and with friends. Fun is an important part of everything we do.

We had two breakfasts and a ministry day in 2023 in addition to a few meet ups in local pubs. In addition, we had a women's ministry day with an invited speaker from a local Elim Church. This was excellent, the speaker bringing great words for those gathered.....and the curry was fabulous! Over 50 ladies attended each formal event, the pub visits attracting 20-25.

Currently, the ministry has a team of seven volunteers. A new leader is now in place after two, long-serving leaders stepped down. All the team have busy lives and finding time to ensure that the ministry continues to flourish is a challenge.

Total volunteer hours for Sistersoul: **130**

Prayer Requests:

- For the new team of volunteers and especially the new team leader who recognises the challenges of a busy family and work life when trying to lead this much needed ministry;
- For the capacity of the whole team in making things happen to allow Sistersoul to flourish;
- For additional volunteers to drive the agenda for the ministry and take on organisational responsibility within it.

Other Ministries & Activities

A large number of activities are run for the benefit of the local community by volunteers in the church as we seek to share God's love.

Seniors' Ministries

- **Harvesters**, our fortnightly, tea-time and activity fellowship;
- **Reach Out**, our twice-weekly, chair-based exercise classes;
- **iPicture This**, our monthly art appreciation workshop.

A high percentage of senior citizens continued to attend more than one activity. Our core ministries for senior citizens remain self-financing through the activity fees paid by participants. No budget was allocated from our wider church funds. The financial management required to support the ministries was provided by 1 volunteer who contributed 80 volunteer hours over the year. Activities included pastoral and prayer support for the Seniors' community, which, on occasions, extended to family members along with some practical support on an *ad hoc* basis. We also endeavoured to maintain contact with those who were no longer able to attend activities and, where appropriate, the families of those who had become housebound or had moved into residential care.

Harvesters is a group that meets at Parkway on the 2nd and 4th Monday of every month between 2.30-4.00 p.m., term time only. The afternoon begins with a welcome followed by a guest speaker or activity. From 3.15 p.m. refreshments are served. Twice a year, in December and July, we have a party with a full afternoon tea.

At the start of 2023 we had 44 regular attendees on the register and the group represented a mixture of church attendees and those with no affiliation to a local church. Sadly, we have lost a couple of regulars who have either passed away or moved into residential care during the year.

The team benefits from a faithful team of 18 volunteers performing a variety of tasks: hosting/welcoming, baking, setting up, providing IT and AV support, writing and sending out birthday cards, managing finance/banking etc.

Our fortnightly gatherings are supplemented, as needs demand, by pastoral visits, phone calls, shopping etc.

Total volunteer hours for Harvesters: **910**

Prayer Requests:

- For continued divine protection and good health for all our senior folk;
- That, through this ministry, they would experience a growing awareness of the love of the Lord for them collectively and individually.

- For wisdom and guidance as we take time to offer care and assistance to our seniors.
- For the well-being of many of them, for whom life has become a daily struggle.

Our **Reach Out** ministry continues to be popular, providing its weekly, Strength, Flexibility and Mobility Exercise Classes at both the Parkway and Peartree sites. The class instruction was delivered by a qualified Later Life exercise instructor. A team of 6 Christchurch volunteers (plus 2 extras who served as back-up) welcomed and registered participants across both sites, assisting in the classes and hosting refreshments. One of those volunteers moved from the team to support Harvesters in the autumn. Between them, the two sites served a community of 63, of whom 1 was from Christchurch and 62 were from the wider community. Up to 50 attended each week on average, across both sites.

We run a waiting list for both classes, both of which generally operate at capacity.

Fellowship over refreshments continued to be a key focus for those attending and an important opportunity for relationship building and pastoral care. Many class members, especially at Peartree, now arrive to connect with others before the class over a quick cup of tea or coffee.

Total volunteer hours for Reach Out: **864**

Prayer Requests:

- For the continued health and well-being of all Reach Out attendees;
- For opportunities to share the Christian faith through actions as well as words and conversations;
- For the perseverance of class members as, over time, they face the growing challenges of ever increasing age;
- For wisdom and guidance as we take time to offer care and assistance to our seniors.

More broadly within our Seniors' community, we have continued to offer pastoral and practical care and prayer support. This was focussed on the following:

- Regular telephone calls;
- Shopping;
- Doorstep visits;
- Emotional support to bereaved families. 14 members of our Seniors' community died during 2023. In 4 cases, bereaved families turned to Christchurch for the provision of funeral services.

We continued to access the Pastoral Gifts Fund that was established at the end of 2019 following a generous gift from a third-party benefactor. This fund covered the cost throughout the year of flowers delivered to the sick and to bereaved families, birthday cards and gifts delivered to relieve isolation etc.

iPicture This is an art discussion group that meets once monthly on the second Friday from 10 a.m. until midday in the café at Peartree. It is a social group that looks at art in a relaxed way. Together, those attending look at, chat about, and share ideas on works of art. Through

the sessions attendees get to know each other better and find new things to talk about, often prompted by the art being viewed. Everyone is welcome, no knowledge of art is required. The group is led by a church member who, professionally, works as an art educator.

The ministry serves the seniors community. 2023 was our second year of regular meetings and numbers have increased to between 14 and 18 regularly attending. We produce leaflets advertising the group at both sites and all details are now on the website.

The group draws people from both the church and the wider community and it has been a pleasure to watch as the group shares experiences, memories and anecdotes evoked by the art studied. Moving the meeting to the main hall at Parkway is under consideration to provide scope for growth in numbers.

There are five regular volunteers who act as hosts for the events and as bakers of fresh cakes.

Total volunteer hours for iPicture This: **258**

Prayer Requests:

- Praise for all those gathering together through their shared love of art;
- For our discussions together to present opportunities for sharing our faith;
- For the group's continued growth and its development as an outreach ministry.

Total Seniors' activities volunteer hours per annum: **2,112 hours** (including additional hours dedicated to pastoral matters, practical support, managing finances and banking etc.).

Songs of Praise

Songs of Praise takes place monthly at the Parkway site on a Sunday afternoon. It is an opportunity to sing traditional hymns and songs familiar to the guests. The songs are chosen by them from a printed Song Book and individuals are encouraged to say why they have selected a particular hymn. People sit in groups at tables, with tea and home-made cakes.

Not many of those attending come to other Sunday services in Christchurch, though most have connections with other church activities (Harvesters, Body and Soul and the Lounge etc.). Several regulars are connected with other churches in the town. Everyone is welcome and we are keen to appeal to as wide an age range as possible, although current attendees are mostly older, remembering hymns from their younger days in school and Sunday School. The stories of faith that people tell as they select the hymns and songs can be quite moving and inspiring.

Since the ministry resumed, after the pandemic in May 2022, numbers have fluctuated between 20 and 40 guests, with higher numbers for special events such as a much-enjoyed visit by a local choir early in the year and the annual Christmas Special. We are indebted to those who bake and provide the delicious selection of cakes as well as to the faithful regular leaders and volunteers who welcome, serve refreshments and chat with the attendees. Additional musicians, singers and those willing to sit and chat are always welcome. At least 6 volunteers are involved in the music, the PA and AV on each occasion, with a further 6 handling the refreshments and welcoming.

Total volunteer hours for Songs of Praise (over 11 months): **220**

Prayer Requests:

- For a wider reach across the town;

- For a freshness in approach over time.

Church Services at St. Andrew's Care Home

Church services at St. Andrew's Care Home (Great North Road, Welwyn Garden City, AL8 7SR) are provided by Christchurch at the request of the care home. These are scheduled once a month. It is a simple 20-minute service of prayers and hymns with a very short talk. It is usually attended by about 8 residents and 1 or 2 members of staff. We also sang carols at Christmas, with up to 18 residents and 4 staff joining in. There are currently 9 regular volunteers with a further 10 adding occasional support.

During 2023 there were 9 Friday services plus the annual Carols and a one-off Craft event that was run in conjunction with the Care Home's Activities Co-ordinator.

Staff at the Care Home seem to appreciate us going in. We are the only local church to have restarted church services there, post-COVID.

More committed volunteers who would be prepared to lead or take part in the church service at 11.00 every fourth Friday of the month are always welcome!

Total volunteer hours for St. Andrew's Care Home: **93**

Prayer Requests:

- For continuing good communication and rapport between Christchurch and St. Andrew's. The residents value the social interaction as well as the church service;
- For more volunteers to come forward to staff the rota for church services either as a service leader, singer, or musician.

Children and Families

In our Children and Families ministry at Christchurch we are focused and driven by our core Values: Fun, Friendship, Family Together and Faith Building. We have valued the help of a volunteer from the church who supports these core ministry areas by giving 2.5 hours a week, in term time to cover administrative tasks.

Sunday Mornings

We run two groups on a Sunday morning at both sites, Seedlings (for children aged 2 up to and including reception) and Saplings and Rooted (for children in school years 1-6). In 2023, we had a total of 134 children come to our Sunday groups.

We have a diverse group of committed volunteers supporting this work at both sites. During the year, there have been a total of 42 volunteers for our Sunday morning children's team. Each week, we need 4 volunteers at Parkway and 7-8 volunteers at Peartree. On average, volunteers have given around 2 hours of their time to serve on a Sunday and each week those that were leading may also give an additional 1-2 hours for preparation. There is a particular need in our Saplings and Rooted group at both sites, both for leaders and in a supporting role to serve our children.

Total volunteer hours for Sunday Mornings: **1,260**

Prayer Requests:

- Thanks for the commitment made by those already serving on Sundays;
- For additional volunteers across all age groups.

The Family Feast

In the latter part of the year, we launched The Family Feast which is to give families the opportunity to gather together over some food in a relaxed environment. In October, at Peartree, we had a bring and share lunch at our Family Feast @ Harvest and then, at Parkway, at the end of November, we had our Family Feast @ Advent which was based at our Parkway site. For the Advent Family Feast, we served a light tea and there were opportunities for families to talk and to complete some Advent/Christmas crafts.

Total volunteer hours for The Family Feast: **3**

Toddler Groups

Parkway Crawlers is a baby and toddler group for children aged 0-3 and their parents and carers. The group meets every Tuesday morning, during term time, at our Parkway site. Over the year, this group has grown and is a very popular group that families enjoy attending. We have averaged 30 children attending each week, predominantly from the community.

The team has reduced from 5 to 4 volunteers, all of whom work with the Children and Families Ministry Leader. On average, volunteers spend 1.5 to 3 hours per week depending on their role which includes, buying and preparing snacks, setting up toys and activities, tidying up, reading a story and leading singing and chatting to parents.

Total volunteer hours for Parkway Crawlers: **468**

Peartree Tots is aimed at families with babies and pre-school children and we meet every Thursday morning during term time. Throughout the year, families have been asked to pre-book places to attend the group. On average 30-35 children attend each week but we have had weeks when 49 children have come. Most of those attending are from the community.

This toddler group is run by a very small team. Each week, we have 2-3 volunteers plus the Children and Families Ministry Leader. On average volunteers spend 1.5 to 2.5 hours per week depending on their role which includes preparing snacks and refreshments, setting up toys and activities, taking a register and giving a warm welcome, tidying up, and reading a story and leading singing. There is a real need for additional volunteers (in various ways) for this group to continue.

Total volunteer hours for Peartree Tots: **293**

Prayer Requests for both our Toddler Groups:

- For an increase in numbers of helpers at Peartree but an ongoing need for more at both Parkway and Peartree;

- For church members who could attend simply to chat and engage with those parents and carers who come;
- For individuals who feel they could lead the story and song times.

Fun 4 Families

Fun 4 Families is a monthly, Saturday morning group for families with their children usually held at our Peartree site from 10:00 to 11:30. We offer a place where families can have fun together, enjoy food, meet other families and engage in a range of activities and crafts. Each month there is 5-6 volunteers who give on average 3 hours per month with an additional 4-5 hours of planning time per month.

On average, each month 46 (adults and children) come to this event, predominantly from the community.

Total volunteer hours for Fun 4 Families: **276**

Prayer Requests:

- That these occasions would encourage family cohesion and bonding;
- That through the teams running these events, God might use them as vehicles for His love and grace.

One-Off Family Events

A **Pancake Party** was an opportunity to gather families together at the start of Lent. The party included games, crafts, a quiz, and lots of pancakes! We had 52 people come from the church.

6 volunteers helped with preparing and running the pancake party, ranging from 1.5 hours to 4 hours.

In the summer holidays, we held a **Summer Picnic** at our Parkway site. Families were asked to bring their own picnic whilst enjoying spending time with others chatting and children playing. We had a few families attend from both the church and the community.

There were 2 volunteers who came and ate their lunch and chatted with others, giving 2.5 hours of their time.

Our **Light Party** was an alternative celebration to Halloween, run for primary school children. We hosted the party at our Parkway site from 16:00 to 18:00. The party included games, crafts, a disco and food. We had a fantastic time together with 50 children attending from both Christchurch and the community.

9 volunteers helped with preparing and running the event, ranging from 1.5 hours to 3.5 hours.

Our annual **Christmas Eve Pop-Up Nativity** was held at our Parkway site. There were 6 children/young people who narrated the Christmas story in the style of the classic children's

book, *"We're Going on a Bear Hunt"*. The service was attended by both families from the church and the community and the room was full. It was a great opportunity to share the true meaning of Christmas.

Total volunteer hours for One-Off Events: **62**

Parenting Courses

In the autumn term, across 8 weeks, we ran a Parenting for Faith course. The course is a video-based resource for adults who want to support a child or teenager in their spiritual development. During this course, we had 7 different families represented from Christchurch, including both parents and grandparents. Feedback from participants was positive: they found the course really interesting and it challenged the adults in how to share their faith with their children.

Total volunteer hours for all Children & Families Ministries: **2,460**

Youth Ministry

The Youth Ministry at Christchurch seeks to serve young people in year 7-13, in helping them develop their faith by growing deeper roots in God and his word, in reaching out to young people in our community with God's love and in helping our young people do that too.

The Youth Ministry has four key elements:

- 'The Mix' on Friday evenings;
- Sunday mornings at Parkway;
- Sunday mornings at Peartree;
- Sunday evening group 'After 8s' for years 10 and above.

We had four young people baptised in 2023. Each had a unique story to tell of God at work in their life and we give God praise for that. We continue to pray for them.

The year started with a visit from Samuel Xhako from Albania who had come to serve the church from October 2022-February 2023. He really inspired the young people and built some great friendships with them. In addition to our usual activities, we had a brilliant Youth Camp in March, with 31 young people attending (total volunteer hours: **384**). We enjoyed the insights of two visiting speakers who had long-established links with the church. We then had BASH Camp, in partnership with Young Life with about 20 Christchurch youth joining 80 others from the surrounding area (total volunteer hours: **303**).

Finally, we had a Youth Launch in September (attended by 35 young people) with takeaway pizzas, bouncy castles and water-based games. It was a very hot day and everyone ended up very wet (total volunteer hours: **16**)!

The Mix

This is a youth ministry that meets on Friday evenings during term time at Peartree. We provide a safe place where young people can have fun, interact with others, hear God's word and gain some counsel from the Christian leaders on the team. The ministry starts at 7 p.m. with a group meal for which the youth must book in. This gives an opportunity for attendees to eat and talk together. The main evening activities run from 7.30 p.m. to 9 p.m., based around a varied programme of themed events, challenge evenings and off-site activities. The number of non-themed club evenings have increased, allowing more time to get alongside the young people. The evenings wrap up with a "Food for Thought" session in which a Christian message is given and a snack treat provided.

There is a nominal charge of 50 pence for attendance.

Aimed at school years 7 to 10, we provide a space where church youth from both sites can invite their non-church friends. We have a mix of church (14) and non-church (11) youngsters, including some from other churches.

There were several themed events held, on site, during the year:

- I'm a celebrity;
- Taskmaster;
- Christmas dinner and party games.

The Mix is blessed with seven regular helpers, two of whom look after the kitchen. Up to seven others have supported our activities when required.

The team give a minimum of 20 hours per week volunteer time and a further 20 hours are committed per term in preparation for special event evenings.

Total volunteer hours for The Mix: **840**

Prayer Requests:

- For good conversations with the youth
- That the right young people would be able to come
- That the evenings would be fun and safe
- That God's presence would be with us during each evening.

Sunday Mornings (Parkway and Peartree)

Young people meet during the service at both sites for about 50 minutes. They play games and explore Bible passages or key themes through activities and discussion. We have had healthy numbers at both sites on Sunday mornings (between 8-15 each week at Parkway, and 15-20 at Peartree), mostly school years 7-11 (age 11-16). Nearly all attendees are children of parents who also come to the services.

We had a committed number of volunteers at each site who benefitted from formal training, led, in February, by a Director from *The267Project*, an external youth and children's ministry. We were delighted to welcome some previous leaders back onto the team at Peartree and

were grateful for the contribution of another member who stepped down in the summer to focus on Alpha.

We have five leaders at Parkway and six at Peartree but would welcome two more at each site. Given numbers we would like to move towards having three leaders each week in the future.

Total volunteer hours: **360**

Prayer requests:

- A sense of community amongst our young people, many of whom are different ages, or go to different schools;
- For good conversations/discussions on Sunday mornings and for wisdom for the leaders as they facilitate that;
- For more young people to take steps forward on their journey with Christ, particularly with the 2024 Youth Camp coming up in March.

After 8s

After 8s is our Sunday Evening Youth group for those in school years 10-13. We meet for two hours, with the first hour being a time to chill, snack, catch up and play games and the second hour being more focused on discussion and Bible study.

We've had a regular 8-14 young people most weeks and each week is led by one of our ministers and another church member. We were delighted to welcome two more church members to the team. This has made a massive difference to what we can do with the group as well as widening the scope for better conversations. After 8s is now fully resourced – praise God!

In the Autumn term, we spent more time doing 'Head, Hearts, Hands', a way of reading a Bible passage through three times, with questions between each reading. It was a very simple format but the conversations and engagement with scripture for the young people were fantastic. On some occasions, the young people have led the evenings and that culminated in most of them being part of the online Christmas Eve service.

Total volunteer hours for After 8s - **250**

Prayer requests:

- For our young people, each facing tough life choices and the pressure of exams – for wisdom for each one and a desire to seek Christ and serve him with their lives;
- For Youth Alpha starting in January, 2024 and for any friends they may bring along;
- For a greater sense of equipping the young people to serve the church, the youth group and their friends.

Total volunteer hours across all Youth activities and ministries: **2,153**

Parish Nursing

The Parish Nursing service is available to any who attend the church and its activities, offering support to individuals with health issues, or those caring for others in their family or community. Anyone attending the church is welcome to discuss issues completely confidentially.

The service is provided on a voluntary basis each Tuesday, with additional work covered as availability allows. It is affiliated to Parish Nursing Ministries UK, who ensure the service meets professional standards. It provides holistic health and spiritual care, complementing both the work of local health services and that which the church provides through the ministers, pastoral team and membership. For those with more complex needs this can include making referrals to/liaising with other professionals, for example GPs, community services and hospitals with some specific support at times of crisis.

This year 108 individuals have been supported with physical and/or mental health issues, ranging from support for expectant and new parents to assisting those requiring care in later years and at the end of life. Over 520 contacts were made during the year.

A third of those seen are not linked with Christchurch on a Sunday. About half have short-term health needs and half longer-term conditions; additionally, nearly a half are living with mental health issues (up from around a quarter pre-pandemic). Existing links with a number of local health and community organisations have been maintained or strengthened during the year, with signposting and liaison on over 130 occasions.

Parish Nursing is an integral part of The Lounge. Many of those who attend The Lounge have significant health issues, so Parish Nursing support/signposting helps contribute to a holistic service for this group.

Total volunteer hours for Parish Nursing: **500**

Conclusion & Summary

2023 saw continued growth in Christchurch's fellowship at both of its sites in Parkway and Peartree. Relationships have strengthened, faith has deepened and spiritual lives have been enriched on the back of consistent, biblical teaching. Children's and Youth groups have been well attended and community activities and outreach, as described in the individual ministry reports above, have continued to consolidate in these post-pandemic times. Our diverse ministries allowed 202 volunteers to express their faith through action, together providing more than 16,541 hours of volunteering. There are, undoubtedly, many Trustee and volunteer hours unaccounted for in this summary.

Finally, it is my privilege, on behalf of the church, to thank all our staff for their vision and dedication to the wide range of communities that make up Christchurch and our Leadership Team for the many hours of selfless service given to our fellowship. We are, as always, ever thankful to God for His faithfulness to us as He continues to keep us, challenge us, lead us and enable us as a community in Christ.

Paul Tosswill
Administration Trustee

Date: 28th March, 2024

Finance overview 2023

Background

This year has seen some increased stability in the economy whilst the impacts of the war in Ukraine and events in the Middle East remain troubling. Energy prices have moderated somewhat and although interest rates increased significantly, they now seem nearer to the peak. We may, hopefully, as a church, be entering a more stable phase for financials.

Income

Total income for the year was up 19% to £450k (2022 £377k). Unrestricted income was up 15% to £397k (2022 £345k). Unrestricted giving was up 15% to £299k (2022 £261k). We continue to benefit from a significant Gift Aid claim with many regular givers using the scheme, but others use other tax effective giving schemes.

Room hire was down slightly at £28k from £30k in 2022 whilst the income from the car park rental was up at £7k from £4k in 2022.

Expenditure

Our expenditure is categorised under headings that relate to our principal areas of activity – note 6 to the accounts provides a breakdown of spend in each area.

Total expenditure was up 11% at £381k (2022 £344k). Unrestricted expenditure was up 9% to £351k (2022 £322k). Our grant giving was up 14% whilst the unrestricted part of grant giving was up 10%. On our largest areas of expenditure, support costs for our staff were down 3% at £156k, due to a reduced number of staff and despite an increase in pay rates. The costs of our premises were up 20% at £136k driven by the rises in mortgage interest rates and increased spend on general maintenance (in part to invest in greener lighting assisted by a council grant) and consumables.

Commitment and Funding

The church raises most of the funds needed to carry out its work from within the congregation and no appeal was made to the public for funds. A grant was received from the council to both research and implement some improvements to help our energy efficiency. The activities we provide to serve the community are free of charge or subject to a nominal entry fee as we seek to ensure that everyone can access the activities and services.

We involve the church in key decisions including decisions about future strategy and approval of the annual budget.

Funds

Designated funds are monies that have been allocated to a particular use but remain available for the church to use for other purposes if desired. The designated funds include all the individual organisations that are part of the church but run their own petty cash and/or bank accounts. The contributions to and payments from the Winter Family Fund are included as designated funds. The income and expenditure are consolidated into the church accounts with detail shown in the relevant notes.

Restricted funds are set up when money is given to the church for a specific purpose. The main restricted funds received this year were for a new fund set up for Solar panels for our church buildings (the Solar Fund), contributions to a church mission trip to Peru and a gift from CBA to fund a baptistery for HMP The Mount. All other income is treated as **Unrestricted funds** and can be used for any aspect of the church's work.

Pension Liabilities

The church has a shared liability for a closed defined benefit pension scheme – see note 17. The shortfall in the scheme has been in effect eliminated as the Scheme signed an agreement with the insurance company Just Group (“Just”) to secure DB Plan members’ pension benefits. This process is continuing.

Capital Expenditure

The main capital expenditures during the year were a projector and some roofing work at our Parkway building.

We repaid £25k of interest free loans, and £13.3k were converted to gifts. We expect the remaining loans to convert to gifts or be repaid over the coming year.

Risks

The trustees have reviewed the key financial risks facing the church and believe that these remain unchanged in nature but with some risk levels elevated. The key risk faced by the church is the loss of a number of major givers and inflation of expenses, in particular utility prices and interest rates. These risks are managed and mitigated by regular involvement of the church members in discussions and decisions about the future vision and direction of the church and by careful expense management. Individual's circumstances can change rapidly so the short-term focus remains on managing the cash flow due to the commitment to regular expenses.

Reserves

The trustees aim to use the resources available to the church wisely and given the strong track record of giving and the engagement of the whole church in strategic decisions, the trustees believe that free Unrestricted reserves of between £30k and £80k would be sufficient to cover any potential short-term fluctuations in income.

The majority of the net assets of the church are represented by buildings which are used to serve our communities.

Harold Snow

Finance Trustee / Treasurer

Date: 28th March, 2024

Vision & Future Plans

Verse for the year 2024

*Your Word is a lamp for my feet,
A light for my path.*
Psalm 119:105, NIV-UK

2024 Objectives

For 2024 we have identified three strategic priorities with the following objectives:

- **Building the Body**
 - Provide opportunities throughout the year for people to connect with others in the church e.g. through life groups, interest activities and larger events.
 - Encourage people to engage with the Bible - exploring the breadth of the Bible story through an overview and the depth of it through particular books.
 - Re-introduce four, Sunday evening Communion & Healing services, alternating with evenings of Worship & Prayer.
- **Looking forward**
 - To help Christchurch review who we are as a church and begin the process of thinking what God is calling us to be and do as we approach the 100th anniversary since Christchurch began.
 - Identify the big picture of what we are aiming for and some of the steps to get there.
 - Increase the diversity of the Christchurch membership and leadership.
 - To install Solar Panels at both our sites.
- **Sharing Christ**
 - Run an Alpha course and a Youth Alpha.
 - Explore new ways of sharing the message of Christ via social media.

God's leading

As we follow the way of Jesus - as individuals and as a church - we seek to be guided by God through his Word, the Bible. Our aspiration, like those who founded Christchurch, is to be a Word-based community, knowing and living according to the timeless truths of God's word to us.

This coming year, we are excited to explore the big story of the Bible together, and to listen to the voice of God through his word as we seek him in different ways.

God's light

The message about Jesus continues to bring light to the darkest places of human experience and it is our privilege to continue to find ways of being that light and sharing it with those who need it the most.

God's life

We ended 2023 amazed at the gracious hand of God upon us – different ways God's life was seen in what was happening amongst us. By that same grace, may we recognise the way he is at work in 2024 and join with him in bringing life to others.

Revd. Andrew Hemmens
Senior Minister

Date: 28th March, 2024

Independent Examiner's Report to the Trustees of Christchurch Baptist Welwyn Garden City CIO

I report to the trustees on my examination of the financial statements of Christchurch Baptist Welwyn Garden City CIO ('the charity') for the year ended 31 December 2023 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the trustees of the charity, you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

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

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit go beyond the limited assurance that an independent examination can provide. Consequently, I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

Since the CIO's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW.

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

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Jane Rook FCA

Date: 28th March, 2024

George Arthur
Suite 6b Wentworth Lodge
Great North Road
Welwyn Garden City
Herts
AL8 7SR

Statement of Financial Activities
For the year ended 31 December 2023

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2022 £
Income from:									
Donations and legacies	2	357,224	1,235	23,888	382,347	309,505	7,364	697	317,566
Investments	3	239	0	0	239	96	0	0	96
Charitable activities	4	39,205	28,480	0	67,685	35,355	24,309	0	59,664
Total		396,669	29,715	23,888	450,271	344,956	31,672	697	377,325
Expenditure on:									
Raising Funds	5	0	0	0	0	0	0	0	0
Charitable activities	6	350,742	28,454	2,200	381,396	322,295	20,397	1,202	343,894
Total		350,742	28,454	2,200	381,396	322,295	20,397	1,202	343,894
Net income / (expenditure)		45,927	1,260	21,688	68,875	22,661	11,276	(505)	33,431
Gross transfers between funds	14	6,523	(7,773)	1,250	0	7,317	(7,317)	0	0
Net incoming / outgoing resources before other recognised gains / losses		<u>52,450</u>	<u>(6,513)</u>	<u>22,938</u>	68,875	<u>29,978</u>	<u>3,959</u>	<u>(505)</u>	33,431
Decrease/(Increase) in liability for DB pension scheme	16	12	0	0	12	22,258	0	0	22,258
Net movement in funds		52,462	(6,513)	22,938	68,887	52,236	3,959	(505)	55,689
Reconciliation of funds									
Total funds brought forward		1,703,689	24,990	0	1,728,679	1,651,453	21,032	505	1,672,990
Total funds carried forward		1,756,151	18,478	22,938	1,797,566	1,703,689	24,990	0	1,728,679

Balance Sheet at 31 December 2023

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2022 £
Fixed Assets									
Tangible assets	7	2,143,809	0	0	2,143,809	2,176,829	0	0	2,176,829
Current assets									
Debtors	8	18,752	0	3,838	22,589	16,770	1,167	0	17,936
Prepayments	9	3,308	0	0	3,308	5,583	0	0	5,583
Cash at bank / in hand	10	71,157	18,478	19,100	108,734	81,859	23,823	0	105,683
Total current assets		93,217	18,478	22,938	134,632	104,212	24,990	0	129,202
Creditors: amounts falling due within one year	11	66,019	0	0	66,019	108,755	0	0	108,755
Net current assets (liabilities)		27,198	18,478	22,938	68,613	(4,543)	24,990	0	20,447
Creditors: amounts falling due after more than one year	12	414,825	0	0	414,825	468,555	0	0	468,555
Net assets excluding pension liability	13	1,756,181	18,478	22,938	1,797,596	1,703,731	24,990	0	1,728,721
DB pension scheme liability	16	30			30	42			42
Net Assets		1,756,151	18,478	22,938	1,797,566	1,703,689	24,990	0	1,728,679
Funds of the Charity, divided into:									
Unrestricted					1,756,151				1,703,689
Restricted	14				22,938				0
Designated	14				18,478				24,990
Total charity funds					1,797,566				1,728,679

Approved by the Trustees and signed on their behalf by:

Harold Snow - Treasurer
Date: 28th March, 2024

The notes on the following pages form part of these accounts

Statement of Cash Flow for the year ended 31 December 2023

	Notes	Total Funds 2023 £	Total Funds 2022 £
Cash Provided by operating activities			
Net Income		68,887	55,689
Adjusted for:			
Depreciation		37,712	38,740
Change in DB pension liability		(12)	(22,258)
Grants received		(5,128)	(905)
(Increase)/decrease in debtors		(2,378)	(9,405)
Increase/(decrease) in non-mortgage creditors		(41,874)	(25,413)
Net cash provided by operating activities		57,206	36,449
Cash flows from investment activities			
Fixed assets purchased		(4,691)	(22,820)
Net Cash flows from investment activities		(4,691)	(22,820)
Cash provided from Financing Activities			
Mortgage repayments		(54,591)	(29,325)
Grants received		5,128	905
Net cash from Financing Activities		(49,463)	(28,420)
Changes in Cash and cash equivalents in year		3,052	(14,791)
Cash and cash equivalents brought forward		105,683	120,474
Cash and cash equivalents at end year		108,734	105,683

Mortgage interest paid in the year of £35,771 is included in net income

Notes to the financial statements

For the year ended 31 December 2023

1. Accounting policies

a. Basis of preparation

The financial statements are prepared in accordance with the Charities Statement of Recommended Practice (SORP), FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', Charities Act 2011 and FRC Abstracts.

Christchurch is a registered charity, no.1154616 and meets the definition of a public benefit entity under FRS102.

The financial statements are presented in Pounds Sterling, generally rounded to the nearest pound.

The Trustees have determined that there is no material uncertainty that casts doubt on the charity's ability to continue as a going concern; therefore, the financial statements have been prepared on a going concern basis.

b. Donations

Donations are accounted for gross when received.

c. Legacies

Legacies are accounted for when their receipt is certain and can be properly quantified.

d. Investment income

Investment income is included in the accounts in the year in which it is receivable.

e. Fundraising and publicity costs

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

f. Grants payable

The Church makes grants to other organisations whose charitable objects complement its work. Grants offered subject to conditions which have not been met at the year-end are noted as a commitment but not accrued as expenditure.

g. Fixed assets

The Church premises are included in the balance sheet at cost. In the opinion of the trustees the market value of the buildings is considerably greater than the carrying value. In the opinion of the trustees, it is not practicable to quantify the difference between these figures. Fixed assets under £1000 are written off as expenditure in the Statement of Financial Activities, unless it is considered appropriate to capitalise the expenditure on the Balance Sheet.

h. Depreciation

Depreciation has not been charged on the Parkway Church and Manse premises because in the opinion of the Trustees the residual value of the asset is not less than the original cost price. Depreciation on other fixed

assets is calculated to write off cost on a straight-line basis over expected useful life at the following rates:

Freehold land	0%
Buildings	2.5%pa/ 40 years
Fixtures and Fittings	20%pa / 5 years
Computers and equipment	33%pa /3 years

The trustees have undertaken a detailed review of the properties owned by the charity and in their opinion, all the properties are maintained to a high standard such that they consider that each property's residual value is currently in excess of its carrying value. To this end no depreciation has been applied to any of the properties for the year.

Any asset which is considered to have been impaired as a result of damage, obsolescence, or no longer in use for any other reason is written down at the date on which the impairment is identified.

i. Debtors

Debtors are recognised at their settlement amount, less any provision for non-recoverability. Prepayments are valued at the amount prepaid. They have been discounted to the present value of the future cash receipt where such discounting is material.

j. Creditors

Creditors and provisions are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Creditors and provisions are recognised at the amount the charity anticipates it will pay to settle the debt.

k. Other expenditure

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

l. Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Funds designated for a particular purpose by the church are also unrestricted.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

The accounts include all transactions, assets and liabilities for which the church is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members.

Notes to the financial statements (continued)
For the year ended 31 December 2023

Income from	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2022 £
2. Donations and legacies								
Planned giving - bank	275,331	0	0	275,331	243,247	0	0	243,247
Collections and one-off gifts	23,194	0	0	23,194	17,659	0	0	17,659
Income tax recoverable through Gift Aid	53,570	217	3,988	57,775	47,695	1,167	28	48,889
Other donations & misc income	0	1,018	19,900	20,918	0	6,197	669	6,866
Grants received	5,128	0	0	5,128	905	0	0	905
Total	357,224	1,235	23,888	382,347	309,505	7,364	697	317,566
3. Investments								
Investment income	239	0	0	239	96	0	0	96
Total	239	0	0	239	96	0	0	96
4. Charitable activities								
Church & Hall lettings	27,972	0	0	27,972	30,370	0	0	30,370
Car Park lettings	7,329	0	0	7,329	4,150	0	0	4,150
Contributions towards events and activities	3,904	0	0	3,904	835	0	0	835
Body & Soul Café	0	16,527	0	16,527	0	14,762	0	14,762
Income - individual organisations (Note 14a)	0	11,953	0	11,953	0	9,547	0	9,547
Total	39,205	28,480	0	67,685	35,355	24,309	0	59,664
Total Income	396,669	29,715	23,888	450,271	344,956	31,672	697	377,325

Notes to the financial statements (continued)
For the year ended 31 December 2023

Expenditure on	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2022 £
5. Costs of generating voluntary income	0	0	0	0	0	0	0	0
6. Charitable Activities								
a. Grants payable								
Beni & Irma Xhako (Albania)	2,304	0	0	2,304	2,238	0	0	2,238
BMS World Mission	5,085	0	0	5,085	4,896	0	0	4,896
Mission Aviation Fellowship	3,723	0	0	3,723	3,588	0	0	3,588
Paul Turner (Peru)	3,865	0	0	3,865	3,723	0	0	3,723
PNG Orphanage	0	0	0	0	0	0	60	60
Ugandan Orphanage / Nicholas Ongamo	1,532	5,500	0	7,032	1,478	4,500	0	5,978
<i>designated grants: Body & soul café see note 15a</i>								
Baptist Home Mission	5,628	0	0	5,628	4,728	0	0	4,728
New Zion Food Bank	0	0	86	86	0	0	697	697
Recover	0	30	0	30	0	0	0	0
The Asaph Christian Trust	0	55	0	55	0	0	0	0
Urban Saints	96	0	0	96	96	0	0	96
MND Association	0	15	0	15	0	0	0	0
Abby Murphy (Ecuador)	3,117	0	0	3,117	3,000	0	0	3,000
Mark Moberly (Prison Ministry)	2,000	0	0	2,000	2,000	0	0	2,000
Samir Xhako (UK visit - visa and travel))	0	0	0	0	537	0	0	537
Latin Link	0	0	0	0	0	0	320	320
Winter Family Fund	0	0	0	0	0	400	0	400
Comic Relief	0	40	0	40	0	0	0	0
RNLI	0	10	0	10	0	0	0	0
Carers in Herts	0	16	0	16	0	0	0	0
Leprosy Mission	0	17	0	17	0	0	0	0
Latin Link / Peru Mission Trip	1,675	0	2,115	3,790	0	0	0	0
Alzheimers UK	0	0	0	0	0	20	0	20
Salvation Army	0	0	0	0	0	25	0	25
	29,025	5,683	2,200	36,908	26,285	4,945	1,077	32,306
b. Serving								
Children's work	3,511	0	0	3,511	2,082	0	0	2,082
Parish Nursing	1,250	0	0	1,250	1,090	0	0	1,090
Recognition	577	0	0	577	359	0	0	359
Church refreshments	1,880	0	0	1,880	1,846	0	0	1,846
	7,218	0	0	7,218	5,377	0	0	5,377

Notes to the financial statements (continued)
For the year ended 31 December 2023

Expenditure on (continued)

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2022 £
c. Worship								
PA & AV equipment	37	0	0	37	0	0	0	0
All age worship	51	0	0	51	74	0	0	74
Worship materials	186	0	0	186	763	0	0	763
Worship training	0	0	0	0	15	0	0	15
Guest speakers	554	0	0	554	600	0	0	600
Signing	1,245	0	0	1,245	502	0	0	502
	<u>2,073</u>	<u>0</u>	<u>0</u>	<u>2,073</u>	<u>1,954</u>	<u>0</u>	<u>0</u>	<u>1,954</u>
d. Relationships								
Welcome team	146	0	0	146	181	0	0	181
Pastoral	1,130	5,160	0	6,290	749	0	125	874
BOB - men's ministry	503	0	0	503	439	0	0	439
	<u>1,779</u>	<u>5,160</u>	<u>0</u>	<u>6,939</u>	<u>1,370</u>	<u>0</u>	<u>125</u>	<u>1,495</u>
e. Outreach								
Alpha	202	0	0	202	290	0	0	290
Evangelism training & resources	0	0	0	0	29	0	0	29
Community Events - Peartree	890	0	0	890	0	0	0	0
Churches in Welwyn Garden City joint events	66	0	0	66	222	0	0	222
Body & Soul Café	0	7,386	0	7,386	0	6,125	0	6,125
Cost of activities - individual organisations (Note 14a)	0	10,226	0	10,226	0	9,327	0	9,327
	<u>1,158</u>	<u>17,612</u>	<u>0</u>	<u>18,770</u>	<u>541</u>	<u>15,452</u>	<u>0</u>	<u>15,992</u>
f. Discipleship								
Sister Soul - women's ministry	476	0	0	476	120	0	0	120
Youth work	8,812	0	0	8,812	3,842	0	0	3,842
	<u>9,288</u>	<u>0</u>	<u>0</u>	<u>9,288</u>	<u>3,962</u>	<u>0</u>	<u>0</u>	<u>3,962</u>

Notes to the financial statements (continued)
For the year ended 31 December 2023

Expenditure on (continued)

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2022 £
g. Support costs - Salaries & manse								
Salaries & Pensions	128,146	0	0	128,146	131,238	0	0	131,238
Manse costs	24,868	0	0	24,868	25,285	0	0	25,285
Minister's expenses	1,366	0	0	1,366	2,515	0	0	2,515
Leadership development	486	0	0	486	637	0	0	637
Recruitment	0	0	0	0	200	0	0	200
Training / conferences	947	0	0	947	1,003	0	0	1,003
	<u>155,814</u>	<u>0</u>	<u>0</u>	<u>155,814</u>	<u>160,877</u>	<u>0</u>	<u>0</u>	<u>160,877</u>
h. Support costs - Church premises								
Insurance	5,583	0	0	5,583	5,330	0	0	5,330
Gas	5,852	0	0	5,852	7,056	0	0	7,056
Electricity	21,391	0	0	21,391	21,089	0	0	21,089
Water	1,215	0	0	1,215	1,200	0	0	1,200
Depreciation	37,712	0	0	37,712	38,740	0	0	38,740
General Maintenance	14,437	0	0	14,437	8,490	0	0	8,490
Cleaning	9,360	0	0	9,360	8,244	0	0	8,244
Consumables	4,212	0	0	4,212	2,050	0	0	2,050
Mortgage Interest (Christchurch Peartree)	35,771	0	0	35,771	21,073	0	0	21,073
	<u>135,533</u>	<u>0</u>	<u>0</u>	<u>135,533</u>	<u>113,274</u>	<u>0</u>	<u>0</u>	<u>113,274</u>
i. Support costs - Administration								
Printing / copying	984	0	0	984	722	0	0	722
Publicity	0	0	0	0	93	0	0	93
Postage	0	0	0	0	26	0	0	26
Telephones	1,813	0	0	1,813	1,857	0	0	1,857
Subscriptions & fees	4,261	0	0	4,261	3,910	0	0	3,910
Stationery / Office equipment	236	0	0	236	216	0	0	216
Bank charges	60	0	0	60	82	0	0	82
Independent examiner	1,500	0	0	1,500	1,750	0	0	1,750
	<u>8,854</u>	<u>0</u>	<u>0</u>	<u>8,854</u>	<u>8,656</u>	<u>0</u>	<u>0</u>	<u>8,656</u>
Total	350,742	28,454	2,200	381,396	322,295	20,397	1,202	343,894

Notes to the financial statements (continued)
For the year ended 31 December 2023

7. Tangible assets

	Church Property	Buildings	Fixtures & Fittings	Computers & Equipment	Total
	£	£	£	£	£
Cost at 1 January 2023	1,426,542	861,639	205,719	61,206	2,555,106
Additions during the year	0	0	1,881	2,810	4,691
Disposals during the year	0	0	0	0	0
Cost at 31 December 2023	1,426,542	861,639	207,600	64,016	2,559,797
Accumulated Depreciation at 1 January 2023	0	151,498	170,559	56,220	378,277
Charge for the year	0	21,541	12,258	3,913	37,712
Disposals during the year	0	0	0	0	0
Accumulated Depreciation at 31 December 2023	0	173,039	182,817	60,133	415,989
Net book value at 31 December 2023	1,426,542	688,600	24,784	3,883	2,143,809
Net book value at 31 December 2022	1,426,542	710,141	35,161	4,986	2,176,829
<i>Additions during the year were:</i>					
Parkway			1,528	2,810	4,338
Peartree			353		353
Total	0	0	1,881	2,810	4,691

All the church properties are freehold; their carrying values break down by site as follows:

	£
Parkway Church	487,810
Manse - Gresley Close	163,732
Peartree - Tewin Rd - land value	775,000
	<u>1,426,542</u>

All fixed assets are used for direct charitable purposes. Some of the furniture, computers and equipment are used both for direct charitable purposes and the management and administration of the church

The Parkway church building and Gresley Close manse, shown in the balance sheet at cost, were transferred from the Baptist Union Corporation to the CIO on 3rd January 2019.

Notes to the financial statements (continued)
For the year ended 31 December 2023

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2022 £
8. Debtors								
HMRC Gift Aid receivable	14,049	0	3,838	17,886	12,169	1,167	0	13,335
Hall Lettings Debtors	1,579	0	0	1,579	1,476	0	0	1,476
Other Receivables	3,124	0	0	3,124	3,125	0	0	3,125
Total	18,752	0	3,838	22,589	16,770	1,167	0	17,936
9. Prepayments								
Other Prepayments	3,308	0	0	3,308	5,583	0	0	5,583
Total	3,308	0	0	3,308	5,583	0	0	5,583
10. Cash at bank/in hand								
CAF Bank	71,157	6,039	19,100	96,295	81,859	11,797	0	93,656
Individual organisations - bank balances	0	10,559	0	10,559	0	11,283	0	11,283
Individual organisations - uncleared cash banked	0	360	0	360	0	0	0	0
Individual organisations - petty cash	0	1,520	0	1,520	0	744	0	744
Total	71,157	18,478	19,100	108,734	81,859	23,823	0	105,683
11. Creditors: amounts falling due within one year								
Mortgage on Christchurch Peatree	24,138	0	0	24,138	25,000	0	0	25,000
Interest Free Loans	35,500	0	0	35,500	73,800	0	0	73,800
Other creditors	6,381	0	0	6,381	9,955	0	0	9,955
Total	66,019	0	0	66,019	108,755	0	0	108,755
12. Creditors: amounts falling due after more than one year								
Mortgage on Christchurch Peatree	414,825	0	0	414,825	468,555	0	0	468,555
Interest Free Loans	0	0	0	0	0	0	0	0
Total	414,825	0	0	414,825	468,555	0	0	468,555

The mortgage is secured by a charge over Christchurch Peatree, 20 Tewin Road, Welwyn Garden City
Interest Free Loans are unsecured and subject to review on an ongoing basis. These are all shown as falling due in one year, but discussions with lenders continue.

Notes to the financial statements (continued)
For the year ended 31 December 2023

13. Analysis of net assets (exc. pension liability)	Fixed Assets £	Current Assets £	Creditors over 1 year £	2023 £	2022 £
Restricted Funds (per note 14b)	0	22,938	0	22,938	0
Designated Funds (per note 14a)	0	18,478	0	18,478	24,990
Unrestricted Funds	2,143,809	27,198	(414,825)	1,756,181	1,703,731
Total Net Assets (exc. pension liability)	2,143,809	68,613	(414,825)	1,797,596	1,728,721

14. Funds

a. Designated funds

	Balance 1-Jan-23 £	Income £	Expenditure £	Grants made £	Tfr (to)/from Unrestricted £	Balance 31-Dec-23 £
Parkway Crawlers	176	1,199	(362)	(40)	(343)	630
Fun4Families	233	335	(332)	0	0	236
Peartree Tots	269	1,370	(625)	0	(430)	583
Body & Soul Café	6,246	16,527	(7,386)	(5,500)	(4,000)	5,887
Harvesters	723	1,528	(978)	(100)	(500)	673
Reach Out	319	6,030	(6,234)	(43)		72
Seniors Pastoral	4,056	360	(433)	0	150	4,133
iPicture This	5	1,132	(1,262)	0	350	225
Individual organisations	12,026	28,480	(17,612)	(5,683)	(4,773)	12,439
Manse Kitchen Fund	6,000	0	0	0	(3,000)	3,000
Winter Family Fund	6,964	1,235	(5,160)	0	0	3,039
Total Designated Funds	24,990	29,715	(22,772)	(5,683)	(7,773)	18,478

The individual organisations are part of Christchurch and therefore included within our accounts
balances are designated for the work of these groups
Contributions to the church from individual organisations are shown as transfers to unrestricted.

Notes to the financial statements (continued)
For the year ended 31 December 2023

14. Funds

b. Restricted Funds

	Balance 1-Jan-23 £	Income inc gift aid £	Expenditure £	Transfer in / (out) £	Balance 31-Dec-23 £
HMP The Mount Baptistry	0	2,000	0	0	2,000
Solar Fund	0	19,688	0	1,250	20,938
Mission	0	688	(688)	0	0
Peru Mission 2023	0	1,427	(1,427)	0	(0)
NZ Food Bank	0	86	(86)	0	(0)
	0	23,888	(2,200)	1,250	22,938

15. Staff costs and Trustees expenses

(included in note 6g Salaries)

	2023 £	2022 £
Salaries	113,061	113,761
Tax & NI costs	4,213	4,415
Pension payments	10,859	10,236
Pension deficit funding	12	2,825
Total	128,146	131,238

The average number of employees during the year was 5

No employee received emoluments in excess of £60,000 during the year (2021 - none)

The Church pays salaries to the ministers and members of staff, who may be related parties, for which there is authority in the Church constitution.

Notes to the financial statements (continued)

For the year ended 31 December 2023

16. Pension Scheme Liability

The Church is a participating employer in 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.

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. The ministers and some members of staff are eligible to join the Scheme. The ministers pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited. The other staff are members of the Basic Section and pay reduced contributions of 5% of Pensionable Income, and their employer pays a total of 5%, of which 4% is paid into the individual pension accounts and 1% covers administration costs and death in service benefits.

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. Because it is not possible to attribute the Scheme's assets and liabilities to specific employers, the scheme is accounted for as if the Scheme were a defined contribution scheme.

Actuarial valuation as at 31 December 2019

A formal valuation of the DB Plan as at 31 December 2019 was carried out 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 key financial assumptions underlying the valuation were as follows

Type of assumption	% p.a.
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income Increase Adjustment (above CPI)	0.50
Pre-retirement assumed investment returns (gilt yield plus 1.75% pa)	2.95
Post retirement assumed investment returns (including benefits matched by the insurance policy) (gilt yield plus 0.5% pa)	1.70
Minimum Pensionable Income increases (CPI plus 0.5%)	3.20
Deferred pension increases (based on RPI)	
Pre April 2009	3.20
Post April 2009	2.50
Pension increases	
Based on CPI with an annual floor of 0% and annual cap of 5%	2.70

Mortality is assumed in accordance with 80% of the S3NA standard mortality table. Future improvements projected from 2013 in line with the “CMI 2019” projection with a long-term rate of improvement of 1.75% p.a. for males and 1.5% p.a. for females with the core smoothing parameter and with additional initial mortality improvement factor A=0.5%.

The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Recovery Plan

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Plan reveals a deficit the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan.

Following the 2019 valuation a Recovery Plan was signed in September 2020 under which deficiency contributions are payable until June 2026. These contributions were broadly based on each employer's membership at 31 December 2014 and increase annually in line with increases to Minimum Pensionable Income as defined in the Rules. On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group (“Just”) to secure DB Plan members’ pension benefits. Just are now providing financial backing for all pensions provided through the Scheme’s DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022.

Movement in Balance Sheet liability

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The movement in the provision is set out in the table below. Please note that due to the reduction in the recovery plan as noted above the liability is now just taken as the number of expected payments of £1.

	2023 £	2022 £
Balance sheet liability at year start	42	22,300
Minus deficiency contributions paid	(12)	(2,825)
Interest cost (recognised in SoFA)		438
Remaining change to balance sheet liability* (recognised in SoFA)		(19871)
Balance sheet liability at year end	30	42

* Comprises any change in agreed deficit recovery plan and change in assumptions between year-ends.

This liability represents the present value of the deficit contributions agreed as at the accounting date and has been valued using the following assumptions set by reference to the duration of the deficit recovery payments:

	31 Dec 2022	31 Dec 2021
Discount rate	5.7%	2.0%
Future increases to Minimum Pensionable Income	4.5%	4.1%

Cessation Event

Consequent upon the departure of the Minister from the Church in 2008, the Church had a cessation event under Section 75 of the Pensions Act 1995. This makes the Church liable for the proportion of the overall deficit (assessed by reference to the cost of securing benefits by the purchase of annuities) applicable to its previous Ministers who were members of the Scheme.

In 2019 the Church entered into a "Deferred Debt Arrangement". Under this arrangement the Church is no longer liable for this debt, but the Church continues to pay the ongoing deficiency contributions as outlined above. There are limited circumstances under the Deferred Debt Arrangement where the Church would become responsible for a debt equal to its share of the current BPS deficit (assessed by reference to the up-to-date cost of securing benefits by the purchase of annuities).

Notes to the financial statements (continued)
For the year ended 31 December 2023

17 Related charities

The custodian Trustee of the Church is the Baptist Union Corporation Limited which is a charity number 249635 and which is controlled by the Baptist Union Council. The Church is also a member of the Baptist Union of Great Britain.

The Church made donations to Baptist Union World Mission and Home Mission Schemes as set out in note 6a.

18 Related parties

The wife of one Trustee, who began serving in November 2019, is in paid employment with the church as its Administrator.

One Trustee, the Senior Minister, who is also an employee, lived in housing wholly owned by the Church.

One Trustee, the Associate Minister, who is also an employee, lived in housing rented by the Church and owned by the Associate Minister. The church pays a rent of £1,350 per month.

No sums were reimbursed to the Trustees for their work as Trustees (2022 - nil).

The following related parties were paid these amounts in service to the church:

	Salary	Pension	Total
	£	£	£
Rev A Hemmens (Senior Minister and Trustee)	36,417	4,606	41,024
Rev S Cragg (Associate Minister and Trustee)	30,209	3,977	34,186
C Rowe (Administrator and wife of Trustee)	10,070	503	10,574
Totals	76,697	9,087	85,784

The Christchurch Baptist Welwyn Garden City CIO constitution dated 17 November 2013 authorises the payment of remuneration to Trustees.

At the end of the year one Trustee had loaned the church £5,000. This follows a repayment of £5,000 during the year.

Donations received from Trustees amounted to £74,651 during the year (2022: £59,836).

19 Independent Examiner

A provision of £1,750 has been made in the financial statements in respect of independent examiner's fees.

Accounts

Christchurch

Baptist

...BECAUSE PEOPLE MATTER TO GOD

**Trustees'
Annual Report and
Accounts 2022**

Statutory Information

Registered Address

20 Tewin Road
Welwyn Garden City
Hertfordshire
AL7 1BW

Charity Trustees

Andrew Hemmens – Senior Pastor
Simon Cragg – Pastor
Harold Snow – Treasurer
Paul Tosswill – Administration
James Sequeira – Administration (resigned April 2022)
Laura Black
Tim Ottewell
Iain Morgan (resigned April 2022)
David Horton
Matthew Rowe
Nicola Redmond

Property Trustee

The Baptist Union Corporation Ltd
Baptist House
129 Broadway
Didcot
Oxon OX11 8RT

Bank

CAF Bank
25 Kings Hill Avenue
Kings Hill, West Malling
Kent ME19 4JQ

The Trustees present their Annual Report and financial statements for the year to 31 December 2022.

Charitable Objects

Christchurch Baptist Welwyn Garden City CIO is governed by a Constitution which states:

“The principal purpose of the Church is the advancement of the Christian faith through evangelism and discipleship. 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 has two public buildings in Welwyn Garden City, one at 110 Parkway and one at 20 Tewin Road. The CIO is the holding Trustee of the Parkway building and owns the Tewin Road building.

Organisational Structure

Members of the church are accepted in accordance with the Constitution. Christchurch is a Charitable Incorporated Organisation (CIO) with Managing Trustees (Leadership Team) appointed by church members in accordance with the Constitution originally approved in 2013 and subsequently amended in October, 2022.

Decision making is also in accordance with the Constitution. The Trustees (Leadership Team) are empowered to make decisions on how the church is run; however, certain decisions can only be made by the membership of the church at the church meeting (as detailed in the Constitution). These may be matters brought to the church by the Leadership Team for discussion and, as appropriate, acceptance, or matters raised in a church meeting by members for further consideration by the Leadership Team.

Trustees Responsibilities

Charity law requires Trustees to prepare accounts which give a true and fair view of the state of affairs of the CIO and of its income and expenditure for the financial year. In doing so, the Trustees are required to:

- a) select suitable accounting policies and apply them consistently;
- b) make judgements and estimates which are reasonable and prudent;
- c) prepare the accounts on an ongoing concern basis, unless it is inappropriate to presume that the CIO will continue in operation;
- d) follow applicable accounting standards and the Charities SORP, disclosing and explaining any departures in the financial statements.

The Trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the accounts comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The Trustees are also required to be aware of the Charity Commission's guidance on public benefit and to take it into account in their decision-making on behalf of the church.

The Trustees confirm that the financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and that they comply with the above requirements and the charity's governing document (the Constitution). They have considered carefully, in this post-COVID time, whether it remains reasonable to presume that the CIO will continue in operation and their conclusion is that it will and that it is appropriate to prepare the accounts on a going concern basis.

Training of Trustees

All new Trustees are encouraged to read the Baptist Union documents on becoming a Trustee. Safeguarding training is also provided for Trustees.

Objectives and Activities

The church's activities seek to meet our principal purpose by sharing the love of Jesus in practical ways as well as providing ways of explaining our faith to others – all activities seek to show the love of Jesus and bring people into a closer relationship with Him. The church provides a variety of activities both to its membership and to the wider community.

The church structures its activities under five key headings – worship, outreach, relationships and discipleship/serving. This is reflected in the organisation of the Leadership Team (Trustees) with four Trustees taking responsibility for these five areas in addition to others dealing with administration, property and finance.

Objectives 2022

We identified three strategic priorities for 2022 with the following objectives:

In Re-Connecting & Re-Forming

- **Pastoral Provision** – to review how we connect and support one another within the church fellowship, including those who have yet to gather on Sundays or midweek.
- **Serving** – to help everyone find a way of being involved in serving as regulars and review how God is calling them to minister His grace.
- **Local Teams** – to take stock of where we are in serving, caring and reaching out at each site as we continue to emerge from the pandemic.

In Preparation for Growth

- **Children & Families Ministry Leader** - to review and recruit a Children & Families Ministry Leader as we seek to support our children, post-pandemic.

In sharing Christ

- **Digital Presence** – to develop an overall plan for ongoing future ministry, including how we connect with those accessing social media and online services.

How did we do?

Pastoral Provision – by the end of 2022 the majority of the church fellowship had reconnected with onsite Sunday services and a good number of people were accessing the

online livestream. The video 'Frontline Focus' on a Sunday continued to give us insight into the lives of one another and the pastoral core team initiated a fruitful system for supporting church members, receiving individual prayer requests on a planned basis.

Serving – new and additional people were added to Sunday and midweek teams during the year and we aim to continue building on this in 2023.

Local Teams – the Parkway Local Team continue to take an active role in building the Parkway community who gather on a Sunday. They also remain mindful of the mission opportunities linked to our Parkway site. The Peartree Team did not restart and we will review what is needed for Peartree moving forward.

Children & Families Ministry Leader – we were delighted to appoint Claire Moberly as our Children & Families Ministry Leader (20 hours), following her fruitful work in the interim Enabler role. We are finally seeing some of the 2020 vision for this role come into reality.

Digital Presence – the live streamed services have become an essential part of our on-going ministry, accessed both by those who are unable to attend a Sunday service as well as new people finding out more about Christchurch. There is still work to be done in setting the shape and cohesion of our on-going digital ministry following an initial working group report.

Public benefit

The Leadership Team has given consideration to the charity commission's guidance on public benefit and in particular to the specific guidance on charities for the advancement of religion. They have ensured the church provides a variety of activities both to its membership and to the local community. 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 through worship, prayer, teaching, pastoral care, mission and social outreach work.

As part of our desire to ensure that our activities are accessible to all, any charges are kept to a nominal level and where fees are charged to cover the costs of events, courses or trips, bursaries are made available for those who would otherwise be unable to participate.

Summary Review of the Year

With onsite preaching commencing at both sites on a Sunday morning, congregations built up throughout the course of 2022, which included healthy numbers of children and young people at both sites.

We feel extremely blessed to have returned to 'business as normal' for many of our midweek and Sunday groups and activities. The flexibility of members and 'step by step' changes during the year helped us emerge in a healthy pattern throughout the year, and we put this down to the united sense of working through this together as a church community.

Our theme for 2022 was 'Strong in Christ' based on the verses in Colossians 2:6-7:

⁶*So then, just as you received Christ Jesus as Lord,
continue to live your lives in Him,*

⁷*rooted and built up in Him,*

*strengthened in the faith as you were taught,
and overflowing with thankfulness.*

This was a particular focus through the autumn as we thought through what it was to lead Jesus-centred lives: being led by Him, live more like Him and leading others to Him.

As a church we commissioned one of our members, as a lay prison chaplain, based once a week at HMP The Mount, Bovingdon. We continue to pray for him as he fulfils this role on top of his family commitments, theological study and a full-time job!

We said farewell to our Youth Ministry Leader back in May and were not able to fill this vacancy when initially advertised. Increasing energy costs, interest payments on our building loan and other inflationary factors, meant we were unable to re-advertise this post in the second half of the year.

Our senior pastor, took his sabbatical in the summer which included times of retreat, visiting different churches and leaders and a very special study tour of Israel.

We continue to welcome new people, a number of whom in the latter part of the year had moved into recently built accommodation near the Peartree site.

In the light of significant increases in the cost of living, towards the end of the year we opened a Winter Family Fund, so that those who had a small financial surplus might share what they had with others in the church who were feeling financially squeezed. We thank God for those who gave generously into this fund and are so grateful to have been able to start to give to individuals and families who have expressed a need.

Building on our experience of online meetings during the pandemic, we changed our constitution to make it possible for Church Meetings to be run on a hybrid or online-only basis, where that is deemed helpful. This has increased the number of members who have been able to access and attend church meetings.

It is fantastic to be a part of a church offering so much to the wider community during the course of each week. This is all down to the vision and commitment of teams across the church who are committed to demonstrating through the different ministries that people of all ages matter to God.

Review of Ministries

Worship

Worship is central to everything we do at Christchurch, both in our pattern of Sunday worship and in the way we live the rest of our lives when we are not in a church building!

Sunday gatherings aim to be inclusive and accessible for both visitors and regulars. We seek to create an environment where people can explore what it means to know God personally and draw closer to Him.

From January 2022, we returned to the pre-pandemic pattern of services at both sites with a 'live' preacher present at both sites.

Our online presence has meant that those who have been too poorly to attend a Sunday gathering onsite can do so online. We have also been able to reach people who have been able to explore Christchurch prior to coming into our buildings.

We are grateful to have a number of different bands who play at each site, with a predominantly contemporary style of sung worship. We have maintained the practice of a "Frontline Focus" followed by regular intercessory prayer. We have also increased the number of all age services over the course of the year in support of the youth and children's teams whilst the number of leaders continues to build.

We share in communion together on the first Sunday of each month. We also have a monthly 'Church Family News' where we hear news - anniversaries, birthdays, special events – and have continued the practice of people sending in videos or photos to share such things across the whole church.

A worship 'core' team have started to meet in order to plan Worship and Prayer evenings, to write down the values by which the music teams operate and to discuss best practice in leading the congregations in worship.

Worship Bands volunteer hours: **1,040**
AV volunteer hours: **416**

Prayer Ministry

Prayer continues to be a key part of our church life. We have a team, comprising 20 individuals, who offer prayer to the Church Family at both sites after every service. In addition, the team offer prayer in response to email and pastoral requests. We were blessed to be able to offer this ministry, even when we could only gather outside after services in the immediate aftermath of COVID.

Prayer Ministry volunteer hours: **256**

BSL

Our BSL ministry meets the needs of two, regular, deaf attendees who have continued to come to Sunday morning services during 2022 and a third deaf person, invited by one of the regular attendees, who started coming regularly towards the end of the year.

As a church we have one church member who signs most morning services and who also coordinates other aspects of this ministry. Our BSL signer has a level 4 BSL qualification (Signature) and continues to attend BSL classes to advance her skills. Sunday morning BSL provision is facilitated through advance access to sermon notes and other service information to allow translation into BSL and time for practise in delivery (involving 4-6 hours practise per week).

The church provides a budget which provides a qualified interpreter or CSW (Communication Support Worker) for some church services, usually 6/8 per year. This provides a break for the regular signer and cover for when she is away.

This is a ministry in development. There are opportunities to develop greater Deaf Awareness within the congregation and provide BSL access to other church events e.g. interpreters for all church events, regular provision of subtitles on all videos used, increase in the number of people who know some basic signing and who feel comfortable using this with deaf attendees etc.

In September 2022 a level 1 BSL course started within the fellowship. This is being taught by a qualified BSL tutor. 9 people from Christchurch attend. This will finish in March 2023.

BSL volunteer hours: **264**

Prayer Requests:

- For the continuing challenge regarding the number of BSL users in church and the commitment required to understand and get to know those in the deaf community.
- For the continued development of BSL skills.
- Thanks for the many blessings linked to being involved in this ministry.
- For encouragement for those learning BSL to attend the BSL and Deaf led Sign Church which runs once a month (hosted by Enfield Baptist Church).

Outreach

Whilst outreach covers most of what we do in terms of church activities, there are a few focused areas that we have to help people take steps in their Christian journey. These events are mostly either targeted at those individuals outside the church or those on the fringes, but they are open to everyone and it is always a delight to engage people at different stages of their faith journey through discussion.

The Alpha Course

Alpha is a course with food, designed to help people explore Christianity and meet others with a similarly enquiring mind. Following a successful Alpha course in Autumn 2021, with 7 guests attending, 2 members of the church led a 5-week Prayer course in Spring 2022 as a follow up. Most of those who had attended Alpha carried on, with an additional 3 people joining from across the church. This group has transitioned into a Monday evening Life group that meets either in a home or at the pub.

In the summer we advertised for a new Alpha course, starting in September 2022. Unfortunately, there was insufficient interest and the decision was taken to delay the next course until the new year. Instead, we repeated the previously successful Life Questions (see below).

Total volunteer hours for Alpha: **20**

Prayer Requests:

- For a successful Alpha course in Q1 of 2023;
- For God to prompt interest in those exploring their faith and a relationship with Jesus;
- For Alpha as an ongoing ministry.

Life Questions

Life Questions is a new activity for church. It ran in June and November 2022. It's a 4 week course that allows people to reflect on their life journey, discuss some thought-provoking questions around their current priorities as well as share their hopes and ambitions for the future.

Life Questions is there to provide the community with an open and friendly space where they may connect with others and have a good conversation about things that matter. A contributing factor in launching this course was an awareness of the significant impact of the COVID-19 pandemic and a local need for people to process what life looks like in the 'new normal'. In total, 17 people attended the two different courses (including those leading the course). Feedback was positive with attendees appreciating the ability to share things openly, to meet new people, think about life a little differently and learn from the experiences of others.

Total volunteer hours for Life Question: **59**

Prayer Requests:

- For more opportunities to make use of this format to strengthen local relationships, and create an environment where those not currently involved in a church have a space to reflect and consider how to navigate life's challenges;
- For the group, formed in November, who plan to continue to meet together and that this might become a forum for exploring the Christian faith.

Body & Soul Café

2022 was the first full calendar year that the Body and Soul café ran since the various COVID lockdowns of 2020 and 2021 and it has been a joy to be able to provide a place for people to come together to enjoy a meal and each other's company.

Body & Soul is open for coffee and lunches between 11 a.m. and 2 p.m. on Wednesdays and Thursdays during term time. We provide meals for about 30-40 people each day. Most of our customers are from the wider community (around 90%) and the rest from within Christchurch. We welcome customers of any age and our regular customers range from the age of 2 through to those in their 90s. Most customers are senior citizens, though we often

serve some Parkway Pre-school parents/carers and their children. Seeing the different generations mixing together over a meal is wonderful.

Body & Soul's ministry is threefold: to its customers, to those we support financially (e.g. Tumaini) and to the volunteer team. Although we sadly said goodbye to one valued team member in 2022, who moved away from the area, we were delighted to welcome other new team members to this valuable ministry.

At the end of 2022, the Body & Soul team had 26 regular volunteers comprising church members and friends of the church. The team is spread fairly evenly across the two Christchurch congregations. Around 85 volunteer hours per week (during term time) are spent planning menus, shopping, making cakes and soup, preparing vegetables, cooking, serving, washing up, setting up, tidying up, keeping the accounts etc. There really are lots of different ways to serve and help at Body & Soul – not all of them involve food!

We are very grateful to past team members and others in the church who step in when staffing levels are low due to members of the regular team being on holiday or unwell.

Body & Soul provides financial support to the Tumaini Children's Home near Jinja in Uganda, making donations totalling £4,500 during the year. Body & Soul also contributed £3,000 to general church funds in recognition of fuel used in cooking and heating. £200 from our "loose change" collection pot was donated to the Welwyn Hatfield Women's Refuge in early 2022 and a further £200 was donated to the New Zion Food Bank in July.

Total volunteer hours for Body and Soul: **3,343**

Prayer Requests:

- That God will use us to present a picture of God's love and character through the contact we have with our customers and volunteers;
- That God will bless this fantastic opportunity to continue to provide a warm place for people to meet and enjoy food together, particularly with the cost of living crisis at this time;
- Pray for our customers, a number of whom either have or care for someone with dementia.

The Lounge

The Lounge is a drop-in service that runs every Tuesday afternoon. In 2022, we were open for 1 hour from 1.30 p.m. at our Peartree building. The aim is to provide a space where members of the local community can meet up socially and come for informal support and advice on everyday medical, housing, household, parenting and relationship issues. It is also an access and information point for other services. As part of the ministry we provide 1:1 support with CVs and interview preparation for those looking for work and our Parish Nurse holds 1:1 appointments when requested.

This year we consistently had the same group of 8-10 regular attendees with only the occasional new attendee. Our regulars come every week and express their gratitude at having somewhere to meet together and to get support from the team.

Over the year we have seen approximately 15 different adults attend, accompanied by 6 children. This was comparable to 2021.

The Lounge this year was run by a team of 6: our Parish Nurse and 5 volunteers. We lost our only male volunteer in the summer and would very much like to recruit another man to join this committed team. The team has been maintained at 6 with the addition of 1 new female volunteer. As a team, we work well together.

In 2022 the team worked 2 hours, from 1 p.m. - 3 p.m., once a week, for 48 weeks of the year.

In 2023 we are extending our opening time by half an hour, back to our original pre-COVID times of 1.30 p.m. to 3 p.m.

Total volunteer hours for The Lounge: **576**

Prayer Requests:

- For growth in the number and diversity of those who attend The Lounge;
- for fresh energy for the team;
- for new ideas for this ministry as we head towards our 10-year anniversary in 2024.

Overseas Mission

Christchurch continued to support overseas mission activities during 2022 through our established personal links with mission partners.

Abby Murphy has settled in well in Santo Domingo, Ecuador and is now the short-term co-ordinator there for Latin Link, as well as working with various projects run by the local church.

We continue to enjoy a close relationship with Paul and Ruth Turner who lead much of the work carried out in Peru and across Latin America by Latin Link.

Paul and Clare Woodington continue with their mission work in Papua New Guinea, Paul working as a pilot with MAF.

It was good to have a visit from Joy Ransom (our partner in Nepal) and a meal after the Sunday service allowed many people to meet her in person.

Pastor Nicholas and Tumaini in Uganda have been struggling with food shortages and rising prices, so it was good to be able to use the profits from the Body and Soul café to help them after the break caused by the pandemic.

Sami Xhako spent three months at Christchurch, helping with various ministries including worship and youth work, and enjoyed hospitality from various members of the congregation. It was a blessing to have him and was a positive experience for him.

In November the church held a Mission Sunday service which had video input from all our mission partners and included a worship song from the Xhako family in Albania.

Relationships

The building of effective relationships is fundamental to Christchurch's fellowship. We aim to enjoy functional, loving relationships within the community of worshippers as well as with the wider community with which we interact through our various ministries and activities.

Attendance at Sunday services across the two sites has varied between 81 and 200 excluding children. One baptism during the year exceptionally saw adult attendance rise to 255. We continue to provide a live stream of our services from our Peartree site each week. The average number of live stream viewings in 2022 was 17 per week. Others choose to watch the service at a later time or date (there were over 200 subscribers to the YouTube channel).

The number of Christchurch Members at the end of 2022 was 178, compared with 187 at the end of 2021. In 2022 we introduced an "Associate" category of membership, for those no longer able to fulfil member's duties (due to moving away) but who continue to feel associated with the church, whilst, for example, seeking a new church. The number of associates at the end of 2022 was 9.

4 young adults were baptised and 2 church couples were married in the year. In addition, there were 3 dedications and 4 funerals/thanksgiving services.

Welcome & Hospitality

We have a team of dedicated group who act as the welcome teams at Peartree (9 individuals) and Parkway (17 individuals) each Sunday morning. They also act as stewards throughout the services.

Welcome teams are typically made up of 2-4 people each giving around 1 hour each, weekly.

Total volunteer hours for Welcome: **156**

Hospitality teams, on Sundays, organise and clear up the self-service coffee points at both sites. There are 9 volunteers at Peartree and 6 at Parkway. They operate in teams of 2, each person providing 1.5 hours of volunteer time weekly.

Total volunteer hours for Hospitality: **156**

Prayer Requests:

- For more volunteers to cover the welcome and hospitality rotas at Peartree;
- For more volunteers to cover the hospitality rota at Parkway.

Prayer Chain

A great many people appreciate receiving prayer. The church has a Prayer Chain as a means of communicating prayer requests to intercessors by email. Prayer requests are managed and circulated by 3 volunteers. There are over 160 intercessors, most of whom are

currently at Christchurch, the rest ex-Christchurch. Prayer requests may be given by email, telephone or word of mouth and are usually transmitted to the intercessors within a couple of hours.

During 2022, 92 prayer requests were received. Each email was opened by at least **105** subscribers.

Meals 4 Mums

This is a simple, but much valued ministry that seeks to offer new Mums and families support for two weeks following the birth of a new child. Volunteers provide home-cooked meals and deliver them, ready-to-eat to the doorsteps of recipients. The value of this special blessing can only be truly understood once you have been on the receiving end, although the volunteers have also shared the immense joy and encouragement they receive from the families. Over 2022, 18 volunteers provided meals over the year.

Total volunteer hours for Meals 4 Mums: 57

Discipleship & Serving

Life Groups

Life Groups are a key and valuable part of Church life, an opportunity for individuals to connect with others from the Church and grow together in faith. Proverbs 27:17 tells us that 'Iron sharpens iron' and this is so true when it comes to our Life Groups.

Our groups have developed and adapted over the past year. Some have come to a natural end, whilst others have grown in numbers. Most groups remain traditionally face-to-face, while a couple remain online as this adaptation, post-COVID, has proven to support the needs of its members better.

Life groups offer opportunities to develop faith in a supportive and encouraging environment. As well as bible study, groups work as a small community, connecting with each other in prayer and with support through the challenges and celebrations that life brings.

We currently have 9 groups that meet together. Our 15 or so leaders remain committed and have done a great job of keeping people connected and being available to their members.

Total volunteer hours for Life Group leaders: 1,521

Prayer Requests:

- For leaders and members to continue to grow in their faith journey individually and as a group;
- For the right groups to develop to fit the needs of people in the congregations;
- For leaders and to emerge with a heart for discipleship and community building.

Band of Brothers (BOB)

BOB is a ministry for men, formed in partnership with Christian Vision for Men (CVM) and is aimed at encouraging and developing support for men including the discipleship and integration of men in the church. It aims to engage men through social activities, as well as supporting their role in family life. It includes the ever popular 'Men's Breakfast' which meets monthly.

The BOB team comprised 5 church members.

Social events included our annual midsummer walk through the Brocket Estate in June and a BOB 'relaunch' barbecue on the 15th July at our Parkway site. After two years of being unable to meet, it was great finally to reconnect.

A regular feature of the BOB ministry is a breakfast with a spiritual theme, held on the first Saturday of every month. Attendance ranged from 15-20 most months and this year there has been a small but consistent pool of men who provided breakfast.

In 2022, men from the fellowship who attended led a series of discussions from 'The Code', a twelve-point honour code for Christian men. Ten have been thought through with the course due to be finished in 2023. Subjects covered include recognising Jesus as Captain, Brother Rescuer and Friend; making Jesus known through actions and words; not cheating; fitness and freedom from addictions; and treating all as brothers and sisters.

Further encouragement, spiritual reflections and inspirational insights were shared on our BOB Facebook page along with any upcoming events.

The team met in November to discuss ideas and possibilities for the ministry in 2023. Since then, it has been decided to draw this ministry to a close and refocus it around a monthly Men's Breakfast.

Total volunteer hours for BOB: **125**

Prayer Requests:

- That we can continue to support the men of Christchurch through the monthly Breakfast ministry;
- That we might establish new ways of connecting in 2023 with the men in our fellowship

Sistersoul

Sistersoul, the woman's ministry of Christchurch, has recovered slowly after the pandemic, with only one breakfast taking place in October, 2022. However, after the long break, attendance at that breakfast was larger than previously (45 ladies) and there was a clear sense and desire for the ministry to continue. This is encouraging.

Sistersoul exists to encourage women in all areas of life: their faith, family, relationships, workplaces and, in all such areas, to give them the courage to share what they know of Jesus in their lives with others. The events serve as "time out" from the hustle of life to invest in personal relationships with God and with friends. Fun is an important part of events too.

Events, such as the breakfast in October, take approximately 6 volunteers, 3 hours each, to prepare and set up. We enjoyed worship and Amy Summerville as a guest speaker at the event. Everyone helped clear away.

Usually we aim for 2 to 3 breakfasts a year and a teaching day.

Total volunteer hours for Sister Soul: **18**

Prayer Requests:

- For the planning of future breakfasts;
- For the planning of a teaching day;
- For the team of volunteers who plan, pray and serve in the ministry.

Other Ministries & Activities

A large number of activities are run for the benefit of the local community by volunteers in the church as we seek to share God's love.

Seniors' Ministries

- **Harvesters**, our fortnightly, tea-time and activity fellowship;
- **Reach Out**, our twice-weekly, chair-based exercise classes;
- **iPicture This**, our new, monthly art appreciation workshop.

A high percentage of Senior Citizens continued to attend more than one activity. Our core ministries for senior citizens remain self-financing through the activity fees paid by participants. No budget was allocated from our wider church funds. The financial management required to support the ministries was provided by 1 volunteer who contributed 80 volunteer hours over the year. Activities included pastoral and prayer support for the Seniors' community, which, on occasions, extended to family members along with some practical support on an *ad hoc* basis. We also endeavoured to maintain contact with those who were no longer able to attend activities and, where appropriate, the families of those who had become housebound or had moved into residential care.

We were unable to relaunch the Christmas Carol Singing at Barnside, as planned, due to COVID infection. This event had been suspended in 2020 and 2021. There are no plans to run this event in future.

Harvesters is a group that meets at Parkway on the 2nd and 4th Monday each month between 2.30 p.m. – 4.00 p.m. during term time. The afternoon begins with a welcome from the Team Leader, followed either by a presentation from a guest speaker or a participative activity. From 3.15 p.m. refreshments are served. Twice a year, in December and July, a party is held, with full afternoon tea. However, due to adverse weather conditions, caused by snow and ice in December, the Christmas party had to be cancelled.

At the start of 2022 there were 47 attendees on the register. The group represented a mixture of church attendees from various church denominations across the town, as well as those with no church affiliation. Sadly, we lost a couple of regular attendees who have passed away or moved during the year.

Towards the end of 2021, after five years of faithful service, the Harvesters Team Leader announced that she would be stepping down from leading the ministry in July. Despite this, she has retained a pastoral role with a small number of attendees who are no longer fit enough to attend the sessions.

Another, long-standing Church Member stepped in to Co-lead the team whilst a previous Leader of the ministry agreed to re-join the team in September, on an interim basis, until Easter 2023, to offer transitional support.

Grateful thanks have been expressed to the departing Leader for her dedication and faithful service over the past few years.

At the beginning of the year we had a committed group of 16 volunteers performing a variety of tasks: hosting/welcoming, baking, setting up, providing IT support, writing and sending out birthday cards, finance/banking etc.

Total volunteer hours for Harvesters: **691**

Prayer Requests:

- For the continued divine protection and good health of all our senior folk and that they would experience a growing awareness of the love of Jesus for them individually;
- For wisdom and guidance as we take time to offer care and assistance to our seniors. For many of them, daily life has become a struggle.

Our **Reach Out** ministry continues to be popular, providing its weekly, Strength, Flexibility and Mobility Exercise Classes at both the Parkway and Peartree sites. The class instruction was delivered by a qualified Later Life exercise instructor. A team of 6 Christchurch volunteers (plus 2 extras who serve as back-up) welcomed and registered participants across both sites, assisting in the classes and hosting refreshments. Between them, the two sites served a community of 64, of whom 2 were from Christchurch and 62 were from the wider community. Up to 50 attended each week on average, across both sites.

With reduced nervousness around COVID, we have seen an increase in numbers attending both classes, largely as a result of inviting new members to join from our waiting list. Both classes are, again, running at capacity. Fellowship over refreshments continued to be a key focus for those attending and an important opportunity for relationship building and pastoral care. Many class members, especially at Peartree, now arrive to connect with others before the class over a quick cup of tea or coffee.

Total volunteer hours for Reach Out: **951**

Prayer Requests:

- For the continued health and well-being of all Reach Out attendees;
- For opportunities to share the Christian faith through actions, words and conversation;

- For the perseverance of class members as, over time, they face the growing challenges of ever increasing age;
- For wisdom and guidance as we take time to offer care and assistance to our seniors.

Senior Citizens' Lunch, a long-standing mainstay of our ministries to Senior Citizens, which last ran in February 2020 was, with the agreement of the Leadership Team (and endorsed by the Membership at an Ordinary Church Meeting in November), cancelled. A large number of those Seniors who had previously attended this monthly event now enjoy the hospitality offered by Body & Soul Café.

We acknowledge the huge commitment of a faithful team of 20 volunteers, both young and old, who served together in this ministry over many years. It provided mutual blessing and an opportunity for the youth to serve and come alongside our seniors community.

More broadly within our Seniors' community, we have continued to offer pastoral and practical care and prayer support. This was focussed on the following:

- Regular telephone calls;
- Shopping;
- Doorstep visits and the deliveries of edible treats;
- Emotional support to bereaved families. 14 members of our Seniors' community died during 2022. In 4 cases, bereaved families turned to Christchurch for the provision of funeral services.

We continued to access the pastoral support fund that was established at the end of 2019 following a generous gift from a third-party benefactor. In addition to covering the cost throughout the year of food dropped at doorsteps, flowers delivered to the sick and to bereaved families, birthday cards, gifts delivered to relieve isolation etc., £150 of the remaining £4,637 gift was used to establish the new ministry of iPicture This and a further £450 was used to purchase a new water boiler for the café at our Peartree site.

iPicture This is an art discussion workshop led by a Christchurch member and curator at The Wallace Collection. We meet once a month for a relaxed, friendly and informal discussion centred around art, with a different theme each time. Beginning with tea, coffee, cake and a chat, the facilitator presents background information and facts about the pieces of art and the artists to be studied. Group members are encouraged to share their thoughts, insights and opinions as we go.

The ministry serves the seniors community. To date the majority of attendees have been drawn from other local churches, with a few from the wider community and a couple from Christchurch.

Our first workshop was held in April and although the first few months were spent feeling our way in terms of optimum numbers, set up, presentation etc., we have been overwhelmed by the enthusiasm and obvious pleasure that all of the attendees (and volunteers) have been getting from the workshops.

We are now at a point where we feel that we can increase attendance numbers and invite a few more people to join, both from church membership and the local community. We have enough volunteers currently but would welcome anyone who is interested in what we are doing to come along and see what's happening!

There are 3 regular volunteers. The group meets from 10 a.m. to 12 noon on a Friday morning, once a month. Each volunteer gives around 3 hours a month, 2 of whom also bake for the group, giving approximately an additional 1.5 hours per month. There is a small amount of administration shared among the team and one other who handles the finances.

Total volunteer hours for iPicture This: **108**

Prayer Requests:

- For continued spiritual growth among our Seniors' community and a desire and curiosity to challenge and be challenged in their personal faith journeys;
- For succession planning and a willingness of others to take on leadership responsibility in this key ministry area;
- For iPicture This, that we can continue to grow, maintain relationships and find opportunities to share our faith and hope through this new ministry;
- For wisdom among our Seniors and their families in decisions being made around care for their future.

Total Seniors' activities volunteer hours per annum: **1,872 hours** (including additional hours dedicated to pastoral matters, practical support, managing finances and banking etc.).

Songs of Praise

Songs of Praise takes place monthly on a Sunday afternoon. It is an opportunity to sing hymns and songs familiar to the guests. The songs are chosen by them and there is an opportunity to say why they have selected a particular hymn. People sit in groups at tables, with tea and home-made cakes.

Not many of those attending come to other Sunday services in Christchurch, though most have connections with other church activities (Harvesters, Body and Soul and the Lounge etc.). Several regulars are connected with other churches in the town. They are mostly older, remembering hymns from their younger days in school and Sunday school.

The ministry resumed after the pandemic in May 2022 with between 20 and 30 guests, rising slowly through the year. The Christmas Special, in early December, drew over 40 guests. The stories of faith that people tell as they select the hymns and songs are often quite moving and inspiring.

It may be foolhardy to say, but we do not need more volunteers at present – with the exception of solo instrumentalists to build the musical ensemble. The current teams get great satisfaction from their involvement.

We'd value prayer for a wider 'reach' for this ministry across the town and for freshness in our approach

At least 6 volunteers are involved in the music, the PA and AV on each occasion, with a further 6 handling the Refreshments and welcoming – a total of 20 hours each month.

Total volunteer hours for Songs of Praise: **140**

Prayer Requests:

- For a wider reach across the town;
- For a freshness in approach over time.

Church services at St. Andrew's Care Home

Church services at St. Andrew's Care Home are provided by Christchurch at the request of the care home and are scheduled once a month. A simple 20-minute service of prayers and hymns with a very short talk is all that is required. The service is usually attended by about 8 residents and 1 member of staff. We also sing carols at Christmas. There are 9 volunteers currently on the team who lead and host the services, generally working in groups of 3.

During 2022 only 5 services actually took place, as many were cancelled because of COVID and restrictions imposed by the home. The carol service was a great success and a group of about 15 singers from Christchurch went into the home and sang to two different groups of residents.

Staff at the care home really appreciate us going in, as no other churches have yet restarted church services there, post-COVID.

The monthly church service demanded **36** volunteer hours whilst the Christmas carols demanded **18**.

Total volunteer hours for St. Andrew's Care Home: **54**

Prayer Requests:

- For more volunteers who would be prepared to lead or take part in the church service at 11 a.m. every 4th Friday of the month.

Children and Families

On **Sunday Mornings**, we have 2 groups running at both sites for children aged from 2 up to and including children in school Year 6. In September, these were re-branded as:

- Seedlings (for those aged 2, up to and including Reception);
- Saplings and Rooted for our children in school Years 1 to 6.

Over the year, we have seen 126 children across all 4 groups on a Sunday morning. At Parkway, we see 4-8 children in Seedlings and 6-8 children in Saplings and Rooted. At our Peartree site, we see an average of 10 to 15 children in Seedlings and 30-35 children in Saplings and Rooted.

During the year, there were a total of 39 volunteers who served as part of our children's team on a Sunday. Given the growth in number of children attending our groups, we have needed both to increase team sizes and make greater demands on the regularity with which volunteers have been willing to serve. Each week we need 4-5 volunteers at Parkway and 8 volunteers at Peartree. On average, teams gave around 2 hours of their time to serve on a Sunday and each week those that were leading also gave around an additional 1-2 hours in preparation. Across all groups, we need extra volunteers.

Total volunteer hours for Sunday Mornings: **912**

Prayer Requests:

- Thanks for the commitment made by those already serving on Sundays;
- For additional volunteers across all age groups.

Toddler Groups

Parkway Crawlers is a new toddler group which opened in January. The group meets every Tuesday, from 10 a.m. until 11.30 a.m. during term time at our Parkway site. This group is aimed at children aged 3 and under and their parents/carers. Throughout the year, adults were asked to pre-book places to attend the group.

The team is made up of 5 volunteers and the Children and Families' ministry leader. On average, volunteers spend 2.5 to 3.5 hours per week depending on their role which includes, buying and preparing snacks, setting up toys and activities, tidying up, reading a story and leading singing, and chatting to parents.

On average, this group has seen 20 children attending weekly with parents and carers almost exclusively from the community.

Total volunteer hours for Parkway Crawlers: **624**

Peartree Tots is our toddler group which meets every Thursday from 10 a.m. until 11.15 a.m. during term time at our Peartree site. This group is aimed at pre-school children and their parents/carers. In the first half of the year, there was a team of 2 to 3 people.

However, the team size has now increased and includes 4 team members on the refreshments team, who serve fortnightly, and 3 volunteers who attend weekly along with the Children and Families' ministry leader.

On average, volunteers spend 1.5 to 3 hours per week depending on their role, which includes welcoming and taking the register, preparing and serving snacks, preparing and setting up crafts, setting up the hall and tidying up and chatting with parents and carers.

On average, this group has 36 children attending weekly with parents and carers who come, almost exclusively, from the community.

Total volunteer hours for Peartree Tots: **585**

Prayer Requests for both our Toddler Groups:

- Thanks for the increase in numbers of helpers at Peartree but an ongoing need for more at both Parkway and Peartree;
- For church members who could attend simply to chat and engage with those parents and carers who come;
- For individuals who feel they could lead the story and song times.

Fun 4 Families

Fun 4 Families is a once a month Saturday morning group for families with their children. It is usually held at our Peartree site from 10 a.m. to 11.30 a.m. We offer a place where families can have fun and enjoy food together, meet other families and join in a range of activities from craft to creative play.

There is a team of 5-6 who run the sessions and volunteers are from both the church and community. They give around 3-3.5 hours per month with 4-5 hours of planning time per month.

On average, 14 families attended per month. Although these have included a few families from Christchurch, the majority of the families who attend are from the community.

Total volunteer hours for Fun 4 Families: **252**

Prayer Requests:

- That these occasions would encourage family cohesion and bonding;
- That through the teams running these events, God might use them vehicles of His love and grace.

One-Off Family Events

In March, combined with the Youth team, we held a **Bring and Share Lunch at Peartree** and an **Afternoon Tea at Parkway**. Families were encouraged to bring along their own food as well as cakes to share with others and this was a great opportunity for families to spend time together and mix with other Christchurch families. On the day, many people helped with setting out the food and washing up after the event.

During the Summer holidays, we held 3 events which included Soft Play, a Family Picnic, and a FunZone Party.

The **Soft Play** event was held at our Peartree site for under 5's (older siblings were welcome too). We ran 2 sessions on the same day and these were attended predominantly by families from the community who were part of our Parkway Crawlers and Peartree Tots groups. On the day, there was 1 volunteer who assisted the Children and Families' ministry leader with the running of the event. They gave 5 hours of their time.

Total volunteer hours for Soft Play: **24**

Our **Family Picnic** was held at our Parkway site. Families had the opportunity to bring their own picnic whilst also enjoying a bouncy castle and other games equipment, both indoors and outdoors. This was attended by families from the church and the community.

At the end of August, we also held a **FunZone Party** (hiring a large soft play centre). This event was attended by church families and was a fantastic opportunity for the children of all ages to play together and build friendships whilst also giving parents the chance to talk with one another. There was a lovely atmosphere throughout this event.

On Christmas Eve we held a **Nativity Service** at our Parkway site. There were 8 children who narrated the Christmas story and children and adults came dressed up and joined in by playing different characters. In addition to the children narrating, we also had 7 additional volunteers helping with music, refreshments and welcoming families. The team gave 1.5 hours to 2.5 hours of their time. In addition, the children spent time practising their lines in

advance of the event. The service was attended by families both from the church and the community. It was a lovely family occasion at which we were able to share the true meaning of Christmas.

Total volunteer hours for Nativity Service: **15**

Parenting Courses

In the autumn term, we ran a Parenting for Faith course over 8 weeks via Zoom. The Parenting for Faith course is a video-based resource for any adult who wants to support a child or teen in their spiritual development. The course was attended by 4 families from Christchurch.

Total volunteer hours for all Children & Families Ministries: **2,412**

Youth Ministry

The Youth Ministry at Christchurch serves young people aged 11-18 at both sites and in the community. Our vision is to go “Deep and Wide”: to enable young people to go deep in their faith and establish roots that equip them for the rest of their life; and to reach out widely to the young people in our town.

In January, our Youth Ministry Leader came back from maternity leave. In May 2022 she stepped down from the role in order to look after her son. We are really grateful for the four years that she and her husband served the young people in our church and pray that God continues to bring fruit from that time. There remains a noticeable gap in the fellowship from not having a Youth Ministry Leader in place, but we have been really blessed by the commitment of the amazing volunteers we have, including a number of new people coming on board.

In addition, in October 2022, the son of our mission partners in Albania, came across to spend three months with us, getting to know people, serving in the church and blessing our youth ministry.

The Youth Ministry has four key elements:

- ‘The Mix’ on Friday evenings;
- Sunday mornings at both Parkway;
- Sunday mornings at Peartree;
- Sunday evening group, ‘After 8s’, for school years 10 and above.

We had three young people baptised in 2022 – praise God! One in January, one on Easter Sunday and another in September.

We had a brilliant Youth Launch in September 2022 at Parkway and have a Youth Weekend away planned for March 2023.

THE MIX

This is a youth ministry that meets on Friday evenings during term time at Peartree. We provide a safe place where young people can have fun, interact with others, hear God's word and gain some counsel from the Christian leaders on the team. The ministry starts at 7 p.m. with a group meal. This gives an opportunity for attendees to eat and talk together. The main evening activities run from 7.30 p.m. to 9 p.m., based around a varied programme of themed events, challenge evenings and off-site activities. More recently the number of non-themed club evenings have increased, allowing more time to get alongside the young people. The evenings wrap up with a "Food for Thought" session in which a Christian message is given and a snack treat provided.

Aimed at school years 7 to 10, we provide a space where church youth from both sites can invite their non-church friends. We have a mix of church and non-church youngsters, including some from other churches. Some older youth remain, having found out about the Mix through the in-school visits of our previous youth worker. We currently see between 15 and 20 young people attending with about 2/3 being from Christchurch families. The ratio has varied over time.

There were several special events held, on site, during the year:

- make your own pizza or smoothie nights;
- bake off night;
- I'm a celebrity;
- treasure hunt evening;
- pancake challenge;
- Christmas dinner evening.

In addition, we held off site events:

- dark walks;
- wide games;
- Gosling sports evenings.

We also made good use of the car park and basket ball hoop, promoting exercise during good weather whilst, at the same time, offering hand craft activities for those who prefer a quieter activity.

The Mix is blessed with 7 helpers. We would welcome another 2 or 3 enthusiastic helpers, ideally young adults. They could help in: supporting the various activities; preparing for the evening; keeping the register. The main benefit of having an increased number of helpers, however, would be "just to be there", to chat to the youth, to share wise words, answer questions and have fun.

The team give a minimum of 20 hours per week volunteer time and a further 20 hours are committed per term in preparation for special event evenings.

Total volunteer hours for The Mix: **840**

Prayer Requests:

- For good conversations with the youth
- That the right young people would be able to come
- That the evenings would be fun and safe

- That God's presence would be with us during each evening.

Sunday Mornings (Parkway and Peartree)

We have had healthy numbers at both sites on Sunday mornings (between 8-15 each week), mostly from school years 7-11 (ages 11-16). We spent the first half of the year thinking about the Holy Spirit – who he is, what he does, the fruits of the Spirit, and the gifts of the Spirit. We then spent the Autumn looking at Spiritual habits and then at the way we relate to the world and issues of poverty, including the environment. We also had a number of year 6 children come up into Youth in July. They settled in well.

We have a committed number of volunteers at each site (5 at Parkway and 5 at Peartree), with training planned in February for us to think about what it means to run a good session on Sunday mornings.

We would welcome 2 extra volunteers at each site, to serve once every 2 or 3 weeks.

Total volunteer hours for Sunday Youth: **360**

Prayer Requests:

- A sense of community amongst our young people, many of whom are different ages, or go to different schools;
- For good conversation on Sunday mornings and for wisdom for the leaders as they facilitate that;
- For more young people to take a step forward on their journey with Christ, particularly with the Youth Camp coming up in March 2023.

After 8s

This is our Sunday Evening Youth group for years 10-13. We meet for two hours, with the first hour a time to chill, snack, catch up and play games. The second hour is more focused on discussion and Bible study. We have had a regular 8-14 young people most weeks and each week is led by Simon Cragg and Carole Prince. In 2022, we covered a number of issues that young people have to face – anxiety, depression, anger, relationships, drugs, and sex. We have been amazed at how well our Youth have engaged in these discussions and sought to understand scripture and work out what it means to live out wise principles. Occasionally we have had social evenings including walking, a trip to Nandos and bowling. In September we were sad to say goodbye to a number of Year 13s who were leaving Youth or going on to university.

We have had 1 extra leader join the team recently, but could do with 1 or 2 more, particularly with the son of one of our key leaders due to join the group in September.

Total volunteer hours for After 8s: **125**

Prayer Requests:

- For the young people, each facing their own, tough life choices and the pressure of exams;
- For wisdom for each one and a desire to seek Christ and serve Him with their lives;
- Those who have gone to university or started jobs this year;
- At least 1 new leader for September 2023.

BASH Camp

In August we teamed up with Young Life for their annual BASH camp – 4 days of activities with over 70 young people attending. About 20 young people from Christchurch attended, enjoying lots of sports, water fights, archery, games, high ropes, trampolining, pizza...and everyday had a talk about Jesus and why He is real and relevant today.

3 Christchurch leaders attended for 2 or 3 days each.

Total volunteer hours for BASH Camp: **36**

Prayer Requests:

- For this year's BASH camp in June and for our ongoing relationship with Young Life and 267.

Parish Nursing

This service is available to any who attend the church and its activities, offering support to individuals with health issues, or those caring for others in their family or community. Anyone attending the church is welcome to discuss issues completely confidentially.

The service is provided on a voluntary basis each Tuesday, with additional work covered as availability allows, averaging 10 hours/week in total. It is affiliated to Parish Nursing Ministries UK, who ensure the service meets professional standards. It provides holistic health and spiritual care, complementing both the work of local health services and that which the church provides through the ministers, pastoral team and membership. For those with more complex needs this can include making referrals to/liasing with other professionals, for example GPs, community services and hospitals with some specific support at times of crisis.

This year 126 individuals have been supported with physical and/or mental health issues, ranging from support for expectant and new parents to assisting those requiring care in later years and at the end of life. Over 370 contacts were made during the year.

A third of those seen are not linked with Christchurch on a Sunday. About half have short-term health needs and half longer-term conditions; additionally, nearly a half are living with mental health issues (up from around a quarter in previous years). Strong links have been maintained with a number of local health and community organisations with signposting and liaison on over 100 occasions.

Parish Nursing is an integral part of The Lounge, our weekly drop-in service for the local community, which has continued to function 50 weeks a year (see separate report). Many of those who attend have significant health issues, so Parish Nursing support/signposting helps contribute to a holistic service for this group.

Total volunteer hours for Parish Nursing: **500**

Conclusion & Summary

At the start of 2022, Christchurch was beginning to return to normal in the wake of the pandemic. January saw the return of live services at both our sites with a livestream being broadcast from Peartree. Children's and Youth groups were reconvened on Sunday mornings and Sunday evenings and community activities and outreach, as described in the individual ministry reports above, began again. This allowed 182 volunteers to express their faith through action, together providing more than 14,761 hours of volunteering.

Finally, it is my privilege, on behalf of the church, to thank all our staff for their vision and dedication as Christchurch has returned to "normal" after the pandemic. We are, as always, ever thankful to God for His faithfulness to us in continuing to keep us and enabling us to grow in Him as individuals and as a fellowship.

Paul Tosswill
Administration Trustee

Date: 19th April 2023

Finance overview 2022

Background

This year has seen challenging financial times with the impacts of the war in Ukraine and the longer-term impacts of the pandemic and Brexit. These have led to higher energy prices (for us, particularly, electricity) and increased interest rates. Most activities are now operating in their post pandemic state, with some taking different forms than before.

Income

Total income for the year was up 17% to £377k (2021 £324k). Unrestricted income was up 10% to £345k (2021 £313k). Unrestricted giving was up 4% to £261k (2021 £252k). We continue to benefit from a significant Gift Aid claim with many regular givers using the scheme, but others use other tax effective giving schemes.

Room hire was up at £30k from £14k in 2021 whilst the income from the car park rental was up at £4k from £1k in 2021.

Expenditure

Our expenditure is categorised under headings that relate to our principal areas of activity – note 6 to the accounts provides a breakdown of spend in each area.

Total expenditure was up 13% at £344k (2021 £303k). Unrestricted expenditure was up 10% to £322k (2021 £293k). Our grant giving was up 28% whilst the unrestricted part of grant giving was up 19%. On our largest areas of expenditure, support costs for our staff were up 6% at £161k, due to increased pay rates and working hours compared to 2021. The costs of our premises were up 19% at £113k with the impact of much higher energy prices, the spend on a cleaner, mortgage interest rate rises and increased spend on general maintenance and consumables more than offsetting a large fall in depreciation.

Commitment and Funding

The church raises most of the funds needed to carry out its work from within the congregation, and no appeal was made to the public for funds. The activities we provide to serve the community are free of charge or subject to a nominal entry fee as we seek to ensure that everyone can access the activities and services.

We involve the church in key decisions including decisions about future strategy and approval of the annual budget.

Funds

Designated funds are monies that have been allocated to a particular use but remain available for the church to use for other purposes if desired. The designated funds include all the individual organisations that are part of the church but run their own petty cash and/or bank accounts. The contributions to and payments from the Winter Family Fund are included

as designated funds. The income and expenditure are consolidated into the church accounts with detail shown in the relevant notes.

Restricted funds are set up when money is given to the church for a specific purpose. The restricted funds received this year were from the Evening Café. All restricted funds brought forward have been utilised in the year. All other income is treated as **Unrestricted funds** and can be used for any aspect of the church's work.

Pension Liabilities

The church has a shared liability for a closed defined benefit pension scheme – see note 17. During 2019 we signed an agreement with the BUGB and the Trustees to confirm the understanding of our position in the context of the 'Family Solution' for the scheme. The shortfall in the scheme has been in effect eliminated as the Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits.

Capital Expenditure

The major capital expenditures during the year were on the kitchen of our Parkway building, replacing the boiler and work on the fences at the manse and guttering work at our Peartree building.

We repaid £20k of interest free loans, and £11.7k were converted to gifts. We plan to repay the remaining loans over two years although offers to extend some loans have been received.

Risks

The trustees have reviewed the key financial risks facing the church and believe that these remain unchanged in nature but with some risk levels elevated. The key risk faced by the church is the loss of a number of major givers. The other risk that has increased is that of inflation on expenses, in particular on utility prices and interest rates. These risks are managed and mitigated by regular involvement of the church members in discussions and decisions about the future vision and direction of the church and by careful expense management. Individual's circumstances can change rapidly in these uncertain times so the short-term focus remains on managing the cash flow due to the commitment to regular expenses and further loan repayments.

Reserves

The trustees aim to use the resources available to the church wisely and given the strong track record of giving and the engagement of the whole church in strategic decisions, the trustees believe that free Unrestricted reserves of between £30k and £80k would be sufficient to cover any potential short-term fluctuations in income. The accounts indicate free reserves of £20k, but we have received offers of loan extensions or promises to convert loans to gifts that would increase the net assets to lie within the target range.

The majority of the net assets of the church are represented by buildings which are used to serve our communities.

Harold Snow
Finance Trustee / Treasurer

Date: 19th April 2023

Looking Ahead – Vision Statement

Verse for the year 2023

*¹I waited patiently for the Lord;
he turned to me and heard my cry.
²He lifted me out of the slimy pit,
out of the mud and mire;
he set my feet on a rock
and gave me a firm place to stand.
³He put a new song in my mouth,
a hymn of praise to our God.
Many will see and fear the Lord
and put their trust in Him.*

Psalm 40:1-3

2023 Objectives

For 2023 we have identified three strategic priorities with the following objectives:

- **Building the Body** (but not exhausting it!)
 - Expressing our DNA – with particular focus on
 - Serving - to include sermons, a serving fair, a SHAPE course, & revised information about how to get involved at Christchurch
 - Worship & Prayer - hold at least 5 worship and prayer evenings
 - Relational activities - provide opportunities for people to build relationships through eating, walking and other activities together
 - MyChurchSuite - increase the number of people using it and those making their details available to others.
 - Plan a Church Day Away for 2024
- **Taking Stock**
 - Review priorities - to identify the most pressing staffing needs and financial priorities in light of rising costs & interest rates
 - Online Presence - seek to implement the priority actions from 2023 sub-group report
 - Energy Audit - commission an energy audit of Peartree linked to a Green grant and prioritise what might best reduce our carbon footprint and energy costs.
- **Sharing Christ**
 - Reaching people moving into new developments near to Peartree - gather those who live there, gain a clear picture of the plans and engage the church in prayer
 - Run an 'in person' Alpha course
 - Take a mission team to Peru – in response to the request from Ruth McKee of Latin Link in Arequipa.

A New Song to Sing

There is a quiet excitement in God as we enter 2023 and our verses for the year from Psalm 40 reflect that. The Psalm describes a new song of God at work – the many things he did in answering the song-writer's cry for help and deliverance.

Encouragement in the Toughest of Times

We find ourselves asking the question "What might God do in 2023?" The remembrance of God's past work in our lives and the transformation He brings, strengthening each one of us

in the midst of new trials. God has acted before, many times over (v5), so when we pray and cry for mercy once more, we draw confidence that He hears us and will answer.

God at Work

A 'new song' in Scripture is often linked with times when God is at work, bringing salvation and doing new things in our lives. Our prayer is that we will recognise His hand at work this coming year and rejoice, singing the new song God has placed within us.

That Many Might Trust in Christ for Salvation

The context of the first few verses is of rescue and salvation. God is at work in such a way that others see the change in us, the stability we find in Christ (v2) and the overflow of praise.

Our prayer as a church is that 'many will see' that God is at work and that many would put their trust in the Lord themselves. The phrase '*many will see and fear the Lord and put their trust in Him*' was shared in a church meeting over a decade ago and has been an important part of the Christchurch journey. We are excited to reconnect with this and to pray for the Lord to bring it into reality.

May we, by God's grace, come to the end of this year with a new song in our mouths, a hymn of praise to our God.

Revd. Andrew Hemmens
Senior Minister

Independent Examiner's Report to the Trustees of Christchurch Baptist Welwyn Garden City CIO

I report to the trustees on my examination of the financial statements of Christchurch Baptist Welwyn Garden City CIO ('the charity') for the year ended 31 December 2022 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the trustees of the charity, you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

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

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit go beyond the limited assurance that an independent examination can provide. Consequently, I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

Since the CIO's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW.

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

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

George Arthur
Suite 6b Wentworth Lodge
Great North Road
Welwyn Garden City
Herts
AL8 7SR

Jane Rook FCA

Date: 19th April, 2023

Statement of Financial Activities
For the year ended 31 December 2022

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2021 £
Income from:									
Donations and legacies	2	309,505	7,364	697	317,566	296,815	0	3,269	300,084
Investments	3	96	0	0	96	0	0	0	0
Charitable activities	4	35,355	24,309	0	59,664	16,025	7,465	0	23,490
Total		344,956	31,672	697	377,325	312,840	7,465	3,269	323,574
Expenditure on:									
Raising Funds	5	0	0	0	0	0	0	130	130
Charitable activities	6	322,295	20,397	1,202	343,894	293,210	6,595	3,315	303,119
Total		322,295	20,397	1,202	343,894	293,210	6,595	3,445	303,249
Net income / (expenditure)		22,661	11,276	(505)	33,431	19,630	871	(176)	20,325
Gross transfers between funds	15	7,317	(7,317)	0	0	4,814	(4,814)	0	0
Net incoming / outgoing resources before other recognised gains / losses		29,978	3,959	(505)	33,431	24,444	(3,944)	(176)	20,325
Decrease/(Increase) in liability for DB pension scheme	17	22,258	0	0	22,258	5,448	0	0	5,448
Net movement in funds		52,236	3,959	(505)	55,689	29,892	(3,944)	(176)	25,773
Reconciliation of funds									
Total funds brought forward		1,651,453	21,032	505	1,672,990	1,621,561	24,975	681	1,647,217
Total funds carried forward		1,703,689	24,990	(0)	1,728,679	1,651,453	21,032	505	1,672,990

Balance Sheet at 31 December 2022

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2021 £
Fixed Assets									
Tangible assets	7	2,176,829	0	0	2,176,829	2,192,749	0	0	2,192,749
Current assets									
Debtors	8	16,770	1,167	0	17,936	12,456	0	0	12,456
Prepayments	9	5,583	0	0	5,583	1,659	0	0	1,659
Investments	10	0	0	0	0	0	0	0	0
Cash at bank / in hand	11	81,859	23,823	0	105,683	98,938	21,032	505	120,474
Total current assets		104,212	24,990	0	129,202	113,052	21,032	505	134,589
Creditors: amounts falling due within one year	12	108,755	0	0	108,755	140,674	0	0	140,674
Net current assets (liabilities)		(4,543)	24,990	0	20,447	(27,622)	21,032	505	(6,085)
Creditors: amounts falling due after more than one year	13	468,555	0	0	468,555	491,374	0	0	491,374
Net assets excluding pension liability	14	1,703,731	24,990	0	1,728,721	1,673,753	21,032	505	1,695,290
DB pension scheme liability	17	42			42	22,300			22,300
Net Assets		1,703,689	24,990	0	1,728,679	1,651,453	21,032	505	1,672,990
Funds of the Charity, divided into:									
Unrestricted					1,703,689				1,651,453
Restricted	15				0				505
Designated	15				24,990				21,032
Total charity funds					1,728,679				1,672,990

Approved by the Trustees and signed on their behalf by:

Harold Snow - Treasurer

The notes on the following pages form part of these accounts

Date: 19th April 2023

Statement of Cash Flow for the year ended 31 December 2022

	Notes	Total Funds 2022 £	Total Funds 2021 £
Cash Provided by operating activities			
Net Income		55,689	25,773
Adjusted for:			
Depreciation		38,740	52,494
Change in DB pension liability		(22,258)	(5,448)
Grants received		(905)	0
(Increase)/decrease in debtors		(9,405)	4,904
Increase/(decrease) in non-mortgage creditors		(25,413)	(24,065)
(Increase)/decrease in value of investments		0	0
Net cash provided by operating activities		36,449	53,658
Cash flows from investment activities			
Proceeds from sale of investment		(0)	0
Fixed assets purchased		(22,820)	(15,036)
Net Cash flows from investment activities		(22,820)	(15,036)
Cash provided from Financing Activities			
Mortgage repayments		(29,325)	(30,775)
Grants received		905	0
Net cash from Financing Activities		(28,420)	(30,775)
Changes in Cash and cash equivalents in year		(14,791)	7,847
Cash and cash equivalents brought forward		120,474	112,628
Cash and cash equivalents at end year		105,683	120,474

Mortgage interest paid in the year of £21,073 is included in net income

Notes to the financial statements For the year ended 31 December 2022

1. Accounting policies

a. Basis of preparation

The financial statements are prepared in accordance with the Charities Statement of Recommended Practice (SORP), FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', Charities Act 2011 and FRC Abstracts. Christchurch is a registered charity, no. 1154616 and meets the definition of a public benefit entity under FRS102.

The financial statements are presented in Pounds Sterling, generally rounded to the nearest pound.

b. Donations

Donations are accounted for gross when received.

c. Legacies

Legacies are accounted for when their receipt is certain and can be properly quantified.

d. Investment income

Investment income is included in the accounts in the year in which it is receivable.

e. Fundraising and publicity costs

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

f. Grants payable

The Church makes grants to other organisations whose charitable objects complement its work. Grants offered subject to conditions which have not been met at the year-end are noted as a commitment but not accrued as expenditure.

g. Fixed assets

The Church premises are included in the balance sheet at cost. In the opinion of the Trustees the market value of the buildings is considerably greater than the carrying value. In the opinion of the Trustees it is not practicable to quantify the difference between these figures.

Fixed assets under £1000 are written off as expenditure in the Statement of Financial Activities, unless it is considered appropriate to capitalise the expenditure on the Balance Sheet.

h. Depreciation

Depreciation has not been charged on the Parkway Church and Manse premises because in the opinion of the Trustees the residual value of the asset is not less than the original cost price. Depreciation on other fixed assets is calculated to write off cost on a straight-line basis over expected useful life at the following rates:

Freehold land	0% p.a.
Buildings	2.5% p.a./40 years
Fixtures and Fittings	20% p.a./5 years
Computers and equipment	33% p.a./3 years

Any asset which is considered to have been impaired as a result of damage, obsolescence, or no longer in use for any other reason is written down at the date on which the impairment is identified.

i. Other expenditure

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

j. Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the Trustees. Funds designated for a particular purpose by the church are also unrestricted.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

The accounts include all transactions, assets and liabilities for which the church is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members.

Notes to the financial statements (continued)
For the year ended 31 December 2022

Income from

2. Donations and legacies

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2021 £
Planned giving - bank	243,247	0	0	243,247	247,714	0	0	247,714
Collections and one-off gifts	17,659	0	0	17,659	4,014	0	0	4,014
Income tax recoverable through Gift Aid	47,695	0	28	47,722	45,087	0	484	45,571
Other donations & misc income	0	7,364	669	8,033	0	0	2,785	2,785
Grants received	905	0	0	905	0	0	0	0
Total	309,505	7,364	697	317,566	296,815	0	3,269	300,084

3. Investments

Investment income	96	0	0	96	0	0	0	0
Total	96	0	0	96	0	0	0	0

4. Charitable activities

Church & Hall lettings	30,370	0	0	30,370	14,168	0	0	14,168
Car Park lettings	4,150	0	0	4,150	850	0	0	850
Contributions towards events and activities	835	0	0	835	1,007	0	0	1,007
Body & Soul Café	0	14,762	0	14,762	0	3,909	0	3,909
Income - individual organisations (Note 15a)	0	9,547	0	9,547	0	3,556	0	3,556
Total	35,355	24,309	0	59,664	16,025	7,465	0	23,490

Total Income	344,956	31,672	697	377,325	312,840	7,465	3,269	323,574
---------------------	----------------	---------------	------------	----------------	----------------	--------------	--------------	----------------

Notes to the financial statements (continued)
For the year ended 31 December 2022

Expenditure on

5. Costs of generating voluntary income

Latin Link Peru Party fundraising costs

Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2021 £
0	0	0	0	0	0	130	130
0	0	0	0	0	0	130	130

6. Charitable Activities

a. Grants payable

Beni & Irma Xhako (Albania)	2,238	0	0	2,238	2,184	0	0	2,184
BMS World Mission	4,896	0	0	4,896	4,896	0	0	4,896
Mission Aviation Fellowship	3,588	0	0	3,588	3,588	0	0	3,588
Paul Turner (Peru)	3,723	0	0	3,723	3,723	0	0	3,723
PNG Orphanage	0	0	60	60	0	0	2,134	2,134
Ugandan Orphanage / Nicholas Ongamo	1,478	4,500	0	5,978	1,478	0	676	2,154
Baptist Home Mission	4,728	0	0	4,728	4,428	0	0	4,428
New Zion Food Bank	0	0	697	697	0	125	0	125
Juvenile Diabetes Research Foundation	0	0	0	0	0	10	0	10
Barnados	0	0	0	0	0	10	0	10
Urban Saints	96	0	0	96	96	0	0	96
Ben Woodhams (Friends International)	0	0	0	0	1,000	0	0	1,000
Abby Murphy (Ecuador)	3,000	0	0	3,000	750	0	0	750
Mark Moberly (Prison Ministry)	2,000	0	0	2,000	0	0	0	0
Sami Xhako (UK visit - visa and travel))	537	0	0	537	0	0	0	0
Latin Link	0	0	320	320	0	0	0	0
Winter Family Fund	0	400	0	400	0	0	0	0
Mercy Ships	0	0	0	0	0	20	0	20
Alzheimers UK	0	20	0	20	0	0	0	0
Salvation Army	0	25	0	25	0	0	0	0
Isabel Hospice	0	0	0	0	0	125	0	125
	26,285	4,945	1,077	32,306	22,143	290	2,810	25,243

b. Serving

Children's work	2,082	0	0	2,082	1,126	0	0	1,126
Parish Nursing	1,090	0	0	1,090	1,168	0	0	1,168
Recognition	359	0	0	359	320	0	0	320
Church refreshments	1,846	0	0	1,846	211	0	0	211
	5,377	0	0	5,377	2,825	0	0	2,825

Notes to the financial statements (continued)
For the year ended 31 December 2022

Expenditure on (continued)

c. Worship

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2021 £
PA & AV equipment	0	0	0	0	621	0	0	621
All age worship	74	0	0	74	33	0	0	33
Worship materials	763	0	0	763	305	0	0	305
Worship training	15	0	0	15	0	0	0	0
Guest speakers	600	0	0	600	220	0	0	220
Signing	502	0	0	502	805	0	0	805
	1,954	0	0	1,954	1,984	0	0	1,984

d. Relationships

Welcome team	181	0	0	181	0	0	0	0
Pastoral	749	0	125	874	61	0	345	406
BOB - men's ministry	439	0	0	439	150	0	0	150
	1,370	0	125	1,495	211	0	345	556

e. Outreach

Alpha	290	0	0	290	60	0	0	60
Evangelism training & resources	29	0	0	29	0	0	0	0
Community Events - Peartree	0	0	0	0	205	0	0	205
Churches in Welwyn Garden City joint events	222	0	0	222	0	0	0	0
Body & Soul Café	0	6,125	0	6,125	0	1,680	0	1,680
Cost of activities - individual organisations (Note 14a)	0	9,327	0	9,327	0	4,625	0	4,625
	541	15,452	0	15,992	266	6,305	0	6,571

f. Discipleship

Sister Soul - women's ministry	120	0	0	120	0	0	0	0
Youth work	3,842	0	0	3,842	3,189	0	160	3,349
	3,962	0	0	3,962	3,189	0	160	3,349

Notes to the financial statements (continued)
For the year ended 31 December 2022

Expenditure on (continued)	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2021 £
<i>g. Support costs - Salaries & manse</i>								
Salaries & Pensions	131,238	0	0	131,238	126,650	0	0	126,650
Manse costs	25,285	0	0	25,285	23,660	0	0	23,660
Minister's expenses	2,515	0	0	2,515	862	0	0	862
Leadership development	637	0	0	637	0	0	0	0
Recruitment	200	0	0	200	360	0	0	360
Training / conferences	1,003	0	0	1,003	399	0	0	399
	<u>160,877</u>	<u>0</u>	<u>0</u>	<u>160,877</u>	<u>151,930</u>	<u>0</u>	<u>0</u>	<u>151,930</u>
<i>h. Support costs - Church premises</i>								
Insurance	5,330	0	0	5,330	5,068	0	0	5,068
Gas	7,056	0	0	7,056	5,590	0	0	5,590
Electricity	21,089	0	0	21,089	9,702	0	0	9,702
Water	1,200	0	0	1,200	789	0	0	789
Depreciation	38,740	0	0	38,740	52,494	0	0	52,494
General Maintenance	8,490	0	0	8,490	5,103	0	0	5,103
Cleaning	8,244	0	0	8,244	0	0	0	0
Consumables	2,050	0	0	2,050	1,072	0	0	1,072
Mortgage Interest (Christchurch Peartree)	21,073	0	0	21,073	15,648	0	0	15,648
	<u>113,274</u>	<u>0</u>	<u>0</u>	<u>113,274</u>	<u>95,466</u>	<u>0</u>	<u>0</u>	<u>95,466</u>
<i>i. Support costs - Administration</i>								
Printing / copying	722	0	0	722	297	0	0	297
Publicity	93	0	0	93	166	0	0	166
Postage	26	0	0	26	180	0	0	180
Telephones	1,857	0	0	1,857	1,813	0	0	1,813
Subscriptions & fees	3,910	0	0	3,910	3,488	0	0	3,488
Stationery / Office equipment	216	0	0	216	259	0	0	259
Legal & Professional	0	0	0	0	7,177	0	0	7,177
Bank charges	82	0	0	82	97	0	0	97
Independent examiner	1,750	0	0	1,750	1,720	0	0	1,720
	<u>8,656</u>	<u>0</u>	<u>0</u>	<u>8,656</u>	<u>15,195</u>	<u>0</u>	<u>0</u>	<u>15,195</u>
Total	322,295	20,397	1,202	343,894	293,210	6,595	3,315	303,119

Notes to the financial statements (continued)
For the year ended 31 December 2022

7. Tangible assets

	Church Property	Buildings	Fixtures & Fittings	Computers & Equipment	Total
	£	£	£	£	£
Cost at 1 January 2022	1,426,542	861,639	185,247	58,858	2,532,286
Additions during the year	0	0	20,472	2,348	22,820
Disposals during the year	0	0	0	0	0
Cost at 31 December 2022	1,426,542	861,639	205,719	61,206	2,555,106
Accumulated Depreciation at 1 January 2022	0	129,957	157,510	52,070	339,537
Charge for the year	0	21,541	13,049	4,151	38,740
Disposals during the year	0	0	0	0	0
Accumulated Depreciation at 31 December 2022	0	151,498	170,559	56,220	378,277
Net book value at 31 December 2022	1,426,542	710,141	35,161	4,986	2,176,829
Net book value at 31 December 2021	1,426,542	731,682	27,737	6,788	2,192,749
<i>Additions during the year were:</i>					
Parkway			11,357		11,357
Peartree			3,549	1,455	5,004
Manse			5,566		5,566
Other Equipment				893	893
Total	0	0	20,472	2,348	22,820

All the church properties are freehold; their carrying values break down by site as follows:

	£
Parkway Church	487,810
Manse - Gresley Close	163,732
Peartree - Tewin Rd - land value	775,000
	1,426,542

All fixed assets are used for direct charitable purposes. Some of the furniture, computers and equipment are used both for direct charitable purposes and the management and administration of the church

The Parkway church building and Gresley Close manse, shown in the balance sheet at cost, were transferred from the Baptist Union Corporation to the CIO on 3rd January 2019.

Notes to the financial statements (continued)
For the year ended 31 December 2022

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2021 £
8. Debtors								
HMRC Gift Aid receivable	12,169	1,167	0	13,335	11,838	0	0	11,838
Hall Lettings Debtors	1,476	0	0	1,476	618	0	0	618
Other Receivables	3,125	0	0	3,125	0	0	0	0
Total	16,770	1,167	0	17,936	12,456	0	0	12,456
9. Prepayments								
Other Prepayments	5,583	0	0	5,583	1,659	0	0	1,659
Total	5,583	0	0	5,583	1,659	0	0	1,659
10. Investments								
Investments	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0
11. Cash at bank/in hand								
CAF Bank	81,859	11,797	0	93,656	98,938	9,000	505	108,443
Individual organisations - bank balances	0	11,283	0	11,283	0	11,429	0	11,429
Individual organisations - petty cash	0	744	0	744	0	602	0	602
Total	81,859	23,823	0	105,683	98,938	21,032	505	120,474
12. Creditors: amounts falling due within one year								
Mortgage on Christchurch Peatree	25,000	0	0	25,000	31,506	0	0	31,506
Interest Free Loans	73,800	0	0	73,800	105,500	0	0	105,500
Other creditors	9,955	0	0	9,955	3,668	0	0	3,668
HMRC (NI & PAYE) payable	0	0	0	0	0	0	0	0
Total	108,755	0	0	108,755	140,674	0	0	140,674
13. Creditors: amounts falling due after more than one year								
Mortgage on Christchurch Peatree	468,555	0	0	468,555	491,374	0	0	491,374
Interest Free Loans	0	0	0	0	0	0	0	0
Total	468,555	0	0	468,555	491,374	0	0	491,374

The mortgage is secured by a charge over Christchurch Peatree, 20 Tewin Road, Welwyn Garden City
Interest Free Loans are unsecured and subject to review on an ongoing basis. These are all shown as falling due in one year, but discussions with lenders continue.

Notes to the financial statements (continued)
For the year ended 31 December 2022

14. Analysis of net assets
(exc. pension liability)

	Fixed Assets £	Current Assets £	Creditors over 1 year £	2022 £	2021 £
Restricted Funds (per note 15b)	0	(0)	0	0	505
Designated Funds (per note 15a)	0	24,990	0	24,990	21,032
Unrestricted Funds	2,176,829	(4,543)	(468,555)	1,703,731	1,673,753
Total Net Assets (exc. pension liability)	<u>2,176,829</u>	<u>20,447</u>	<u>(468,555)</u>	<u>1,728,721</u>	<u>1,695,290</u>

15. Funds

a. Designated funds

	Balance 1-Jan-22 £	Income £	Expenditure £	Grants made £	Tfr (to)/from Unrestricted £	Balance 31-Dec-22 £
Kings/Kidz Klub (for 6-10s)	(0)	0	0	0	0	(0)
Parkway Crawlers	(0)	763	(443)	0	(144)	176
Toddle Inn	257	0	0	0	(257)	0
Fun4Families	71	251	(89)	0	0	233
Peartree Tots	211	1,246	(762)	0	(426)	269
Worn Again	0	0	0	0	0	0
Body & Soul Café	5,110	14,762	(6,125)	(4,500)	(3,000)	6,246
Harvesters	426	1,706	(1,009)	0	(400)	723
Reach Out	1,015	5,302	(6,353)	(45)	400	319
Seniors Pastoral	4,637	0	(247)	0	(334)	4,056
Senior Citizens lunches	305	0	0	0	(305)	0
iPicture This	0	280	(425)	0	150	5
Individual organisations	12,032	24,309	(15,452)	(4,545)	(4,317)	12,026
Manse Kitchen Fund	9,000	0	0	0	(3,000)	6,000
Winter Family Fund	0	7,364	0	(400)	0	6,964
Total Designated Funds	21,032	31,672	(15,452)	(4,945)	(7,317)	24,990

The individual organisations are part of Christchurch and therefore included within our accounts
balances are designated for the work of these groups
Contributions to the church from individual organisations are shown as transfers to unrestricted.

Notes to the financial statements (continued)
For the year ended 31 December 2022

15. Funds

b. Restricted Funds

	Balance 1-Jan-22 £	Income inc gift aid £	Expenditure £	Transfer in / (out) £	Balance 31-Dec-22 £
PNG Orphanage	60	0	(60)	0	0
Latin Link - Peru party	320	0	(320)	0	(0)
Pastoral Care	125	0	(125)	0	(0)
Evening Café Sep 22	0	697	(697)	0	0
	505	697	(1,202)	0	(0)

16. Staff costs and Trustees expenses

(included in note 6g Salaries)

	2022 £	2021 £
Salaries	113,761	107,310
Tax & NI costs	4,415	3,745
Pension payments	10,236	10,832
Pension deficit funding	2,825	4,763
Total	131,238	126,650

The average number of employees during the year was 5

No employee received emoluments in excess of £60,000 during the year (2021 - none)

The Church pays salaries to the ministers and members of staff, who may be related parties, for which there is authority in the Church constitution.

Notes to the financial statements (continued)

For the year ended 31 December 2022

17. Pension Scheme Liability

The Church is a participating employer in 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.

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. The ministers and some members of staff are eligible to join the Scheme. The ministers pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited. The other staff are members of the Basic Section and pay reduced contributions of 5% of Pensionable Income, and their employer pays a total of 5%, of which 4% is paid into the individual pension accounts and 1% covers administration costs and death in service benefits.

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. Because it is not possible to attribute the Scheme's assets and liabilities to specific employers, the scheme is accounted for as if the Scheme were a defined contribution scheme.

Actuarial valuation as at 31 December 2019

A formal valuation of the DB Plan as at 31 December 2019 was carried out 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 key financial assumptions underlying the valuation were as follows:

Type of assumption	% p.a.
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income Increase Adjustment (above CPI)	0.50
Pre-retirement assumed investment returns (gilt yield plus 1.75% pa)	2.95
Post retirement assumed investment returns (including benefits matched by the insurance policy) (gilt yield plus 0.5% pa)	1.70
Minimum Pensionable Income increases (CPI plus 0.5%)	3.20
Deferred pension increases (based on RPI)	
Pre April 2009	3.20
Post April 2009	2.50
Pension increases	
Based on CPI with an annual floor of 0% and annual cap of 5%	2.70

Mortality is assumed in accordance with 80% of the S3NA standard mortality table. Future improvements projected from 2013 in line with the "CMI 2019" projection with a long-term rate of improvement of 1.75% p.a. for males and 1.5% p.a. for females with the core smoothing parameter and with additional initial mortality improvement factor A=0.5%.

The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Recovery Plan

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Plan reveals a deficit the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan.

Following the 2019 valuation a Recovery Plan was signed in September 2020 under which deficiency contributions are payable until June 2026. These contributions were broadly based on each employer's membership at 31 December 2014 and increase annually in line with increases to Minimum Pensionable Income as defined in the Rules. On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just are now providing financial backing for all pensions provided through the Scheme's DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022.

Movement in Balance Sheet liability

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The movement in the provision is set out in the table below.

	2022	2021
	£	£
Balance sheet liability at year start	22,300	27,748
Minus deficiency contributions paid	(2,825)	(4,763)
Interest cost (recognised in SoFA)	438	101
Remaining change to balance sheet liability* (recognised in SoFA)	(19,871)	(786)
Balance sheet liability at year end	42	22,300

* Comprises any change in agreed deficit recovery plan and change in assumptions between year-ends.

This liability represents the present value of the deficit contributions agreed as at the accounting date and has been valued using the following assumptions set by reference to the duration of the deficit recovery payments:

	31 Dec 2022	31 Dec 2021	31 Dec 2020
Discount rate	5.7%	2.0%	0.4%
Future increases to Minimum Pensionable Income	4.5%	4.1%	3.0%

Cessation Event

Consequent upon the departure of the Minister from the Church in 2008, the Church had a cessation event under Section 75 of the Pensions Act 1995. This makes the Church liable for the proportion of the overall deficit (assessed by reference to the cost of securing benefits by the purchase of annuities) applicable to its previous Ministers who were members of the Scheme.

In 2019 the Church entered into a “Deferred Debt Arrangement”. Under this arrangement the Church is no longer liable for this debt, but the Church continues to pay the ongoing deficiency contributions as outlined above. There are limited circumstances under the Deferred Debt Arrangement where the Church would become responsible for a debt equal to its share of the current BPS deficit (assessed by reference to the up to date cost of securing benefits by the purchase of annuities).

Notes to the financial statements (continued)
For the year ended 31 December 2022

18. Related charities

The custodian Trustee of the Church is the Baptist Union Corporation Limited which is a charity number 249635 and which is controlled by the Baptist Union Council. The Church is also a member of the Baptist Union of Great Britain.

The Church made donations to the Baptist Union Home Mission Scheme as set out in note 6a.

19. Related parties

The wife of one Trustee, who began serving in Nov 2019, is in paid employment with the church as its Administrator.

One Trustee, the Senior Minister, who is also an employee, lived in housing wholly owned by the Church.

One Trustee, the Associate Minister, who is also an employee, lived in housing rented by the Church and owned by the Associate Minister. The church pays a rent of £1,350 per month.

No sums were reimbursed to the Trustees for their work as Trustees (2021 - nil).

The following related parties were paid these amounts in service to the church:

	Salary £	Pension £	Total £
Rev A Hemmens (Senior Minister & Trustee)	34,434	4,248	38,682
Rev S Cragg (Associate Minister & Trustee)	28,564	3,733	32,297
C Rowe (Administrator & wife of Trustee)	9,356	468	9,824
Totals	72,354	8,448	80,802

The Christchurch Baptist Welwyn Garden City CIO constitution dated 17 November 2013 authorises the payment of remuneration to Trustees.

At the end of the year one Trustee had loaned the church £10,000 having, during the year, converted £5,000 to a gift which also received gift aid.

Donations received from Trustees without conditions attached amounted to £59,836 during the year (2021: £53,898).

20. Independent Examiner

A provision of £3,550 has been made in the financial statements in respect of independent examiner's fees for two years.

Independent Examiner's Report to the Trustees of Christchurch Baptist Welwyn Garden City CIO

I report to the trustees on my examination of the financial statements of Christchurch Baptist Welwyn Garden City CIO ('the charity') for the year ended 31 December 2022 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the trustees of the charity, you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

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

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit go beyond the limited assurance that an independent examination can provide. Consequently, I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

Since the CIO's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW.

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

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

George Arthur
Suite 6b Wentworth Lodge
Great North Road
Welwyn Garden City
Herts
AL8 7SR

Jane Rook FCA

Date: 19th April, 2023

Accounts

Christchurch

Baptist

...BECAUSE PEOPLE MATTER TO GOD

**Trustees'
Annual Report and
Accounts 2021 - Part 1**

Annual report for
Christchurch Baptist Welwyn Garden City CIO
Charity registration number: 1154616

Statutory Information

Registered Address

20 Tewin Road
Welwyn Garden City
Hertfordshire
AL7 1BW

Charity Trustees

Andrew Hemmens – Senior Pastor
Simon Cragg – Pastor
Harold Snow – Treasurer
James Sequeira – Administration
Martina Swift (resigned April 2021)
Alan Gibbons (resigned April 2021)
Laura Black
Tim Ottewell
Iain Morgan
Sharon Jansen (resigned April 2021)
David Horton
Matthew Rowe

Property Trustee

The Baptist Union Corporation Ltd
Baptist House
129 Broadway
Didcot
Oxon OX11 8RT

Bank

CAF Bank
25 Kings Hill Avenue
Kings Hill, West Malling
Kent ME19 4JQ

The Trustees present their Annual Report and financial statements for the year to 31 December 2021.

Charitable Objects

Christchurch Baptist Welwyn Garden City CIO is governed by a constitution which states:

"The principal purpose of the Church is the advancement of the Christian faith through evangelism and discipleship. 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 has two public buildings, one at 110 Parkway and one at 20 Tewin Road. The CIO is the holding trustee of the Parkway building and owns the Tewin Rd building.

Organisational Structure

Members of the church are accepted in accordance with the constitution. Christchurch is a Charitable Incorporated Organisation (CIO) with Managing Trustees (Leadership Team) appointed by church members in accordance with the constitution approved in 2013.

Decision making is also in accordance with the constitution. The Trustees (Leadership Team) are empowered to make decisions on how the church is run; however, certain decisions can only be made by the membership of the church at the church meeting (as detailed in the Constitution). These may be matters brought to the church by the Leadership Team for discussion and, as appropriate, acceptance, or matters raised in a church meeting by members for further consideration by the Leadership Team.

Trustees Responsibilities

Charity law requires Trustees to prepare accounts which give a true and fair view of the state of affairs of the CIO and of its income and expenditure for the financial year. In doing so, the Trustees are required to:

- a) select suitable accounting policies and apply them consistently;
- b) make judgements and estimates which are reasonable and prudent;
- c) prepare the accounts on an ongoing concern basis, unless it is inappropriate to presume that the CIO will continue in operation;
- d) follow applicable accounting standards and the Charities SORP, disclosing and explaining any departures in the financial statements.

The Trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the accounts comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The Trustees are also required to be aware of the Charity Commission's guidance on public benefit and to take it into account in their decision-making on behalf of the church.

The trustees confirm that the financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts that comply with the above requirements and the charity's governing document (the constitution). They have considered carefully in the light of the Covid pandemic whether it is reasonable to presume that the CIO will continue in operation and their conclusion is that it will and that it is appropriate to prepare the accounts on a going concern basis.

Training of Trustees

All new Trustees are encouraged to read the Baptist Union documents on becoming a trustee. Safeguarding training is also provided for Trustees.

Objectives and Activities

The church's activities seek to meet our principal purpose by sharing the love of Jesus in practical ways as well as providing ways of explaining our faith to others – all activities seek to show the love of Jesus and bring people into a closer relationship with him. The church provides a variety of activities both to its membership and to the wider community.

The church structures its activities under five key headings – worship, outreach, relationships, discipleship and serving. This is reflected in the organisation of the Leadership Team (Trustees) with Trustees taking responsibility for these five areas together with administration, property, finance, and children and families. As noted below, during 2021 we reviewed our leadership structure: the desirable changes we identified, two new trustee roles and a rationalisation of trustee responsibilities, were implemented during 2022.

Objectives 2021

In Re-Connecting & Re-Forming

Physical community - helping people re-connect in person, using tools to help people remember, reflect & recuperate.

Serving - helping everyone find a way of being involved in serving as restrictions are eased.

Local Teams – supporting the teams at Parkway & Peartree as they consider the needs of each part of the Christchurch family and local community within our overarching plans for Christchurch.

In Preparation for Growth

Pastoral Model – to evaluate our current model for leading & pastoring the church and to develop our preferred model for the medium term (continued from last year)

Children & Families Ministry Leader - to recruit and embed a Children & Families Ministry Leader as we seek to re-establish this important ministry role.

In sharing Christ

Digital presence – to develop our live streamed services and an overall plan for ongoing future ministry, including how we connect with those accessing social media and online services.

How did we do?

Physical community – when restrictions were eased we were able to take a step by step approach to the opening of buildings for Sunday worship and midweek activities; first at Peartree, then Parkway to share in the livestream with others. By the end of the year we had worship bands at both sites, groups for children and young people at both sites and the sermons were streamed live to Parkway. All these things were dependent on those who were able to be present and serve in different ministry areas.

Serving – it was a joy to see new and additional people helping out in different activities as the year progressed. This area remained a challenge in some areas of church life as people had to step aside when testing positive for Covid-19, or have had to change their habits due to particular health concerns.

Local Teams – the Parkway Local Team took a powerful lead in hosting and enabling services to take place and develop during the course of the year, working closely with the pastors. The Peartree Team did not meet as for the majority of 2021 it was a very mixed congregation of people from both sites gathering on a Sunday.

Pastoral Model – the task group completed this work which has led to a greater clarity of the role of pastors and trustees on the Leadership Team, and a re-structure that includes two new trustee roles for Digital Operations and Leadership Team Meeting Facilitator. This work was shared in a church meeting and already staff and trustees are benefitting from renewed sense of ownership, and effectiveness in supporting ministries and line management responsibilities.

Children & Families Ministry Leader – having advertised the full-time role in the summer we were unable to make an appointment. The part-time role for a Children & Families Enabler was maintained throughout 2021 by Sam Tandy, succeeded by Claire Moberly. This has been an essential role as we have emerged from pandemic restrictions. Our aim is to review and re-advertise in 2022.

Digital Presence – we have managed to develop the live streamed services during the course of the year and made more frequent use of Twitter and Facebook for communicating within the fellowship. There is still work to be done in setting the shape of our on-going digital ministry, including connecting with those accessing services online and the development of social media usage.

Public benefit

The Leadership Team has given consideration to the charity commission's guidance on public benefit and in particular to the specific guidance on charities for the advancement of religion. In particular they have ensured the church provides a variety of activities both to its membership and to the local community. 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 through worship, prayer, teaching, pastoral care, mission and social outreach work. The restrictions imposed as a result of the pandemic during this year have inevitably limited what we can do: a large part of our effort therefore has been to maintain contacts and continue to provide support wherever we can.

As part of our desire to ensure that our activities are accessible to all, any charges are kept to a nominal level and where fees are charged to cover the costs of events, courses or trips, bursaries are made available for those who would otherwise be unable to participate.

Review of significant activities

Introduction

The start of 2021 was overshadowed by further lockdowns that meant that we took a step back, unable once again to meet in church buildings for worship and midweek. We resolved to continue in our pandemic values of being hopeful, prayerful, pastoral, loving our neighbour and living as whole life disciples. We really did live out our verse for 2021 ⁵ *Trust in the Lord with all your heart and lean not on your own understanding;* ⁶ *in all your ways submit to him, and he will make your paths straight.* Proverbs 3:5-6

We were sustained by regular prayer times – including some online gatherings, we also had the added bonus of being able to live stream the services with recorded input from many different people of all ages across the church involved in Bible readings, Frontline Focus contributions and prayers.

It was humbling to see the way people gradually stepped up to serve, enabling us to open services and much needed midweek activities to an increasing number of people. We're so grateful for all those who went the extra mile, especially those who were very aware of the additional risk of infection they faced.

The church as a whole has been incredibly flexible during this whole time, adjusting to new guidance, embracing new opportunities and new ways of working. In the pandemic season, there were many things that polarised opinion – and yet, the standout feature of the Christchurch community has been the active sense of seeking a united way forward, with some regulars exercising great patience at the pace of easing out of consideration for others.

Our pastor, Simon Cragg, was able to take his delayed sabbatical and the church has enjoyed receiving him back with a sense of renewed vigour and enthusiasm for ministry within Christchurch.

We have thoroughly enjoyed welcoming new people, all of whom had been accessing the online services for some time before becoming part of our onsite gatherings.

It would be fair to say that it has been difficult to maintain individual links within the church and wider community due to the challenges of the pandemic which has required everyone to take the initiative in reaching out to others. That is why we're so grateful for all the teams across the church who have sought to bring fresh purpose and connection as they creatively re-started different ministry areas and their reports follow:

Significant Activities

Worship

Worship is central to everything we do at Christchurch by being the motivation for all our serving activities amongst members and within the community. This is worked out in a pattern of Sunday worship which aims to be inclusive and accessible to visitors and regular attendees alike by creating an environment where people can explore what it means to know God personally and draw closer to Him.

Annual report for
Christchurch Baptist Welwyn Garden City CIO
Charity registration number: 1154616

The pandemic has caused great disruption to our worship life as a church, nonetheless we have continued to place an emphasis on the importance of the role of worship at Christchurch whether in a building or online.

Having moved online for services from March 2020, and then started to welcome limited numbers to our Peartree site from September 2020, at the start of 2021 we were required to revert to online live streamed services only. However, on Easter Day, April 2021, we were able to take the step of welcoming people back to our Peartree site for Sunday services in addition to the online provision, and from mid-April people were also able to gather at our Parkway site to share in the live streamed service with others. This required the wearing of masks throughout the service at both sites.

Our next step involved a worship team leading our worship at the beginning and end of services at Parkway, with the Parkway congregation joining the rest of the church for prayers, videos and the sermon via the live-stream from Peartree. This became our pattern for the remainder of the year.

In the latter part of the year, plans were made to return to the pre-pandemic pattern of live services including preaching at both sites. This went ahead in January 2022.

We are unceasingly grateful to our Audio Visual and Media Team who have worked tirelessly to adapt to each situation and enable moments where we could worship together whatever the circumstance. We continue to work through what it means to have an online presence even in 'normal times', and reach people who might not come into our buildings.

In both face-to-face and online services we embrace a modern style of worship with a rotation of live bands at both sites and a variety of ages among band members. As well as singing, we also have regular intercessory prayer for different issues in the world, including in 2021 praying for creation during and following on from COP26. We share in communion together on the first Sunday of each month.

We have a weekly 'Frontline Focus' where we hear what various Christchurch people do when they are not at church and how we can pray for them. We also have a monthly 'Church Family News' where we hear news - anniversaries, birthdays, special events - from people who have sent in videos.

Prayer continues to be a key part of our church life, as we gather in different ways, including a team who offer prayer ministry after every service and prayer in response to email requests.

Two people from the Deaf signing community have regularly come to Sunday morning services during 2021. Prior to Sunday services recommencing, **BSL signing** was being added to the recorded service and being made available to those who could benefit from it. As a church we have **one** church member who signs most morning services. This person has a level 4 BSL qualification (Signature). The signing is facilitated by access to sermon notes and other service information prior to each service in order to translate into BSL and practise. A number of other people in the church have shown an interest in signing and have some knowledge of signing.

The church also provides a budget which provides a qualified/trainee interpreter for some church services, usually **4-6** per year.

Annual report for
Christchurch Baptist Welwyn Garden City CIO
Charity registration number: 1154616

This is a ministry in development as there are opportunities both to develop greater Deaf Awareness within the congregation and provide further BSL access: e.g. interpreters for all church events, regular provision of subtitles on videos used, increase in the number of people who know some basic signing and who feel comfortable using this with Deaf attendees etc.

Worship volunteer hours **1,400**

Life groups

Life Groups are a key and valuable part of Church life, an opportunity to connect with others from the Church and grow together in faith. Proverbs 27:17 tells us that 'Iron sharpens iron' and this is so true when it comes to our Life Groups.

It has been encouraging to see that most groups have continued and thrived during the recent challenges that we have all faced. We have also recently seen a new group form from people attending first an Alpha Course, then a Bible Course: we have hopes that this will evolve into a new Life Group.

Over the last year groups have been able to begin to return to something like what they resembled pre-pandemic, although some are still choosing to make use of technology to connect as a group. There is a firm desire on the part of group members to meet together, and with restrictions now eased we hope that all groups will return to more regular gatherings.

We currently have about **14 groups** that meet together. Our approximately **19 leaders** have done a great job of keeping people connected and being available to their members.

Life group volunteer hours: **1,650**

Other activities

A large number of activities are run for the benefit of the local community by volunteers in the church as we seek to share God's love.

There are three core Seniors' ministries: Harvesters, a fortnightly fellowship, two weekly Reach Out chair-based exercise classes and a monthly Senior Citizens' Lunch.

COVID-19 continued to impact our regular Senior Citizens' ministries throughout 2021:

- **Harvesters**, our fortnightly fellowship was unable to meet until July;
- Our twice a week **Reach Out** chair-based exercise classes were suspended until June;
- Our monthly **Senior Citizens' Lunch** has not restarted and no restart date is envisaged at this time.

Although we were optimistic, as events recommenced and life began to open up during the summer of 2021, that we would be able to host the annual Christmas Carol Singing event at Barnside Court this event had to be cancelled as COVID again surged in December.

A high percentage of Senior Citizens continued to attend more than one activity and several attended Harvesters and Reach Out. Both of these core ministries remain self-financed through the activity fees paid by participants. No budget was allocated from our wider church funds. The financial management required to support the ministries was provided by **1** volunteer who contributed **75 volunteer hours** over the year. Activities included pastoral and prayer support for the Seniors' community, which, on occasions, have extended to family members along with some practical support on an *ad hoc* basis. We also endeavoured to maintain contact with those who were no longer able to attend activities and, where appropriate, the families of those who had become housebound or had moved into residential care.

Harvesters is a group for retired folk, that meets at Parkway on the 2nd and 4th Monday each month between 2.30pm – 4.00pm, term time only. The afternoon begins with welcoming followed by a guest speaker or activity. From 3.15pm refreshments are served. Twice a year, December and July, we have a party with full afternoon tea. Attendance has varied between **27** and **36**.

Our last Harvesters event before the start of Covid restrictions was 24th February 2020 and we did not restart until July 2021, although we maintained contact with regular attenders through phone calls and, when permitted, face to face contact outside over a cup of coffee, which proved helpful for those who were living alone and feeling isolated. At times, cake was delivered to our regulars and we continued to send cards to them on their birthdays.

With Covid restrictions easing, we were able to resume in July with limited numbers; half the group at each of the two sessions with a maximum of six people cautiously spaced around each table.

This worked well and with further lifting of restrictions we returned after the usual August break in September with an open door for all to attend and normal seating arrangements around the tables.

It has been good to see everyone again after so long apart and our regulars were very open in expressing their joy at being back together. They also enjoyed once again the Christmas afternoon tea party in December.

We have a committed group of volunteers helping at the sessions and baking fabulous cakes.

Our **Reach Out** ministry restarted in June, providing its weekly, Strength, Flexibility and Mobility Exercise Classes at the Parkway and Peartree sites. The class instruction was delivered by a qualified Later Life exercise instructor. A team of **9** Christchurch volunteers welcomed and registered participants across both sites, assisting in the classes and hosting refreshments. Between them, the two sites served a community of **53**, of whom **4** were from Christchurch and **49** were from the wider community. Up to **50** attended each week across both sites.

COVID has seen a reduction in numbers attending both classes, either as a result of participants' deaths during the year or a loss of their underlying health/worsening mobility issues. We are now recruiting new members to both classes and have already welcomed 3

Annual report for
Christchurch Baptist Welwyn Garden City CIO
Charity registration number: 1154616

new participants to our Parkway class. Both classes were running at capacity when Lockdown was first imposed and had waiting lists. Fellowship over refreshments continued to be a key focus for those attending and an important opportunity for relationship building and pastoral care.

Senior Citizens' Lunch, a long-standing mainstay of our ministries to Senior Citizens, did not run during 2021, following agreement with Christchurch's Leadership that to run this event on a COVID safe basis would prove to be impossible. No date is currently envisaged by which stage the event will recommence.

In December, 2021, with the overwhelming support of ticket holders who had bought tickets for the March 2020 lunch (cancelled due to COVID), surplus funds were donated to Isabel Hospice and New Zion Food Bank - £125 to each.

We have continued to offer **pastoral and practical care and prayer support** of our Seniors' community whilst COVID prevailed. This was focussed on the following:

- Regular telephone calls;
- Shopping and prescription pick-ups (though much reduced compared to 2020);
- Doorstep visits and the deliveries of edible treats when COVID restrictions allowed;
- Emotional support to families bereaved. 10 members of our Seniors' community died during 2021. In 2 cases, bereaved families turned to Christchurch for the provision of funeral services.

Telephone calls provided an ongoing lifeline for many in the Seniors' community. Efforts were made to ensure that all **116** attendees of Reach Out and Senior Citizens' Lunch were contacted regularly during the first half of 2021 prior to the recommencement of Reach Out. As in 2020, team volunteers took responsibility for calling discrete groups of specific individuals. The frequency of phone calls diminished as the year progressed, on the understanding that we would be available to meet needs as they arose.

We continued to access the pastoral support fund that was established at the end of 2019 following a generous gift from a third-party benefactor. £432 of the remaining £5,069 gift was utilised to cover the cost throughout the year of food dropped at doorsteps, flowers delivered to bereaved families, birthday cards, gifts delivered to relieve isolation etc.

Seniors activities volunteer hours 1,242 hours

Because of Covid restrictions the first **monthly Baptist Church service for residents at St Andrew's Care Home** (Great North Road, Welwyn Garden City, AL8 7SR) took place in December when Andrew led an Advent service with carols, prayers, and a short talk. Andrew and team had to present negative lateral flow tests and wear masks, aprons and gloves and speak from behind a screen. Even so, the service was enjoyed by the **8-10** residents who attended.

Christchurch was then asked to sing carols in the St Andrew's car park for residents and staff and this was a happy and successful event, watched by numerous residents and staff who joined in from the windows and hall.

Church service **7.5** volunteer hours
Carols **16** volunteer hours

In September 2021 the **Body and Soul** café opened up again at our Parkway site after an extended break during the Covid-19 pandemic. During the opening week, we welcomed customers back with a simple, complimentary menu of soup and a roll, plus cake and fruit. Since then, we have been open for coffee and lunches between 11.00am and 2.00pm on Wednesdays and Thursdays during term time.

It has been such a joy to see many of our “regulars” back enjoying a meal with their friends. They have really appreciated having somewhere to meet up and share food and time with friends, new and old. Customer numbers have grown steadily during the term, albeit with some fluctuation, so that at the end of December we provided meals for about 25-35 people per day, with the number of customers slightly higher on a Wednesday. About 90% of the customers came from the wider community and the other 10% from within the church. On Thursdays some “Reach Out” attendees stayed on for lunch after their post-class cuppa and biscuit. We have also been really pleased to welcome some Parkway Preschool parents/carers and their children who have become regulars. Seeing them mix with customers from a different generation to them has been lovely.

Body and Soul’s ministry is threefold; customers, those we support financially and the volunteer team. We said goodbye to some team members during 2021; some moving away from the area and others taking a break. However, we have also welcomed a number of new team members, some from within the church family and others who are connected to existing volunteers.

The Body and Soul team currently has **24** regular volunteers comprising church members and friends of the church. The team is spread fairly evenly across the two Christchurch congregations. Around **80** volunteer hours per week (during term time when we’re able to run!) are spent planning menus, shopping, making cakes and soup, preparing vegetables, cooking, serving, washing up, setting up, tidying up, keeping the accounts etc. There really are lots of different ways to serve and help at Body and Soul – not all of them involve food!

We are very grateful to past team members and others in the church who step in when staffing levels are low due to members of the regular team being on holiday or unwell.

Body and Soul was only open for one third of 2021 and this has affected our financial giving. We will continue to provide financial support to the Tumaini Children’s Home near Jinja in Uganda, though no donation was made during 2021. Body and Soul contributed £1,500 to general church funds in recognition of fuel used in cooking and heating. £200 from our “loose change” collection pot will be donated to the Welwyn Hatfield Women’s Refuge in early 2022.

Body and Soul volunteer hours **996**

Our **Children and Families** work includes both groups on Sunday at services and through the week, providing activities for children and support for their carers.

At the beginning of the year, we were in lockdown, so there were no Sunday morning face to face groups. So the children’s team offered **weekly videos** which were shared via our

Annual report for
Christchurch Baptist Welwyn Garden City CIO
Charity registration number: 1154616

YouTube channel on Sundays alongside the streamed Sunday services. These videos were created by **1** member of staff and **2** volunteers each week. The team gave on average **2 hours** per week to filming and editing videos each week.

From April, we offered **face to face children groups** at our Peartree site for 2 year olds upwards. These sessions were limited in numbers and most weeks these groups were fully subscribed. As the volunteer team grew, we were able to offer two separate age groups, one for 2 to 4 year olds and another one for children aged 5 to 10. This allowed us to increase the number of places per week.

Whilst we offered face to face sessions during the summer term, we continued to also offer **videos for children and their families to access at home**. These were produced fortnightly sessions, on the basis that children could come to church one week and then watch an online video the next week.

In September, we were able to offer **children's groups** both at Parkway and Peartree. Each site has offered two groups; one for children aged 2 up to children in reception and the other for children in school years 1 to 6. By the end of the year, we had seen **84** children across both sites attending our Sunday groups, although with varying numbers each week.

There were **31** volunteers who served on our children's team on a Sunday. From September, there was a need for **10** volunteers each week and they gave around **2 hours** service.

When restrictions eased, we were able to offer two different **baby and toddler groups**. Parents and carers were required to book tickets to attend. 20 tickets were available for each group, each week. One group was based at Parkway on a Tuesday which had a team of **3** volunteers and saw an average of **15** families attending. The other group was based at our Peartree site on a Thursday which had a team of **2** people. This group saw an average of **16** families attending. For both groups, the team gave around **2 hours** a week. These groups were attended by families from Christchurch and the community.

In the Autumn term, Peartree Tots has been meeting every Thursday from 9:45 - 11:15am during term time at our Peartree site. This group is aimed at pre-school children and their parents/carers. This has been a popular toddler group, with a team of **2 to 3** volunteers. Volunteers were spending **2 to 4 hours** per session depending on their role and responsibilities, including chatting to parents, setting up toys, purchasing snacks, preparing snacks and refreshments and cleaning and tidying up after the session. On a weekly basis we were seeing on average **35** toddlers with parents and carers almost exclusively from the community.

In September, **Fun4Families** reopened. Fun4Families is a once a month Saturday morning group for families with their children held at our Peartree site from 10:00 - 11:30am. We offer a place where families can have some fun, enjoy some food together, meet other families and join in a range of activities from craft to creative play. There is a team of **5** who run the sessions and volunteers are from both the church and community and give around **3 hours** per month with **3 to 4 hours** of planning time per month.

Annual report for
Christchurch Baptist Welwyn Garden City CIO
Charity registration number: 1154616

On average, **11** families have attended per month with some families from Christchurch but the majority from the community.

We organised a number of **one off events**:

In conjunction with the Youth ministry, **Easter packs** were delivered to families from the church. The packs focused on Holy Week and there were daily activities and reflections in the build up to Easter Sunday. These packs were put together by staff with some volunteers involved in the delivery of the packs to families.

In November, we held a **Light Trail**, an outdoor event for families to come together to explore Psalm 91. Around the car park, there were gazebos which had different activities and reflections. This event had **63** people attend who were mainly from the church but a few from the community.

For the event, there were **15** people who volunteered in different capacities, including those hosting the different stations, refreshments, support with setting up gazebos, and a light team making sure that everyone could see throughout the event. Time given by volunteers varied depending on their roles but ranged from **1 hour to 2.5 hours**.

On Christmas Eve we held a live **Walkabout Nativity** outdoors. There were real life characters who retold the Christmas story and an activity for children and families to complete. This was a fantastic event which was attended by **68** people from both church and the community.

At this event we had **9** volunteers who gave **2 hours** on the day for the event with many of them preparing costumes and scripts in advance.

Children and Families volunteer hours **663**

The **Youth ministry** at Christchurch serves young people aged 11-18 at both sites and in the community. Our vision for is to go "Deep and Wide" – to enable young people to go deep in their faith and establish roots that equip them for the rest of their life; and to reach out widely to the young people in our town, starting with secondary schools.

In December 2020, Beckah Cronin, our Youth Ministry Leader, went on her maternity leave, with baby Jethro being born early January, and returning to work at the end of 2021. During this time we were very pleased to be able to appoint Josh Murphy as temporary Youth Ministry Enabler for 20 hours a week, following his return from Peru where he had been working with Latin Link until the end of October 2021, and we are very grateful for the leadership Josh brought to this role during 2021.

The MIX and Doorstep Dinners

With lockdown still happening at the beginning of 2021, The MIX team continued to bring food, companionship, and God's love together in their lockdown initiative 'Doorstep Dinners' which was started in September 2020. Every other week, Rachel Murphy and her team would come up with a recipe, buy the ingredients, and film a video on how to make the meal. The team would then make up packs and deliver them to our young people and their families and do a doorstep visit. It was a great way of encouraging families to cook together, and a

chance for the team to stay connected to our young people. We served 15 families each time.

We were able to restart The MIX in April, initially with lots of outdoor events like games in the car park or at Gosling sports park, and walks. In September the team went back to a more traditional MIX evening with a meal at 7pm followed by games and activities in the building. We had an average of 10-12 young people each time from both the church and the wider community, and 7 volunteers on the team including 2 young leaders from outside the church. We are praying that numbers pick up in the coming months.

Sunday Mornings

In January, we continued to have our Sunday morning sessions online, with a mixture of games and teaching for 40 minutes. We also did an online youth service in January. We struggled to connect with all the young people we had previously seen over lockdown, and so we were delighted when we were able to meet in person at Peartree from April with between **4-12** young people each week, all spread around the youth hall with masks on. We spent these months looking at topics including 'The sayings of Jesus', and a couple of sessions on the environment. We followed this up in November with a litter pick of our community one Sunday morning.

In September we were able to resume a group meeting at our Parkway site, and although it started small, through the good use of bacon rolls, we were able to see numbers rise again, and reconnect with young people we had not seen since before the pandemic.

During this year the team also managed to prioritise a number of doorstep chats and **121** walks with young people.

After 8's

After 8's is our Sunday Evening Youth group for year 9-13. We started the year meeting on zoom every week for an hour or so, with a time to chat and play a game at the beginning, and then focusing on a 'big issue' that young people face today from a biblical point of view.

When we were able to meet up outside, we started doing regular walks, and then eventually met in the building, socially distanced and with masks. It felt like a lovely relief to see the young people and to interact in person.

From May we had a few sessions where we got different people from the church to speak about their area of expertise, and we also had a BBQ. We had 6-10 young people each week. In September we were sad to say goodbye to a number of Year 13's who were moving on from Youth.

In September we ran Youth Alpha at Peartree and had **14** regular young people come. It was great to see a new cohort of year 9 boys come through. We would eat takeaway pizza each week (which was a good draw for them!), play a game (mostly dodgeball or benchball (due to popular demand)), and then watch the video for each week with discussion in between. We had an extra-long session as part of the course where we focused on the Holy Spirit, and leaders were able to share bible verses and prophecies, and offer prayer.

Schools Work

Sadly, we have been so far been unable to restart the work we were doing in Stanborough school before the pandemic, but are looking to restart schools work again soon.

Youth Camp – September 10th-12th

One of the highlights of the year was taking 23 young people, 7 leaders, and 2 cooks to the Frontier Centre in Northampton for a youth camp. Each day we ate together, did activities like high ropes, football, obstacle courses, manhunt, and had sessions where we worshipped and focused on thinking of God as Father, Son, and Spirit. It was a really good time where community was formed amongst the young people and was a good next step to coming to other things.

BASH Camp

In August we teamed up with Young Life for their annual BASH camp – four days of activities with over 70 young people attending. We had about 20 young people from Christchurch come, and we did lots of sport, water fights, archery, games, high ropes, trampolining, pizza...and everyday had a talk about Jesus and why he's real and relevant today.

Social Media

We have regularly posted to our Instagram page (@CCWGCYouth). This has been a great space to connect with young people, share prayer tips and bible verses, let our young people know of upcoming events and 'meet them where they're at' which is often on their phones. This has been a lifeline during lockdowns as it has let us keep contact with our young people in their daily lives. It has also been a great space to network with other youth work agencies and practitioners.

Youth work volunteer hours **817**

Parish Nursing is a completely confidential service available to all who attend the church and any of its activities, offering support to individuals with health issues, or those caring for others in their family or community.

It is provided on a voluntary basis each Tuesday, with additional work covered as availability allows, averaging **10** hours/week in total. It is affiliated to Parish Nursing Ministries UK, who ensure the service meets professional standards. It provides holistic health and spiritual care, complementing both the work of local health services and that which the church provides through the ministers, pastoral team and membership. For those with more complex needs this can include making referrals to/liasing with other professionals, for example GPs, community services and hospitals.

Over **300** contacts were made during the year, with **76** individuals supported with physical and/or mental health issues, ranging from support for expectant and new parents to assisting those requiring care in later years. Covid-19 has meant seeking creative ways to be in touch, whether meeting outside, walking, or using phone/video communication..

A quarter of those seen are not linked with Christchurch on a Sunday. About half have short-term health needs and half longer-term conditions, additionally a quarter are living with mental health issues. Strong links have been maintained with a number of local health and community organisations with signposting and liaison on over **100** occasions.

Annual report for
Christchurch Baptist Welwyn Garden City CIO
Charity registration number: 1154616

Covid-related enquiries/discussion with individuals, church leadership and organisations, plus some support for 'front-line' health staff provided a significant additional workload during the year.

The Lounge is a drop-in service that usually runs every Tuesday afternoon between 1.30-3pm, although this year because of Covid safety measures we reduced the times to 1.30-2.30pm. Its aim is to provide a neutral space inside the Peartree building where members of the local community can meet up socially and come for support and advice from our Parish Nurse. It is also an access and information point for other services. One to one support with CV's and interview prep is provided for those looking for work and Parish Nursing is also an integral part of the support provided: many of those attending have significant health issues, so Parish Nursing helps contribute to a holistic service for this group, particularly at a time where access to healthcare has been significantly disrupted.

This year we reopened in mid April after the Covid lockdown. We have been pleased to be able to welcome approximately 15 different adults accompanied by 6 children during the year with a consistent group of 8-10 weekly regulars. While this is less than the numbers we were getting pre-pandemic, our regulars come every week and express their gratitude at having somewhere to meet together and to come to ask for informal support with everyday medical, housing, household, parenting and relationship issues.

The Lounge this year was run by a team of **6** - a member of staff and **5** volunteers.

This year we worked from 1pm-3pm (2hrs) once a week for approximately 37 weeks of the year. That contrasts to our usual commitment to work, 1-3.30pm (2.5 hours) for 48 weeks a year.

With a good staff team in place and the hope of less concern about Covid we hope this coming year will see the number of attendees grow and to further reinforce our links with other community services such as the New Zion Food bank.

The Lounge volunteer hours **370**

While **Outreach** covers most of what we do in terms of church activities, two particular resources we provide to help people take steps in their Christian journey are the Bible Course Online and the Alpha Course.

The Bible Course Online

At the beginning of 2021 we planned to run another Alpha course, having led two successful online courses in 2020 and not wanting lose momentum with it. Due to a low take up at that time, we decided instead to focus on those who had been part of the previous Alpha course and offer something as a next step for them. We were delighted to welcome 13 guests to do this over zoom online, including many who had completed the Alpha course. Sessions and breakout rooms were led by a pastor and two volunteers.

The Bible course is a course of 8 videos taking you through the big picture of the story arch of scripture, with times for discussion, reflection, and even homework. Being in lockdown again in January meant that it was a strange time for the church, but many commented that the weekly Bible course brought some normality to life in being able to meet others and learn more.

A group of five women were keen to continue meeting off the back of this course, and have kept doing so under the leadership of a volunteer.

The Alpha Course

The Alpha course is an introduction to the Christian faith, usually involving eating together, before watching a video, and then having discussion.

We ran one course this year, starting in September and running for 12 weeks, with different puddings each week. We had **7** guests at our Peartree café each week, and the course was led by a pastor and **2** volunteers, with puddings supplied by a team of **3** volunteers.

Alpha Online was a wonderful blessing, but it has been really great to be back in person and see people face-to-face, as well as eat together. All of the guests have gone on to do the next Bible course.

We continue to thank God for these courses that help give people a practical step on their journey with Christ. We pray that increasingly they will give people the confidence to invite friends on them in 2022.

Outreach volunteer hours **110**

Band Of Brothers (BOB) is a ministry to men, formed in partnership with Christian Vision for Men (CVM) aimed at encouraging and developing support for men including the discipleship and integration of men in the church. It aims to engage men through social activities, as well as supporting their role in family life. It includes the popular 'Men's Breakfast' which meets monthly.

Social events and gatherings continued to be restricted throughout 2021. We did manage to have our 'midsummer' walk and a couple of men from the YMCA also attended.

Given that BOB is about face to face interactions and social gatherings, our plans for the remainder of 2021 including our 'survival' camp and the Xcel conference in Bradford, had to be cancelled due to the ongoing pandemic.

Some of us continued to meet for a monthly Zoom breakfast which was a wonderful way to touch base and pray together.

We also enjoyed meeting at both sites in the run up to Christmas and having breakfast together in person. Our thanks go to John Eames-Petersen for organising the breakfasts.

Encouragement, inspirational insights and spiritual reflections were shared on our BOB Facebook page throughout the year and the team met together early in the New Year to discuss ideas and possibilities for the year ahead including the centenary and Midsummer walks and the dads survival camp given that these events will be held outside.

We will continue to monitor developments regarding taking a group to the Xcel conference in Bradford but this may be suspended for another year and hasn't be factored into our plans.

BOB is run by a team of **5** volunteers.

Annual report for
Christchurch Baptist Welwyn Garden City CIO
Charity registration number: 1154616

In a normal year, the team would give approximately 125 volunteer hours; during 2021 because of the restrictions this reduced to approximately **50**.

Christchurch continued to support **overseas mission** activities during 2021 through our established personal links with our mission partners.

We added two overseas mission partners to the existing roster this year. Abby Murphy was commissioned in November 2021 and went to Santo Domingo in Ecuador with Latin Link, where she will be working in projects run by a local church. Joy Ransom is working in Nepal with BMS World Mission and is now linked to Christchurch as one of her supporting churches. She is involved with training local teachers to teach in remote rural locations.

It was good to see Paul and Ruth Turner in July, with Paul preaching one Sunday, before they returned to Peru.

Following correspondence with two mission partners an appeal for donations was sent out to the church for two specific needs. Firstly Pastor Nicholas Ongamo asked for funds to help provide food for children in the Tumaini Children's home in Uganda, and to help those from the surrounding area that came asking for food, given the shortages and price rises caused by the Covid pandemic. Secondly, funds were sought by Paul and Clare Woodington in Papua New Guinea to provide tables and chairs for a new dining facility at an orphanage Clare works with. Both requests received a very good response from the church family.

In November the church held a Mission Sunday service which had video updates from all our mission partners and included a worship song from the Xhako family in Albania.

A great many people appreciate being prayed for, and so the church has a **Prayer Chain** as a means of communicating prayer requests to intercessors by email. There are over **160** intercessors, most of whom are currently at Christchurch, the rest ex-Christchurch. Prayer requests may be given by email, telephone or word of mouth, and are usually transmitted within a couple of hours.

During 2021 **125** prayer requests were received. On average each email was opened by about **100** subscribers.

Impact

At the start of 2021 Christchurch was in lockdown, with both our two sites closed. By the end of the year our regular activities were beginning to start again. During the course of the year across the church there was a focus on making and maintaining contacts with individuals as far as we could, making use of the contacts we already had. At the same time we developed online resources - streamed services, activities for children and social media. The positive feedback we have had from these has encouraged us to take them further in 2022 alongside our face to face activities. While the lockdown has made it very hard to judge the full impact of what we have been doing on the wider community, well over **100** volunteers have between them provided more than **7,000** hours to support both our online activity and the face to face activities that have restarted as restrictions have eased; in particular support of children, youth and seniors alongside church groups.

Annual report for
Christchurch Baptist Welwyn Garden City CIO
Charity registration number: 1154616

Since the end of lockdown attendance at Sunday services across the two sites has varied between **100** and **150** excluding children. While it is hard to get precise figures for the number of people watching our on-line services, the feedback we have received has encouraged us to continue providing these going forward.

The number in church membership at the end of 2020 was **183**. **11** new members were welcomed and **7** came out of membership, so that at the end of 2021 the membership had grown to **187**.

1 adult was baptised and **1** church couple was married in the year.

Finally it is my privilege on behalf of the church to thank all our staff for their vision and faithfulness through what has been one of the most challenging times that the church has experienced and to thank God for his faithfulness in continuing to keep us and enabling us to grow in him as individuals and as a fellowship.

James Sequeira
Leadership Team – Administration

Christchurch

Baptist

...BECAUSE PEOPLE MATTER TO GOD

**Trustees'
Annual Report and
Accounts 2021 - Part 2**

Finance overview 2021

Background

This year we began to reopen following the COVID-19 pandemic which had curtailed many activities. The church was closed at the start of the year, with services on-line, this reduced some bills but also meant we lost a significant part of our income. Services have started back in the buildings with various approaches to social distancing and keeping everyone safe as the pandemic has proceeded. The financial impacts were larger than seen in 2020.

Income

Total income for the year was down 16% to £324k (2020 £385k including £7k of furlough payments from the government). Unrestricted income was down 17% to £313k (2020 £378k). Unrestricted giving from church members and attendees was down 15% to £252k (2020 £297k). We continue to benefit from a significant Gift Aid claim with many regular givers using the scheme, but the percentage is reducing as we see the increased use of other tax effective giving schemes.

Room hire was up in the whole year at £14k from £9k in 2020 whilst the income from the car park rental was down at £1k from £2k in 2020.

Expenditure

Our expenditure is categorised under headings that relate to our principal areas of activity – note 6 to the accounts provides a breakdown of spend in each area.

Total expenditure was down 8% at £303k (2020 £329k). Unrestricted expenditure was down 9% to £293k (2020 £321k). Our grant giving was down only 1% whilst the unrestricted part of grant giving was down 5% due largely to specific extra grants made in 2020. On our largest areas of expenditure, support costs for our staff were down 11% at £152K, due to changes in staffing and maternity leave. The costs of our premises were down 8% at £95k due mainly to lower spend on depreciation, general maintenance and mortgage interest.

Commitment and Funding

The church raises most of the funds needed to carry out its work from within the congregation, and no appeal was made to the public for funds. The activities we provide to serve the community are free of charge or subject to a nominal entry fee as we seek to ensure that everyone can access the activities and services, although fewer of these happened in 2021 due to the pandemic.

We involve the church in key decisions including decisions about future strategy. This includes approval of the budget for 2022.

Funds

Designated funds are monies that have been allocated to a particular use but remain available for the church to use for other purposes if desired. The designated funds include all the individual organisations that are part of the church but run their own petty cash and/or bank accounts. The income and expenditure are consolidated into the church accounts with detail shown in the relevant notes.

Restricted funds are set up when money is given to the church for a specific purpose. The restricted funds received during the year were in response to specific requests from the

missionaries we support. Some gifts restricted for specific purposes have been carried forward as restricted funds for future use.

All other income is treated as **Unrestricted funds** and can be used for any aspect of the church's work.

Pension Liabilities

The church has a shared liability for a closed defined benefit pension scheme – see note 17. During 2019 we signed an agreement with the BUGB and the Trustees to confirm the understanding of our position in the context of the 'Family Solution' for the scheme. We are committed to meet our share of the deficit recovery plan which currently ends in June 2026. The present value of these payments appears as a liability on our balance sheet.

Capital Expenditure

The major capital expenditures during the year were on the kitchen and the flat roof of our Parkway building, the fencing at the manse and on equipment to enable the live streaming of services.

We repaid £25k of interest free loans. We plan to repay the remaining loans over three years although offers to extend some loans have been received which are greater than the shortfall in net current assets.

Risks

The trustees have reviewed the key financial risks facing the church and believe that these remain unchanged in nature but with some risk levels elevated. The key risk faced by the church is the loss of a number of major givers. The other risk that has increased is that of inflation on expenses, in particular utility prices and interest rates and increases in taxation such as National Insurance. These risks are managed and mitigated by regular involvement of the church members in discussions and decisions about the future vision and direction of the church and by careful expense management. Individual's circumstances can change rapidly in these uncertain times so the short-term focus remains on managing the cash flow due to the commitment to regular expenses and further loan repayments.

Reserves

The trustees aim to use the resources available to the church wisely and given the strong track record of giving and the engagement of the whole church in strategic decisions, the trustees believe that free Unrestricted reserves of between £30k and £80k would be sufficient to cover any potential short term fluctuations in income.

The majority of the net assets of the church are represented by buildings which are used to serve our communities.

Harold Snow
Finance Trustee / Treasurer

Vision & Future Plans

We head into 2022 with continuing uncertainty around the course of the pandemic and the challenge of re-forming and building a sense of community as we also reach out to the wider community in our local area. We still look to God to guide us into fruitful areas of mission and ministry, convinced of the hope we have in Jesus and a desire to make the good news about life in Jesus known to many.

2022 objectives

Throughout the coming year we aim to pursue the development of three strategic priorities with the following objectives:

In Re-Connecting & Re-Forming

Pastoral provision – to review how we connect and support one another within the church fellowship, including those who have yet to gather on Sundays or midweek.

Serving – to help everyone find a way of being involved in serving as regulars review how God is calling them to minister his grace.

Local Teams – to take stock of where we are in serving, caring and reaching out at each site as we emerge from the pandemic.

In Preparation for Growth

Children and Families and Youth Ministry - to review the model of these ministries and work to recruit in order to support children, families and young people post-pandemic and develop these ministry areas.

At the time of preparing this report (March 2022) a part time Children and Families Ministry Leader has recently been appointed. We also now have a vacancy for a Youth Ministry Leader. The importance of Youth ministry means that addressing this vacancy is also a key objective for 2022.

In sharing Christ

Digital presence – to develop an overall plan for ongoing future ministry, including how we connect with those accessing social media and online services.

Verse for the year

Strong in Christ

⁶ So then, just as you received Christ Jesus as Lord, continue to live your lives in him, ⁷ rooted and built up in him, strengthened in the faith as you were taught, and overflowing with thankfulness.

Colossians 2:6-7

The changes and uncertainty of a pandemic have left many feeling exhausted or depleted in one way or another. Our verse for the year reminds us of the privilege of coming to know Christ and the strength we can draw from Him as we seek to continue in our lives together – in Christ and built up in Him.

Let's pray for one another in the coming year, for a fresh sense of being able to 'be strong in the Lord and in his mighty power' (Ephesians 6:10) so that when we seek to demonstrate that people matter to God, we do it in the strength and grace that He provides.

Revd Andrew Hemmens
Senior Minister

Approved by the Trustees on: 28 March 2022
Independent Examiner's Report to the Trustees of Christchurch Baptist Welwyn
Garden City CIO

I report to the trustees on my examination of the financial statements of Christchurch Baptist Welwyn Garden City CIO ('the charity') for the year ended 31 December 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

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

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

Since the CIO's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011. I confirm that I am qualified to undertake the examination because I am a member of ICAEW.

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

accounting records were not kept in respect of the charity as required by section 130 of the Act; or

the financial statements do not accord with those records; or

the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Jane Rook FCA
George Arthur
Suite 6b Wentworth Lodge
Great North Road
Welwyn Garden City
Herts
AL8 7SR

05 April 2022

Statement of Financial Activities
For the year ended 31 December 2021

	Notes	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds
		£	£	£	2021 £	£	£	£	2020 £
Income from:									
Donations and legacies	2	296,815	0	3,269	300,084	364,631	0	1,201	365,832
Investments	3	0	0	0	0	40	0	0	40
Charitable activities	4	16,025	7,465	0	23,490	12,865	6,728	0	19,593
Total		312,840	7,465	3,269	323,574	377,536	6,728	1,201	385,465
Expenditure on:									
Raising Funds	5	0	0	130	130	0	0	0	0
Charitable activities	6	293,210	6,595	3,315	303,119	320,607	8,180	260	329,047
Total		293,210	6,595	3,445	303,249	320,607	8,180	260	329,047
Net income / (expenditure)		19,630	871	(176)	20,325	56,929	(1,452)	941	56,419
Gross transfers between funds	15	4,814	(4,814)	0	0	6,773	(5,623)	(1,150)	0
Net incoming / outgoing resources before other recognised gains / losses		24,444	(3,944)	(176)	20,325	63,703	(7,075)	(209)	56,419
Decrease/(Increase) in liability for DB pension scheme	17	5,448	0	0	5,448	16,743	0	0	16,743
Net movement in funds		29,892	(3,944)	(176)	25,773	80,446	(7,075)	(209)	73,162
Reconciliation of funds									
Total funds brought forward		1,621,561	24,975	681	1,647,217	1,541,115	32,050	890	1,574,055
Total funds carried forward		1,651,453	21,032	505	1,672,990	1,621,561	24,975	681	1,647,217

Annual report for
Christchurch Baptist Welwyn Garden City CIO
Charity registration number: 1154616

Balance Sheet at 31 December 2021

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds
Fixed Assets					2021 £				2020 £
Tangible assets	7	2,192,749	0	0	2,192,749	2,230,207	0	0	2,230,207
Current assets									
Debtors	8	12,456	0	0	12,456	18,083	0	6	18,089
Prepayments	9	1,659	0	0	1,659	930	0	0	930
Investments	10	0	0	0	0	0	0	0	0
Cash at bank / in hand	11	98,938	21,032	505	120,474	86,977	24,975	675	112,628
Total current assets		113,052	21,032	505	134,589	105,990	24,975	681	131,646
Creditors: amounts falling due within one year	12	140,674	0	0	140,674	164,050	0	0	164,050
Net current assets (liabilities)		(27,622)	21,032	505	(6,085)	(58,060)	24,975	681	(32,404)
Creditors: amounts falling due after more than one year	13	491,374	0	0	491,374	522,838	0	0	522,838
Net assets excluding pension liability	14	1,673,753	21,032	505	1,695,290	1,649,309	24,975	681	1,674,965
DB pension scheme liability	17	22,300			22,300	27,748			27,748
Net Assets		1,651,453	21,032	505	1,672,990	1,621,561	24,975	681	1,647,217
Funds of the Charity, divided into:									
Unrestricted					1,651,453				1,621,561
Restricted	15				505				681
Designated	15				21,032				24,975
Total charity funds					1,672,990				1,647,217

The church has received offers of loan extensions in 2022 which are greater than the net current liabilities.

Approved by the Trustees and signed on their behalf by:

Harold Snow - Treasurer

The notes on the following pages form part of these accounts.

Statement of Cash Flow for the year ended 31 December 2021

	Notes	Total Funds 2021 £	Total Funds 2020 £
Cash Provided by operating activities			
Net Income	25,773		73,162
Adjusted for:			
Depreciation	52,494		56,303
Change in DB pension liability	(5,448)		(16,743)
Grants received	0		(6,985)
(Increase)/decrease in debtors	4,904		(95)
Increase/(decrease) in non-mortgage creditors	(24,065)		(83,935)
(Increase)/decrease in value of investments	0		(40)
Net cash provided by operating activities		53,658	21,667
Cash flows from investment activities			
Proceeds from sale of investment	0		3,254
Fixed assets purchased	(15,036)		(10,174)
Net Cash flows from investment activities		(15,036)	(6,920)
Cash provided from Financing Activities			
Mortgage repayments	(30,775)		(14,327)
Grants received	0		6,985
Net cash from Financing Activities		(30,775)	(7,343)
Changes in Cash and cash equivalents in year		7,847	7,404
Cash and cash equivalents brought forward		112,628	105,223
Cash and cash equivalents at end year		120,474	112,628

Mortgage interest paid in the year of £15,648 is included in net income

Notes to the financial statements
For the year ended 31 December 2021

1. Accounting policies

a. Basis of preparation

The financial statements are prepared in accordance with the Charities Statement of Recommended Practice (SORP), FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', Charities Act 2011 and FRC Abstracts.

Christchurch is a registered charity, no.1154616 and meets the definition of a public benefit entity under FRS102.

The financial statements are presented in Pounds Sterling, generally rounded to the nearest pound.

b. Donations

Donations are accounted for gross when received.

c. Legacies

Legacies are accounted for when their receipt is certain and can be properly quantified.

d. Investment income

Investment income is included in the accounts in the year in which it is receivable.

e. Fundraising and publicity costs

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

f. Grants payable

The Church makes grants to other organisations whose charitable objects complement its work. Grants offered subject to conditions which have not been met at the year-end are noted as a commitment but not accrued as expenditure.

g. Fixed assets

The Church premises are included in the balance sheet at cost. In the opinion of the trustees the market value of the buildings is considerably greater than the carrying value. In the opinion of the trustees it is not practicable to quantify the difference between these figures.

Fixed assets under £1000 are written off as expenditure in the Statement of Financial Activities, unless it is considered appropriate to capitalise the expenditure on the Balance Sheet.

h. Depreciation

Depreciation has not been charged on the Parkway Church and Manse premises because in the opinion of the Trustees the residual value of the asset is not less than the original cost price. Depreciation on other fixed assets is calculated to write off cost on a straight-line basis over expected useful life at the following rates:

Freehold land	0% pa
Buildings	2.5%pa/ 40 years
Fixtures and Fittings	20%pa / 5 years
Computers and equipment	33%pa /3 years

Any asset which is considered to have been impaired as a result of damage, obsolescence, or no longer in use for any other reason is written down at the date on which the impairment is identified.

i. Other expenditure

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

j. Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Funds designated for a particular purpose by the church are also unrestricted.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

The accounts include all transactions, assets and liabilities for which the church is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members.

Notes to the financial statements (continued)
For the year ended 31 December 2021

Income from	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2020 £
2. Donations and legacies								
Planned giving - bank	247,714	0	0	247,714	290,793	0	0	290,793
Collections and one-off gifts	4,014	0	0	4,014	6,115	0	0	6,115
Income tax recoverable through Gift Aid	45,087	0	484	45,571	60,738	0	116	60,854
Other donations & misc income	0	0	2,785	2,785	0	0	1,085	1,085
Legacies	0	0	0	0	0	0	0	0
Grants received - HMRC (Furlough)	0	0	0	0	6,985	0	0	6,985
Total	296,815	0	3,269	300,084	364,631	0	1,201	365,832
3. Investments								
Investment income (from part sale and revaluation)	0	0	0	0	40	0	0	40
Interest on prior year Gift Aid Claims	0	0	0	0	0	0	0	0
Total	0	0	0	0	40	0	0	40
4. Charitable activities								
Church & Hall lettings	14,168	0	0	14,168	9,308	0	0	9,308
Car Park lettings	850	0	0	850	1,577	0	0	1,577
Other income	0	0	0	0	85	0	0	85
Contributions towards events and activities	1,007	0	0	1,007	1,895	0	0	1,895
Fundraising events	0	0	0	0	0	0	0	0
Contributions towards Alpha	0	0	0	0	0	0	0	0
Body & Soul Café	0	3,909	0	3,909	0	3,056	0	3,056
Income - individual organisations (Note 15a)	0	3,556	0	3,556	0	3,672	0	3,672
Total	16,025	7,465	0	23,490	12,865	6,728	0	19,593
Total Income	312,840	7,465	3,269	323,574	377,536	6,728	1,201	385,465

Notes to the financial statements (continued)
For the year ended 31 December 2021

Expenditure on	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2020 £
5. Costs of generating voluntary income								
Latin Link Peru Party fundraising costs	0	0	130	130	0	0	0	0
	<u>0</u>	<u>0</u>	<u>130</u>	<u>130</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
6. Charitable Activities								
a. Grants payable								
Beni & Irma Xhako (Albania)	2,184	0	0	2,184	2,301	0	0	2,301
BMS World Mission	4,896	0	0	4,896	4,877	0	0	4,877
Mission Aviation Fellowship	3,588	0	0	3,588	3,514	0	0	3,514
Paul Turner (Peru)	3,723	0	0	3,723	3,709	0	0	3,709
PNG Orphanage	0	0	2,134	2,134	0	0	0	0
Ugandan Orphanage / Nicholas Ongamo	1,478	0	676	2,154	1,478	2,000	0	3,478
Baptist Home Mission	4,428	0	0	4,428	5,371	0	0	5,371
New Zion Food Bank	0	125	0	125	0	0	0	0
Juvenile Diabetes Research Foundation	0	10	0	10	0	0	0	0
Barnado	0	10	0	10	0	0	0	0
Urban Saints	96	0	0	96	96	0	0	96
Ben Woodhams (Friends International)	1,000	0	0	1,000	0	0	0	0
Abby Murphy/Latin Link Redcliffe Training (2020)	750	0	0	750	2,000	0	0	2,000
The Stroke Association	0	0	0	0	0	20	0	20
Mercy Ships	0	20	0	20	0	0	0	0
Disabled Club	0	0	0	0	0	21	0	21
Asaph Ensemble	0	0	0	0	0	50	0	50
Isabel Hospice	0	125	0	125	0	10	0	10
	<u>22,143</u>	<u>290</u>	<u>2,810</u>	<u>25,243</u>	<u>23,346</u>	<u>2,101</u>	<u>0</u>	<u>25,446</u>
b. Serving								
Children's work	1,126	0	0	1,126	475	0	0	475
Parish Nursing	1,168	0	0	1,168	1,376	0	0	1,376
CAP Release Course	0	0	0	0	80	0	0	80
Recognition	320	0	0	320	153	0	0	153
Church refreshments	211	0	0	211	531	0	0	531
	<u>2,825</u>	<u>0</u>	<u>0</u>	<u>2,825</u>	<u>2,615</u>	<u>0</u>	<u>0</u>	<u>2,615</u>

Notes to the financial statements (continued)
For the year ended 31 December 2021

Expenditure on (continued)

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2020 £
c. Worship								
PA & AV equipment	621	0	0	621	0	0	0	0
All age worship	33	0	0	33	0	0	0	0
Worship materials	305	0	0	305	193	0	0	193
Guest speakers	220	0	0	220	0	0	0	0
Signing	805	0	0	805	421	0	0	421
Prayer	0	0	0	0	20	0	0	20
	<u>1,984</u>	<u>0</u>	<u>0</u>	1,984	<u>634</u>	<u>0</u>	<u>0</u>	634
d. Relationships								
Welcome team	0	0	0	0	41	0	0	41
Pastoral	61	0	345	406	143	0	260	403
BOB - men's ministry	150	0	0	150	150	0	0	150
	<u>211</u>	<u>0</u>	<u>345</u>	556	<u>333</u>	<u>0</u>	<u>260</u>	593
e. Outreach								
Alpha	60	0	0	60	513	0	0	513
Evangelism training & resources	0	0	0	0	85	0	0	85
Community Events - Peartree	205	0	0	205	0	0	0	0
Body & Soul Café	0	1,680	0	1,680	0	1,393	0	1,393
Cost of activities - individual organisations (Note 14a)	0	4,625	0	4,625	0	4,686	0	4,686
	<u>266</u>	<u>6,305</u>	<u>0</u>	6,571	<u>598</u>	<u>6,079</u>	<u>0</u>	6,677
f. Discipleship								
Sister Soul - women's ministry	0	0	0	0	213	0	0	213
Youth work	3,189	0	160	3,349	3,692	0	0	3,692
	<u>3,189</u>	<u>0</u>	<u>160</u>	3,349	<u>3,906</u>	<u>0</u>	<u>0</u>	3,906

Notes to the financial statements (continued)
For the year ended 31 December 2021

Expenditure on (continued)	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2020 £
<i>g. Support costs - Salaries & manse</i>								
Salaries & Pensions	126,650	0	0	126,650	146,561	0	0	146,561
Manse costs	23,660	0	0	23,660	22,195	0	0	22,195
Minister's expenses	862	0	0	862	518	0	0	518
Training / conferences	399	0	0	399	583	0	0	583
	<u>151,930</u>	<u>0</u>	<u>0</u>	151,930	<u>170,372</u>	<u>0</u>	<u>0</u>	170,372
<i>h. Support costs - Church premises</i>								
Insurance	5,068	0	0	5,068	4,780	0	0	4,780
Gas	5,590	0	0	5,590	6,773	0	0	6,773
Electricity	9,702	0	0	9,702	8,797	0	0	8,797
Water	789	0	0	789	1,095	0	0	1,095
Depreciation	52,494	0	0	52,494	56,303	0	0	56,303
General Maintenance	5,103	0	0	5,103	7,651	0	0	7,651
Consumables	1,072	0	0	1,072	996	0	0	996
Mortgage Interest (Christchurch Peartree)	15,648	0	0	15,648	17,180	0	0	17,180
	<u>95,466</u>	<u>0</u>	<u>0</u>	95,466	<u>103,575</u>	<u>0</u>	<u>0</u>	103,575
<i>i. Support costs - Administration</i>								
Printing / copying	297	0	0	297	1,151	0	0	1,151
Publicity	166	0	0	166	146	0	0	146
Postage	180	0	0	180	57	0	0	57
Telephones	1,813	0	0	1,813	1,727	0	0	1,727
Subscriptions & fees	3,488	0	0	3,488	2,898	0	0	2,898
Stationery / Office equipment	259	0	0	259	208	0	0	208
Legal & Professional	7,177	0	0	7,177	7,200	0	0	7,200
Bank charges	97	0	0	97	60	0	0	60
Independent examiner	1,720	0	0	1,720	1,780	0	0	1,780
	<u>15,195</u>	<u>0</u>	<u>0</u>	15,195	<u>15,228</u>	<u>0</u>	<u>0</u>	15,228
Total	293,210	6,595	3,315	303,119	320,607	8,180	260	329,047

Annual report for
Christchurch Baptist Welwyn Garden City CIO
Charity registration number: 1154616

Notes to the financial statements (continued)
For the year ended 31 December 2021

7. Tangible assets	Church Property	Buildings	Fixtures & Fittings	Computers & Equipment	Total
	£	£	£	£	£
Cost at 1 January 2021	1,426,542	861,639	173,712	55,357	2,517,250
Additions during the year	0	0	11,535	3,501	15,036
Disposals during the year	0	0	0	0	0
Cost at 31 December 2021	1,426,542	861,639	185,247	58,858	2,532,286
Accumulated Depreciation at 1 January 2021	0	108,416	130,119	48,507	287,043
Charge for the year	0	21,541	27,390	3,563	52,494
Disposals during the year	0	0	0	0	0
Accumulated Depreciation at 31 December 2021	0	129,957	157,510	52,070	339,537
Net book value at 31 December 2021	1,426,542	731,682	27,737	6,788	2,192,749
Net book value at 31 December 2020	1,426,542	753,223	43,593	6,850	2,230,207
<i>Additions during the year were:</i>					
Parkway Kitchen			5,249		5,249
Parkway Roofing			2,796		2,796
Manse Fencing			3,240		3,240
Other Equipment			250	3,501	3,751
Total	0	0	11,535	3,501	15,036

All the church properties are freehold; their carrying values break down by site as follows:

	£
Parkway Church	487,810
Manse - Gresley Close	163,732
Peartree - Tewin Rd - land value	775,000
	1,426,542

All fixed assets are used for direct charitable purposes. Some of the furniture, computers and equipment are used both for direct charitable purposes and the management and administration of the church

The Parkway church building and Gresley Close manse, shown in the balance sheet at cost, were transferred from the Baptist Union Corporation to the CIO on 3rd January 2019.

Notes to the financial statements (continued)
For the year ended 31 December 2021

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2020 £
8. Debtors								
HMRC Gift Aid receivable	11,838	0	0	11,838	17,936	0	6	17,942
Hall Lettings Debtors	618	0	0	618	147	0	0	147
Other Receivables	0	0	0	0	0	0	0	0
Total	12,456	0	0	12,456	18,083	0	6	18,089
9. Prepayments								
Other Prepayments	1,659	0	0	1,659	930	0	0	930
Total	1,659	0	0	1,659	930	0	0	930
10. Investments								
Investments	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0
11. Cash at bank/in hand								
CAF Bank	98,938	9,000	505	108,443	86,977	12,000	675	99,653
Individual organisations - bank balances	0	11,429	0	11,429	0	12,269	0	12,269
Individual organisations - petty cash	0	602	0	602	0	707	0	707
Total	98,938	21,032	505	120,474	86,977	24,975	675	112,628
12. Creditors: amounts falling due within one year								
Mortgage on Christchurch Peartree	31,506	0	0	31,506	30,817	0	0	30,817
Interest Free Loans	105,500	0	0	105,500	130,500	0	0	130,500
Other creditors	3,668	0	0	3,668	2,733	0	0	2,733
HMRC (NI & PAYE) payable	0	0	0	0	0	0	0	0
Total	140,674	0	0	140,674	164,050	0	0	164,050
13. Creditors: amounts falling due after more than one year								
Mortgage on Christchurch Peartree	491,374	0	0	491,374	522,838	0	0	522,838
Interest Free Loans	0	0	0	0	0	0	0	0
Total	491,374	0	0	491,374	522,838	0	0	522,838

The mortgage is secured by a charge over Christchurch Peartree, 20 Tewin Road, Welwyn Garden City
Interest Free Loans are unsecured and subject to review on an ongoing basis. These are all shown as falling due in one year, but discussions with lenders continue.

Annual report for
Christchurch Baptist Welwyn Garden City CIO
Charity registration number: 1154616

Notes to the financial statements (continued)
For the year ended 31 December 2021

14. Analysis of net assets (exc. pension liability)	Fixed Assets £	Current Assets £	Creditors over 1 year £	2021 £	2020 £
Restricted Funds (per note 15b)	0	505	0	505	681
Designated Funds (per note 15a)	0	21,032	0	21,032	24,975
Unrestricted Funds	2,192,749	(27,622)	(491,374)	1,673,753	1,649,309
Total Net Assets (exc. pension liability)	2,192,749	(6,085)	(491,374)	1,695,290	1,674,965

15. Funds

a. Designated funds	Balance 1-Jan-21	Income	Expenditure	Grants made	Tfr (to)/from Unrestricted	Balance 31-Dec-21
	£	£	£	£	£	£
Kings/Kidz Klub (for 6-10s)	24	0	(8)	0	(16)	(0)
Family Fun	70	0	0	0	(70)	(0)
Toddle Inn	257	0	0	0	0	257
Fun4Families	23	52	(3)	0	0	71
Peartree Tots	193	304	(138)	0	(148)	211
Worn Again	80	0	0	0	(80)	0
Body & Soul Café	4,381	3,909	(1,680)	0	(1,500)	5,110
Harvesters	300	730	(605)	0	0	426
Reach Out	1,963	2,471	(3,399)	(20)		1,015
Seniors Pastoral	5,069	0	(432)	0		4,637
Senior Citizens lunches	615	0	(40)	(270)	0	305
Individual organisations	12,975	7,465	(6,305)	(290)	(1,814)	12,032
Manse Kitchen Fund	12,000	0	0	0	(3,000)	9,000
Total Designated Funds	24,975	7,465	(6,305)	(290)	(4,814)	21,032

The individual organisations are part of Christchurch and therefore included within our accounts
balances are designated for the work of these groups
Contributions to the church from individual organisations are shown as transfers to unrestricted.

Annual report for
Christchurch Baptist Welwyn Garden City CIO
Charity registration number: 1154616

Notes to the financial statements (continued)
For the year ended 31 December 2021

<i>b. Restricted Funds</i>	Balance 1-Jan-21	Income inc gift aid	Expenditure	Transfer in / (out)	Balance 31-Dec-21
	£	£	£	£	£
PNG Orphanage	0	2,194	(2,134)	0	60
Latin Link - Peru party	0	450	(130)	0	320
Pastoral Care	470	0	(345)	0	125
Easter Camp 2020	160	0	(160)	0	0
Tumaini - Run for Hope	51	625	(676)	0	0
	681	3,269	(3,445)	0	505

<i>16. Staff costs and Trustees expenses</i>	2021	2020
(included in note 6g Salaries)	£	£
Salaries	107,310	127,327
Tax & NI costs	3,745	5,326
Pension payments	10,832	10,397
Pension deficit funding	4,763	3,511
Total	126,650	146,561

The average number of employees during the year was 7
No employee received emoluments in excess of £60,000 during the year (2020 - none)

The Church pays salaries to the ministers and members of staff, who may be related parties, for which there is authority in the Church constitution.

Notes to the financial statements (continued)
For the year ended 31 December 2021

17. Pension Scheme Liability

The Church is a participating employer in 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.

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. The ministers and some members of staff are eligible to join the Scheme. The ministers pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited. The other staff are members of the Basic Section and pay reduced contributions of 5% of Pensionable Income, and their employer pays a total of 5%, of which 4% is paid into the individual pension accounts and 1% covers administration costs and death in service benefits.

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. Because it is not possible to attribute the Scheme's assets and liabilities to specific employers, the scheme is accounted for as if the Scheme were a defined contribution scheme.

Actuarial valuation as at 31 December 2019

A formal valuation of the DB Plan as at 31 December 2019 was carried out 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 key financial assumptions underlying the valuation were as follows

Type of assumption	% p.a.
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income Increase Adjustment (above CPI)	0.50
Pre-retirement assumed investment returns (gilt yield plus 1.75% pa)	2.95
Post retirement assumed investment returns (including benefits matched by the insurance policy) (gilt yield plus 0.5% pa)	1.70
Minimum Pensionable Income increases (CPI plus 0.5%)	3.20
Deferred pension increases (based on RPI)	
Pre April 2009	3.20
Post April 2009	2.50
Pension increases	
Based on CPI with an annual floor of 0% and annual cap of 5%	2.70

Mortality is assumed in accordance with 80% of the S3NA standard mortality table. Future improvements projected from 2013 in line with the "CMI 2019" projection with a long-term rate of improvement of 1.75% p.a. for males and 1.5% p.a. for females with the core smoothing parameter and with additional initial mortality improvement factor A=0.5%.

The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Recovery Plan

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Plan reveals a deficit the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan. Under the current Recovery Plan signed in September 2020, deficiency contributions are payable until June 2026. These contributions are broadly based on the employer's membership at 31 December 2014 and increase annually in line with increases to Minimum Pensionable Income as defined in the Rules.

Annual report for Christchurch Baptist Welwyn Garden City CIO

Charity registration number: 1154616

Movement in Balance Sheet liability

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The movement in the provision is set out in the table below.

	2021 £	2020 £
Balance sheet liability at year start	27,748	44,491
Minus deficiency contributions paid	(4,763)	(3,511)
Interest cost (recognised in SoFA)	101	709
Remaining change to balance sheet liability* (recognised in SoFA)	(786)	(13,942)
Balance sheet liability at year end	22,300	27,748

* Comprises any change in agreed deficit recovery plan and change in assumptions between year-ends.

This liability represents the present value of the deficit contributions agreed as at the accounting date and has been valued using the following assumptions set by reference to the duration of the deficit recovery payments:

	31 Dec 2021	31 Dec 2020	31 Dec 2019
Discount rate	2.0%	0.4%	1.7%
Future increases to Minimum Pensionable Income	4.1%	3.0%	3.2%

The Church has been advised that the cost for the church to buyout their Pension Scheme liabilities as at 20 December 2021 was approximately £65,900.

Cessation Event

Consequent upon the departure of the Minister from the Church in 2008, the Church had a cessation event under Section 75 of the Pensions Act 1995. This makes the Church liable for the proportion of the overall deficit (assessed by reference to the cost of securing benefits by the purchase of annuities) applicable to its previous Ministers who were members of the Scheme.

In 2019 the Church entered into a "Deferred Debt Arrangement". Under this arrangement the Church is no longer liable for this debt, but the Church continues to pay the ongoing deficiency contributions as outlined above. There are limited circumstances under the Deferred Debt Arrangement where the Church would become responsible for a debt equal to its share of the current BPS deficit (assessed by reference to the up- to-date cost of securing benefits by the purchase of annuities).

18. Related charities

The custodian Trustee of the Church is the Baptist Union Corporation Limited which is a charity number 249635 and which is controlled by the Baptist Union Council. The Church is also a member of the Baptist Union of Great Britain

The Church made donations to the Baptist Union Home Mission Scheme as set out in note 6a.

19. Related parties

The wife of one Trustee, who began serving In Nov 2019, is in paid employment with the church as its Administrator.
One Trustee, the Senior Minister, who is also an employee, lived in housing wholly owned by the Church.
One Trustee, one of the Ministers, who is also an employee, lived in housing rented by the Church and owned by the Minister. The church pays a rent of £1,350 per month.

No sums were reimbursed to the Trustees for their work as Trustees (2020 - nil)

The following related parties were paid these amounts in service to the church:

	Salary £	Pension £	Total £
Rev A Hemmens (Senior Minister and Trustee)	33,027	4,383	37,410
Rev S Cragg (Minister and Trustee)	27,397	3,585	30,981
C Rowe (Administrator and wife of Trustee)	8,644	432	9,076
Totals	69,067	8,400	77,468

The Christchurch Baptist Welwyn Garden City CIO constitution dated 17 November 2013 authorises the payment of remuneration to trustees.

20. Independent Examiner

A provision of £1,800 has been made in the financial statements in respect of the independent examiner's fee for the year.

21. The impact of the Russian invasion of Ukraine

The trustees recognize that the Russian invasion of Ukraine in the first quarter of 2022 may have consequences that affect the church in unexpected ways and are continuing to keep this issue under review.

Christchurch

Baptist

...BECAUSE PEOPLE MATTER TO GOD

**Trustees'
Annual Report and
Accounts 2021 - Part 2**

Finance overview 2021

Background

This year we began to reopen following the COVID-19 pandemic which had curtailed many activities. The church was closed at the start of the year, with services on-line, this reduced some bills but also meant we lost a significant part of our income. Services have started back in the buildings with various approaches to social distancing and keeping everyone safe as the pandemic has proceeded. The financial impacts were larger than seen in 2020.

Income

Total income for the year was down 16% to £324k (2020 £385k including £7k of furlough payments from the government). Unrestricted income was down 17% to £313k (2020 £378k). Unrestricted giving from church members and attendees was down 15% to £252k (2020 £297k). We continue to benefit from a significant Gift Aid claim with many regular givers using the scheme, but the percentage is reducing as we see the increased use of other tax effective giving schemes.

Room hire was up in the whole year at £14k from £9k in 2020 whilst the income from the car park rental was down at £1k from £2k in 2020.

Expenditure

Our expenditure is categorised under headings that relate to our principal areas of activity – note 6 to the accounts provides a breakdown of spend in each area.

Total expenditure was down 8% at £303k (2020 £329k). Unrestricted expenditure was down 9% to £293k (2020 £321k). Our grant giving was down only 1% whilst the unrestricted part of grant giving was down 5% due largely to specific extra grants made in 2020. On our largest areas of expenditure, support costs for our staff were down 11% at £152K, due to changes in staffing and maternity leave. The costs of our premises were down 8% at £95k due mainly to lower spend on depreciation, general maintenance and mortgage interest.

Commitment and Funding

The church raises most of the funds needed to carry out its work from within the congregation, and no appeal was made to the public for funds. The activities we provide to serve the community are free of charge or subject to a nominal entry fee as we seek to ensure that everyone can access the activities and services, although fewer of these happened in 2021 due to the pandemic.

We involve the church in key decisions including decisions about future strategy. This includes approval of the budget for 2022.

Funds

Designated funds are monies that have been allocated to a particular use but remain available for the church to use for other purposes if desired. The designated funds include all the individual organisations that are part of the church but run their own petty cash and/or bank accounts. The income and expenditure are consolidated into the church accounts with detail shown in the relevant notes.

Restricted funds are set up when money is given to the church for a specific purpose. The restricted funds received during the year were in response to specific requests from the

missionaries we support. Some gifts restricted for specific purposes have been carried forward as restricted funds for future use.

All other income is treated as **Unrestricted funds** and can be used for any aspect of the church's work.

Pension Liabilities

The church has a shared liability for a closed defined benefit pension scheme – see note 17. During 2019 we signed an agreement with the BUGB and the Trustees to confirm the understanding of our position in the context of the 'Family Solution' for the scheme. We are committed to meet our share of the deficit recovery plan which currently ends in June 2026. The present value of these payments appears as a liability on our balance sheet.

Capital Expenditure

The major capital expenditures during the year were on the kitchen and the flat roof of our Parkway building, the fencing at the manse and on equipment to enable the live streaming of services.

We repaid £25k of interest free loans. We plan to repay the remaining loans over three years although offers to extend some loans have been received which are greater than the shortfall in net current assets.

Risks

The trustees have reviewed the key financial risks facing the church and believe that these remain unchanged in nature but with some risk levels elevated. The key risk faced by the church is the loss of a number of major givers. The other risk that has increased is that of inflation on expenses, in particular utility prices and interest rates and increases in taxation such as National Insurance. These risks are managed and mitigated by regular involvement of the church members in discussions and decisions about the future vision and direction of the church and by careful expense management. Individual's circumstances can change rapidly in these uncertain times so the short-term focus remains on managing the cash flow due to the commitment to regular expenses and further loan repayments.

Reserves

The trustees aim to use the resources available to the church wisely and given the strong track record of giving and the engagement of the whole church in strategic decisions, the trustees believe that free Unrestricted reserves of between £30k and £80k would be sufficient to cover any potential short term fluctuations in income.

The majority of the net assets of the church are represented by buildings which are used to serve our communities.

Harold Snow
Finance Trustee / Treasurer

Vision & Future Plans

We head into 2022 with continuing uncertainty around the course of the pandemic and the challenge of re-forming and building a sense of community as we also reach out to the wider community in our local area. We still look to God to guide us into fruitful areas of mission and ministry, convinced of the hope we have in Jesus and a desire to make the good news about life in Jesus known to many.

2022 objectives

Throughout the coming year we aim to pursue the development of three strategic priorities with the following objectives:

In Re-Connecting & Re-Forming

Pastoral provision – to review how we connect and support one another within the church fellowship, including those who have yet to gather on Sundays or midweek.

Serving – to help everyone find a way of being involved in serving as regulars review how God is calling them to minister his grace.

Local Teams – to take stock of where we are in serving, caring and reaching out at each site as we emerge from the pandemic.

In Preparation for Growth

Children and Families and Youth Ministry - to review the model of these ministries and work to recruit in order to support children, families and young people post-pandemic and develop these ministry areas.

At the time of preparing this report (March 2022) a part time Children and Families Ministry Leader has recently been appointed. We also now have a vacancy for a Youth Ministry Leader. The importance of Youth ministry means that addressing this vacancy is also a key objective for 2022.

In sharing Christ

Digital presence – to develop an overall plan for ongoing future ministry, including how we connect with those accessing social media and online services.

Verse for the year

Strong in Christ

⁶ So then, just as you received Christ Jesus as Lord, continue to live your lives in him, ⁷ rooted and built up in him, strengthened in the faith as you were taught, and overflowing with thankfulness.

Colossians 2:6-7

The changes and uncertainty of a pandemic have left many feeling exhausted or depleted in one way or another. Our verse for the year reminds us of the privilege of coming to know Christ and the strength we can draw from Him as we seek to continue in our lives together – in Christ and built up in Him.

Let's pray for one another in the coming year, for a fresh sense of being able to 'be strong in the Lord and in his mighty power' (Ephesians 6:10) so that when we seek to demonstrate that people matter to God, we do it in the strength and grace that He provides.

Revd Andrew Hemmens
Senior Minister

Approved by the Trustees on: 28 March 2022
Independent Examiner's Report to the Trustees of Christchurch Baptist Welwyn
Garden City CIO

I report to the trustees on my examination of the financial statements of Christchurch Baptist Welwyn Garden City CIO ('the charity') for the year ended 31 December 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

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

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

Since the CIO's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011. I confirm that I am qualified to undertake the examination because I am a member of ICAEW.

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

accounting records were not kept in respect of the charity as required by section 130 of the Act; or

the financial statements do not accord with those records; or

the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Jane Rook FCA
George Arthur
Suite 6b Wentworth Lodge
Great North Road
Welwyn Garden City
Herts
AL8 7SR

05 April 2022

Statement of Financial Activities
For the year ended 31 December 2021

	Notes	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds
		£	£	£	2021 £	£	£	£	2020 £
Income from:									
Donations and legacies	2	296,815	0	3,269	300,084	364,631	0	1,201	365,832
Investments	3	0	0	0	0	40	0	0	40
Charitable activities	4	16,025	7,465	0	23,490	12,865	6,728	0	19,593
Total		312,840	7,465	3,269	323,574	377,536	6,728	1,201	385,465
Expenditure on:									
Raising Funds	5	0	0	130	130	0	0	0	0
Charitable activities	6	293,210	6,595	3,315	303,119	320,607	8,180	260	329,047
Total		293,210	6,595	3,445	303,249	320,607	8,180	260	329,047
Net income / (expenditure)		19,630	871	(176)	20,325	56,929	(1,452)	941	56,419
Gross transfers between funds	15	4,814	(4,814)	0	0	6,773	(5,623)	(1,150)	0
Net incoming / outgoing resources before other recognised gains / losses		24,444	(3,944)	(176)	20,325	63,703	(7,075)	(209)	56,419
Decrease/(Increase) in liability for DB pension scheme	17	5,448	0	0	5,448	16,743	0	0	16,743
Net movement in funds		29,892	(3,944)	(176)	25,773	80,446	(7,075)	(209)	73,162
Reconciliation of funds									
Total funds brought forward		1,621,561	24,975	681	1,647,217	1,541,115	32,050	890	1,574,055
Total funds carried forward		1,651,453	21,032	505	1,672,990	1,621,561	24,975	681	1,647,217

Annual report for
Christchurch Baptist Welwyn Garden City CIO
Charity registration number: 1154616

Balance Sheet at 31 December 2021

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds
Fixed Assets					2021 £				2020 £
Tangible assets	7	2,192,749	0	0	2,192,749	2,230,207	0	0	2,230,207
Current assets									
Debtors	8	12,456	0	0	12,456	18,083	0	6	18,089
Prepayments	9	1,659	0	0	1,659	930	0	0	930
Investments	10	0	0	0	0	0	0	0	0
Cash at bank / in hand	11	98,938	21,032	505	120,474	86,977	24,975	675	112,628
Total current assets		113,052	21,032	505	134,589	105,990	24,975	681	131,646
Creditors: amounts falling due within one year	12	140,674	0	0	140,674	164,050	0	0	164,050
Net current assets (liabilities)		(27,622)	21,032	505	(6,085)	(58,060)	24,975	681	(32,404)
Creditors: amounts falling due after more than one year	13	491,374	0	0	491,374	522,838	0	0	522,838
Net assets excluding pension liability	14	1,673,753	21,032	505	1,695,290	1,649,309	24,975	681	1,674,965
DB pension scheme liability	17	22,300			22,300	27,748			27,748
Net Assets		1,651,453	21,032	505	1,672,990	1,621,561	24,975	681	1,647,217
Funds of the Charity, divided into:									
Unrestricted					1,651,453				1,621,561
Restricted	15				505				681
Designated	15				21,032				24,975
Total charity funds					1,672,990				1,647,217

The church has received offers of loan extensions in 2022 which are greater than the net current liabilities.

Approved by the Trustees and signed on their behalf by:

Harold Snow - Treasurer

The notes on the following pages form part of these accounts.

Statement of Cash Flow for the year ended 31 December 2021

	Notes	Total Funds 2021 £	Total Funds 2020 £
Cash Provided by operating activities			
Net Income	25,773		73,162
Adjusted for:			
Depreciation	52,494		56,303
Change in DB pension liability	(5,448)		(16,743)
Grants received	0		(6,985)
(Increase)/decrease in debtors	4,904		(95)
Increase/(decrease) in non-mortgage creditors	(24,065)		(83,935)
(Increase)/decrease in value of investments	0		(40)
Net cash provided by operating activities		53,658	21,667
Cash flows from investment activities			
Proceeds from sale of investment	0		3,254
Fixed assets purchased	(15,036)		(10,174)
Net Cash flows from investment activities		(15,036)	(6,920)
Cash provided from Financing Activities			
Mortgage repayments	(30,775)		(14,327)
Grants received	0		6,985
Net cash from Financing Activities		(30,775)	(7,343)
Changes in Cash and cash equivalents in year		7,847	7,404
Cash and cash equivalents brought forward		112,628	105,223
Cash and cash equivalents at end year		120,474	112,628

Mortgage interest paid in the year of £15,648 is included in net income

Notes to the financial statements
For the year ended 31 December 2021

1. Accounting policies

a. Basis of preparation

The financial statements are prepared in accordance with the Charities Statement of Recommended Practice (SORP), FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', Charities Act 2011 and FRC Abstracts.

Christchurch is a registered charity, no.1154616 and meets the definition of a public benefit entity under FRS102.

The financial statements are presented in Pounds Sterling, generally rounded to the nearest pound.

b. Donations

Donations are accounted for gross when received.

c. Legacies

Legacies are accounted for when their receipt is certain and can be properly quantified.

d. Investment income

Investment income is included in the accounts in the year in which it is receivable.

e. Fundraising and publicity costs

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

f. Grants payable

The Church makes grants to other organisations whose charitable objects complement its work. Grants offered subject to conditions which have not been met at the year-end are noted as a commitment but not accrued as expenditure.

g. Fixed assets

The Church premises are included in the balance sheet at cost. In the opinion of the trustees the market value of the buildings is considerably greater than the carrying value. In the opinion of the trustees it is not practicable to quantify the difference between these figures.

Fixed assets under £1000 are written off as expenditure in the Statement of Financial Activities, unless it is considered appropriate to capitalise the expenditure on the Balance Sheet.

h. Depreciation

Depreciation has not been charged on the Parkway Church and Manse premises because in the opinion of the Trustees the residual value of the asset is not less than the original cost price. Depreciation on other fixed assets is calculated to write off cost on a straight-line basis over expected useful life at the following rates:

Freehold land	0% pa
Buildings	2.5%pa/ 40 years
Fixtures and Fittings	20%pa / 5 years
Computers and equipment	33%pa /3 years

Any asset which is considered to have been impaired as a result of damage, obsolescence, or no longer in use for any other reason is written down at the date on which the impairment is identified.

i. Other expenditure

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

j. Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Funds designated for a particular purpose by the church are also unrestricted.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

The accounts include all transactions, assets and liabilities for which the church is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members.

Notes to the financial statements (continued)
For the year ended 31 December 2021

Income from	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2020 £
2. Donations and legacies								
Planned giving - bank	247,714	0	0	247,714	290,793	0	0	290,793
Collections and one-off gifts	4,014	0	0	4,014	6,115	0	0	6,115
Income tax recoverable through Gift Aid	45,087	0	484	45,571	60,738	0	116	60,854
Other donations & misc income	0	0	2,785	2,785	0	0	1,085	1,085
Legacies	0	0	0	0	0	0	0	0
Grants received - HMRC (Furlough)	0	0	0	0	6,985	0	0	6,985
Total	296,815	0	3,269	300,084	364,631	0	1,201	365,832
3. Investments								
Investment income (from part sale and revaluation)	0	0	0	0	40	0	0	40
Interest on prior year Gift Aid Claims	0	0	0	0	0	0	0	0
Total	0	0	0	0	40	0	0	40
4. Charitable activities								
Church & Hall lettings	14,168	0	0	14,168	9,308	0	0	9,308
Car Park lettings	850	0	0	850	1,577	0	0	1,577
Other income	0	0	0	0	85	0	0	85
Contributions towards events and activities	1,007	0	0	1,007	1,895	0	0	1,895
Fundraising events	0	0	0	0	0	0	0	0
Contributions towards Alpha	0	0	0	0	0	0	0	0
Body & Soul Café	0	3,909	0	3,909	0	3,056	0	3,056
Income - individual organisations (Note 15a)	0	3,556	0	3,556	0	3,672	0	3,672
Total	16,025	7,465	0	23,490	12,865	6,728	0	19,593
Total Income	312,840	7,465	3,269	323,574	377,536	6,728	1,201	385,465

Notes to the financial statements (continued)
For the year ended 31 December 2021

Expenditure on	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2020 £
5. Costs of generating voluntary income								
Latin Link Peru Party fundraising costs	0	0	130	130	0	0	0	0
	<u>0</u>	<u>0</u>	<u>130</u>	<u>130</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
6. Charitable Activities								
a. Grants payable								
Beni & Irma Xhako (Albania)	2,184	0	0	2,184	2,301	0	0	2,301
BMS World Mission	4,896	0	0	4,896	4,877	0	0	4,877
Mission Aviation Fellowship	3,588	0	0	3,588	3,514	0	0	3,514
Paul Turner (Peru)	3,723	0	0	3,723	3,709	0	0	3,709
PNG Orphanage	0	0	2,134	2,134	0	0	0	0
Ugandan Orphanage / Nicholas Ongamo	1,478	0	676	2,154	1,478	2,000	0	3,478
Baptist Home Mission	4,428	0	0	4,428	5,371	0	0	5,371
New Zion Food Bank	0	125	0	125	0	0	0	0
Juvenile Diabetes Research Foundation	0	10	0	10	0	0	0	0
Barnado	0	10	0	10	0	0	0	0
Urban Saints	96	0	0	96	96	0	0	96
Ben Woodhams (Friends International)	1,000	0	0	1,000	0	0	0	0
Abby Murphy/Latin Link Redcliffe Training (2020)	750	0	0	750	2,000	0	0	2,000
The Stroke Association	0	0	0	0	0	20	0	20
Mercy Ships	0	20	0	20	0	0	0	0
Disabled Club	0	0	0	0	0	21	0	21
Asaph Ensemble	0	0	0	0	0	50	0	50
Isabel Hospice	0	125	0	125	0	10	0	10
	<u>22,143</u>	<u>290</u>	<u>2,810</u>	<u>25,243</u>	<u>23,346</u>	<u>2,101</u>	<u>0</u>	<u>25,446</u>
b. Serving								
Children's work	1,126	0	0	1,126	475	0	0	475
Parish Nursing	1,168	0	0	1,168	1,376	0	0	1,376
CAP Release Course	0	0	0	0	80	0	0	80
Recognition	320	0	0	320	153	0	0	153
Church refreshments	211	0	0	211	531	0	0	531
	<u>2,825</u>	<u>0</u>	<u>0</u>	<u>2,825</u>	<u>2,615</u>	<u>0</u>	<u>0</u>	<u>2,615</u>

Notes to the financial statements (continued)
For the year ended 31 December 2021

Expenditure on (continued)

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2020 £
c. Worship								
PA & AV equipment	621	0	0	621	0	0	0	0
All age worship	33	0	0	33	0	0	0	0
Worship materials	305	0	0	305	193	0	0	193
Guest speakers	220	0	0	220	0	0	0	0
Signing	805	0	0	805	421	0	0	421
Prayer	0	0	0	0	20	0	0	20
	<u>1,984</u>	<u>0</u>	<u>0</u>	1,984	<u>634</u>	<u>0</u>	<u>0</u>	634
d. Relationships								
Welcome team	0	0	0	0	41	0	0	41
Pastoral	61	0	345	406	143	0	260	403
BOB - men's ministry	150	0	0	150	150	0	0	150
	<u>211</u>	<u>0</u>	<u>345</u>	556	<u>333</u>	<u>0</u>	<u>260</u>	593
e. Outreach								
Alpha	60	0	0	60	513	0	0	513
Evangelism training & resources	0	0	0	0	85	0	0	85
Community Events - Peartree	205	0	0	205	0	0	0	0
Body & Soul Café	0	1,680	0	1,680	0	1,393	0	1,393
Cost of activities - individual organisations (Note 14a)	0	4,625	0	4,625	0	4,686	0	4,686
	<u>266</u>	<u>6,305</u>	<u>0</u>	6,571	<u>598</u>	<u>6,079</u>	<u>0</u>	6,677
f. Discipleship								
Sister Soul - women's ministry	0	0	0	0	213	0	0	213
Youth work	3,189	0	160	3,349	3,692	0	0	3,692
	<u>3,189</u>	<u>0</u>	<u>160</u>	3,349	<u>3,906</u>	<u>0</u>	<u>0</u>	3,906

Notes to the financial statements (continued)
For the year ended 31 December 2021

Expenditure on (continued)	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2020 £
<i>g. Support costs - Salaries & manse</i>								
Salaries & Pensions	126,650	0	0	126,650	146,561	0	0	146,561
Manse costs	23,660	0	0	23,660	22,195	0	0	22,195
Minister's expenses	862	0	0	862	518	0	0	518
Training / conferences	399	0	0	399	583	0	0	583
	<u>151,930</u>	<u>0</u>	<u>0</u>	151,930	<u>170,372</u>	<u>0</u>	<u>0</u>	170,372
<i>h. Support costs - Church premises</i>								
Insurance	5,068	0	0	5,068	4,780	0	0	4,780
Gas	5,590	0	0	5,590	6,773	0	0	6,773
Electricity	9,702	0	0	9,702	8,797	0	0	8,797
Water	789	0	0	789	1,095	0	0	1,095
Depreciation	52,494	0	0	52,494	56,303	0	0	56,303
General Maintenance	5,103	0	0	5,103	7,651	0	0	7,651
Consumables	1,072	0	0	1,072	996	0	0	996
Mortgage Interest (Christchurch Peartree)	15,648	0	0	15,648	17,180	0	0	17,180
	<u>95,466</u>	<u>0</u>	<u>0</u>	95,466	<u>103,575</u>	<u>0</u>	<u>0</u>	103,575
<i>i. Support costs - Administration</i>								
Printing / copying	297	0	0	297	1,151	0	0	1,151
Publicity	166	0	0	166	146	0	0	146
Postage	180	0	0	180	57	0	0	57
Telephones	1,813	0	0	1,813	1,727	0	0	1,727
Subscriptions & fees	3,488	0	0	3,488	2,898	0	0	2,898
Stationery / Office equipment	259	0	0	259	208	0	0	208
Legal & Professional	7,177	0	0	7,177	7,200	0	0	7,200
Bank charges	97	0	0	97	60	0	0	60
Independent examiner	1,720	0	0	1,720	1,780	0	0	1,780
	<u>15,195</u>	<u>0</u>	<u>0</u>	15,195	<u>15,228</u>	<u>0</u>	<u>0</u>	15,228
Total	293,210	6,595	3,315	303,119	320,607	8,180	260	329,047

Annual report for
Christchurch Baptist Welwyn Garden City CIO
Charity registration number: 1154616

Notes to the financial statements (continued)
For the year ended 31 December 2021

7. Tangible assets	Church Property	Buildings	Fixtures & Fittings	Computers & Equipment	Total
	£	£	£	£	£
Cost at 1 January 2021	1,426,542	861,639	173,712	55,357	2,517,250
Additions during the year	0	0	11,535	3,501	15,036
Disposals during the year	0	0	0	0	0
Cost at 31 December 2021	1,426,542	861,639	185,247	58,858	2,532,286
Accumulated Depreciation at 1 January 2021	0	108,416	130,119	48,507	287,043
Charge for the year	0	21,541	27,390	3,563	52,494
Disposals during the year	0	0	0	0	0
Accumulated Depreciation at 31 December 2021	0	129,957	157,510	52,070	339,537
Net book value at 31 December 2021	1,426,542	731,682	27,737	6,788	2,192,749
Net book value at 31 December 2020	1,426,542	753,223	43,593	6,850	2,230,207
<i>Additions during the year were:</i>					
Parkway Kitchen			5,249		5,249
Parkway Roofing			2,796		2,796
Manse Fencing			3,240		3,240
Other Equipment			250	3,501	3,751
Total	0	0	11,535	3,501	15,036

All the church properties are freehold; their carrying values break down by site as follows:

	£
Parkway Church	487,810
Manse - Gresley Close	163,732
Peartree - Tewin Rd - land value	775,000
	1,426,542

All fixed assets are used for direct charitable purposes. Some of the furniture, computers and equipment are used both for direct charitable purposes and the management and administration of the church

The Parkway church building and Gresley Close manse, shown in the balance sheet at cost, were transferred from the Baptist Union Corporation to the CIO on 3rd January 2019.

Notes to the financial statements (continued)
For the year ended 31 December 2021

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2020 £
8. Debtors								
HMRC Gift Aid receivable	11,838	0	0	11,838	17,936	0	6	17,942
Hall Lettings Debtors	618	0	0	618	147	0	0	147
Other Receivables	0	0	0	0	0	0	0	0
Total	12,456	0	0	12,456	18,083	0	6	18,089
9. Prepayments								
Other Prepayments	1,659	0	0	1,659	930	0	0	930
Total	1,659	0	0	1,659	930	0	0	930
10. Investments								
Investments	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0
11. Cash at bank/in hand								
CAF Bank	98,938	9,000	505	108,443	86,977	12,000	675	99,653
Individual organisations - bank balances	0	11,429	0	11,429	0	12,269	0	12,269
Individual organisations - petty cash	0	602	0	602	0	707	0	707
Total	98,938	21,032	505	120,474	86,977	24,975	675	112,628
12. Creditors: amounts falling due within one year								
Mortgage on Christchurch Peartree	31,506	0	0	31,506	30,817	0	0	30,817
Interest Free Loans	105,500	0	0	105,500	130,500	0	0	130,500
Other creditors	3,668	0	0	3,668	2,733	0	0	2,733
HMRC (NI & PAYE) payable	0	0	0	0	0	0	0	0
Total	140,674	0	0	140,674	164,050	0	0	164,050
13. Creditors: amounts falling due after more than one year								
Mortgage on Christchurch Peartree	491,374	0	0	491,374	522,838	0	0	522,838
Interest Free Loans	0	0	0	0	0	0	0	0
Total	491,374	0	0	491,374	522,838	0	0	522,838

The mortgage is secured by a charge over Christchurch Peartree, 20 Tewin Road, Welwyn Garden City

Interest Free Loans are unsecured and subject to review on an ongoing basis. These are all shown as falling due in one year, but discussions with lenders continue.

Annual report for
Christchurch Baptist Welwyn Garden City CIO
Charity registration number: 1154616

Notes to the financial statements (continued)
For the year ended 31 December 2021

14. Analysis of net assets (exc. pension liability)	Fixed Assets £	Current Assets £	Creditors over 1 year £	2021 £	2020 £
Restricted Funds (per note 15b)	0	505	0	505	681
Designated Funds (per note 15a)	0	21,032	0	21,032	24,975
Unrestricted Funds	2,192,749	(27,622)	(491,374)	1,673,753	1,649,309
Total Net Assets (exc. pension liability)	2,192,749	(6,085)	(491,374)	1,695,290	1,674,965

15. Funds

a. Designated funds	Balance 1-Jan-21 £	Income £	Expenditure £	Grants made £	Tfr (to)/from Unrestricted £	Balance 31-Dec-21 £
Kings/Kidz Klub (for 6-10s)	24	0	(8)	0	(16)	(0)
Family Fun	70	0	0	0	(70)	(0)
Toddle Inn	257	0	0	0	0	257
Fun4Families	23	52	(3)	0	0	71
Peartree Tots	193	304	(138)	0	(148)	211
Worn Again	80	0	0	0	(80)	0
Body & Soul Café	4,381	3,909	(1,680)	0	(1,500)	5,110
Harvesters	300	730	(605)	0	0	426
Reach Out	1,963	2,471	(3,399)	(20)		1,015
Seniors Pastoral	5,069	0	(432)	0		4,637
Senior Citizens lunches	615	0	(40)	(270)	0	305
Individual organisations	12,975	7,465	(6,305)	(290)	(1,814)	12,032
Manse Kitchen Fund	12,000	0	0	0	(3,000)	9,000
Total Designated Funds	24,975	7,465	(6,305)	(290)	(4,814)	21,032

The individual organisations are part of Christchurch and therefore included within our accounts
balances are designated for the work of these groups
Contributions to the church from individual organisations are shown as transfers to unrestricted.

Annual report for
Christchurch Baptist Welwyn Garden City CIO
Charity registration number: 1154616

Notes to the financial statements (continued)
For the year ended 31 December 2021

<i>b. Restricted Funds</i>	Balance 1-Jan-21	Income inc gift aid	Expenditure	Transfer in / (out)	Balance 31-Dec-21
	£	£	£	£	£
PNG Orphanage	0	2,194	(2,134)	0	60
Latin Link - Peru party	0	450	(130)	0	320
Pastoral Care	470	0	(345)	0	125
Easter Camp 2020	160	0	(160)	0	0
Tumaini - Run for Hope	51	625	(676)	0	0
	681	3,269	(3,445)	0	505

<i>16. Staff costs and Trustees expenses</i>	2021	2020
(included in note 6g Salaries)	£	£
Salaries	107,310	127,327
Tax & NI costs	3,745	5,326
Pension payments	10,832	10,397
Pension deficit funding	4,763	3,511
Total	126,650	146,561

The average number of employees during the year was 7
No employee received emoluments in excess of £60,000 during the year (2020 - none)

The Church pays salaries to the ministers and members of staff, who may be related parties, for which there is authority in the Church constitution.

Notes to the financial statements (continued)
For the year ended 31 December 2021

17. Pension Scheme Liability

The Church is a participating employer in 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.

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. The ministers and some members of staff are eligible to join the Scheme. The ministers pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited. The other staff are members of the Basic Section and pay reduced contributions of 5% of Pensionable Income, and their employer pays a total of 5%, of which 4% is paid into the individual pension accounts and 1% covers administration costs and death in service benefits.

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. Because it is not possible to attribute the Scheme's assets and liabilities to specific employers, the scheme is accounted for as if the Scheme were a defined contribution scheme.

Actuarial valuation as at 31 December 2019

A formal valuation of the DB Plan as at 31 December 2019 was carried out 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 key financial assumptions underlying the valuation were as follows

Type of assumption	% p.a.
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income Increase Adjustment (above CPI)	0.50
Pre-retirement assumed investment returns (gilt yield plus 1.75% pa)	2.95
Post retirement assumed investment returns (including benefits matched by the insurance policy) (gilt yield plus 0.5% pa)	1.70
Minimum Pensionable Income increases (CPI plus 0.5%)	3.20
Deferred pension increases (based on RPI)	
Pre April 2009	3.20
Post April 2009	2.50
Pension increases	
Based on CPI with an annual floor of 0% and annual cap of 5%	2.70

Mortality is assumed in accordance with 80% of the S3NA standard mortality table. Future improvements projected from 2013 in line with the "CMI 2019" projection with a long-term rate of improvement of 1.75% p.a. for males and 1.5% p.a. for females with the core smoothing parameter and with additional initial mortality improvement factor A=0.5%.

The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Recovery Plan

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Plan reveals a deficit the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan. Under the current Recovery Plan signed in September 2020, deficiency contributions are payable until June 2026. These contributions are broadly based on the employer's membership at 31 December 2014 and increase annually in line with increases to Minimum Pensionable Income as defined in the Rules.

Annual report for Christchurch Baptist Welwyn Garden City CIO

Charity registration number: 1154616

Movement in Balance Sheet liability

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The movement in the provision is set out in the table below.

	2021 £	2020 £
Balance sheet liability at year start	27,748	44,491
Minus deficiency contributions paid	(4,763)	(3,511)
Interest cost (recognised in SoFA)	101	709
Remaining change to balance sheet liability* (recognised in SoFA)	(786)	(13,942)
Balance sheet liability at year end	22,300	27,748

* Comprises any change in agreed deficit recovery plan and change in assumptions between year-ends.

This liability represents the present value of the deficit contributions agreed as at the accounting date and has been valued using the following assumptions set by reference to the duration of the deficit recovery payments:

	31 Dec 2021	31 Dec 2020	31 Dec 2019
Discount rate	2.0%	0.4%	1.7%
Future increases to Minimum Pensionable Income	4.1%	3.0%	3.2%

The Church has been advised that the cost for the church to buyout their Pension Scheme liabilities as at 20 December 2021 was approximately £65,900.

Cessation Event

Consequent upon the departure of the Minister from the Church in 2008, the Church had a cessation event under Section 75 of the Pensions Act 1995. This makes the Church liable for the proportion of the overall deficit (assessed by reference to the cost of securing benefits by the purchase of annuities) applicable to its previous Ministers who were members of the Scheme.

In 2019 the Church entered into a "Deferred Debt Arrangement". Under this arrangement the Church is no longer liable for this debt, but the Church continues to pay the ongoing deficiency contributions as outlined above. There are limited circumstances under the Deferred Debt Arrangement where the Church would become responsible for a debt equal to its share of the current BPS deficit (assessed by reference to the up- to-date cost of securing benefits by the purchase of annuities).

18. Related charities

The custodian Trustee of the Church is the Baptist Union Corporation Limited which is a charity number 249635 and which is controlled by the Baptist Union Council. The Church is also a member of the Baptist Union of Great Britain

The Church made donations to the Baptist Union Home Mission Scheme as set out in note 6a.

19. Related parties

The wife of one Trustee, who began serving In Nov 2019, is in paid employment with the church as its Administrator.
One Trustee, the Senior Minister, who is also an employee, lived in housing wholly owned by the Church.
One Trustee, one of the Ministers, who is also an employee, lived in housing rented by the Church and owned by the Minister. The church pays a rent of £1,350 per month.

No sums were reimbursed to the Trustees for their work as Trustees (2020 - nil)

The following related parties were paid these amounts in service to the church:

	Salary £	Pension £	Total £
Rev A Hemmens (Senior Minister and Trustee)	33,027	4,383	37,410
Rev S Cragg (Minister and Trustee)	27,397	3,585	30,981
C Rowe (Administrator and wife of Trustee)	8,644	432	9,076
Totals	69,067	8,400	77,468

The Christchurch Baptist Welwyn Garden City CIO constitution dated 17 November 2013 authorises the payment of remuneration to trustees.

20. Independent Examiner

A provision of £1,800 has been made in the financial statements in respect of the independent examiner's fee for the year.

21. The impact of the Russian invasion of Ukraine

The trustees recognize that the Russian invasion of Ukraine in the first quarter of 2022 may have consequences that affect the church in unexpected ways and are continuing to keep this issue under review.

Accounts

Christchurch

Baptist

...BECAUSE PEOPLE MATTER TO GOD

**Trustees'
Annual Report and
Accounts 2020**

Charity registration number: 1154616

Statutory Information

Registered Address

20 Tewin Road
Welwyn Garden City
Hertfordshire
AL7 1BW

Charity Trustees

Andrew Hemmens – Senior Pastor
Simon Cragg – Pastor
Harold Snow – Treasurer
James Sequeira – Administration
Martina Swift
Alan Gibbons
Laura Black
Tim Ottewell
Iain Morgan
Sharon Jansen
David Horton
Catherine Chastney (resigned September 2020)
Matthew Rowe

Property Trustee

The Baptist Union Corporation Ltd
Baptist House
129 Broadway
Didcot
Oxon OX11 8RT

Bank

CAF Bank
25 Kings Hill Avenue
Kings Hill, West Malling
Kent ME19 4JQ

The Trustees present their Annual Report and financial statements for the year to 31 December 2020.

Charitable Objects

Christchurch Baptist Welwyn Garden City CIO is governed by a constitution which states:

“The principal purpose of the Church is the advancement of the Christian faith through evangelism and discipleship. 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 has two public buildings, one at 110 Parkway and one at 20 Tewin Road. The CIO is the holding trustee of the Parkway building and owns the Tewin Rd building.

Organisational Structure

Members of the church are accepted in accordance with the constitution. Christchurch is a Charitable Incorporated Organisation (CIO) with Managing Trustees (Leadership Team) appointed by church members in accordance with the constitution approved in 2013.

Decision making is also in accordance with the constitution. The Trustees (Leadership Team) are empowered to make decisions on how the church is run; however, certain decisions can only be made by the membership of the church at the church meeting (as detailed in the Constitution). These may be matters brought to the church by the Leadership Team for discussion and, as appropriate, acceptance, or matters raised in a church meeting by members for further consideration by the Leadership Team.

To encourage local ownership and engagement the Trustees have established Local Teams at each site to be responsible for local mission, organising community events, building fellowship, identifying potential leaders and identifying and implementing minor building improvements within a delegated capital budget.

Trustees Responsibilities

Charity law requires Trustees to prepare accounts which give a true and fair view of the state of affairs of the CIO and of its income and expenditure for the financial year. In doing so, the Trustees are required to:

- a) select suitable accounting policies and apply them consistently;
- b) make judgements and estimates which are reasonable and prudent;
- c) prepare the accounts on an ongoing concern basis, unless it is inappropriate to presume that the CIO will continue in operation;
- d) follow applicable accounting standards and the Charities SORP, disclosing and explaining any departures in the financial statements.

The Trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the accounts comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The Trustees are also required to

be aware of the Charity Commission's guidance on public benefit and to take it into account in their decision-making on behalf of the church.

The trustees confirm that the financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts that comply with the above requirements and the charity's governing document (the constitution). They have considered carefully in the light of the Covid pandemic whether it is reasonable to presume that the CIO will continue in operation and their conclusion is that it will and that it is appropriate to prepare the accounts on a going concern basis.

Training of Trustees

All new Trustees are encouraged to read the Baptist Union documents on becoming a trustee. Safeguarding training is also provided for Trustees.

Objectives and Activities

The church's activities seek to meet our principal purpose by sharing the love of Jesus in practical ways as well as providing ways of explaining our faith to others – all activities seek to show the love of Jesus and bring people into a closer relationship with him. The church provides a variety of activities both to its membership and to the wider community.

The church structures its activities under five key headings – worship, outreach, relationships, discipleship and serving. This is reflected in the organisation of the Leadership Team (Trustees) with Trustees taking responsibility for these five areas together with administration, property, finance, and children and families.

Objectives 2020

We set out to pursue the development of our three strategic priorities ***developing strong local teams, operationally preparing for future growth and sharing Christ*** with the following objectives:

In Local Teams

- Local Teams – to continue to welcome new team members and review the expectations and roles of these groups within the Christchurch structure
- Complete the planning application to permanently retain the change of use from offices to Church and Community Centre for the Peartree site.

In preparation for growth

- Digital Ministry – to outline a plan for intentionally growing our digital presence and activity to help people find out about Christchurch and connect to Sunday teaching and services.
- Conduct a review of our work with children and young people involving parents, leaders, youth and specialist practitioners to establish how we best serve these ministry areas and to help shape the role for a new staff member.
- Review and (if appropriate) extend the mentoring network within Christchurch
- Pastoral Model – to evaluate our current model for leading and pastoring the church and to develop our preferred model for the medium term (continued from last year)

In sharing Christ

- Frontline Focus – reflecting our verse for the year we wanted to renew our focus on whole-life discipleship as we offer God the whole of our lives as an act of worship.

How did we do?

Local Teams - we added to one of the local teams, and are currently reviewing the Terms of Reference for Local Teams. There is still work to do on improving the clarity of where decisions are made within the church as a whole (see Pastoral Model below).

Application for Permanent Change of Use of Peartree - completed, subject to successful completion and implementation of the Green Travel Plan.

Digital Ministry - made leaps and bounds in our digital presence by necessity and innovation due to the pandemic! (We now have a YouTube channel, new fixed cameras at Peartree, a live streamed service (some with people present for worship), and have included video updates along the way. However, the overall strategic plan we intended is still needed!

Children & Youth – a task group led a fantastic review of this with high level of engagement from the church, input from external specialists and a clear role for a Children & Families Ministry Leader defined. An advert was placed, but this role was put on hold due to the pandemic. An autumn Church Meeting affirmed the importance of this role to Christchurch. In the meantime, we have been blessed by the ministry of a number of key individuals and the sterling work of our Children & Families Enabler alongside the Youth Ministry Leader.

Mentoring - the review indicated that the process and training materials were good and mentoring relationships effective. Mentoring took place in 2020, but somewhat restricted due to the limitations of online mentoring. We have also added a process of reflection and accountability for active mentors.

Pastoral model - this goal is ongoing, with a task group looking at this.

Frontline focus – we have enjoyed an excellent mix of people sharing from their Frontline in online services. This had much higher prominence than originally envisaged! We were also able to reconnect with Frontline themes through two sermon series inspired by LICC - Frontline Sundays (Jan/Feb) and Whole Life Worship (Sept/Oct).

Public benefit

The Leadership Team has given consideration to the charity commission's guidance on public benefit and in particular to the specific guidance on charities for the advancement of religion. In particular they have ensured the church provides a variety of activities both to its membership and to the local community. 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 through worship, prayer, teaching, pastoral care, mission and social outreach work. The restrictions imposed as a result of the pandemic during this year have inevitably limited what we can do: a large part of our effort therefore has been to maintain contacts and continue to provide support wherever we can.

As part of our desire to ensure that our activities are accessible to all, any charges are kept to a nominal level and where fees are charged to cover the costs of events, courses or trips, bursaries are made available for those who would otherwise be unable to participate.

Review of significant activities

Introduction

Our verse for the year came from Romans 12:1-2. Little did we anticipate that we would be offering the whole of our 'pandemic lives' to God as an act of worship.

As events unfolded, we thought through the kind of church was God calling us to be in this particular season. This is how we wanted to express our values:

Hopeful – rooted in God's Word

Prayerful – rooted in God's presence, together and as individuals

Pastoral – connected & deepening relationships with each other and those God brings to us

Loving our neighbour – serving the needs of those along our road, in our community and across the world

Whole-life disciples – walking close to God as we work out this different season of life and growing as disciples through recognising our spiritual gifts and using them where God has placed us.

You will see from the following reports from different areas of church life how our response was guided by thinking "What can we do?" whenever the Covid-19 guidance was adjusted. That has meant many different ways of serving the local community and seeking to maintain contact and support for those within the church and those regularly active in our mid-week activities.

We are so grateful to everyone who has played their part in remaining flexible, servant-hearted, creative and people-focussed as you will see below in the different reports. This includes staff members, including those put on furlough, as well as the technical team enabling different forms of "Christchurch at Home" to be online.

Thank you to everyone who has persevered in embracing new ways of working, and who have been involved in monitoring and implementing Covid-related guidance at each stage.

Significant Activities

Worship

Worship is central to everything we do at Christchurch by being the motivation for all our serving activities amongst members and within the community. Before the pandemic this was worked out in a pattern of Sunday worship which aims to be inclusive and accessible to visitors and regular attendees alike by creating an environment where people can explore what it means to know God personally and draw closer to Him.

Naturally, Covid-19 had a big impact on our worship ministry, as it has across all of the church activity. We experienced a period during the first lock-down where there was no church services at all, and then limited numbers being allowed into the Peartree site from September 2020, before moving back to a purely online service at the end of December 2020. As a result the amount of worship, and opportunities to help with worship have been limited.

Nonetheless we have continued to place an emphasis on the importance of the role of worship at Christchurch, focussing resources on the rollout of media and online capability which has allowed the support of regular weekly live worship to accompany our successful online services. To achieve this our Audio Visual team has worked tirelessly and adapted magnificently to enable us to use the media available to us, starting with recorded online

services, followed by augmenting the online services by adding worship videos from Christchurch members and finally achieving the successful integration of live worship into the weekly online streamed services. This has been a great success, and also provides opportunities going forwards.

In both the face-to-face and online services we embrace a modern style of worship with a rotation of live bands at both sites and a variety of ages among band members. This has been an encouragement to see those as young as year 6 taking part and growing in confidence.

Alongside sung worship we have times of intercessory prayer as well as offering individual prayer ministry run by a team who offer to pray for anyone after every service. Regular prayer is also an important part of our time at Christchurch with weekly early morning prayer meetings, gatherings before every service, and each Sunday evening which has included Zoom prayer gatherings.

Pre-Covid, morning services included a variety of media, drama, film clips, songs, quizzes and games around the theme of the teaching. These continued throughout 2020/21 whenever we had services running

Through lockdown we have continued our monthly Church Family News item which allows anyone in the congregation to share a piece of good news with the church family so we can celebrate as a community what God is doing in our lives. This has been especially helpful in allowing the congregation to get to know each other more as the church grows, and particularly during lockdown.

Life groups

Life groups over the last year have taken on a very different look. At the start of the year we were very much looking at how we could grow our groups and encourage more of the Church to engage with a Life group. But the Covid pandemic put us much more into a pattern of how we can maintain the groups that we have and support the members in the best way possible. Initially there was concern about how groups would continue, but it became clear there was a desire from people to gather, albeit virtually, in groups during what was a very challenging time for a lot of people. The vast majority of our **15 groups** have been able to continue during the last year, just in a different way and with a varying focus: some becoming a little more social focused, others more prayer focused and others keen to continue with more traditional Bible studies. And in addition to these we had a new 'virtual group' established from the desire of several people who weren't in a group previously to begin meeting up and doing Bible study together.

We often say that our Life groups are there to enable us to 'do life together', and that has still been the case in these challenging times and will continue to be the case after. Life groups this year have been a real lifeline for many and has shown that they are a vital part of the Church. Our leaders - currently **21** in number - have done a great job of keeping people connected and being available to their members.

Other activities

A large number of activities are run for the benefit of the local community by volunteers in the church as we seek to share God's love.

There are three core **Seniors'** ministries: **Harvesters**, a fortnightly fellowship, two weekly **Reach Out** chair-based exercise classes and a monthly **Senior Citizens' Lunch**.

Pre-COVID Era

COVID-19 greatly affected our ability to deliver our core Seniors ministries. Prior to the initial Lockdown in March, we continued to deliver:

Harvesters, a fortnightly fellowship;
Our twice a week **Reach Out** chair-based exercise classes;
A monthly **Senior Citizens' Lunch**.

In addition, as we looked forward, at the start of 2020, the plan remained to deliver an annual Christmas Carol Singing event at Barnside Court and a one-off, high tea for senior citizens from across the town as a WGC Centenary event. This latter event was to replace the November Senior Citizens' Lunch. The carol singing was cancelled and the tea postponed and then, subsequently, cancelled.

In addition, we hosted an Art Project pilot in February to which a small group of senior citizens were invited. This was a Community Enterprise event run by a member of our Parkway fellowship. The pilot was extremely well and positively received. The hope was that we would be able to introduce this as a new Seniors' activity. COVID prevented this but the plan remains.

A high percentage of senior citizens continued to attend more than one activity and several attended all activities. The three core ministries were self-financed through activity fees paid by participants. No budget was allocated from our wider church funds. The financial management required to support the ministries was provided by **1** volunteer who contributed **75 volunteer hours** over the year. All activities included pastoral and prayer support for the Seniors' community, which, on occasions, extended to family members along with some practical support on an *ad hoc* basis. We also endeavoured to maintain contact with those who were no longer able to attend activities and, where appropriate, the families of those who had become housebound or had moved into residential care.

Harvesters

Harvesters is a group that meets at Parkway on the 2nd and 4th Monday each month between 2.30pm – 4.00pm, term time only. The afternoon begins with welcoming followed by a guest speaker or activity. From 3.15pm refreshments are served. Twice a year, December and July, we have a party with full afternoon tea.

At the start of 2020 we had **65** regular attenders on the register and the group represented a mixture of church attenders and those with no affiliation to a local church. Sadly, we have lost a few regular attenders who have passed away or moved away during the year.

The Team of Volunteers

Beginning the year we had a committed group of **7** volunteers on the team. In addition, we have a team of fabulous cake bakers working on a rota basis. Others help with the PA and financial side.

Our last Harvesters event was 24th February 2020; we chose not to meet at the beginning of March due to the growing concern over the Covid virus.

Reach Out

This ministry provided its weekly Strength, Flexibility and Mobility Exercise Classes at the Parkway and Peartree sites in the period up to and including the week commencing 9th March. The class instruction was delivered by a qualified Later Life exercise instructor. A team of **7** Christchurch volunteers welcomed and registered participants across both sites, assisting in the classes and hosting refreshments. Between them, the two sites served a community of **72**, of whom **3** were from Christchurch and **69** were from the wider community. Up to **60** attended each week across both sites. Both classes were running at capacity when Lockdown was imposed and had waiting lists. No new members joined in the weeks during which classes ran at the start of the year. Fellowship over refreshments continued to be a key focus for those attending and an important opportunity for relationship building and pastoral care.

Senior Citizens' Lunch

Senior Citizens' Lunch ran only twice, in January and February. It proved to be a popular meeting place in both months, with all **76** available tickets sold each time. Welcome beverages were served between 10.30 - 11.30 a.m. with a two course, home-made hot lunch with drinks being served to tables at midday by a team of **20** volunteers from Christchurch. There was a short evangelistic reflection during dessert both times. The team connected with guests over coffee and throughout the meal. Guests left at around 1.15 p.m. We served **over 80** individuals across the two months that the event ran. **12** guests were from Christchurch with over **70** coming from the wider community.

Team lunch was shared, as normal, among the volunteers after all guests had departed.

Barnside Christmas Carol Singing

This event could not take place due to COVID restrictions.

The Seniors ministry in the COVID-19 Era

Lockdown brought all Seniors' activities to a halt. As a consequence, our key focus became the pastoral and practical care and prayer support of our Seniors' community. This was focussed on the following:

- Regular telephone calls;
- Shopping and prescription pick-ups;
- Doorstep visits and the deliveries of eatable treats when COVID restrictions allowed;
- Emotional support to families bereaved. 20 members of our Seniors' community died during 2020, roughly double the average number that we have witnessed in recent years.

Telephone calls provided a lifeline for many in the Seniors' community, especially in the first Lockdown. Efforts were made to ensure that all who attended Seniors activities were contacted regularly, team volunteers taking responsibility for calling discrete groups of specific individuals. As time passed, we became increasingly aware that members among the community were making contact directly among themselves, forming their own support bubbles and reflecting the mutual care and concern that had built over time through the

ministries. This allowed us to reduce the frequency of phone calls as the year progressed, on the understanding that we would be available to meet needs as they arose.

In March/April, a list of **19** volunteers was established from within Christchurch; individuals put themselves forward to meet the shopping and prescription pick-up needs of the Seniors' community. Although not all were required, we were, nevertheless, able to meet the regular needs of **17** individuals who were unable to get out to the shops as a result either of shielding, illness or infirmity. Although shopping demands reduced as the year progressed, a small number continued to rely on our volunteers right up to the year end.

During the summer when restrictions permitted, we were able to have some face-to-face contact outside over a cup of coffee, which proved helpful for those living alone and feeling isolated. At times, cake has been delivered to members and we have sent cards to members on their birthdays. In December each member had a card and piece of cake delivered. Currently, only phone contact is permitted.

Towards the end of the summer, a letter was sent out, by way of update, to all those attending our ministries. This clarified our judgement that activities would continue to be suspended but that we would remain available for help. Contact details for the activity leaders were included.

We were grateful to be able to access the pastoral support fund that was established at the end of 2019 following a generous gift from a third party benefactor. £930 of the £6,000 gift was utilised to cover the cost throughout the year of food dropped at doorsteps, flowers delivered to bereaved families, birthday cards, gifts delivered to relieve isolation etc.

St Andrew's Care Home Church Service.

On 24th January and 28th February Christchurch was able to provide the monthly Baptist Church service for residents at St Andrews Care Home, Great North Rd, Welwyn Garden City AL8 7SR. This took the form of a Bible reading, a short talk and prayers interspersed with hymns, and was preceded and succeeded by conversation with the residents.

This is entirely for the residents and staff at the care home. It is also a witness to the care home as a whole. In January it was attended by 4 residents and 1 carer, in February 4 residents.

Each service takes about 6.5 hours of volunteer time (leader plus 2 volunteers plus two hours preparation time).

In March Covid-19 restrictions prevented further services but contact with the care home was kept up by a volunteer who visited the home for 3 hours each week until the end of September when it went into lockdown.

From January to mid-March, **Body and Soul** café continued to open for coffee and lunches between 11.00am and 2.00pm on Wednesdays and Thursdays at our Parkway site, with a week-long break during February half term. We provided meals for about **40** people per day, with the number of customers slightly higher on a Thursday. About **90%** of the customers came from the wider community, and the other 10% from within the church. On Thursdays some "Reach Out" attendees stayed on for lunch after their post-class cuppa and biscuit.

In mid-March, as news of a "corona virus pandemic" spread and panic buying ensued, our usual grocery delivery slot was suddenly unavailable! And then, having shopped in a large, local supermarket and stocked up the fridge at Parkway, we emptied it only a couple of days later after a national lockdown was announced. Since then, we have not been able to run

Body & Soul due to local/national restrictions and the over-riding concern that the vast majority of our customers (and some of our team!) are aged over 70 and therefore considered to be particularly vulnerable to COVID-19.

We wanted to stay in touch with our customers (many of whom are senior citizens and live alone) and encourage them, but being a café, we hold no customer register or contact details. However, because many of our clients also take part in other activities provided for Seniors, we were able, to identify and locate many of our “regulars”, in addition to those who already had established connections to members of the Body & Soul team. Individuals in the team were able to make informal contact (phone calls and socially distant doorstep visits) and we were able to deliver two cards designed and produced by one of the team to the majority of our regulars in Spring/Summer and Autumn, with doorstep chats when possible.

In recent years, we have made homemade Christmas decorations to bless our customers and the November lockdown did not stop us this year! We met as a team on Zoom for a craft morning (with COVID-safe, pre-packed craft materials) and made Christmas decorations with a theme of “hope”. The team then delivered the decorations along with a Christmas card and a chat on the doorstep when possible.

Our customers have really appreciated being “thought of” and we have received a number of messages of appreciation from them.

Through our doorstep visits and contact with the Senior Citizens teams during the year, we learned of customers who had to spend some time in hospital, some who have sadly passed away during the year and some who have moved away (either temporarily to stay with family or permanently). These events have guided our prayers for our customers and we pray that they will have seen a glimpse of the love God has for them through the words in our cards and our chats on the phone/doorstep.

As has been mentioned in previous reports, Body & Soul is as much a ministry to the volunteer team as it is to its customers. Being part of the team provides a place to belong, to be part of a team, to serve and make new friends. Not having a regular place to be and serve each week was a significant change for the team to adapt to and we utilised our Wednesday and Thursday team WhatsApp groups to stay in touch and encourage one another.

Surplus income of around **£2000** was donated to the Tumaini Children’s Home near Jinja, Uganda. This figure is down on previous years as we did not make our usual Autumn donation due to no income since March. Body & Soul contributed £2500 to general church funds in recognition of fuel used in cooking and heating (including a donation for fuel used in 2019). In January, **£100** from our “loose change” collection pot was donated to Jubilee House, a charity based in Welwyn Garden City which supports & empowers people with learning disabilities across Hertfordshire as well as providing services across some North London boroughs, Bedfordshire, Buckinghamshire and Cambridgeshire.

The Body & Soul team currently has **24** regular volunteers comprising church members and friends of the church. The team is spread evenly across the two Christchurch congregations. Around **75** volunteer hours per week (during term time when we’re able to run!) are spent planning menus, shopping, making cakes & soup, preparing vegetables, cooking, serving, washing up, setting up, tidying up, keeping the accounts etc. There really are lots of different ways to serve and help at Body & Soul – not all of them involve food!

We are also very grateful to past team members and others in the church who step in when staffing levels are low due to members of the regular team being on holiday or unwell.

We would like to ask the church to pray that God will use us during this pandemic to present a picture of God's love and character through the contact we are able to have with our customers. And that he will guide and inspire us to be creative about what we can do within the confines of COVID restrictions, bearing in mind the vulnerability of many of our customers.

Children and families

Pre Lockdown

Sunday Mornings:

Sunday morning teams served church families within our buildings. We welcome an average of **15** children per week at Parkway and **39** children per week at Peartree with 3 age range groups running at Peartree and 2 groups at Parkway due to smaller numbers of children. We saw **23** volunteers serving at Peartree and 17 serving at Parkway with some of those people filling in where we had urgent gaps.

Changing situations and current uncertainties mean it is hard to know how many of our volunteers will resume their roles once all the groups are able to return. Some of these volunteers were helping in the interim, while we needed them and would be glad to devote their time to other areas.

Toddle Inn:

Toddle Inn is the name of the toddler group meeting at 10.00 –11.30am every Tuesday during term time at Parkway. It is aimed at pre-school children and their parents/carers. At the beginning of the year we had around **20** people attending per week with a larger list of **46** regular families. Due to the limiting size of the space the group holds a waiting list to make sure the group isn't too large or busy. Those attending are a mixture of church and community families with the majority from the community.

At the beginning of the year the group was managed with a team of **5** who serve around 3 hours per week. Due to changing circumstances once groups are able to return it is not yet known how many will be returning to the team. At the beginning of lockdown the team was healthy and running well.

Peartree Tots:

Peartree Tots is a toddler group meeting at 10.00 –11.30am every Thursday during term time at our Peartree site. It is aimed at pre-school children and their parents/carers. At the start of the year it was busy and vibrant, with a team of **4** volunteers (one of whom helps with alternate sessions) and a diligent car park attendant (helping the large numbers of cars fit into the car park for the first 45 min) and people helping by setting up the chairs around the edge of the hall in advance. Volunteers were spending between 2 and 5 hours per session depending on the role and responsibilities taken, from coming and chatting with the parents and carers, interacting with the children, singing songs and reading stories, preparing snacks, planning craft activities in advance, purchasing snack, setting up toys, chairs and tables and putting them away again.

Attendee numbers were at an all time high with over **70** toddlers attending some weeks. On a weekly basis we were seeing over **50** toddlers with parents and carers almost exclusively from the community.

Kings Club:

Kings Club is an after school group for 7 to 10 year olds meeting at Parkway on a Wednesday evening. The group was small but well attended with **10** regular children and attendance of between 5 and 10 children per week, largely from the community. The group has a solid team of 4 who give 2 hours per week.

Fun4Families:

Fun4Families is a once a month Saturday morning group for families with their children held at our Peartree site on the third Saturday of the month from 10.00 -11.30. We offer a place where families can have some fun, enjoy some food together, meet other families and join in a range of activities from craft to creative play. Most families come from the wider community. A small fee of £1 per family is charged.

At the beginning of the year the group was growing with regular attendance levels at between **20** and **50** families. The group serves a mixture of church and community with the majority of attendees from the community. The group is supported in part by the children's centre.

Volunteers are from both the church and community and give around 3 hours per month with 3-4 hours of planning time per month. There are currently 4 regular volunteers, an additional volunteer who helps when they can and a staff member from the children's centre comes to greet people at the door.

Post Lockdown

Lockdown Sundays:

Weekly activities have been posted online. We began by posting activity suggestions and notes then moved to posting edited videos. Views picked up when we made the videos easier to find by uploading them to the YouTube page. Once a month an 'I am at Home' video was produced in conjunction with the Youth and a wider team. Volunteer time on Sundays is mixed. 'I am at Home' sessions were written and filmed and edited by volunteers. Other sessions throughout the month use fewer volunteers as the team understandably have mixed feelings about appearing on screen and using technology; also in some cases individuals' personal situations have changed.

To run our virtual sessions, which sometimes have short turnaround times, we currently have a small solid team who are keen to be involved regularly which suits the difficulties of a changing situation and others who are happy to help when needed.

Zoom has been used for a few live sessions with the children. The results of this has been mixed due to the mix of age groups. When attendance dropped as summer approached it came to an end, but can be restarted in the future with volunteers to host and plan/run activities.

Social Media

Facebook use has increased at various points during the pandemic with series of posts to promote activities such as Thy Kingdom Come to parents as well as share bible stories and suggest activities. Engagement with these is mixed but there is a general increase in social media traffic.

Summer packs:

In conjunction with Youth we distributed 24 packs to **50** children and youth exclusively from the church. The 4 weekly videos through August gained between 50 and 100 views on the YouTube page. Due to the situation with lockdown restrictions and time constraints putting the project together we were unable to use any volunteers in this instance but the project did use a high number of staff hours.

Christmas packs:

Children and youth together collated 41 packs to **73** children and youth. Families were all from the church and 2 families new to the church joined in. These packs accompanied 4 weekly videos of activities, a blooper reel and a showcase of viewer photos and videos. Videos gained between 50 and 200 views. **5** volunteers across children and Youth lent a

hand in filming sections for the videos. Again due to the November lockdown we were unable to use volunteers in the assembly of packs as initially intended.

Nativity online:

This was a fantastic, if somewhat different event. When restrictions moved us into the new tier 4, we quickly moved away from the original plan of an outdoor event to put it online. We gained over **170** views on YouTube and we had **15** different families with people young and not so young taking part.

Baby Group:

We ran a free pre-crawler baby group for a few weeks in the Autumn term in October when the rules relaxed a little before further lockdowns. This was supported by a great team of **5**. We had between 2 and 6 families attend on each occasion with **13** different families from a mix of church and community booking tickets for the group.

Volunteers give around an hour a week and the group is fully supported with additional volunteers available if needed.

The **youth ministry** at Christchurch serves young people at both sites and in the community. Our vision for it has been to go “Deep and Wide” – to enable young people to go deep in their faith and establish roots that equip them for the rest of their life; and to reach out widely to the young people in our town, starting with secondary schools. The Youth Ministry is led by Beckah Cronin who is on the staff at Christchurch.

PRE-COVID

UNLIMITED is our Sunday Morning youth session at Peartree. At the start of the year it was for those in school years 6-13, from September 2020 for those in year 7-13. This year our focus has been deepening faith, asking big questions and seeking to journey together in search for answers. We have spent some time using the Soul Survivor “storylines” DVD resource, looking at key themes that run throughout scripture.

Each week we have spent time eating breakfast together, playing games and looking at the word. The group have really started to gel well together especially over a croissant! Once a month, the group have helped run EXPAND - a youth led session for children in Kidzone (ages 6-10).

Young people: **48** (of which **16** average each week)

Leaders: **6**

INTERGR8 is our Sunday Morning youth session at Parkway. Up to September 2020 it was for those in school years 6-13, with the group split into younger (year 6-9) and older (year 9-13) groups. (This group became for those in year 7-13 from September 2020.)

This year our focus has been deepening faith, asking big questions and seeking to journey together in search for answers. We have spent some time using the Soul Survivor “storylines” DVD resource, looking at key themes that run throughout scripture.

Each week we have spent time eating breakfast together, playing games and looking at the bible. This group have really gelled together and spend time asking big questions and having lots of fun!

Young people: **31** (of which **12** average each week)
Leaders: **9**

After 8's

AFTER8s is our Sunday Evening Youth for years 9-13 running from our Parkway site. In January we decided to run youth alpha again and encourage some of those who have not yet engaged in the group to go along. We played games, ate pizza, watched the youth alpha videos and worked through the questions together. We ran this like a small group in the hope of launching youth small groups in 2021.

Young people: **17**
Leaders: **5**

Schools Work

We launched our schools work programme in January 2018 in Stanborough School with the aim of bridging the gap between our church and school for our young people. Beckah would normally be in the school at least twice a week running Discover Club, Drop In, and Pastoral care. We put this on hold at the end of 2019 whilst Beckah was recovering from some surgery, and were ready to restart when lockdown started.

THE MIX

THE MIX was launched in September 2018 and runs from our Peartree Site. The group runs on a Friday evening and was originally for young people in school years 6-8 but was extended to years 6-9 in September 2019. A big part of the culture of THE MIX is to feed the young people a home-cooked meal each week as many of them do not have access to hot meals at home or are on free-school meals. This is provided by a team who make delicious meals and sweet treats each week. One aim of THE MIX is to provide special support to young people with a variety of specific needs including autism, learning difficulties and mental health challenges; and Friday evenings has become a haven for those young people to feel supported and encouraged. Each week looks different with games nights, trips and our half-termly sports nights at Gosling.

4 of our THE MIX families have started getting involved in Christchurch this year.

Young People: **55** (average **37** per week) 9 *Christchurch*, 46 *wider Community*
Young Leaders/ DofE placements: **10**, 2 *church (Christchurch)*, 8 *wider community*
Leaders: **8** (from Christchurch)

Mentoring

Our youth mentoring programme has continued into 2020. We appreciate that life is more than the projects we see the young people at, so being able to invest in our young people and talk all things life with them is vital. Some of our young people have 1:1s with either the Youth Ministry Leader or Associate Pastor. These vary from being every week, every month or on the odd occasion. Our vision is that no young person goes through things alone.

Young People: **6** young people
Leaders: **2**

POST COVID

The lockdown in March meant that we became severely limited in what we could do to reach young people. We had to cancel the Easter Camp with Rock UK, and stop all in-person meetings. Instead, we changed our approach and began the following.

YouTube

Youth Devotions

In March, when youth work in person had to close, we got creative and set up our Christchurch Youth YouTube account. From March – September we uploaded twice a week. On a Monday Beckah uploaded a youth devotions video with series based around hope, The Kingdom of God in Luke, and prayer. This was a great chance for the young people to delve deeper into scripture.

Views: Average **25**

Leaders: **1**

FRI-YAY series

Each Friday we released a fun, interactive video for our young people. This included Dan Rowe's monthly worship playlist, Q+As, challenges and 100 things to do in lockdown! This was a chance for other leaders (and young people) to get involved and put out content for our young people.

Views: Average **50**

Leaders: **6**

Social media

During COVID we have upped our social media presence on Instagram (@CCWGYouth) and Twitter (@CCWGYouth). We did stories, feed posts, prayer tips, and Bible verses. We found that young people were spending even more time online during the pandemic and therefore felt it was important to give them an alternative narrative on their screens.

Young people: **n/a**

Leaders: **2**

Doorstep Visits

During the summer holidays some of the youth team visited 22 of the young people on their door steps. They took a sweet treat and spent some time catching up with the young people and their parents as well as reminding them of everything going on online in youth.

Young people: **22**

Leaders: **7**

Sunday evening youth Zooms

Every week since the first week of lockdown we have run an online youth session for those young people in year 9-13. This has been a great chance to offer our young people consistency as well as a safe space to learn more about Jesus and have fun. We have run quiz nights, games nights as well as our "usual" sessions where we have been using a YFC resource looking at the Christian faith. We have found it harder to reach some of our young

people on Zoom due to family set up, lack of technology or internet or for other reasons however we have also found that some of the quieter young people have come alive on Zoom! This has become a great space to meet with young people over lockdown.

Young people: **20** (of which we average **8** young people a week)

Leaders: **5** (3 volunteers and 2 staff)

Sunday Mornings

Online

Each week we have put up a youth written resource alongside the church service for our young people. Each session has included a riddle of the week, some worship ideas, a challenge, some useful links, some self-care ideas as well as the main session. After receiving some feedback in June, we decided to simplify the main session and instead have 3 questions per age group that fitted in with the main church service. This gave conversation starters for families to discuss with their teenagers as a response to the service they had watched together.

Young people: **n/a**

Leaders: **1**

I AM @ Home

Once a month the 'I AM @ HOME' team (made up of youth and children team members) put out a video for the children and youth around some of the I AM statements found in the bible. Each video includes challenges, games, teaching and a chance for the children and youth to send in some responses. This has been a great way for the young people not only to see new content but also to get involved. 15 of our young people have become involved in filming clips and audio for the sessions and 1 of our young people edited the video each week.

Young people: **n/a**

Youth Team: **2**

In person/ On Zoom

When we have been able to, we have run youth sessions either in person (following government guidelines) or on Zoom (as well as a Parkway youth walk). These sessions look different to our usual Sunday mornings but have been a great chance to get our young people interacting not only with the youth team but with each other too. We are looking to run Sunday morning at home youth either on Zoom or in person every week from January 2021.

Young people: **25** (of which **10** average a week)

Leaders: **8**

THE MIX in COVID - Doorstep dinners

The team met (on Zoom!) and came up with some ideas of how to reach our THE MIX young people. One of the projects we have run this year is doorstep dinners. We knew that our two core values were food and relationship – so we got creative in how to bring them together. Every other week the cooking team come up with a recipe, buy the ingredients and film a recipe video on how to make a meal, the team then make up packs based on family size and

deliver them to our young people and their families and do a doorstep visit. For some of our families, this is food that they are usually unable to offer their children, for others it offers a chance for the family to cook together and for some they've thrived from the face-to-face contact with the team. We plan to carry this venture into 2021 until it is safe for THE MIX to meet in person.

Young people & family members: **39**

Leaders: **6**

THE MIX cards

Not all our young people have signed up for doorstep dinners so as a team we have looked at additional ways to reach all of our young people. Every few months THE MIX team have written and posted personal cards to all our young people as well as a newsletter to keep in touch. The feedback from this has been great, especially as many of the young people do not often receive post!

Young people: **65**

Leaders: **7**

Summer and Christmas packs

Beckah has been working closely with Sam throughout the year to strengthen the link between children and youth work at Christchurch. As well as regular meetings, one of the projects they have put together are Christmas and summer packs. Families in Christchurch are given the opportunity to sign up for a pack full of activities which they can take part in to follow along with our 4 part video series. We have run these in the summer holidays and also over Advent.

Young people and children: 50 packs in summer, and 73 at Christmas.

Leaders: **7 (2 staff for summer packs, 7 for Christmas)**

Volunteers

This year **18** leaders have volunteered regularly to make youth happen, which is 2 less than in 2019 and 8 less than 2018. However due to their commitment, we have still managed to run activities for young people before and after COVID restrictions. Although we have not had much opportunity to meet together as a team, we have been able to offer and attend multiple training events with outside youth organisations as well as Zoom team meetings.

Beckah's Maternity Leave

We were delighted when Beckah announced her pregnancy in the summer, with the baby due January 2021. In order to cover her maternity leave, we were very pleased to appoint Josh Murphy to the role of Youth Ministry Enabler in December, for 20 hours a week, following his return from Peru where he has been working with Latin Link.

The Lounge is a drop-in service that, before Covid restrictions were introduced, was running every Tuesday afternoon between 1.30-3pm for 49 to 50 weeks a year, with 10-15 using the service each week; this year the restrictions meant that we were only able to run for 18 weeks - January to March and a period of seven weeks in the autumn when we provided a restricted service, adhering strictly to the Covid secure procedures. During this later period our user numbers were lower, about 8 per week, but it was clear that these regular users

were grateful that we had reopened even in a limited way. Over the year we have seen approximately **25** different adults attend accompanied by 3 children many fewer than would usually be the case.

When running, the service aims to provide a neutral space inside the Peartree building where members of the local community can meet up socially and come for support and advice: a 1:1 job club drop-in service and Parish Nurse appointments are provided as well as access to and information about other services provided by the church and charities, Citizens Advice and local authority provision within the wider community. We work closely with the Food bank at New Zion in identifying and supporting those in need of Food vouchers. We provide free tea and coffee and fresh fruit.

Our regulars tend to be those who live nearby, including the YMCA hostel, some of who attend church on a Sunday and others who participate in other church run initiatives, for example children's clubs, Body and Soul, The Evening Cafe and Worn again.

The Lounge this year was run by a team of **5**

At the time of writing this it is impossible to know when we will be able to reopen but I think we can be confident that there will be an increased need for social connection within the community and The Lounge will be able to provide a much needed social space.

Outreach

While most of our church activities are provided for the benefit of the community around us, there are a few activities that we provide which are focused on helping people take steps in their Christian journey.

The Alpha Course is a 10 week introduction to the Christian faith, usually involving eating together, before watching a video, and then having discussion.

Despite the challenges of Covid 19, we managed to run two Alpha courses in 2020, both very different from the other.

Our first started on Monday evenings on 13th January at Peartree with 8 guests attended, some of whom saw it as a natural next step to doing Alpha in the Autumn term. We also had a day away at the Focolare Centre on Parkway which gave a chance for guests to think about the Holy Spirit, to reflect, and to be prayed for.

As many activities moved online, Alpha International began to encourage online courses over Zoom, offering helpful training on how to run them. On the 30th September on Wednesday evenings we started our second course, hoping that an online format might welcome more people in. We had 5 guests come along via Zoom, and the general format worked really well, with community still being able to be formed, and God clearly at work. What was inevitably missed was the shared meal which gives the opportunity for more informal chat.

The course has naturally led into guests joining others who currently attend Christchurch in **The Bible Course Online**.

The challenge going forward is going to be whether to maintain an online course, or whether to start an in-person course again, likely in the Autumn.

We had **4** group facilitators for our first Alpha course, and the day away. We were also served each week with wonderful food from members of the church.

We then had 2 facilitators working together for our online course.

Band Of Brothers (BOB) is a ministry to men, formed in partnership with Christian Vision for Men (CVM) aimed at encouraging and developing support for men including the discipleship and integration of men in the church. It aims to engage men through social activities, as well as supporting their role in family life. It includes the popular 'Men's Breakfast' which meets monthly.

Social events in 2020 started with a New Year walk with the 'Sister Striders' from Holwell Hyde to Letty Green with approximately 30 attendees.

This was followed later in the month, by a buffet curry evening at 'Red' in the town centre. Approximately 30 attendees enjoyed an excellent meal and an opportunity to discuss the highs and lows of 2019 and our hopes and aspirations for the year ahead. Two months later we entered lockdown!

Given that BOB is about face-to-face interactions and social gatherings, our plans for the remainder of 2020 including our 'survival' camp and the Xcel conference in Bradford, had to be cancelled due to the Covid outbreak and imposed restrictions.

However, encouragement, inspirational insights and spiritual reflections were shared with the men's fellowship on our Facebook page throughout the first lockdown and the team has now started arranging regular monthly breakfast-time catch-ups via Zoom.

We pray that we will soon be able to resume our normal activities in supporting the men of Christchurch, for the nurturing of our ongoing relationships and the establishing of new relationships in 2021 in line with our ministry objectives.

Sistersoul is the women's ministry at Christchurch. This year it has comprised **Sistersoul**, our worship and discipleship arm, **Sister2sister**, our serving arm which aims to bless groups of women in our local community and **SisterStride** – a walking group, for conversation and a coffee!

Our discipleship arm, **Sistersoul**, exists purely to encourage, spur on and challenge women in their walk with Jesus, living out their faith at home, in the workplace and in our communities: to grow together in Christ, to build strong friendships and share the transforming love of God. It aims to gather together women, ladies, girls... (14 years +, whatever age or stage) to worship, pray, open the Bible together and discuss issues which relate to our lives today. We usually aim to have two breakfast meetings and a teaching day with an invited guest speaker and worship leader in the course of a year.

Christchurch's **Sister2sister** (S2S) ministry aims to reach out to and minister to groups of women in the area who are in need of extra encouragement and support. We have concentrated on building relationships this year and not run any events.

2020 has brought many challenges and opportunities for Sistersoul. Our team consists of a nurse and a doctor, among others, who both needed to focus on work throughout the pandemic, so what we have been able to do has been more limited. However, we have hosted two on-line meetings, with worship leaders and speakers both visiting and from our own team, reaching approximately 80 attendees across both sessions. They were very positive meetings, spiritually uplifting and encouraging and the feedback has been that people want more of them!

Reflecting on 2020, it has been great to join together on-line, and regardless of the future we plan, once we are able to resume the usual mix of activities, to also continue to offer an on-line meeting.

Christchurch continued to support **overseas mission** activities during 2020, despite the lockdown, through our established personal links with our mission partners.

The key relationships are with the Woodington family in PNG where Paul is a pilot with Mission Aviation Fellowship and Claire supports in numerous ways, with Paul and Ruth Turner in Lima, Peru where Paul heads up the International Latin Link team and Ruth is responsible for Member Care across the mission, with the Xhako family in Albania who head up a music ministry and training team in Tirana and link in with adjacent countries, and with Pastor Nicholas Ongamo running an orphanage and a school in Kakira, Uganda.

Most joined in with our online services in some way, with the Xhakos leading the worship on occasion and Pastor Nicholas and Paul and Ruth Turner providing video input. We support all financially and in addition a special appeal and sponsored run by one of our pastors and a leadership team member provided a new bus for the Uganda orphanage.

Josh Murphy, one of our young adults, went out with Latin Link to Arequipa, Peru in February to live with a local family and to work in a drug and alcohol rehabilitation centre and was able to complete his eight month assignment despite a local lockdown.

A great many people appreciate being prayed for, and so the church has a **Prayer Chain** as a means of communicating prayer requests to intercessors by email. There are over **150** intercessors, most of whom are currently at Christchurch, the rest ex-Christchurch. Prayer requests may be given by email, telephone or word of mouth, and are usually transmitted within a couple of hours.

During 2020 **142** prayer requests were received. On average each email was opened by about **100** subscribers.

Impact

At the start of 2020 Christchurch was working across its two sites. When the lockdowns came the church moved to on-line services, with people attending in a Covid-secure way when the guidelines permitted. The online services have been a great success and we expect to continue them once the pandemic is over.

It is harder to estimate the impact of the church on the wider community when so many of our activities were closed. However, as the reports above show, across the church groups there has been a focus on making and maintaining contacts with individuals from the youngest to the oldest and this has been beneficial to many.

Before lockdown Sunday attendance has averaged 180 adults. While it is hard to get precise figures for the number of people watching our on-line services, the feedback we have received has encouraged us to continue providing them after the lockdown is over.

Church membership at the end of 2019 was at 178. 7 new members were welcomed and 2 members went out of membership, so that at the end of 2020 the membership had grown to 183.

1 adult was baptised and **1** church couple were married in the year.

As is demonstrated above, many of those attending Christchurch volunteer to provide a wide range of activities many of which directly benefit the wider community, who would otherwise have no church links. It is estimated that despite the lockdown during the year the church provided **over 7,500 volunteer hours**, in particular in support of children, youth and seniors alongside church groups.

Finally it is my privilege on behalf of the church to thank all our staff for their vision and for all that they have so faithfully and consistently done through the year week in and week out to build us up to be Jesus' body, doing his work in this place.

James Sequeira
Leadership Team – Administration

Finance overview 2020

Background

This year was significantly different to 2019 because of the impacts of the corona virus pandemic which meant many activities were curtailed. The church was closed for services for a large part of the year, with services moving on-line, this reduced some bills but also meant we lost a significant part of our income. In response to this, on the financial side, we brought the position to the attention of the church and sought to control expenses. We furloughed two of our employees, with one eventually opting for redundancy in December and benefitted from a six-month reduction in the pension deficit contributions and a six-month mortgage capital repayment holiday. We replaced the full time Children and Family leader who left at the end of 2018 with a part time Enabler role. In a similar way we have covered the maternity leave for our Youth Ministry lead with a part time Enabler role. This has meant our finances in 2020 look quite different from 2019.

Income

Total income for the year was down 27% to £385k (2019 £526k), this included £7k of furlough payments from the government. Unrestricted income was down 13% to £378k (2019 £433k). Unrestricted giving from church members and attendees was down only 6% to £297k (2019 £316k), although there is probably some distortion in both years due to the response to specific needs and whether these are through restricted, unrestricted or designated gifts.

We continue to benefit from a significant Gift Aid claim with most regular givers using the scheme, but increasingly we see the use of other tax effective giving schemes.

Room hire was down significantly at £9k from £25k in 2019 as was the income from the car park rental including the reciprocal arrangement for rental of the car park at Peartree with the NHS office on Tewin Road, at £ 2k from £7k in 2019.

Expenditure

Our expenditure is categorised under headings that relate to our principle areas of activity – note 6 to the accounts provides a breakdown of spend in each area.

Total expenditure was down 20% at £329k (2019 £412k). Unrestricted expenditure was down 16% to £321k (2019 £380k). Our grant giving was down 29% especially from restricted and designated giving which is typically associated with specific events or appeals. The unrestricted part of grant giving was down just 6%.

On our largest areas of expenditure, support costs for our staff were down 14% at £170K for the reasons shown in the background section. The costs of our premises were down 11% at £104k with lower spend on general maintenance, utilities and other consumables offset by increases in depreciation and insurance costs. We saw an increased spend on professional fees to support the Permanent Change of Use application for the Peartree site offsetting a reduction in spend on photocopying.

Commitment and Funding

The church raises most of the funds needed to carry out its work from within the congregation, and no appeal was made to the public for funds, but we did take up the government furlough scheme for a period for two employees. The activities we provide to serve the community are free of charge or subject to a nominal entry fee as we seek to ensure that everyone can access the activities and services, although fewer of these happened in 2020 due to the pandemic.

We involve the church in key decisions including decisions about future strategy. This includes approval of the budget for 2021.

Funds

Designated funds are monies that have been allocated to a particular use but remain available for the church to use for other purposes if desired. The designated funds include all the individual organisations that are part of the church but run their own petty cash and/or bank accounts. Their income and expenditure is consolidated into the church accounts with detail shown in the relevant notes.

Body and Soul, our community café which, in normal times, provides affordable lunches to the local community generated income of £3k, (2019 £12k) which is included in total income for the year. Surpluses from the café were used to make donations of £2k to the Tumaini orphanage in Uganda,

Restricted funds are set up when money is given to the church for a specific purpose. Most of the restricted funds the church received during the year were ongoing gifts to the fund for the remodel works at Peartree. Some gifts restricted for specific activities in the past or during the year have been carried forward as restricted funds for future use. All other income is treated as **Unrestricted funds** and can be used for any aspect of the church's work.

Pension Liabilities

The church has a shared liability for a closed defined benefit pension scheme – see note 17. During 2019 we signed an agreement with the BUGB and the Trustees to confirm the understanding of our position in the context of the 'Family Solution' for the scheme. We are committed to meet our share of the deficit recovery plan which currently ends in 2028. The present value of these payments appears as a liability on our balance sheet.

Capital Expenditure

The major capital expenditures during the year were on equipment to enable the live streaming of services, together with the remaining spend on replacing the manse kitchen. We repaid £80k of interest free loans and a further £2k of these loans converted to gifts. We plan to repay the remaining loans over four years. Offers to extend some loans have been received which are greater than the shortfall in net current assets.

Risks

The trustees have reviewed the key financial risks facing the church in the light of the pandemic and believe that these remain unchanged in nature but with some risk levels elevated. The key risk faced by the church is the potential loss of a number of major givers. This risk is managed and mitigated by regular involvement of the church members in discussions and decisions about the future vision and direction of the church, however individual's circumstances can change more rapidly in these uncertain times. The short-term

focus remains on cash flow due to the commitment to regular expenses and further loan repayments.

The local teams for the two sites, which report into the trustees, continue to provide local ownership and accountability and have responsibility for some key areas of work and a small capital budget.

Reserves

The trustees aim to use the resources available to the church wisely and given the strong track record of giving and the engagement of the whole church in strategic decisions, the trustees believe that free Unrestricted reserves of between £30k and £80k would be sufficient to cover any potential short term fluctuations in income.

The majority of the net assets of the church is represented by buildings which are used to serve our communities.

Harold Snow

Finance Trustee / Treasurer

Vision & Future Plans

Throughout the global pandemic, uncertainty and change have been continually with us, and the impact of the virus won't be fully realised for many years to come. As we move together through 2021 we are very aware that part of our responsibility is to help people reflect on, and process, all that has happened to them; to lament and mourn what they have lost, and to give thanks for all they have gained. This is reflected in our first objective which looks at the process of helping people re-connect in community when the easing of restrictions allow.

There will also be a re-forming of church community and church life; we know things won't be the same as they once were, and part of this will be the digital presence of Christchurch. The necessity of online services has underlined the importance that this will be in the coming years in resourcing the church.

The sense of call to nurture, reach and disciple children has not diminished – and neither has the sense that the re-formed Children & Families Ministry Leader role will be a critical element of church life in the next few years, again this is reflected in the objectives below.

2021 objectives

In Re-Connecting & Re-Forming

Physical community - helping people re-connect in person, using tools to help people process their experience of the pandemic and have a renewed view of the future.

Serving - helping everyone find a way of being involved in serving as restrictions are eased.

Local Teams – supporting the teams at Parkway & Peartree as they consider the needs of each part of the Christchurch family and local community within the overall plans for Christchurch.

In Preparation for Growth

Pastoral Model – to evaluate our current model for leading & pastoring the church and to develop our preferred model for the medium term (continued from last year)

Children & Families Ministry Leader - to recruit and integrate a Children & Families Ministry Leader as we seek to re-establish this important ministry role.

In sharing Christ

Digital presence – to develop our live streamed services and an overall plan for ongoing future ministry, including how we connect with those accessing social media and online services.

Verse for the year

⁵ *Trust in the Lord with all your heart
and lean not on your own understanding;*

⁶ *in all your ways submit to him,
and he will make your paths straight.*

Proverbs 3:5-6

We do not for one moment underestimate the task before us this year, but we will trust the Lord with all we have. Discerning the best path will often require us to lean into God's understanding, and to keep looking to Him in all our ways.

In a season of constant change we have a dependable God whose character never changes and who is a constant source of strength and hope. We won't always know what the next steps will be, but we do believe that God has plans for his people, that Jesus is still building his church, and that he still invites us into his mission to make His love known to the ends of the earth.

Our part is to trust the Lord with all our heart and to acknowledge Him in all our ways... and, surely, He will open out right paths before us and make straight the way we are to go according to His word.

We trust in Christ.

Revd Andrew Hemmens
Senior Minister

Approved by the Trustees on: 23 April 2021

Independent Examiner's Report to the Trustees of Christchurch Baptist Welwyn Garden City CIO

I report to the trustees on my examination of the financial statements of Christchurch Baptist Welwyn Garden City CIO ('the charity') for the year ended 31 December 2020 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

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

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

Since the CIO's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011. I confirm that I am qualified to undertake the examination because I am a member of ICAEW.

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

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Jane Rook FCA
George Arthur
Suite 6b Wentworth Lodge
Great North Road
Welwyn Garden City
Herts
AL8 7SR

23 April 2021

Christchurch Baptist Welwyn Garden City CIO

Statement of Financial Activities

For the year ended 31 December 2020

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2020 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2019 £
Income from:									
Donations and legacies	2	364,631	0	1,201	365,832	394,011	15,000	44,402	453,413
Investments	3	40	0	0	40	0	0	0	0
Charitable activities	4	12,865	6,728	0	19,593	38,537	34,386	0	72,923
Total		<u>377,536</u>	<u>6,728</u>	<u>1,201</u>	385,465	<u>432,548</u>	<u>49,386</u>	<u>44,402</u>	526,336
Expenditure on:									
Raising Funds	5	0	0	0	0	0	0	0	0
Charitable activities	6	320,607	8,180	260	329,047	380,010	25,403	6,887	412,299
Total		<u>320,607</u>	<u>8,180</u>	<u>260</u>	329,047	<u>380,010</u>	<u>25,403</u>	<u>6,887</u>	412,299
Net income / (expenditure)		56,929	(1,452)	941	56,419	52,539	23,983	37,515	114,037
Gross transfers between funds	15	6,773	(5,623)	(1,150)	0	188,025	(151,400)	(36,625)	0
Net incoming / outgoing resources before other recognised gains / losses		<u>63,703</u>	<u>(7,075)</u>	<u>(209)</u>	56,419	<u>240,564</u>	<u>(127,417)</u>	<u>890</u>	114,037
Decrease/(Increase) in liability for DB pension scheme	17	16,743	0	0	16,743	2,794	0	0	2,794
Net movement in funds		<u>80,446</u>	<u>(7,075)</u>	<u>(209)</u>	73,162	<u>243,357</u>	<u>(127,417)</u>	<u>890</u>	116,830
Reconciliation of funds									
Total funds brought forward		1,541,115	32,050	890	1,574,055	1,297,757	159,467	0	1,457,224
Total funds carried forward		<u>1,621,561</u>	<u>24,975</u>	<u>681</u>	1,647,217	<u>1,541,115</u>	<u>32,050</u>	<u>890</u>	1,574,055

Christchurch Baptist Welwyn Garden City CIO
Balance Sheet at 31 December 2020

	Notes	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds
		£	£	£	2020 £	£	£	£	2019 £
Fixed Assets									
Tangible assets	7	2,230,207	0	0	2,230,207	2,276,336	0	0	2,276,336
Current assets									
Debtors	8	18,083	0	6	18,089	17,314	0	494	17,808
Prepayments	9	930	0	0	930	1,115	0	0	1,115
Investments	10	0	0	0	0	3,214	0	0	3,214
Cash at bank / in hand	11	86,977	24,975	675	112,628	72,777	32,050	396	105,223
Total current assets		105,990	24,975	681	131,646	94,421	32,050	890	127,361
Creditors: amounts falling due within one year	12	164,050	0	0	164,050	244,841	0	0	244,841
Net current assets (liabilities)		(58,060)	24,975	681	(32,404)	(150,420)	32,050	890	(117,480)
Creditors: amounts falling due after more than one year	13	522,838	0	0	522,838	540,310	0	0	540,310
Net assets excluding pension liability	14	1,649,309	24,975	681	1,674,965	1,585,606	32,050	890	1,618,546
DB pension scheme liability	17	27,748			27,748	44,491			44,491
Net Assets		1,621,561	24,975	681	1,647,217	1,541,115	32,050	890	1,574,055
Funds of the Charity, divided into:									
Unrestricted					1,621,561				1,541,115
Restricted	15				681				890
Designated	15				24,975				32,050
Total charity funds					1,647,217				1,574,055

The church has received offers of loan extensions in 2021 which are greater than the net current liabilities.

Approved by the Trustees and signed on their behalf by:

Harold Snow - Treasurer

The notes on the following pages form part of these accounts

Christchurch Baptist Welwyn Garden City CIO
Statement of Cash Flow for the year ended 31 December 2020

	Notes	Total Funds 2020 £	Total Funds 2019 £
Cash Provided by operating activities			
Net Income	73,162		116,830
Adjusted for:			
Depreciation	56,303		54,535
Change in DB pension liability	(16,743)		(2,794)
Grants received	(6,985)		0
(Increase)/decrease in debtors	(95)		14,386
Increase/(decrease) in non-mortgage creditors	(83,935)		(287,902)
(Increase)/decrease in value of investments	(40)		0
Net cash provided by operating activities		21,667	(104,945)
Cash flows from investment activities			
Proceeds from sale of investment	3,254		0
Fixed assets purchased	(10,174)		(19,896)
Net Cash flows from investment activities		(6,920)	(19,896)
Cash provided from Financing Activities			
Mortgage repayments	(14,327)		(26,669)
Grants received	6,985		0
Net cash from Financing Activities		(7,343)	(26,669)
Changes in Cash and cash equivalents in year		7,404	(151,510)
Cash and cash equivalents brought forward		105,223	256,734
Cash and cash equivalents at end year		112,628	105,223

Mortgage interest paid in the year of £17,180 is included in net income

**Notes to the financial
statements
For the year ended 31 December 2020**

1. Accounting policies

a. Basis of preparation

The financial statements are prepared in accordance with the Charities Statement of Recommended Practice (SORP), FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', Charities Act 2011 and FRC Abstracts. Christchurch is a registered charity, no.1154616 and meets the definition of a public benefit entity under FRS102. The financial statements are presented in Pounds Sterling, generally rounded to the nearest pound.

b. Donations

Donations are accounted for gross when received.

c. Legacies

Legacies are accounted for when their receipt is certain and can be properly quantified.

d. Investment income

Investment income is included in the accounts in the year in which it is receivable.

e. Fundraising and publicity costs

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

f. Grants payable

The Church makes grants to other organisations whose charitable objects complement its work. Grants offered subject to conditions which have not been met at the year-end are noted as a commitment but not accrued as expenditure.

g. Fixed assets

The Church premises are included in the balance sheet at cost. In the opinion of the trustees the market value of the buildings is considerably greater than the carrying value. In the opinion of the trustees it is not practicable to quantify the difference between these figures.

Fixed assets under £1000 are written off as expenditure in the Statement of Financial Activities, unless it is considered appropriate to capitalise the expenditure on the Balance Sheet.

h. Depreciation

Depreciation has not been charged on the Parkway Church and Manse premises because in the opinion of the Trustees the residual value of the asset is not less than the original cost price. Depreciation on other fixed assets is calculated to write off cost on a straight-line basis over expected useful life at the following rates:

Freehold land	0% pa
Buildings	2.5%pa/ 40 years
Fixtures and Fittings	20%pa / 5 years
Computers and equipment	33%pa /3 years

Any asset which is considered to have been impaired as a result of damage, obsolescence, or no longer in use for any other reason is written down at the date on which the impairment is identified.

i. Other expenditure

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

j. Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Funds designated for a particular purpose by the church are also unrestricted.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

The accounts include all transactions, assets and liabilities for which the church is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members.

Christchurch Baptist Welwyn Garden City CIO
Notes to the financial statements (continued)
For the year ended 31 December 2020

Income from	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2020 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2019 £
2. Donations and legacies								
Planned giving - bank	290,793	0	0	290,793	296,627	0	0	296,627
Collections and one-off gifts	6,115	0	0	6,115	18,887	0	0	18,887
Income tax recoverable through Gift Aid	60,738	0	116	60,854	60,606	0	7,691	68,297
Other donations & misc income	0	0	1,085	1,085	0	15,000	36,710	51,710
Legacies	0	0	0	0	17,890	0	0	17,890
Grants received - HMRC (Furlough)	6,985	0	0	6,985	0	0	0	0
Total	364,631	0	1,201	365,832	394,011	15,000	44,402	453,413
3. Investments								
Investment income (from part sale and revaluation)	40	0	0	40	0	0	0	0
Interest on prior year Gift Aid Claims	0	0	0	0	0	0	0	0
Total	40	0	0	40	0	0	0	0
4. Charitable activities								
Church & Hall lettings	9,308	0	0	9,308	25,441	0	0	25,441
Car Park lettings	1,577	0	0	1,577	6,778	0	0	6,778
Other income	85	0	0	85	305	0	0	305
Contributions towards events and activities	1,895	0	0	1,895	5,913	0	0	5,913
Fundraising events	0	0	0	0	0	0	0	0
Contributions towards Alpha	0	0	0	0	100	0	0	100
Body & Soul Café	0	3,056	0	3,056	0	11,876	0	11,876
Income - individual organisations (Note 15a)	0	3,672	0	3,672	0	22,510	0	22,510
Total	12,865	6,728	0	19,593	38,537	34,386	0	72,923
Total Income	377,536	6,728	1,201	385,465	432,548	49,386	44,402	526,336

Christchurch Baptist Welwyn Garden City CIO
Notes to the financial statements (continued)
For the year ended 31 December 2020

Expenditure on	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2020 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2019 £
5. Costs of generating voluntary income	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
6. Charitable Activities								
a. Grants payable								
Beni & Irma Xhako (Albania)	2,301	0	0	2,301	3,214	0	2,550	5,764
BMS World Mission	4,877	0	0	4,877	4,780	0	0	4,780
Mission Aviation Fellowship	3,514	0	0	3,514	3,562	0	0	3,562
Paul Turner (Peru)	3,709	0	0	3,709	3,636	0	0	3,636
Latin Link Stride/Josh Murphy	0	0	0	0	1,875	0	792	2,667
Ugandan Orphanage / Nicholas Ongamo	1,478	2,000	0	3,478	1,438	5,019	0	6,457
<i>designated grants: Body & soul café see note 15a</i>								
Baptist Home Mission	5,371	0	0	5,371	4,200	0	0	4,200
Urban Saints	96	0	0	96	96	0	0	96
Latin Link Redcliffe Training/Abby Murphy	2,000	0	0	2,000	2,000	0	0	2,000
The Stroke Association	0	20	0	20	0	0	0	0
Alzheimers Association	0	0	0	0	0	20	0	20
Disabled Club	0	21	0	21	0	150	0	150
Asaph Ensemble	0	50	0	50	0	50	0	50
Isabel Hospice	0	10	0	10	0	40	0	40
POhWER	0	0	0	0	0	0	792	792
Just-Ice cream Ltd	0	0	0	0	0	0	1,610	1,610
	<u>23,346</u>	<u>2,101</u>	<u>0</u>	<u>25,446</u>	<u>24,801</u>	<u>5,279</u>	<u>5,744</u>	<u>35,824</u>
b. Serving								
Furniture garage	0	0	0	0	-40	0	0	-40
House2Home	0	0	0	0	30	0	0	30
Children's work	475	0	0	475	3,466	0	0	3,466
Worn Again	0	0	0	0	29	0	0	29
The Lounge	0	0	0	0	419	0	0	419
New ministries	0	0	0	0	699	0	0	699
Parish Nursing	1,376	0	0	1,376	1,748	0	0	1,748
CAP Release Course	80	0	0	80	480	0	0	480
Recognition	153	0	0	153	1,236	0	0	1,236
Church refreshments	531	0	0	531	2,775	0	0	2,775
	<u>2,615</u>	<u>0</u>	<u>0</u>	<u>2,615</u>	<u>10,842</u>	<u>0</u>	<u>0</u>	<u>10,842</u>

Christchurch Baptist Welwyn Garden City CIO
Notes to the financial statements (continued)
For the year ended 31 December 2020

Expenditure on (continued)	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2020 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2019 £
<i>c. Worship</i>								
PA & AV equipment	0	0	0	0	64	0	0	64
All age worship	0	0	0	0	88	0	0	88
Worship materials	193	0	0	193	102	0	0	102
Worship training	0	0	0	0	0	0	0	0
Guest speakers	0	0	0	0	548	0	0	548
Signing	421	0	0	421	949	0	125	1,074
Prayer	20	0	0	20	130	0	0	130
	<u>634</u>	<u>0</u>	<u>0</u>	<u>634</u>	<u>1,881</u>	<u>0</u>	<u>125</u>	<u>2,006</u>
<i>d. Relationships</i>								
Welcome team	41	0	0	41	174	0	0	174
Pastoral	143	0	260	403	470	0	270	740
BOB - men's ministry	150	0	0	150	934	0	0	934
	<u>333</u>	<u>0</u>	<u>260</u>	<u>593</u>	<u>1,577</u>	<u>0</u>	<u>270</u>	<u>1,847</u>
<i>e. Outreach</i>								
Alpha	513	0	0	513	1,001	0	0	1,001
Evangelism training & resources	85	0	0	85	0	0	0	0
Community Events - Peartree	0	0	0	0	0	0	160	160
Community Events - Parkway	0	0	0	0	1,800	0	0	1,800
Churches in Welwyn Garden City joint events	0	0	0	0	1,345	0	0	1,345
Body & Soul Café	0	1,393	0	1,393	0	5,300	0	5,300
Cost of activities - individual organisations (Note 14a)	0	4,686	0	4,686	0	14,824	0	14,824
	<u>598</u>	<u>6,079</u>	<u>0</u>	<u>6,677</u>	<u>4,146</u>	<u>20,124</u>	<u>160</u>	<u>24,431</u>
<i>f. Discipleship</i>								
Small groups	0	0	0	0	70	0	0	70
Sister Soul - women's ministry	213	0	0	213	934	0	250	1,184
Youth work	3,692	0	0	3,692	6,105	0	338	6,443
	<u>3,906</u>	<u>0</u>	<u>0</u>	<u>3,906</u>	<u>7,109</u>	<u>0</u>	<u>588</u>	<u>7,697</u>
<i>g. Support costs - Salaries & manse</i>								
Salaries & Pensions	146,561	0	0	146,561	172,926	0	0	172,926
Manse costs	22,195	0	0	22,195	19,763	0	0	19,763
Minister's expenses	518	0	0	518	1,272	0	0	1,272
Leadership development	0	0	0	0	397	0	0	397
Training / conferences	583	0	0	583	3,479	0	0	3,479
	<u>170,372</u>	<u>0</u>	<u>0</u>	<u>170,372</u>	<u>197,836</u>	<u>0</u>	<u>0</u>	<u>197,836</u>

h. Support costs - Church premises

Insurance	4,780	0	0	4,780	3,974	0	0	3,974
Gas	6,773	0	0	6,773	7,247	0	0	7,247
Electricity	8,797	0	0	8,797	13,609	0	0	13,609
Water	1,095	0	0	1,095	1,248	0	0	1,248
Depreciation	56,303	0	0	56,303	54,535	0	0	54,535
General Maintenance	7,651	0	0	7,651	12,840	0	0	12,840
Consumables	996	0	0	996	2,516	0	0	2,516
Mortgage Interest (Christchurch Peartree)	17,180	0	0	17,180	20,678	0	0	20,678
	<u>103,575</u>	<u>0</u>	<u>0</u>	<u>103,575</u>	<u>116,645</u>	<u>0</u>	<u>0</u>	<u>116,645</u>

i. Support costs - Administration

Printing / copying	1,151	0	0	1,151	2,876	0	0	2,876
Publicity	146	0	0	146	336	0	0	336
Postage	57	0	0	57	44	0	0	44
Telephones	1,727	0	0	1,727	1,944	0	0	1,944
Subscriptions & fees	2,898	0	0	2,898	2,967	0	0	2,967
Stationery / Office equipment	208	0	0	208	396	0	0	396
Legal & Professional	7,200	0	0	7,200	4,984	0	0	4,984
Bank charges	60	0	0	60	65	0	0	65
Independent examiner	1,780	0	0	1,780	1,560	0	0	1,560
	<u>15,228</u>	<u>0</u>	<u>0</u>	<u>15,228</u>	<u>15,172</u>	<u>0</u>	<u>0</u>	<u>15,172</u>

Total	<u>320,607</u>	<u>8,180</u>	<u>260</u>	<u>329,047</u>	<u>380,010</u>	<u>25,403</u>	<u>6,887</u>	<u>412,299</u>
--------------	-----------------------	---------------------	-------------------	-----------------------	-----------------------	----------------------	---------------------	-----------------------

Christchurch Baptist Welwyn Garden City CIO
Notes to the financial statements (continued)
For the year ended 31 December
2020

7. Tangible assets	Church Property	Buildings	Fixtures & Fittings	Computers & Equipment	Total
	£	£	£	£	£
Cost at 1 January 2020	1,426,542	861,639	170,371	69,073	2,527,625
Additions during the year	0	0	3,341	6,833	10,174
Disposals during the year	0	0	0	(20,550)	(20,550)
Cost at 31 December 2020	<u>1,426,542</u>	<u>861,639</u>	<u>173,712</u>	<u>55,357</u>	<u>2,517,250</u>
Accumulated Depreciation at 1 January 2020	0	86,875	98,487	65,927	251,289
Charge for the year	0	21,541	31,632	3,130	56,303
Disposals during the year	0	0	0	(20,550)	(20,550)
Accumulated Depreciation at 31 December 2020	<u>0</u>	<u>108,416</u>	<u>130,119</u>	<u>48,507</u>	<u>287,043</u>
Net book value at 31 December 2020	<u>1,426,542</u>	<u>753,223</u>	<u>43,593</u>	<u>6,850</u>	<u>2,230,207</u>
Net book value at 31 December 2019	1,426,542	774,764	71,884	3,147	2,276,336
<i>Additions during the year were:</i>					
Peartree TV/DVD				469	469
Parkway Speakers		0		449	449
Manse Kitchen			3,341		3,341
IT Equipment for livestream				5,915	5,915
Total	<u>0</u>	<u>0</u>	<u>3,341</u>	<u>6,833</u>	<u>10,174</u>

All the church properties are freehold; their carrying values break down by site as follows:

	£
Parkway Church	487,810
Manse - Gresley Close	163,732
Peartree - Tewin Rd - land value	775,000
	<u>1,426,542</u>

All fixed assets are used for direct charitable purposes. Some of the furniture, computers and equipment are used both for direct charitable purposes and the management and administration of the church

The Parkway church building and Gresley Close manse, shown in the balance sheet at cost, were transferred from the Baptist Union Corporation to the CIO on 3rd January 2019.

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2020 £	Unrestricted Funds £	Designate d Funds £	Restricted Funds £	Total Funds 2019 £
8. Debtors								
HMRC Gift Aid receivable	17,936	0	6	17,942	8,382	0	494	8,876
Hall Lettings Debtors	147	0	0	147	4,451	0	0	4,451
Other Receivables	0	0	0	0	4,481	0	0	4,481
Total	18,083	0	6	18,089	17,314	0	494	17,808
9. Prepayments								
Other Prepayments	930	0	0	930	1,115	0	0	1,115
Total	930	0	0	930	1,115	0	0	1,115
10. Investments								
Investments	0	0	0	0	3,214	0	0	3,214
Total	0	0	0	0	3,214	0	0	3,214
The investment is the church's share of the Cragg property								
11. Cash at bank/in hand								
CAF Bank	86,977	12,000	675	99,653	72,777	15,000	396	88,173
Individual organisations - bank balances	0	12,269	0	12,269	0	16,398	0	16,398
Individual organisations - petty cash	0	707	0	707	0	652	0	652
Total	86,977	24,975	675	112,628	72,777	32,050	396	105,223
12. Creditors: amounts falling due within one year								
Mortgage on Christchurch Peartree	30,817	0	0	30,817	27,673	0	0	27,673
Interest Free Loans	130,500	0	0	130,500	212,500	0	0	212,500
Other creditors	2,733	0	0	2,733	4,668	0	0	4,668
HMRC (NI & PAYE) payable	0	0	0	0	0	0	0	0
Total	164,050	0	0	164,050	244,841	0	0	244,841
13. Creditors: amounts falling due after more than one year								
Mortgage on Christchurch Peartree	522,838	0	0	522,838	540,310	0	0	540,310
Interest Free Loans	0	0	0	0	0	0	0	0
Total	522,838	0	0	522,838	540,310	0	0	540,310

The mortgage is secured by a charge over Christchurch Peartree, 20 Tewin Road, Welwyn Garden City

Interest Free Loans are unsecured and subject to review on an ongoing basis. These are all shown as falling due in one year, but discussions with lenders continue.

During the year £2,000 of Interest Free Loan was converted to one-off gifts (included in 'collections and one-off gifts' - note 2)

Christchurch Baptist Welwyn Garden City CIO

Notes to the financial statements

(continued)

For the year ended 31 December 2020

14. Analysis of net assets	Fixed	Current	Creditors		
(exc. pension liability)	Assets	Assets	over 1 year	2020	2019
	£	£	£	£	£
Restricted Funds (per note 15b)	0	681	0	681	890
Designated Funds (per note 15a)	0	24,975	0	24,975	32,050
Unrestricted Funds	2,230,207	(58,060)	(522,838)	1,649,309	1,585,606
Total Net Assets (exc. pension liability)	<u>2,230,207</u>	<u>(32,404)</u>	<u>(522,838)</u>	<u>1,674,965</u>	<u>1,618,546</u>

15. Funds

a. Designated funds

	Balance 1-Jan-20	Income	Expenditure	Grants made	Tfr (to)/from Unrestricted	Balance 31-Dec-20
	£	£	£	£	£	£
Kings/Kidz Klub (for 6-10s)	6	32	(14)	0	0	24
Family Fun	70	0	0	0	0	70
Toddle Inn	153	325	(99)	0	(123)	257
Fun4Families	0	73	(50)	0	0	23
Peartree Tots	181	372	(359)	0	0	193
Worn Again	0	80	0	0	0	80
Body & Soul Café	7,218	3,056	(1,393)	(2,000)	(2,500)	4,381
Harvesters	567	340	(556)	(50)	0	300
Reach Out	8,549	1,476	(2,021)	(41)	(6,000)	1,963
Seniors Pastoral	0	0	(931)	0	6,000	5,069
Senior Citizens lunches	306	975	(656)	(10)	0	615
Individual organisations	<u>17,050</u>	<u>6,728</u>	<u>(6,079)</u>	<u>(2,101)</u>	<u>(2,623)</u>	<u>12,975</u>
Manse Kitchen Fund	15,000	0	0	0	(3,000)	12,000
Total Designated Funds	<u>32,050</u>	<u>6,728</u>	<u>(6,079)</u>	<u>(2,101)</u>	<u>(5,623)</u>	<u>24,975</u>

The individual organisations are part of Christchurch and therefore included within our accounts

balances are designated for the work of these groups

Grants made through Body & Soul café were to Tumaini Orphanage

The £6,000 gift from 'Pure Word' in 2019 was reclassified from Reach Out to Seniors Pastoral Fund during 2020

Body & Soul Café and Toddle Inn contributed gifts to the church which are shown as transfers to unrestricted.

b. Restricted Funds	Balance 1-Jan-20 £	Income inc gift aid £	Expenditure £	Transfer in / (out) £	Balance 31-Dec-20 £
Christchurch Peartree Remodel	0	1,150	0	(1,150)	0
Pastoral Care	730	0	(260)	0	470
Easter Camp	160	0	0	0	160
Tumaini - Run for Hope	0	51	0	0	51
	890	1,201	(260)	(1,150)	681

16. Staff costs and Trustees expenses

	2020 £	2019 £
(included in note 6g Salaries)		
Salaries	127,327	147,957
Tax & NI costs	5,326	8,727
Pension payments (inc. deficit contributions)	13,908	16,243
Total	146,561	172,926

The average number of employees during the year was 7

No employee received emoluments in excess of £60,000 during the year (2019 - none)

The Church pays salaries to the ministers and members of staff, who may be related parties, for which there is authority in the Church constitution.

Christchurch Baptist Welwyn Garden City CIO

Notes to the financial statements (continued)

For the year ended 31 December 2020

17. Pension Scheme liability

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the Scheme"), which is administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme is a separate legal entity and the assets of the Scheme are held separately from those of the Employer and the other participating employers.

For any month, each participating employer in the Scheme pays contributions as set out in the Schedule of Contributions in force at that time.

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable towards benefits and expenses accrued in that year, plus any impact of deficiency contributions (see below).

The Ministers and some members of the church staff are eligible to join the Scheme.

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. The ministers pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Legal and General Life Assurance Society Limited. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva plc.

Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5% of which 4% is paid into the individual pension accounts and 1% covers administration costs and death in service benefits.

Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the Scheme. The main benefits for pre-2012 service were a defined benefit pension of one eightieth of Final Minimum Pensionable Income for each year of Pensionable Service, together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011.

Actuarial valuation as at 31 December 2019

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

The valuation of the DB Plan revealed a deficit of assets compared with the value of liabilities of £18 million (equivalent to a past service funding level of 94%). The Church and the other employers supporting the DB Plan are collectively responsible for funding this deficit.

The key assumptions underlying the valuation were as follows:

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

- Post-retirement mortality in accordance with 80% of the S3NFA and S3NMA tables, with allowance for future improvements in mortality rates from 2013 in line with the CMI 2019 core projections, with a long term annual rate of improvement of 1.75% for males and 1.5% for females, with the core smoothing parameter and with additional initial mortality improvement factor A=0.5%.

The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Recovery Plan

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Plan reveals a deficit the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan.

Under the current Recovery Plan dated 30 September 2020, deficiency contributions are payable until 30 June 2026. These contributions are broadly based on the employer's membership at 31 December 2014 and increase annually in line with increases to Minimum Pensionable Income as defined in the Rules. However, the Trustee and the Council agreed a 50% reduction for all deficiency contributions payable between 1 July 2020 and 31 December 2020.

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The movement in the provision is set out in the table below.

Accounting date (year ending):	31 December 2020	31 December 2019
Balance sheet liability at year start	£44,491	£47,285
Minus deficiency contributions paid	-£3,511	-£4,580
Interest cost (recognised in SoFA)	£709	£1,080
Remaining change to balance sheet liability* (recognised in SoFA)	-£13,942	£706
Balance sheet liability at year end	£27,748	£44,491

This liability represents the present value of the deficit contributions agreed as at the accounting date and has been valued using the following assumptions set by reference to the duration of the deficit recovery payments:

Accounting date	31 December 2020	31 December 2019	31 December 2018
Discount rate	0.4%	1.7%	2.4%
Future increases to Minimum Pensionable Income	3.0%	3.2%	3.3%

Cessation Event

Consequent upon the departure of the Minister from the Church in 2008, the Church had a cessation event under Section 75 of the Pensions Act 1995. This makes the Church liable for the proportion of the overall deficit (assessed by reference to the cost of securing benefits by the purchase of annuities) applicable to its previous Ministers who were members of the Scheme. In 2019 the Church entered into a "Deferred Debt Arrangement". Under this arrangement the Church is no longer liable for this debt, but the Church continues to pay the ongoing deficiency contributions as outlined above. There are limited circumstances under the Deferred Debt Arrangement where the Church would become responsible for a debt equal to its share of the current BPS deficit (assessed by reference to the up to date cost of securing benefits by the purchase of annuities).

Christchurch Baptist Welwyn Garden City CIO

Notes to the financial statements (continued)

For the year ended 31 December 2020

18. Related charities

The custodian Trustee of the Church is the Baptist Union Corporation Limited which is a charity number 249635 and which is controlled by the Baptist Union Council. The Church is also a member of the Baptist Union of Great Britain

The Church made donations to the Baptist Union Home Mission Scheme as set out in note 6a.

19. Related parties

The wife of one Trustee, who began serving in Nov 2019, is in paid employment with the church as its Administrator.

One Trustee, the Senior Minister, who is also an employee, lived in housing wholly owned by the Church

One Trustee, the Associate Minister, who is also an employee, lived in housing rented by the Church and owned by the Associate Minister. The church pays a rent of £1,350 per month.

No sums were reimbursed to the Trustees for their work as Trustees (2019 - nil)

The following related parties were paid these amounts in service to the church:

	Salary	Pension	Total
	£	£	£
Rev A Hemmens (Senior Minister and Trustee)	32,352	4,296	36,648
Rev S Cragg (Associate Minister and Trustee)	26,837	3,465	30,302
C Rowe (Administrator and wife of Trustee)	8,473	424	8,897
Totals	67,662	8,185	75,847

The Christchurch Baptist Welwyn Garden City CIO constitution dated 17 November 2013 authorises the payment of remuneration to trustees.

At the year end the church owed one trustee £13,000 of interest free loans.

20. Independent Examiner

A provision of £1,700 has been made in the financial statements in respect of the independent examiner's fee for the year.

21. Merger of Charities

These accounts present the merged accounts of Christchurch (Baptist) unincorporated association and Christchurch Baptist Welwyn Garden City Charitable Incorporated Organisation. The merger took place on 12th April 2015.

Christchurch Baptist unincorporated association (Charity No: 1131893) was closed and removed from the Central Register of Charities on 14th March 2019.