

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 £
c. Worship								
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>
d. Relationships								
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>
e. Outreach								
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>
f. Discipleship								
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>
g. Support costs - Salaries & manse								
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>
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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	17,050	6,728	(6,079)	(2,101)	(2,623)	12,975
Manse Kitchen Fund	15,000	0	0	0	(3,000)	12,000
Total Designated Funds	32,050	6,728	(6,079)	(2,101)	(5,623)	24,975

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.