

# Christchurch

Baptist

...BECAUSE PEOPLE MATTER TO GOD

**Trustees'  
Annual Report and  
Accounts 2021 - Part 1**

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

**Statutory Information**

**Registered Address**

20 Tewin Road  
Welwyn Garden City  
Hertfordshire  
AL7 1BW

**Charity Trustees**

Andrew Hemmens – Senior Pastor  
Simon Cragg – Pastor  
Harold Snow – Treasurer  
James Sequeira – Administration  
Martina Swift (resigned April 2021)  
Alan Gibbons (resigned April 2021)  
Laura Black  
Tim Ottewell  
Iain Morgan  
Sharon Jansen (resigned April 2021)  
David Horton  
Matthew Rowe

**Property Trustee**

The Baptist Union Corporation Ltd  
Baptist House  
129 Broadway  
Didcot  
Oxon OX11 8RT

**Bank**

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

The Trustees present their Annual Report and financial statements for the year to 31 December 2021.

### **Charitable Objects**

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

*“The principal purpose of the Church is the advancement of the Christian faith through evangelism and discipleship. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.”*

The church has two public buildings, one at 110 Parkway and one at 20 Tewin Road. The CIO is the holding trustee of the Parkway building and owns the Tewin Rd building.

### **Organisational Structure**

Members of the church are accepted in accordance with the constitution. Christchurch is a Charitable Incorporated Organisation (CIO) with Managing Trustees (Leadership Team) appointed by church members in accordance with the constitution approved in 2013.

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

### **Trustees Responsibilities**

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

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

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

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

### **Training of Trustees**

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

### **Objectives and Activities**

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

The church structures its activities under five key headings – worship, outreach, relationships, discipleship and serving. This is reflected in the organisation of the Leadership Team (Trustees) with Trustees taking responsibility for these five areas together with administration, property, finance, and children and families. As noted below, during 2021 we reviewed our leadership structure: the desirable changes we identified, two new trustee roles and a rationalisation of trustee responsibilities, were implemented during 2022.

### **Objectives 2021**

#### ***In Re-Connecting & Re-Forming***

**Physical community** - helping people re-connect in person, using tools to help people remember, reflect & recuperate.

**Serving** - helping everyone find a way of being involved in serving as restrictions are eased.

**Local Teams** – supporting the teams at Parkway & Peartree as they consider the needs of each part of the Christchurch family and local community within our overarching plans for Christchurch.

#### ***In Preparation for Growth***

**Pastoral Model** – to evaluate our current model for leading & pastoring the church and to develop our preferred model for the medium term (continued from last year)

**Children & Families Ministry Leader** - to recruit and embed a Children & Families Ministry Leader as we seek to re-establish this important ministry role.

#### ***In sharing Christ***

**Digital presence** – to develop our live streamed services and an overall plan for ongoing future ministry, including how we connect with those accessing social media and online services.

### **How did we do?**

**Physical community** – when restrictions were eased we were able to take a step by step approach to the opening of buildings for Sunday worship and midweek activities; first at Peartree, then Parkway to share in the livestream with others. By the end of the year we had worship bands at both sites, groups for children and young people at both sites and the sermons were streamed live to Parkway. All these things were dependent on those who were able to be present and serve in different ministry areas.

**Serving** – it was a joy to see new and additional people helping out in different activities as the year progressed. This area remained a challenge in some areas of church life as people had to step aside when testing positive for Covid-19, or have had to change their habits due to particular health concerns.

**Local Teams** – the Parkway Local Team took a powerful lead in hosting and enabling services to take place and develop during the course of the year, working closely with the pastors. The Peartree Team did not meet as for the majority of 2021 it was a very mixed congregation of people from both sites gathering on a Sunday.

**Pastoral Model** – the task group completed this work which has led to a greater clarity of the role of pastors and trustees on the Leadership Team, and a re-structure that includes two new trustee roles for Digital Operations and Leadership Team Meeting Facilitator. This work was shared in a church meeting and already staff and trustees are benefitting from renewed sense of ownership, and effectiveness in supporting ministries and line management responsibilities.

**Children & Families Ministry Leader** – having advertised the full-time role in the summer we were unable to make an appointment. The part-time role for a Children & Families Enabler was maintained throughout 2021 by Sam Tandy, succeeded by Claire Moberly. This has been an essential role as we have emerged from pandemic restrictions. Our aim is to review and re-advertise in 2022.

**Digital Presence** – we have managed to develop the live streamed services during the course of the year and made more frequent use of Twitter and Facebook for communicating within the fellowship. There is still work to be done in setting the shape of our on-going digital ministry, including connecting with those accessing services online and the development of social media usage.

### **Public benefit**

The Leadership Team has given consideration to the charity commission's guidance on public benefit and in particular to the specific guidance on charities for the advancement of religion. In particular they have ensured the church provides a variety of activities both to its membership and to the local community. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with him as living Lord through worship, prayer, teaching, pastoral care, mission and social outreach work. The restrictions imposed as a result of the pandemic during this year have inevitably limited what we can do: a large part of our effort therefore has been to maintain contacts and continue to provide support wherever we can.

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

## **Review of significant activities**

### **Introduction**

The start of 2021 was overshadowed by further lockdowns that meant that we took a step back, unable once again to meet in church buildings for worship and midweek. We resolved to continue in our pandemic values of being hopeful, prayerful, pastoral, loving our neighbour and living as whole life disciples. We really did live out our verse for 2021 <sup>5</sup> *Trust in the Lord with all your heart and lean not on your own understanding;* <sup>6</sup> *in all your ways submit to him, and he will make your paths straight.* Proverbs 3:5-6

We were sustained by regular prayer times – including some online gatherings, we also had the added bonus of being able to live stream the services with recorded input from many different people of all ages across the church involved in Bible readings, Frontline Focus contributions and prayers.

It was humbling to see the way people gradually stepped up to serve, enabling us to open services and much needed midweek activities to an increasing number of people. We're so grateful for all those who went the extra mile, especially those who were very aware of the additional risk of infection they faced.

The church as a whole has been incredibly flexible during this whole time, adjusting to new guidance, embracing new opportunities and new ways of working. In the pandemic season, there were many things that polarised opinion – and yet, the standout feature of the Christchurch community has been the active sense of seeking a united way forward, with some regulars exercising great patience at the pace of easing out of consideration for others.

Our pastor, Simon Cragg, was able to take his delayed sabbatical and the church has enjoyed receiving him back with a sense of renewed vigour and enthusiasm for ministry within Christchurch.

We have thoroughly enjoyed welcoming new people, all of whom had been accessing the online services for some time before becoming part of our onsite gatherings.

It would be fair to say that it has been difficult to maintain individual links within the church and wider community due to the challenges of the pandemic which has required everyone to take the initiative in reaching out to others. That is why we're so grateful for all the teams across the church who have sought to bring fresh purpose and connection as they creatively re-started different ministry areas and their reports follow:

## **Significant Activities**

### **Worship**

Worship is central to everything we do at Christchurch by being the motivation for all our serving activities amongst members and within the community. This is worked out in a pattern of Sunday worship which aims to be inclusive and accessible to visitors and regular attendees alike by creating an environment where people can explore what it means to know God personally and draw closer to Him.

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The pandemic has caused great disruption to our worship life as a church, nonetheless we have continued to place an emphasis on the importance of the role of worship at Christchurch whether in a building or online.

Having moved online for services from March 2020, and then started to welcome limited numbers to our Peartree site from September 2020, at the start of 2021 we were required to revert to online live streamed services only. However, on Easter Day, April 2021, we were able to take the step of welcoming people back to our Peartree site for Sunday services in addition to the online provision, and from mid-April people were also able to gather at our Parkway site to share in the live streamed service with others. This required the wearing of masks throughout the service at both sites.

Our next step involved a worship team leading our worship at the beginning and end of services at Parkway, with the Parkway congregation joining the rest of the church for prayers, videos and the sermon via the live-stream from Peartree. This became our pattern for the remainder of the year.

In the latter part of the year, plans were made to return to the pre-pandemic pattern of live services including preaching at both sites. This went ahead in January 2022.

We are unceasingly grateful to our Audio Visual and Media Team who have worked tirelessly to adapt to each situation and enable moments where we could worship together whatever the circumstance. We continue to work through what it means to have an online presence even in 'normal times', and reach people who might not come into our buildings.

In both face-to-face and online services we embrace a modern style of worship with a rotation of live bands at both sites and a variety of ages among band members. As well as singing, we also have regular intercessory prayer for different issues in the world, including in 2021 praying for creation during and following on from COP26. We share in communion together on the first Sunday of each month.

We have a weekly 'Frontline Focus' where we hear what various Christchurch people do when they are not at church and how we can pray for them. We also have a monthly 'Church Family News' where we hear news - anniversaries, birthdays, special events - from people who have sent in videos.

Prayer continues to be a key part of our church life, as we gather in different ways, including a team who offer prayer ministry after every service and prayer in response to email requests.

**Two** people from the Deaf signing community have regularly come to Sunday morning services during 2021. Prior to Sunday services recommencing, **BSL signing** was being added to the recorded service and being made available to those who could benefit from it. As a church we have **one** church member who signs most morning services. This person has a level 4 BSL qualification (Signature). The signing is facilitated by access to sermon notes and other service information prior to each service in order to translate into BSL and practise. A number of other people in the church have shown an interest in signing and have some knowledge of signing.

The church also provides a budget which provides a qualified/trainee interpreter for some church services, usually **4-6** per year.

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This is a ministry in development as there are opportunities both to develop greater Deaf Awareness within the congregation and provide further BSL access: e.g. interpreters for all church events, regular provision of subtitles on videos used, increase in the number of people who know some basic signing and who feel comfortable using this with Deaf attendees etc.

Worship volunteer hours **1,400**

**Life groups**

Life Groups are a key and valuable part of Church life, an opportunity to connect with others from the Church and grow together in faith. Proverbs 27:17 tells us that 'Iron sharpens iron' and this is so true when it comes to our Life Groups.

It has been encouraging to see that most groups have continued and thrived during the recent challenges that we have all faced. We have also recently seen a new group form from people attending first an Alpha Course, then a Bible Course: we have hopes that this will evolve into a new Life Group.

Over the last year groups have been able to begin to return to something like what they resembled pre-pandemic, although some are still choosing to make use of technology to connect as a group. There is a firm desire on the part of group members to meet together, and with restrictions now eased we hope that all groups will return to more regular gatherings.

We currently have about **14 groups** that meet together. Our approximately **19 leaders** have done a great job of keeping people connected and being available to their members.

Life group volunteer hours: **1,650**

**Other activities**

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

There are three core Seniors' ministries: Harvesters, a fortnightly fellowship, two weekly Reach Out chair-based exercise classes and a monthly Senior Citizens' Lunch.

COVID-19 continued to impact our regular Senior Citizens' ministries throughout 2021:

- **Harvesters**, our fortnightly fellowship was unable to meet until July;
- Our twice a week **Reach Out** chair-based exercise classes were suspended until June;
- Our monthly **Senior Citizens' Lunch** has not restarted and no restart date is envisaged at this time.

Although we were optimistic, as events recommenced and life began to open up during the summer of 2021, that we would be able to host the annual Christmas Carol Singing event at Barnside Court this event had to be cancelled as COVID again surged in December.



A high percentage of Senior Citizens continued to attend more than one activity and several attended Harvesters and Reach Out. Both of these core ministries remain self-financed through the activity fees paid by participants. No budget was allocated from our wider church funds. The financial management required to support the ministries was provided by **1** volunteer who contributed **75 volunteer hours** over the year. Activities included pastoral and prayer support for the Seniors' community, which, on occasions, have extended to family members along with some practical support on an *ad hoc* basis. We also endeavoured to maintain contact with those who were no longer able to attend activities and, where appropriate, the families of those who had become housebound or had moved into residential care.

**Harvesters** is a group for retired folk, that meets at Parkway on the 2<sup>nd</sup> and 4<sup>th</sup> Monday each month between 2.30pm – 4.00pm, term time only. The afternoon begins with welcoming followed by a guest speaker or activity. From 3.15pm refreshments are served. Twice a year, December and July, we have a party with full afternoon tea. Attendance has varied between **27** and **36**.

Our last Harvesters event before the start of Covid restrictions was 24<sup>th</sup> February 2020 and we did not restart until July 2021, although we maintained contact with regular attenders through phone calls and, when permitted, face to face contact outside over a cup of coffee, which proved helpful for those who were living alone and feeling isolated. At times, cake was delivered to our regulars and we continued to send cards to them on their birthdays.

With Covid restrictions easing, we were able to resume in July with limited numbers; half the group at each of the two sessions with a maximum of six people cautiously spaced around each table.

This worked well and with further lifting of restrictions we returned after the usual August break in September with an open door for all to attend and normal seating arrangements around the tables.

It has been good to see everyone again after so long apart and our regulars were very open in expressing their joy at being back together. They also enjoyed once again the Christmas afternoon tea party in December.

We have a committed group of volunteers helping at the sessions and baking fabulous cakes.

Our **Reach Out** ministry restarted in June, providing its weekly, Strength, Flexibility and Mobility Exercise Classes at the Parkway and Peartree sites. The class instruction was delivered by a qualified Later Life exercise instructor. A team of **9** Christchurch volunteers welcomed and registered participants across both sites, assisting in the classes and hosting refreshments. Between them, the two sites served a community of **53**, of whom **4** were from Christchurch and **49** were from the wider community. Up to **50** attended each week across both sites.

COVID has seen a reduction in numbers attending both classes, either as a result of participants' deaths during the year or a loss of their underlying health/worsening mobility issues. We are now recruiting new members to both classes and have already welcomed 3

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new participants to our Parkway class. Both classes were running at capacity when Lockdown was first imposed and had waiting lists. Fellowship over refreshments continued to be a key focus for those attending and an important opportunity for relationship building and pastoral care.

**Senior Citizens' Lunch**, a long-standing mainstay of our ministries to Senior Citizens, did not run during 2021, following agreement with Christchurch's Leadership that to run this event on a COVID safe basis would prove to be impossible. No date is currently envisaged by which stage the event will recommence.

In December, 2021, with the overwhelming support of ticket holders who had bought tickets for the March 2020 lunch (cancelled due to COVID), surplus funds were donated to Isabel Hospice and New Zion Food Bank - £125 to each.

We have continued to offer **pastoral and practical care and prayer support** of our Seniors' community whilst COVID prevailed. This was focussed on the following:

- Regular telephone calls;
- Shopping and prescription pick-ups (though much reduced compared to 2020);
- Doorstep visits and the deliveries of edible treats when COVID restrictions allowed;
- Emotional support to families bereaved. 10 members of our Seniors' community died during 2021. In 2 cases, bereaved families turned to Christchurch for the provision of funeral services.

Telephone calls provided an ongoing lifeline for many in the Seniors' community. Efforts were made to ensure that all **116** attendees of Reach Out and Senior Citizens' Lunch were contacted regularly during the first half of 2021 prior to the recommencement of Reach Out. As in 2020, team volunteers took responsibility for calling discrete groups of specific individuals. The frequency of phone calls diminished as the year progressed, on the understanding that we would be available to meet needs as they arose.

We continued to access the pastoral support fund that was established at the end of 2019 following a generous gift from a third-party benefactor. £432 of the remaining £5,069 gift was utilised to cover the cost throughout the year of food dropped at doorsteps, flowers delivered to bereaved families, birthday cards, gifts delivered to relieve isolation etc.

**Seniors activities volunteer hours 1,242 hours**

Because of Covid restrictions the first **monthly Baptist Church service for residents at St Andrew's Care Home** (Great North Road, Welwyn Garden City, AL8 7SR) took place in December when Andrew led an Advent service with carols, prayers, and a short talk. Andrew and team had to present negative lateral flow tests and wear masks, aprons and gloves and speak from behind a screen. Even so, the service was enjoyed by the **8-10** residents who attended.

Christchurch was then asked to sing carols in the St Andrew's car park for residents and staff and this was a happy and successful event, watched by numerous residents and staff who joined in from the windows and hall.

Church service **7.5** volunteer hours  
Carols **16** volunteer hours

In September 2021 the **Body and Soul** café opened up again at our Parkway site after an extended break during the Covid-19 pandemic. During the opening week, we welcomed customers back with a simple, complimentary menu of soup and a roll, plus cake and fruit. Since then, we have been open for coffee and lunches between 11.00am and 2.00pm on Wednesdays and Thursdays during term time.

It has been such a joy to see many of our “regulars” back enjoying a meal with their friends. They have really appreciated having somewhere to meet up and share food and time with friends, new and old. Customer numbers have grown steadily during the term, albeit with some fluctuation, so that at the end of December we provided meals for about 25-35 people per day, with the number of customers slightly higher on a Wednesday. About 90% of the customers came from the wider community and the other 10% from within the church. On Thursdays some “Reach Out” attendees stayed on for lunch after their post-class cuppa and biscuit. We have also been really pleased to welcome some Parkway Preschool parents/carers and their children who have become regulars. Seeing them mix with customers from a different generation to them has been lovely.

Body and Soul’s ministry is threefold; customers, those we support financially and the volunteer team. We said goodbye to some team members during 2021; some moving away from the area and others taking a break. However, we have also welcomed a number of new team members, some from within the church family and others who are connected to existing volunteers.

The Body and Soul team currently has **24** regular volunteers comprising church members and friends of the church. The team is spread fairly evenly across the two Christchurch congregations. Around **80** volunteer hours per week (during term time when we’re able to run!) are spent planning menus, shopping, making cakes and soup, preparing vegetables, cooking, serving, washing up, setting up, tidying up, keeping the accounts etc. There really are lots of different ways to serve and help at Body and Soul – not all of them involve food!

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

Body and Soul was only open for one third of 2021 and this has affected our financial giving. We will continue to provide financial support to the Tumaini Children’s Home near Jinja in Uganda, though no donation was made during 2021. Body and Soul contributed £1,500 to general church funds in recognition of fuel used in cooking and heating. £200 from our “loose change” collection pot will be donated to the Welwyn Hatfield Women’s Refuge in early 2022.

Body and Soul volunteer hours **996**

Our **Children and Families** work includes both groups on Sunday at services and through the week, providing activities for children and support for their carers.

At the beginning of the year, we were in lockdown, so there were no Sunday morning face to face groups. So the children’s team offered **weekly videos** which were shared via our

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YouTube channel on Sundays alongside the streamed Sunday services. These videos were created by **1** member of staff and **2** volunteers each week. The team gave on average **2 hours** per week to filming and editing videos each week.

From April, we offered **face to face children groups** at our Peartree site for 2 year olds upwards. These sessions were limited in numbers and most weeks these groups were fully subscribed. As the volunteer team grew, we were able to offer two separate age groups, one for 2 to 4 year olds and another one for children aged 5 to 10. This allowed us to increase the number of places per week.

Whilst we offered face to face sessions during the summer term, we continued to also offer **videos for children and their families to access at home**. These were produced fortnightly sessions, on the basis that children could come to church one week and then watch an online video the next week.

In September, we were able to offer **children's groups** both at Parkway and Peartree. Each site has offered two groups; one for children aged 2 up to children in reception and the other for children in school years 1 to 6. By the end of the year, we had seen **84** children across both sites attending our Sunday groups, although with varying numbers each week.

There were **31** volunteers who served on our children's team on a Sunday. From September, there was a need for **10** volunteers each week and they gave around **2 hours** service.

When restrictions eased, we were able to offer two different **baby and toddler groups**. Parents and carers were required to book tickets to attend. 20 tickets were available for each group, each week. One group was based at Parkway on a Tuesday which had a team of **3** volunteers and saw an average of **15** families attending. The other group was based at our Peartree site on a Thursday which had a team of **2** people. This group saw an average of **16** families attending. For both groups, the team gave around **2 hours** a week. These groups were attended by families from Christchurch and the community.

In the Autumn term, Peartree Tots has been meeting every Thursday from 9:45 - 11:15am during term time at our Peartree site. This group is aimed at pre-school children and their parents/carers. This has been a popular toddler group, with a team of **2 to 3** volunteers. Volunteers were spending **2 to 4 hours** per session depending on their role and responsibilities, including chatting to parents, setting up toys, purchasing snacks, preparing snacks and refreshments and cleaning and tidying up after the session. On a weekly basis we were seeing on average **35** toddlers with parents and carers almost exclusively from the community.

In September, **Fun4Families** reopened. Fun4Families is a once a month Saturday morning group for families with their children held at our Peartree site from 10:00 - 11:30am. We offer a place where families can have some fun, enjoy some food together, meet other families and join in a range of activities from craft to creative play. There is a team of **5** who run the sessions and volunteers are from both the church and community and give around **3 hours** per month with **3 to 4 hours** of planning time per month.

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On average, **11** families have attended per month with some families from Christchurch but the majority from the community.

We organised a number of **one off events**:

In conjunction with the Youth ministry, **Easter packs** were delivered to families from the church. The packs focused on Holy Week and there were daily activities and reflections in the build up to Easter Sunday. These packs were put together by staff with some volunteers involved in the delivery of the packs to families.

In November, we held a **Light Trail**, an outdoor event for families to come together to explore Psalm 91. Around the car park, there were gazebos which had different activities and reflections. This event had **63** people attend who were mainly from the church but a few from the community.

For the event, there were **15** people who volunteered in different capacities, including those hosting the different stations, refreshments, support with setting up gazebos, and a light team making sure that everyone could see throughout the event. Time given by volunteers varied depending on their roles but ranged from **1 hour to 2.5 hours**.

On Christmas Eve we held a live **Walkabout Nativity** outdoors. There were real life characters who retold the Christmas story and an activity for children and families to complete. This was a fantastic event which was attended by **68** people from both church and the community.

At this event we had **9** volunteers who gave **2 hours** on the day for the event with many of them preparing costumes and scripts in advance.

Children and Families volunteer hours **663**

The **Youth ministry** at Christchurch serves young people aged 11-18 at both sites and in the community. Our vision for is to go "Deep and Wide" – to enable young people to go deep in their faith and establish roots that equip them for the rest of their life; and to reach out widely to the young people in our town, starting with secondary schools.

In December 2020, Beckah Cronin, our Youth Ministry Leader, went on her maternity leave, with baby Jethro being born early January, and returning to work at the end of 2021. During this time we were very pleased to be able to appoint Josh Murphy as temporary Youth Ministry Enabler for 20 hours a week, following his return from Peru where he had been working with Latin Link until the end of October 2021, and we are very grateful for the leadership Josh brought to this role during 2021.

**The MIX and Doorstep Dinners**

With lockdown still happening at the beginning of 2021, The MIX team continued to bring food, companionship, and God's love together in their lockdown initiative 'Doorstep Dinners' which was started in September 2020. Every other week, Rachel Murphy and her team would come up with a recipe, buy the ingredients, and film a video on how to make the meal. The team would then make up packs and deliver them to our young people and their families and do a doorstep visit. It was a great way of encouraging families to cook together, and a

chance for the team to stay connected to our young people. We served 15 families each time.

We were able to restart The MIX in April, initially with lots of outdoor events like games in the car park or at Gosling sports park, and walks. In September the team went back to a more traditional MIX evening with a meal at 7pm followed by games and activities in the building. We had an average of 10-12 young people each time from both the church and the wider community, and 7 volunteers on the team including 2 young leaders from outside the church. We are praying that numbers pick up in the coming months.

### **Sunday Mornings**

In January, we continued to have our Sunday morning sessions online, with a mixture of games and teaching for 40 minutes. We also did an online youth service in January. We struggled to connect with all the young people we had previously seen over lockdown, and so we were delighted when we were able to meet in person at Peartree from April with between **4-12** young people each week, all spread around the youth hall with masks on. We spent these months looking at topics including 'The sayings of Jesus', and a couple of sessions on the environment. We followed this up in November with a litter pick of our community one Sunday morning.

In September we were able to resume a group meeting at our Parkway site, and although it started small, through the good use of bacon rolls, we were able to see numbers rise again, and reconnect with young people we had not seen since before the pandemic.

During this year the team also managed to prioritise a number of doorstep chats and **121** walks with young people.

### **After 8's**

After 8's is our Sunday Evening Youth group for year 9-13. We started the year meeting on zoom every week for an hour or so, with a time to chat and play a game at the beginning, and then focusing on a 'big issue' that young people face today from a biblical point of view.

When we were able to meet up outside, we started doing regular walks, and then eventually met in the building, socially distanced and with masks. It felt like a lovely relief to see the young people and to interact in person.

From May we had a few sessions where we got different people from the church to speak about their area of expertise, and we also had a BBQ. We had 6-10 young people each week. In September we were sad to say goodbye to a number of Year 13's who were moving on from Youth.

In September we ran Youth Alpha at Peartree and had **14** regular young people come. It was great to see a new cohort of year 9 boys come through. We would eat takeaway pizza each week (which was a good draw for them!), play a game (mostly dodgeball or benchball (due to popular demand), and then watch the video for each week with discussion in between. We had an extra-long session as part of the course where we focused on the Holy Spirit, and leaders were able to share bible verses and prophecies, and offer prayer.

### **Schools Work**

Sadly, we have been so far been unable to restart the work we were doing in Stanborough school before the pandemic, but are looking to restart schools work again soon.

### **Youth Camp – September 10<sup>th</sup>-12<sup>th</sup>**

One of the highlights of the year was taking 23 young people, 7 leaders, and 2 cooks to the Frontier Centre in Northampton for a youth camp. Each day we ate together, did activities like high ropes, football, obstacle courses, manhunt, and had sessions where we worshipped and focused on thinking of God as Father, Son, and Spirit. It was a really good time where community was formed amongst the young people and was a good next step to coming to other things.

### **BASH Camp**

In August we teamed up with Young Life for their annual BASH camp – four days of activities with over 70 young people attending. We had about 20 young people from Christchurch come, and we did lots of sport, water fights, archery, games, high ropes, trampolining, pizza...and everyday had a talk about Jesus and why he's real and relevant today.

### **Social Media**

We have regularly posted to our Instagram page (@CCWGCYouth). This has been a great space to connect with young people, share prayer tips and bible verses, let our young people know of upcoming events and 'meet them where they're at' which is often on their phones. This has been a lifeline during lockdowns as it has let us keep contact with our young people in their daily lives. It has also been a great space to network with other youth work agencies and practitioners.

Youth work volunteer hours **817**

**Parish Nursing** is a completely confidential service available to all who attend the church and any of its activities, offering support to individuals with health issues, or those caring for others in their family or community.

It is provided on a voluntary basis each Tuesday, with additional work covered as availability allows, averaging **10** hours/week in total. It is affiliated to Parish Nursing Ministries UK, who ensure the service meets professional standards. It provides holistic health and spiritual care, complementing both the work of local health services and that which the church provides through the ministers, pastoral team and membership. For those with more complex needs this can include making referrals to/liasing with other professionals, for example GPs, community services and hospitals.

Over **300** contacts were made during the year, with **76** individuals supported with physical and/or mental health issues, ranging from support for expectant and new parents to assisting those requiring care in later years. Covid-19 has meant seeking creative ways to be in touch, whether meeting outside, walking, or using phone/video communication..

A quarter of those seen are not linked with Christchurch on a Sunday. About half have short-term health needs and half longer-term conditions, additionally a quarter are living with mental health issues. Strong links have been maintained with a number of local health and community organisations with signposting and liaison on over **100** occasions.

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Covid-related enquiries/discussion with individuals, church leadership and organisations, plus some support for 'front-line' health staff provided a significant additional workload during the year.

**The Lounge** is a drop-in service that usually runs every Tuesday afternoon between 1.30-3pm, although this year because of Covid safety measures we reduced the times to 1.30-2.30pm. Its aim is to provide a neutral space inside the Peartree building where members of the local community can meet up socially and come for support and advice from our Parish Nurse. It is also an access and information point for other services. One to one support with CV's and interview prep is provided for those looking for work and Parish Nursing is also an integral part of the support provided: many of those attending have significant health issues, so Parish Nursing helps contribute to a holistic service for this group, particularly at a time where access to healthcare has been significantly disrupted.

This year we reopened in mid April after the Covid lockdown. We have been pleased to be able to welcome approximately 15 different adults accompanied by 6 children during the year with a consistent group of 8-10 weekly regulars. While this is less than the numbers we were getting pre-pandemic, our regulars come every week and express their gratitude at having somewhere to meet together and to come to ask for informal support with everyday medical, housing, household, parenting and relationship issues.

The Lounge this year was run by a team of **6** - a member of staff and **5** volunteers.

This year we worked from 1pm-3pm (2hrs) once a week for approximately 37 weeks of the year. That contrasts to our usual commitment to work, 1-3.30pm (2.5 hours) for 48 weeks a year.

With a good staff team in place and the hope of less concern about Covid we hope this coming year will see the number of attendees grow and to further reinforce our links with other community services such as the New Zion Food bank.

The Lounge volunteer hours **370**

While **Outreach** covers most of what we do in terms of church activities, two particular resources we provide to help people take steps in their Christian journey are the Bible Course Online and the Alpha Course.

### **The Bible Course Online**

At the beginning of 2021 we planned to run another Alpha course, having led two successful online courses in 2020 and not wanting lose momentum with it. Due to a low take up at that time, we decided instead to focus on those who had been part of the previous Alpha course and offer something as a next step for them. We were delighted to welcome 13 guests to do this over zoom online, including many who had completed the Alpha course. Sessions and breakout rooms were led by a pastor and two volunteers.

The Bible course is a course of 8 videos taking you through the big picture of the story arch of scripture, with times for discussion, reflection, and even homework. Being in lockdown again in January meant that it was a strange time for the church, but many commented that the weekly Bible course brought some normality to life in being able to meet others and learn more.



A group of five women were keen to continue meeting off the back of this course, and have kept doing so under the leadership of a volunteer.

### **The Alpha Course**

The Alpha course is an introduction to the Christian faith, usually involving eating together, before watching a video, and then having discussion.

We ran one course this year, starting in September and running for 12 weeks, with different puddings each week. We had **7** guests at our Peartree café each week, and the course was led by a pastor and **2** volunteers, with puddings supplied by a team of **3** volunteers.

Alpha Online was a wonderful blessing, but it has been really great to be back in person and see people face-to-face, as well as eat together. All of the guests have gone on to do the next Bible course.

We continue to thank God for these courses that help give people a practical step on their journey with Christ. We pray that increasingly they will give people the confidence to invite friends on them in 2022.

Outreach volunteer hours **110**

**Band Of Brothers (BOB)** is a ministry to men, formed in partnership with Christian Vision for Men (CVM) aimed at encouraging and developing support for men including the discipleship and integration of men in the church. It aims to engage men through social activities, as well as supporting their role in family life. It includes the popular 'Men's Breakfast' which meets monthly.

Social events and gatherings continued to be restricted throughout 2021. We did manage to have our 'midsummer' walk and a couple of men from the YMCA also attended.

Given that BOB is about face to face interactions and social gatherings, our plans for the remainder of 2021 including our 'survival' camp and the Xcel conference in Bradford, had to be cancelled due to the ongoing pandemic.

Some of us continued to meet for a monthly Zoom breakfast which was a wonderful way to touch base and pray together.

We also enjoyed meeting at both sites in the run up to Christmas and having breakfast together in person. Our thanks go to John Eames-Petersen for organising the breakfasts.

Encouragement, inspirational insights and spiritual reflections were shared on our BOB Facebook page throughout the year and the team met together early in the New Year to discuss ideas and possibilities for the year ahead including the centenary and Midsummer walks and the dads survival camp given that these events will be held outside.

We will continue to monitor developments regarding taking a group to the Xcel conference in Bradford but this may be suspended for another year and hasn't be factored into our plans.

BOB is run by a team of **5** volunteers.

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In a normal year, the team would give approximately 125 volunteer hours; during 2021 because of the restrictions this reduced to approximately **50**.

Christchurch continued to support **overseas mission** activities during 2021 through our established personal links with our mission partners.

We added two overseas mission partners to the existing roster this year. Abby Murphy was commissioned in November 2021 and went to Santo Domingo in Ecuador with Latin Link, where she will be working in projects run by a local church. Joy Ransom is working in Nepal with BMS World Mission and is now linked to Christchurch as one of her supporting churches. She is involved with training local teachers to teach in remote rural locations.

It was good to see Paul and Ruth Turner in July, with Paul preaching one Sunday, before they returned to Peru.

Following correspondence with two mission partners an appeal for donations was sent out to the church for two specific needs. Firstly Pastor Nicholas Ongamo asked for funds to help provide food for children in the Tumaini Children's home in Uganda, and to help those from the surrounding area that came asking for food, given the shortages and price rises caused by the Covid pandemic. Secondly, funds were sought by Paul and Clare Woodington in Papua New Guinea to provide tables and chairs for a new dining facility at an orphanage Clare works with. Both requests received a very good response from the church family.

In November the church held a Mission Sunday service which had video updates from all our mission partners and included a worship song from the Xhako family in Albania.

A great many people appreciate being prayed for, and so the church has a **Prayer Chain** as a means of communicating prayer requests to intercessors by email. There are over **160** intercessors, most of whom are currently at Christchurch, the rest ex-Christchurch. Prayer requests may be given by email, telephone or word of mouth, and are usually transmitted within a couple of hours.

During 2021 **125** prayer requests were received. On average each email was opened by about **100** subscribers.

## **Impact**

At the start of 2021 Christchurch was in lockdown, with both our two sites closed. By the end of the year our regular activities were beginning to start again. During the course of the year across the church there was a focus on making and maintaining contacts with individuals as far as we could, making use of the contacts we already had. At the same time we developed online resources - streamed services, activities for children and social media. The positive feedback we have had from these has encouraged us to take them further in 2022 alongside our face to face activities. While the lockdown has made it very hard to judge the full impact of what we have been doing on the wider community, well over **100** volunteers have between them provided more than **7,000** hours to support both our online activity and the face to face activities that have restarted as restrictions have eased; in particular support of children, youth and seniors alongside church groups.

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Since the end of lockdown attendance at Sunday services across the two sites has varied between **100** and **150** excluding children. While it is hard to get precise figures for the number of people watching our on-line services, the feedback we have received has encouraged us to continue providing these going forward.

The number in church membership at the end of 2020 was **183**. **11** new members were welcomed and **7** came out of membership, so that at the end of 2021 the membership had grown to **187**.

**1** adult was baptised and **1** church couple was married in the year.

Finally it is my privilege on behalf of the church to thank all our staff for their vision and faithfulness through what has been one of the most challenging times that the church has experienced and to thank God for his faithfulness in continuing to keep us and enabling us to grow in him as individuals and as a fellowship.

**James Sequeira**  
**Leadership Team – Administration**

# Christchurch

Baptist

...BECAUSE PEOPLE MATTER TO GOD

**Trustees'  
Annual Report and  
Accounts 2021 - Part 2**

## Finance overview 2021

### Background

This year we began to reopen following the COVID-19 pandemic which had curtailed many activities. The church was closed at the start of the year, with services on-line, this reduced some bills but also meant we lost a significant part of our income. Services have started back in the buildings with various approaches to social distancing and keeping everyone safe as the pandemic has proceeded. The financial impacts were larger than seen in 2020.

### Income

Total income for the year was down 16% to £324k (2020 £385k including £7k of furlough payments from the government). Unrestricted income was down 17% to £313k (2020 £378k). Unrestricted giving from church members and attendees was down 15% to £252k (2020 £297k). We continue to benefit from a significant Gift Aid claim with many regular givers using the scheme, but the percentage is reducing as we see the increased use of other tax effective giving schemes.

Room hire was up in the whole year at £14k from £9k in 2020 whilst the income from the car park rental was down at £1k from £2k in 2020.

### Expenditure

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

Total expenditure was down 8% at £303k (2020 £329k). Unrestricted expenditure was down 9% to £293k (2020 £321k). Our grant giving was down only 1% whilst the unrestricted part of grant giving was down 5% due largely to specific extra grants made in 2020. On our largest areas of expenditure, support costs for our staff were down 11% at £152K, due to changes in staffing and maternity leave. The costs of our premises were down 8% at £95k due mainly to lower spend on depreciation, general maintenance and mortgage interest.

### Commitment and Funding

The church raises most of the funds needed to carry out its work from within the congregation, and no appeal was made to the public for funds. The activities we provide to serve the community are free of charge or subject to a nominal entry fee as we seek to ensure that everyone can access the activities and services, although fewer of these happened in 2021 due to the pandemic.

We involve the church in key decisions including decisions about future strategy. This includes approval of the budget for 2022.

### Funds

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

**Restricted funds** are set up when money is given to the church for a specific purpose. The restricted funds received during the year were in response to specific requests from the

missionaries we support. Some gifts restricted for specific purposes have been carried forward as restricted funds for future use.

All other income is treated as **Unrestricted funds** and can be used for any aspect of the church's work.

### **Pension Liabilities**

The church has a shared liability for a closed defined benefit pension scheme – see note 17. During 2019 we signed an agreement with the BUGB and the Trustees to confirm the understanding of our position in the context of the 'Family Solution' for the scheme. We are committed to meet our share of the deficit recovery plan which currently ends in June 2026. The present value of these payments appears as a liability on our balance sheet.

### **Capital Expenditure**

The major capital expenditures during the year were on the kitchen and the flat roof of our Parkway building, the fencing at the manse and on equipment to enable the live streaming of services.

We repaid £25k of interest free loans. We plan to repay the remaining loans over three years although offers to extend some loans have been received which are greater than the shortfall in net current assets.

### **Risks**

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

### **Reserves**

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

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

**Harold Snow**  
**Finance Trustee / Treasurer**

## **Vision & Future Plans**

We head into 2022 with continuing uncertainty around the course of the pandemic and the challenge of re-forming and building a sense of community as we also reach out to the wider community in our local area. We still look to God to guide us into fruitful areas of mission and ministry, convinced of the hope we have in Jesus and a desire to make the good news about life in Jesus known to many.

## **2022 objectives**

Throughout the coming year we aim to pursue the development of three strategic priorities with the following objectives:

### ***In Re-Connecting & Re-Forming***

***Pastoral provision*** – to review how we connect and support one another within the church fellowship, including those who have yet to gather on Sundays or midweek.

***Serving*** – to help everyone find a way of being involved in serving as regulars review how God is calling them to minister his grace.

***Local Teams*** – to take stock of where we are in serving, caring and reaching out at each site as we emerge from the pandemic.

### ***In Preparation for Growth***

***Children and Families and Youth Ministry*** - to review the model of these ministries and work to recruit in order to support children, families and young people post-pandemic and develop these ministry areas.

*At the time of preparing this report (March 2022) a part time Children and Families Ministry Leader has recently been appointed. We also now have a vacancy for a Youth Ministry Leader. The importance of Youth ministry means that addressing this vacancy is also a key objective for 2022.*

### ***In sharing Christ***

***Digital presence*** – to develop an overall plan for ongoing future ministry, including how we connect with those accessing social media and online services.

## **Verse for the year**

### ***Strong in Christ***

*<sup>6</sup> So then, just as you received Christ Jesus as Lord, continue to live your lives in him, <sup>7</sup> rooted and built up in him, strengthened in the faith as you were taught, and overflowing with thankfulness.*

Colossians 2:6-7

The changes and uncertainty of a pandemic have left many feeling exhausted or depleted in one way or another. Our verse for the year reminds us of the privilege of coming to know Christ and the strength we can draw from Him as we seek to continue in our lives together – in Christ and built up in Him.

Let's pray for one another in the coming year, for a fresh sense of being able to 'be strong in the Lord and in his mighty power' (Ephesians 6:10) so that when we seek to demonstrate that people matter to God, we do it in the strength and grace that He provides.

Revd Andrew Hemmens  
Senior Minister

**Approved by the Trustees on: 28 March 2022**  
**Independent Examiner's Report to the Trustees of Christchurch Baptist Welwyn**  
**Garden City CIO**

I report to the trustees on my examination of the financial statements of Christchurch Baptist Welwyn Garden City CIO ('the charity') for the year ended 31 December 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and related notes.

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

**Responsibilities and basis of report**

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

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

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

**Independent examiner's statement**

Since the CIO's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011. I confirm that I am qualified to undertake the examination because I am a member of ICAEW.

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

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

the financial statements do not accord with those records; or

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

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

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



05 April 2022

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

**Statement of Financial Activities**  
**For the year ended 31 December 2021**

	Notes	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds
		£	£	£	2021 £	£	£	£	2020 £
<b>Income from:</b>									
Donations and legacies	2	296,815	0	3,269	300,084	364,631	0	1,201	365,832
Investments	3	0	0	0	0	40	0	0	40
Charitable activities	4	16,025	7,465	0	23,490	12,865	6,728	0	19,593
<b>Total</b>		<b>312,840</b>	<b>7,465</b>	<b>3,269</b>	<b>323,574</b>	<b>377,536</b>	<b>6,728</b>	<b>1,201</b>	<b>385,465</b>
<b>Expenditure on:</b>									
Raising Funds	5	0	0	130	130	0	0	0	0
Charitable activities	6	293,210	6,595	3,315	303,119	320,607	8,180	260	329,047
<b>Total</b>		<b>293,210</b>	<b>6,595</b>	<b>3,445</b>	<b>303,249</b>	<b>320,607</b>	<b>8,180</b>	<b>260</b>	<b>329,047</b>
Net income / (expenditure)		19,630	871	(176)	20,325	56,929	(1,452)	941	56,419
Gross transfers between funds	15	4,814	(4,814)	0	0	6,773	(5,623)	(1,150)	0
Net incoming / outgoing resources before other recognised gains / losses		<b>24,444</b>	<b>(3,944)</b>	<b>(176)</b>	<b>20,325</b>	<b>63,703</b>	<b>(7,075)</b>	<b>(209)</b>	<b>56,419</b>
Decrease/(Increase) in liability for DB pension scheme	17	5,448	0	0	5,448	16,743	0	0	16,743
<b>Net movement in funds</b>		<b>29,892</b>	<b>(3,944)</b>	<b>(176)</b>	<b>25,773</b>	<b>80,446</b>	<b>(7,075)</b>	<b>(209)</b>	<b>73,162</b>
<b>Reconciliation of funds</b>									
Total funds brought forward		1,621,561	24,975	681	1,647,217	1,541,115	32,050	890	1,574,055
Total funds carried forward		<b>1,651,453</b>	<b>21,032</b>	<b>505</b>	<b>1,672,990</b>	<b>1,621,561</b>	<b>24,975</b>	<b>681</b>	<b>1,647,217</b>

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

**Balance Sheet at 31 December 2021**

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	<b>Total Funds</b>	Unrestricted Funds £	Designated Funds £	Restricted Funds £	<b>Total Funds</b>
<b>Fixed Assets</b>					<b>2021 £</b>				<b>2020 £</b>
Tangible assets	7	2,192,749	0	0	2,192,749	2,230,207	0	0	2,230,207
<b>Current assets</b>									
Debtors	8	12,456	0	0	12,456	18,083	0	6	18,089
Prepayments	9	1,659	0	0	1,659	930	0	0	930
Investments	10	0	0	0	0	0	0	0	0
Cash at bank / in hand	11	98,938	21,032	505	120,474	86,977	24,975	675	112,628
<b>Total current assets</b>		<b>113,052</b>	<b>21,032</b>	<b>505</b>	<b>134,589</b>	<b>105,990</b>	<b>24,975</b>	<b>681</b>	<b>131,646</b>
<b>Creditors: amounts falling due within one year</b>	12	140,674	0	0	140,674	164,050	0	0	164,050
<b>Net current assets (liabilities)</b>		<b>(27,622)</b>	<b>21,032</b>	<b>505</b>	<b>(6,085)</b>	<b>(58,060)</b>	<b>24,975</b>	<b>681</b>	<b>(32,404)</b>
<b>Creditors: amounts falling due after more than one year</b>	13	491,374	0	0	491,374	522,838	0	0	522,838
<b>Net assets excluding pension liability</b>	14	<b>1,673,753</b>	<b>21,032</b>	<b>505</b>	<b>1,695,290</b>	<b>1,649,309</b>	<b>24,975</b>	<b>681</b>	<b>1,674,965</b>
<b>DB pension scheme liability</b>	17	22,300			22,300	27,748			27,748
<b>Net Assets</b>		<b>1,651,453</b>	<b>21,032</b>	<b>505</b>	<b>1,672,990</b>	<b>1,621,561</b>	<b>24,975</b>	<b>681</b>	<b>1,647,217</b>
<b>Funds of the Charity, divided into:</b>									
Unrestricted					1,651,453				1,621,561
Restricted	15				505				681
Designated	15				21,032				24,975
<b>Total charity funds</b>					<b>1,672,990</b>				<b>1,647,217</b>

The church has received offers of loan extensions in 2022 which are greater than the net current liabilities.

Approved by the Trustees and signed on their behalf by:

**Harold Snow - Treasurer**

The notes on the following pages form part of these accounts.



**Statement of Cash Flow for the year ended 31 December 2021**

	Notes	Total Funds 2021 £	Total Funds 2020 £
<b>Cash Provided by operating activities</b>			
Net Income	25,773		73,162
Adjusted for:			
Depreciation	52,494		56,303
Change in DB pension liability	(5,448)		(16,743)
Grants received	0		(6,985)
(Increase)/decrease in debtors	4,904		(95)
Increase/(decrease) in non-mortgage creditors	(24,065)		(83,935)
(Increase)/decrease in value of investments	0		(40)
<b>Net cash provided by operating activities</b>		<b>53,658</b>	<b>21,667</b>
<b>Cash flows from investment activities</b>			
Proceeds from sale of investment	0		3,254
Fixed assets purchased	(15,036)		(10,174)
<b>Net Cash flows from investment activities</b>		<b>(15,036)</b>	<b>(6,920)</b>
<b>Cash provided from Financing Activities</b>			
Mortgage repayments	(30,775)		(14,327)
Grants received	0		6,985
<b>Net cash from Financing Activities</b>		<b>(30,775)</b>	<b>(7,343)</b>
<b>Changes in Cash and cash equivalents in year</b>		<b>7,847</b>	<b>7,404</b>
<b>Cash and cash equivalents brought forward</b>		<b>112,628</b>	<b>105,223</b>
<b>Cash and cash equivalents at end year</b>		<b>120,474</b>	<b>112,628</b>

Mortgage interest paid in the year of £15,648 is included in net income

**Notes to the financial statements**  
**For the year ended 31 December 2021**

**1. Accounting policies**

**a. Basis of preparation**

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

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

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

**b. Donations**

Donations are accounted for gross when received.

**c. Legacies**

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

**d. Investment income**

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

**e. Fundraising and publicity costs**

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

**f. Grants payable**

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

**g. Fixed assets**

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

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

**h. Depreciation**

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

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

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

**i. Other expenditure**

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

**j. Fund Accounting**

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

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

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

**Notes to the financial statements (continued)**  
**For the year ended 31 December 2021**

<b>Income from</b>	<b>Unrestricted Funds £</b>	<b>Designated Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 2021 £</b>	<b>Unrestricted Funds £</b>	<b>Designated Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 2020 £</b>
<b>2. Donations and legacies</b>								
Planned giving - bank	247,714	0	0	247,714	290,793	0	0	290,793
Collections and one-off gifts	4,014	0	0	4,014	6,115	0	0	6,115
Income tax recoverable through Gift Aid	45,087	0	484	45,571	60,738	0	116	60,854
Other donations & misc income	0	0	2,785	2,785	0	0	1,085	1,085
Legacies	0	0	0	0	0	0	0	0
Grants received - HMRC (Furlough)	0	0	0	0	6,985	0	0	6,985
<b>Total</b>	<b>296,815</b>	<b>0</b>	<b>3,269</b>	<b>300,084</b>	<b>364,631</b>	<b>0</b>	<b>1,201</b>	<b>365,832</b>
<b>3. Investments</b>								
Investment income (from part sale and revaluation)	0	0	0	0	40	0	0	40
Interest on prior year Gift Aid Claims	0	0	0	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>40</b>	<b>0</b>	<b>0</b>	<b>40</b>
<b>4. Charitable activities</b>								
Church & Hall lettings	14,168	0	0	14,168	9,308	0	0	9,308
Car Park lettings	850	0	0	850	1,577	0	0	1,577
Other income	0	0	0	0	85	0	0	85
Contributions towards events and activities	1,007	0	0	1,007	1,895	0	0	1,895
Fundraising events	0	0	0	0	0	0	0	0
Contributions towards Alpha	0	0	0	0	0	0	0	0
Body & Soul Café	0	3,909	0	3,909	0	3,056	0	3,056
Income - individual organisations (Note 15a)	0	3,556	0	3,556	0	3,672	0	3,672
<b>Total</b>	<b>16,025</b>	<b>7,465</b>	<b>0</b>	<b>23,490</b>	<b>12,865</b>	<b>6,728</b>	<b>0</b>	<b>19,593</b>
<b>Total Income</b>	<b>312,840</b>	<b>7,465</b>	<b>3,269</b>	<b>323,574</b>	<b>377,536</b>	<b>6,728</b>	<b>1,201</b>	<b>385,465</b>

**Notes to the financial statements (continued)**  
**For the year ended 31 December 2021**

<b>Expenditure on</b>	Unrestricted Funds £	Designated Funds £	Restricted Funds £	<b>Total Funds 2021 £</b>	Unrestricted Funds £	Designated Funds £	Restricted Funds £	<b>Total Funds 2020 £</b>
<b>5. Costs of generating voluntary income</b>								
Latin Link Peru Party fundraising costs	0	0	130	130	0	0	0	0
	<u>0</u>	<u>0</u>	<u>130</u>	<u>130</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<b>6. Charitable Activities</b>								
<b>a. Grants payable</b>								
Beni & Irma Xhako (Albania)	2,184	0	0	2,184	2,301	0	0	2,301
BMS World Mission	4,896	0	0	4,896	4,877	0	0	4,877
Mission Aviation Fellowship	3,588	0	0	3,588	3,514	0	0	3,514
Paul Turner (Peru)	3,723	0	0	3,723	3,709	0	0	3,709
PNG Orphanage	0	0	2,134	2,134	0	0	0	0
Ugandan Orphanage / Nicholas Ongamo	1,478	0	676	2,154	1,478	2,000	0	3,478
Baptist Home Mission	4,428	0	0	4,428	5,371	0	0	5,371
New Zion Food Bank	0	125	0	125	0	0	0	0
Juvenile Diabetes Research Foundation	0	10	0	10	0	0	0	0
Barnado	0	10	0	10	0	0	0	0
Urban Saints	96	0	0	96	96	0	0	96
Ben Woodhams (Friends International)	1,000	0	0	1,000	0	0	0	0
Abby Murphy/Latin Link Redcliffe Training (2020)	750	0	0	750	2,000	0	0	2,000
The Stroke Association	0	0	0	0	0	20	0	20
Mercy Ships	0	20	0	20	0	0	0	0
Disabled Club	0	0	0	0	0	21	0	21
Asaph Ensemble	0	0	0	0	0	50	0	50
Isabel Hospice	0	125	0	125	0	10	0	10
	<u>22,143</u>	<u>290</u>	<u>2,810</u>	<u>25,243</u>	<u>23,346</u>	<u>2,101</u>	<u>0</u>	<u>25,446</u>
<b>b. Serving</b>								
Children's work	1,126	0	0	1,126	475	0	0	475
Parish Nursing	1,168	0	0	1,168	1,376	0	0	1,376
CAP Release Course	0	0	0	0	80	0	0	80
Recognition	320	0	0	320	153	0	0	153
Church refreshments	211	0	0	211	531	0	0	531
	<u>2,825</u>	<u>0</u>	<u>0</u>	<u>2,825</u>	<u>2,615</u>	<u>0</u>	<u>0</u>	<u>2,615</u>



**Notes to the financial statements (continued)**  
**For the year ended 31 December 2021**

**Expenditure on (continued)**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	<b>Total Funds 2021 £</b>	Unrestricted Funds £	Designated Funds £	Restricted Funds £	<b>Total Funds 2020 £</b>
<b>c. Worship</b>								
PA & AV equipment	621	0	0	621	0	0	0	0
All age worship	33	0	0	33	0	0	0	0
Worship materials	305	0	0	305	193	0	0	193
Guest speakers	220	0	0	220	0	0	0	0
Signing	805	0	0	805	421	0	0	421
Prayer	0	0	0	0	20	0	0	20
	<u>1,984</u>	<u>0</u>	<u>0</u>	<b>1,984</b>	<u>634</u>	<u>0</u>	<u>0</u>	<b>634</b>
<b>d. Relationships</b>								
Welcome team	0	0	0	0	41	0	0	41
Pastoral	61	0	345	406	143	0	260	403
BOB - men's ministry	150	0	0	150	150	0	0	150
	<u>211</u>	<u>0</u>	<u>345</u>	<b>556</b>	<u>333</u>	<u>0</u>	<u>260</u>	<b>593</b>
<b>e. Outreach</b>								
Alpha	60	0	0	60	513	0	0	513
Evangelism training & resources	0	0	0	0	85	0	0	85
Community Events - Peartree	205	0	0	205	0	0	0	0
Body & Soul Café	0	1,680	0	1,680	0	1,393	0	1,393
Cost of activities - individual organisations ( Note 14a )	0	4,625	0	4,625	0	4,686	0	4,686
	<u>266</u>	<u>6,305</u>	<u>0</u>	<b>6,571</b>	<u>598</u>	<u>6,079</u>	<u>0</u>	<b>6,677</b>
<b>f. Discipleship</b>								
Sister Soul - women's ministry	0	0	0	0	213	0	0	213
Youth work	3,189	0	160	3,349	3,692	0	0	3,692
	<u>3,189</u>	<u>0</u>	<u>160</u>	<b>3,349</b>	<u>3,906</u>	<u>0</u>	<u>0</u>	<b>3,906</b>

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**Notes to the financial statements (continued)**  
**For the year ended 31 December 2021**

<b>Expenditure on (continued)</b>	Unrestricted Funds £	Designated Funds £	Restricted Funds £	<b>Total Funds 2021 £</b>	Unrestricted Funds £	Designated Funds £	Restricted Funds £	<b>Total Funds 2020 £</b>
<b><i>g. Support costs - Salaries &amp; manse</i></b>								
Salaries & Pensions	126,650	0	0	126,650	146,561	0	0	146,561
Manse costs	23,660	0	0	23,660	22,195	0	0	22,195
Minister's expenses	862	0	0	862	518	0	0	518
Training / conferences	399	0	0	399	583	0	0	583
	<u>151,930</u>	<u>0</u>	<u>0</u>	<b>151,930</b>	<u>170,372</u>	<u>0</u>	<u>0</u>	<b>170,372</b>
<b><i>h. Support costs - Church premises</i></b>								
Insurance	5,068	0	0	5,068	4,780	0	0	4,780
Gas	5,590	0	0	5,590	6,773	0	0	6,773
Electricity	9,702	0	0	9,702	8,797	0	0	8,797
Water	789	0	0	789	1,095	0	0	1,095
Depreciation	52,494	0	0	52,494	56,303	0	0	56,303
General Maintenance	5,103	0	0	5,103	7,651	0	0	7,651
Consumables	1,072	0	0	1,072	996	0	0	996
Mortgage Interest (Christchurch Peartree)	15,648	0	0	15,648	17,180	0	0	17,180
	<u>95,466</u>	<u>0</u>	<u>0</u>	<b>95,466</b>	<u>103,575</u>	<u>0</u>	<u>0</u>	<b>103,575</b>
<b><i>i. Support costs - Administration</i></b>								
Printing / copying	297	0	0	297	1,151	0	0	1,151
Publicity	166	0	0	166	146	0	0	146
Postage	180	0	0	180	57	0	0	57
Telephones	1,813	0	0	1,813	1,727	0	0	1,727
Subscriptions & fees	3,488	0	0	3,488	2,898	0	0	2,898
Stationery / Office equipment	259	0	0	259	208	0	0	208
Legal & Professional	7,177	0	0	7,177	7,200	0	0	7,200
Bank charges	97	0	0	97	60	0	0	60
Independent examiner	1,720	0	0	1,720	1,780	0	0	1,780
	<u>15,195</u>	<u>0</u>	<u>0</u>	<b>15,195</b>	<u>15,228</u>	<u>0</u>	<u>0</u>	<b>15,228</b>
<b>Total</b>	<b>293,210</b>	<b>6,595</b>	<b>3,315</b>	<b>303,119</b>	<b>320,607</b>	<b>8,180</b>	<b>260</b>	<b>329,047</b>

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**Notes to the financial statements (continued)**  
**For the year ended 31 December 2021**

<b>7. Tangible assets</b>	<b>Church Property</b>	<b>Buildings</b>	<b>Fixtures &amp; Fittings</b>	<b>Computers &amp; Equipment</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Cost at 1 January 2021	1,426,542	861,639	173,712	55,357	2,517,250
Additions during the year	0	0	11,535	3,501	15,036
Disposals during the year	0	0	0	0	0
Cost at 31 December 2021	1,426,542	861,639	185,247	58,858	2,532,286
Accumulated Depreciation at 1 January 2021	0	108,416	130,119	48,507	287,043
Charge for the year	0	21,541	27,390	3,563	52,494
Disposals during the year	0	0	0	0	0
Accumulated Depreciation at 31 December 2021	0	129,957	157,510	52,070	339,537
<b>Net book value at 31 December 2021</b>	<b>1,426,542</b>	<b>731,682</b>	<b>27,737</b>	<b>6,788</b>	<b>2,192,749</b>
Net book value at 31 December 2020	1,426,542	753,223	43,593	6,850	2,230,207
<i>Additions during the year were:</i>					
Parkway Kitchen			5,249		5,249
Parkway Roofing			2,796		2,796
Manse Fencing			3,240		3,240
Other Equipment			250	3,501	3,751
<b>Total</b>	<b>0</b>	<b>0</b>	<b>11,535</b>	<b>3,501</b>	<b>15,036</b>

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

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

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

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

**Notes to the financial statements (continued)**  
**For the year ended 31 December 2021**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	<b>Total Funds 2021 £</b>	Unrestricted Funds £	Designated Funds £	Restricted Funds £	<b>Total Funds 2020 £</b>
<b>8. Debtors</b>								
HMRC Gift Aid receivable	11,838	0	0	11,838	17,936	0	6	17,942
Hall Lettings Debtors	618	0	0	618	147	0	0	147
Other Receivables	0	0	0	0	0	0	0	0
<b>Total</b>	<b>12,456</b>	<b>0</b>	<b>0</b>	<b>12,456</b>	<b>18,083</b>	<b>0</b>	<b>6</b>	<b>18,089</b>
<b>9. Prepayments</b>								
Other Prepayments	1,659	0	0	1,659	930	0	0	930
<b>Total</b>	<b>1,659</b>	<b>0</b>	<b>0</b>	<b>1,659</b>	<b>930</b>	<b>0</b>	<b>0</b>	<b>930</b>
<b>10. Investments</b>								
Investments	0	0	0	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>11. Cash at bank/in hand</b>								
CAF Bank	98,938	9,000	505	108,443	86,977	12,000	675	99,653
Individual organisations - bank balances	0	11,429	0	11,429	0	12,269	0	12,269
Individual organisations - petty cash	0	602	0	602	0	707	0	707
<b>Total</b>	<b>98,938</b>	<b>21,032</b>	<b>505</b>	<b>120,474</b>	<b>86,977</b>	<b>24,975</b>	<b>675</b>	<b>112,628</b>
<b>12. Creditors: amounts falling due within one year</b>								
Mortgage on Christchurch Peartree	31,506	0	0	31,506	30,817	0	0	30,817
Interest Free Loans	105,500	0	0	105,500	130,500	0	0	130,500
Other creditors	3,668	0	0	3,668	2,733	0	0	2,733
HMRC (NI & PAYE) payable	0	0	0	0	0	0	0	0
<b>Total</b>	<b>140,674</b>	<b>0</b>	<b>0</b>	<b>140,674</b>	<b>164,050</b>	<b>0</b>	<b>0</b>	<b>164,050</b>
<b>13. Creditors: amounts falling due after more than one year</b>								
Mortgage on Christchurch Peartree	491,374	0	0	491,374	522,838	0	0	522,838
Interest Free Loans	0	0	0	0	0	0	0	0
<b>Total</b>	<b>491,374</b>	<b>0</b>	<b>0</b>	<b>491,374</b>	<b>522,838</b>	<b>0</b>	<b>0</b>	<b>522,838</b>

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.

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**Notes to the financial statements (continued)**  
**For the year ended 31 December 2021**

<b>14. Analysis of net assets</b> <b>(exc. pension liability)</b>	Fixed Assets £	Current Assets £	Creditors over 1 year £	<b>2021</b> £	2020 £
Restricted Funds (per note 15b)	0	505	0	505	681
Designated Funds (per note 15a)	0	21,032	0	21,032	24,975
Unrestricted Funds	2,192,749	(27,622)	(491,374)	1,673,753	1,649,309
Total Net Assets (exc. pension liability)	2,192,749	(6,085)	(491,374)	<b>1,695,290</b>	1,674,965

**15. Funds**

<b>a. Designated funds</b>	Balance 1-Jan-21 £	Income £	Expenditure £	Grants made £	Tfr (to)/from Unrestricted £	Balance 31-Dec-21 £
Kings/Kidz Klub (for 6-10s)	24	0	(8)	0	(16)	(0)
Family Fun	70	0	0	0	(70)	(0)
Toddle Inn	257	0	0	0	0	257
Fun4Families	23	52	(3)	0	0	71
Peartree Tots	193	304	(138)	0	(148)	211
Worn Again	80	0	0	0	(80)	0
Body & Soul Café	4,381	3,909	(1,680)	0	(1,500)	5,110
Harvesters	300	730	(605)	0	0	426
Reach Out	1,963	2,471	(3,399)	(20)		1,015
Seniors Pastoral	5,069	0	(432)	0		4,637
Senior Citizens lunches	615	0	(40)	(270)	0	305
<b>Individual organisations</b>	<b>12,975</b>	<b>7,465</b>	<b>(6,305)</b>	<b>(290)</b>	<b>(1,814)</b>	<b>12,032</b>
Manse Kitchen Fund	12,000	0	0	0	(3,000)	9,000
<b>Total Designated Funds</b>	<b>24,975</b>	<b>7,465</b>	<b>(6,305)</b>	<b>(290)</b>	<b>(4,814)</b>	<b>21,032</b>

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

**Annual report for**  
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**Notes to the financial statements (continued)**  
**For the year ended 31 December 2021**

<b><i>b. Restricted Funds</i></b>	<b>Balance 1-Jan-21</b>	<b>Income inc gift aid</b>	<b>Expenditure</b>	<b>Transfer in / (out)</b>	<b>Balance 31-Dec-21</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
PNG Orphanage	0	2,194	(2,134)	0	60
Latin Link - Peru party	0	450	(130)	0	320
Pastoral Care	470	0	(345)	0	125
Easter Camp 2020	160	0	(160)	0	0
Tumaini - Run for Hope	51	625	(676)	0	0
	<b>681</b>	<b>3,269</b>	<b>(3,445)</b>	<b>0</b>	<b>505</b>

<b><i>16. Staff costs and Trustees expenses</i></b>	<b>2021</b>	<b>2020</b>
(included in note 6g Salaries)	<b>£</b>	<b>£</b>
Salaries	107,310	127,327
Tax & NI costs	3,745	5,326
Pension payments	10,832	10,397
Pension deficit funding	4,763	3,511
<b>Total</b>	<b>126,650</b>	<b>146,561</b>

The average number of employees during the year was 7  
No employee received emoluments in excess of £60,000 during the year (2020 - none)

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

**Notes to the financial statements (continued)**  
**For the year ended 31 December 2021**

**17. Pension Scheme Liability**

The Church is a participating employer in the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income.

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

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. Because it is not possible to attribute the Scheme's assets and liabilities to specific employers, the scheme is accounted for as if the Scheme were a defined contribution scheme.

**Actuarial valuation as at 31 December 2019**

A formal valuation of the DB Plan as at 31 December 2019 was carried out by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit.

The key financial assumptions underlying the valuation were as follows

<b>Type of assumption</b>	<b>% p.a.</b>
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income Increase Adjustment (above CPI)	0.50
Pre-retirement assumed investment returns (gilt yield plus 1.75% pa)	2.95
Post retirement assumed investment returns (including benefits matched by the insurance policy) (gilt yield plus 0.5% pa)	1.70
Minimum Pensionable Income increases (CPI plus 0.5%)	3.20
Deferred pension increases (based on RPI)	
Pre April 2009	3.20
Post April 2009	2.50
Pension increases	
Based on CPI with an annual floor of 0% and annual cap of 5%	2.70

Mortality is assumed in accordance with 80% of the S3NA standard mortality table. Future improvements projected from 2013 in line with the "CMI 2019" projection with a long-term rate of improvement of 1.75% p.a. for males and 1.5% p.a. for females with the core smoothing parameter and with additional initial mortality improvement factor A=0.5%.

The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

**Recovery Plan**

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Plan reveals a deficit the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan. Under the current Recovery Plan signed in September 2020, deficiency contributions are payable until June 2026. These contributions are broadly based on the employer's membership at 31 December 2014 and increase annually in line with increases to Minimum Pensionable Income as defined in the Rules.

# Annual report for Christchurch Baptist Welwyn Garden City CIO

Charity registration number: 1154616

## Movement in Balance Sheet liability

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The movement in the provision is set out in the table below.

	2021 £	2020 £
Balance sheet liability at year start	27,748	44,491
Minus deficiency contributions paid	(4,763)	(3,511)
Interest cost (recognised in SoFA)	101	709
Remaining change to balance sheet liability* (recognised in SoFA)	(786)	(13,942)
Balance sheet liability at year end	22,300	27,748

\* Comprises any change in agreed deficit recovery plan and change in assumptions between year-ends.

This liability represents the present value of the deficit contributions agreed as at the accounting date and has been valued using the following assumptions set by reference to the duration of the deficit recovery payments:

	31 Dec 2021	31 Dec 2020	31 Dec 2019
Discount rate	2.0%	0.4%	1.7%
Future increases to Minimum Pensionable Income	4.1%	3.0%	3.2%

The Church has been advised that the cost for the church to buyout their Pension Scheme liabilities as at 20 December 2021 was approximately £65,900.

## Cessation Event

Consequent upon the departure of the Minister from the Church in 2008, the Church had a cessation event under Section 75 of the Pensions Act 1995. This makes the Church liable for the proportion of the overall deficit (assessed by reference to the cost of securing benefits by the purchase of annuities) applicable to its previous Ministers who were members of the Scheme.

In 2019 the Church entered into a "Deferred Debt Arrangement". Under this arrangement the Church is no longer liable for this debt, but the Church continues to pay the ongoing deficiency contributions as outlined above. There are limited circumstances under the Deferred Debt Arrangement where the Church would become responsible for a debt equal to its share of the current BPS deficit (assessed by reference to the up- to-date cost of securing benefits by the purchase of annuities).

## 18. Related charities

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

The Church made donations to the Baptist Union Home Mission Scheme as set out in note 6a.

## 19. Related parties

The wife of one Trustee, who began serving in Nov 2019, is in paid employment with the church as its Administrator.  
One Trustee, the Senior Minister, who is also an employee, lived in housing wholly owned by the Church.  
One Trustee, one of the Ministers, who is also an employee, lived in housing rented by the Church and owned by the Minister. The church pays a rent of £1,350 per month.

No sums were reimbursed to the Trustees for their work as Trustees (2020 - nil)

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

	Salary £	Pension £	Total £
Rev A Hemmens (Senior Minister and Trustee)	33,027	4,383	37,410
Rev S Cragg (Minister and Trustee)	27,397	3,585	30,981
C Rowe (Administrator and wife of Trustee)	8,644	432	9,076
<b>Totals</b>	<b>69,067</b>	<b>8,400</b>	<b>77,468</b>

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

## 20. Independent Examiner

A provision of £1,800 has been made in the financial statements in respect of the independent examiner's fee for the year.

## 21. The impact of the Russian invasion of Ukraine

The trustees recognize that the Russian invasion of Ukraine in the first quarter of 2022 may have consequences that affect the church in unexpected ways and are continuing to keep this issue under review.





# Christchurch

Baptist

...BECAUSE PEOPLE MATTER TO GOD

**Trustees'  
Annual Report and  
Accounts 2021 - Part 2**

## Finance overview 2021

### Background

This year we began to reopen following the COVID-19 pandemic which had curtailed many activities. The church was closed at the start of the year, with services on-line, this reduced some bills but also meant we lost a significant part of our income. Services have started back in the buildings with various approaches to social distancing and keeping everyone safe as the pandemic has proceeded. The financial impacts were larger than seen in 2020.

### Income

Total income for the year was down 16% to £324k (2020 £385k including £7k of furlough payments from the government). Unrestricted income was down 17% to £313k (2020 £378k). Unrestricted giving from church members and attendees was down 15% to £252k (2020 £297k). We continue to benefit from a significant Gift Aid claim with many regular givers using the scheme, but the percentage is reducing as we see the increased use of other tax effective giving schemes.

Room hire was up in the whole year at £14k from £9k in 2020 whilst the income from the car park rental was down at £1k from £2k in 2020.

### Expenditure

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

Total expenditure was down 8% at £303k (2020 £329k). Unrestricted expenditure was down 9% to £293k (2020 £321k). Our grant giving was down only 1% whilst the unrestricted part of grant giving was down 5% due largely to specific extra grants made in 2020. On our largest areas of expenditure, support costs for our staff were down 11% at £152K, due to changes in staffing and maternity leave. The costs of our premises were down 8% at £95k due mainly to lower spend on depreciation, general maintenance and mortgage interest.

### Commitment and Funding

The church raises most of the funds needed to carry out its work from within the congregation, and no appeal was made to the public for funds. The activities we provide to serve the community are free of charge or subject to a nominal entry fee as we seek to ensure that everyone can access the activities and services, although fewer of these happened in 2021 due to the pandemic.

We involve the church in key decisions including decisions about future strategy. This includes approval of the budget for 2022.

### Funds

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

**Restricted funds** are set up when money is given to the church for a specific purpose. The restricted funds received during the year were in response to specific requests from the

missionaries we support. Some gifts restricted for specific purposes have been carried forward as restricted funds for future use.

All other income is treated as **Unrestricted funds** and can be used for any aspect of the church's work.

### **Pension Liabilities**

The church has a shared liability for a closed defined benefit pension scheme – see note 17. During 2019 we signed an agreement with the BUGB and the Trustees to confirm the understanding of our position in the context of the 'Family Solution' for the scheme. We are committed to meet our share of the deficit recovery plan which currently ends in June 2026. The present value of these payments appears as a liability on our balance sheet.

### **Capital Expenditure**

The major capital expenditures during the year were on the kitchen and the flat roof of our Parkway building, the fencing at the manse and on equipment to enable the live streaming of services.

We repaid £25k of interest free loans. We plan to repay the remaining loans over three years although offers to extend some loans have been received which are greater than the shortfall in net current assets.

### **Risks**

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

### **Reserves**

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

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

**Harold Snow**  
**Finance Trustee / Treasurer**

## Vision & Future Plans

We head into 2022 with continuing uncertainty around the course of the pandemic and the challenge of re-forming and building a sense of community as we also reach out to the wider community in our local area. We still look to God to guide us into fruitful areas of mission and ministry, convinced of the hope we have in Jesus and a desire to make the good news about life in Jesus known to many.

## 2022 objectives

Throughout the coming year we aim to pursue the development of three strategic priorities with the following objectives:

### ***In Re-Connecting & Re-Forming***

***Pastoral provision*** – to review how we connect and support one another within the church fellowship, including those who have yet to gather on Sundays or midweek.

***Serving*** – to help everyone find a way of being involved in serving as regulars review how God is calling them to minister his grace.

***Local Teams*** – to take stock of where we are in serving, caring and reaching out at each site as we emerge from the pandemic.

### ***In Preparation for Growth***

***Children and Families and Youth Ministry*** - to review the model of these ministries and work to recruit in order to support children, families and young people post-pandemic and develop these ministry areas.

*At the time of preparing this report (March 2022) a part time Children and Families Ministry Leader has recently been appointed. We also now have a vacancy for a Youth Ministry Leader. The importance of Youth ministry means that addressing this vacancy is also a key objective for 2022.*

### ***In sharing Christ***

***Digital presence*** – to develop an overall plan for ongoing future ministry, including how we connect with those accessing social media and online services.

## Verse for the year

### ***Strong in Christ***

*<sup>6</sup> So then, just as you received Christ Jesus as Lord, continue to live your lives in him, <sup>7</sup> rooted and built up in him, strengthened in the faith as you were taught, and overflowing with thankfulness.*

Colossians 2:6-7

The changes and uncertainty of a pandemic have left many feeling exhausted or depleted in one way or another. Our verse for the year reminds us of the privilege of coming to know Christ and the strength we can draw from Him as we seek to continue in our lives together – in Christ and built up in Him.

Let's pray for one another in the coming year, for a fresh sense of being able to 'be strong in the Lord and in his mighty power' (Ephesians 6:10) so that when we seek to demonstrate that people matter to God, we do it in the strength and grace that He provides.

Revd Andrew Hemmens  
Senior Minister

**Approved by the Trustees on: 28 March 2022**  
**Independent Examiner's Report to the Trustees of Christchurch Baptist Welwyn**  
**Garden City CIO**

I report to the trustees on my examination of the financial statements of Christchurch Baptist Welwyn Garden City CIO ('the charity') for the year ended 31 December 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and related notes.

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

**Responsibilities and basis of report**

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

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

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

**Independent examiner's statement**

Since the CIO's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011. I confirm that I am qualified to undertake the examination because I am a member of ICAEW.

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

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

the financial statements do not accord with those records; or

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

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

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

05 April 2022

**Statement of Financial Activities**  
**For the year ended 31 December 2021**

	Notes	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds
		£	£	£	2021 £	£	£	£	2020 £
<b>Income from:</b>									
Donations and legacies	2	296,815	0	3,269	300,084	364,631	0	1,201	365,832
Investments	3	0	0	0	0	40	0	0	40
Charitable activities	4	16,025	7,465	0	23,490	12,865	6,728	0	19,593
<b>Total</b>		<b>312,840</b>	<b>7,465</b>	<b>3,269</b>	<b>323,574</b>	<b>377,536</b>	<b>6,728</b>	<b>1,201</b>	<b>385,465</b>
<b>Expenditure on:</b>									
Raising Funds	5	0	0	130	130	0	0	0	0
Charitable activities	6	293,210	6,595	3,315	303,119	320,607	8,180	260	329,047
<b>Total</b>		<b>293,210</b>	<b>6,595</b>	<b>3,445</b>	<b>303,249</b>	<b>320,607</b>	<b>8,180</b>	<b>260</b>	<b>329,047</b>
Net income / (expenditure)		19,630	871	(176)	20,325	56,929	(1,452)	941	56,419
Gross transfers between funds	15	4,814	(4,814)	0	0	6,773	(5,623)	(1,150)	0
Net incoming / outgoing resources before other recognised gains / losses		<b>24,444</b>	<b>(3,944)</b>	<b>(176)</b>	<b>20,325</b>	<b>63,703</b>	<b>(7,075)</b>	<b>(209)</b>	<b>56,419</b>
Decrease/(Increase) in liability for DB pension scheme	17	5,448	0	0	5,448	16,743	0	0	16,743
<b>Net movement in funds</b>		<b>29,892</b>	<b>(3,944)</b>	<b>(176)</b>	<b>25,773</b>	<b>80,446</b>	<b>(7,075)</b>	<b>(209)</b>	<b>73,162</b>
<b>Reconciliation of funds</b>									
Total funds brought forward		1,621,561	24,975	681	1,647,217	1,541,115	32,050	890	1,574,055
Total funds carried forward		<b>1,651,453</b>	<b>21,032</b>	<b>505</b>	<b>1,672,990</b>	<b>1,621,561</b>	<b>24,975</b>	<b>681</b>	<b>1,647,217</b>



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

**Balance Sheet at 31 December 2021**

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2020 £
<b>Fixed Assets</b>									
Tangible assets	7	2,192,749	0	0	2,192,749	2,230,207	0	0	2,230,207
<b>Current assets</b>									
Debtors	8	12,456	0	0	12,456	18,083	0	6	18,089
Prepayments	9	1,659	0	0	1,659	930	0	0	930
Investments	10	0	0	0	0	0	0	0	0
Cash at bank / in hand	11	98,938	21,032	505	120,474	86,977	24,975	675	112,628
<b>Total current assets</b>		<b>113,052</b>	<b>21,032</b>	<b>505</b>	<b>134,589</b>	<b>105,990</b>	<b>24,975</b>	<b>681</b>	<b>131,646</b>
<b>Creditors: amounts falling due within one year</b>	12	140,674	0	0	140,674	164,050	0	0	164,050
<b>Net current assets (liabilities)</b>		<b>(27,622)</b>	<b>21,032</b>	<b>505</b>	<b>(6,085)</b>	<b>(58,060)</b>	<b>24,975</b>	<b>681</b>	<b>(32,404)</b>
<b>Creditors: amounts falling due after more than one year</b>	13	491,374	0	0	491,374	522,838	0	0	522,838
<b>Net assets excluding pension liability</b>	14	<b>1,673,753</b>	<b>21,032</b>	<b>505</b>	<b>1,695,290</b>	<b>1,649,309</b>	<b>24,975</b>	<b>681</b>	<b>1,674,965</b>
<b>DB pension scheme liability</b>	17	22,300			22,300	27,748			27,748
<b>Net Assets</b>		<b>1,651,453</b>	<b>21,032</b>	<b>505</b>	<b>1,672,990</b>	<b>1,621,561</b>	<b>24,975</b>	<b>681</b>	<b>1,647,217</b>
<b>Funds of the Charity, divided into:</b>									
Unrestricted					1,651,453				1,621,561
Restricted	15				505				681
Designated	15				21,032				24,975
<b>Total charity funds</b>					<b>1,672,990</b>				<b>1,647,217</b>

The church has received offers of loan extensions in 2022 which are greater than the net current liabilities.

Approved by the Trustees and signed on their behalf by:

**Harold Snow - Treasurer**

The notes on the following pages form part of these accounts.



**Statement of Cash Flow for the year ended 31 December 2021**

	Notes	Total Funds 2021 £	Total Funds 2020 £
<b>Cash Provided by operating activities</b>			
Net Income	25,773		73,162
Adjusted for:			
Depreciation	52,494		56,303
Change in DB pension liability	(5,448)		(16,743)
Grants received	0		(6,985)
(Increase)/decrease in debtors	4,904		(95)
Increase/(decrease) in non-mortgage creditors	(24,065)		(83,935)
(Increase)/decrease in value of investments	0		(40)
<b>Net cash provided by operating activities</b>		<b>53,658</b>	<b>21,667</b>
<b>Cash flows from investment activities</b>			
Proceeds from sale of investment	0		3,254
Fixed assets purchased	(15,036)		(10,174)
<b>Net Cash flows from investment activities</b>		<b>(15,036)</b>	<b>(6,920)</b>
<b>Cash provided from Financing Activities</b>			
Mortgage repayments	(30,775)		(14,327)
Grants received	0		6,985
<b>Net cash from Financing Activities</b>		<b>(30,775)</b>	<b>(7,343)</b>
<b>Changes in Cash and cash equivalents in year</b>		<b>7,847</b>	<b>7,404</b>
<b>Cash and cash equivalents brought forward</b>		<b>112,628</b>	<b>105,223</b>
<b>Cash and cash equivalents at end year</b>		<b>120,474</b>	<b>112,628</b>

Mortgage interest paid in the year of £15,648 is included in net income

**Notes to the financial statements**  
**For the year ended 31 December 2021**

**1. Accounting policies**

**a. Basis of preparation**

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

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

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

**b. Donations**

Donations are accounted for gross when received.

**c. Legacies**

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

**d. Investment income**

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

**e. Fundraising and publicity costs**

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

**f. Grants payable**

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

**g. Fixed assets**

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

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

**h. Depreciation**

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

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

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

**i. Other expenditure**

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

**j. Fund Accounting**

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

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

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

**Notes to the financial statements (continued)**  
**For the year ended 31 December 2021**

<b>Income from</b>	<b>Unrestricted Funds £</b>	<b>Designated Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 2021 £</b>	<b>Unrestricted Funds £</b>	<b>Designated Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 2020 £</b>
<b>2. Donations and legacies</b>								
Planned giving - bank	247,714	0	0	247,714	290,793	0	0	290,793
Collections and one-off gifts	4,014	0	0	4,014	6,115	0	0	6,115
Income tax recoverable through Gift Aid	45,087	0	484	45,571	60,738	0	116	60,854
Other donations & misc income	0	0	2,785	2,785	0	0	1,085	1,085
Legacies	0	0	0	0	0	0	0	0
Grants received - HMRC (Furlough)	0	0	0	0	6,985	0	0	6,985
<b>Total</b>	<b>296,815</b>	<b>0</b>	<b>3,269</b>	<b>300,084</b>	<b>364,631</b>	<b>0</b>	<b>1,201</b>	<b>365,832</b>
<b>3. Investments</b>								
Investment income (from part sale and revaluation)	0	0	0	0	40	0	0	40
Interest on prior year Gift Aid Claims	0	0	0	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>40</b>	<b>0</b>	<b>0</b>	<b>40</b>
<b>4. Charitable activities</b>								
Church & Hall lettings	14,168	0	0	14,168	9,308	0	0	9,308
Car Park lettings	850	0	0	850	1,577	0	0	1,577
Other income	0	0	0	0	85	0	0	85
Contributions towards events and activities	1,007	0	0	1,007	1,895	0	0	1,895
Fundraising events	0	0	0	0	0	0	0	0
Contributions towards Alpha	0	0	0	0	0	0	0	0
Body & Soul Café	0	3,909	0	3,909	0	3,056	0	3,056
Income - individual organisations (Note 15a)	0	3,556	0	3,556	0	3,672	0	3,672
<b>Total</b>	<b>16,025</b>	<b>7,465</b>	<b>0</b>	<b>23,490</b>	<b>12,865</b>	<b>6,728</b>	<b>0</b>	<b>19,593</b>
<b>Total Income</b>	<b>312,840</b>	<b>7,465</b>	<b>3,269</b>	<b>323,574</b>	<b>377,536</b>	<b>6,728</b>	<b>1,201</b>	<b>385,465</b>

**Notes to the financial statements (continued)**  
**For the year ended 31 December 2021**

**Expenditure on**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	<b>Total Funds 2021 £</b>	Unrestricted Funds £	Designated Funds £	Restricted Funds £	<b>Total Funds 2020 £</b>
<b>5. Costs of generating voluntary income</b>								
Latin Link Peru Party fundraising costs	0	0	130	130	0	0	0	0
	<u>0</u>	<u>0</u>	<u>130</u>	<u>130</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<b>6. Charitable Activities</b>								
<b>a. Grants payable</b>								
Beni & Irma Xhako (Albania)	2,184	0	0	2,184	2,301	0	0	2,301
BMS World Mission	4,896	0	0	4,896	4,877	0	0	4,877
Mission Aviation Fellowship	3,588	0	0	3,588	3,514	0	0	3,514
Paul Turner (Peru)	3,723	0	0	3,723	3,709	0	0	3,709
PNG Orphanage	0	0	2,134	2,134	0	0	0	0
Ugandan Orphanage / Nicholas Ongamo	1,478	0	676	2,154	1,478	2,000	0	3,478
Baptist Home Mission	4,428	0	0	4,428	5,371	0	0	5,371
New Zion Food Bank	0	125	0	125	0	0	0	0
Juvenile Diabetes Research Foundation	0	10	0	10	0	0	0	0
Barnado	0	10	0	10	0	0	0	0
Urban Saints	96	0	0	96	96	0	0	96
Ben Woodhams (Friends International)	1,000	0	0	1,000	0	0	0	0
Abby Murphy/Latin Link Redcliffe Training (2020)	750	0	0	750	2,000	0	0	2,000
The Stroke Association	0	0	0	0	0	20	0	20
Mercy Ships	0	20	0	20	0	0	0	0
Disabled Club	0	0	0	0	0	21	0	21
Asaph Ensemble	0	0	0	0	0	50	0	50
Isabel Hospice	0	125	0	125	0	10	0	10
	<u>22,143</u>	<u>290</u>	<u>2,810</u>	<u>25,243</u>	<u>23,346</u>	<u>2,101</u>	<u>0</u>	<u>25,446</u>
<b>b. Serving</b>								
Children's work	1,126	0	0	1,126	475	0	0	475
Parish Nursing	1,168	0	0	1,168	1,376	0	0	1,376
CAP Release Course	0	0	0	0	80	0	0	80
Recognition	320	0	0	320	153	0	0	153
Church refreshments	211	0	0	211	531	0	0	531
	<u>2,825</u>	<u>0</u>	<u>0</u>	<u>2,825</u>	<u>2,615</u>	<u>0</u>	<u>0</u>	<u>2,615</u>

**Notes to the financial statements (continued)**  
**For the year ended 31 December 2021**

**Expenditure on (continued)**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	<b>Total Funds 2021 £</b>	Unrestricted Funds £	Designated Funds £	Restricted Funds £	<b>Total Funds 2020 £</b>
<b>c. Worship</b>								
PA & AV equipment	621	0	0	621	0	0	0	0
All age worship	33	0	0	33	0	0	0	0
Worship materials	305	0	0	305	193	0	0	193
Guest speakers	220	0	0	220	0	0	0	0
Signing	805	0	0	805	421	0	0	421
Prayer	0	0	0	0	20	0	0	20
	<u>1,984</u>	<u>0</u>	<u>0</u>	<b>1,984</b>	<u>634</u>	<u>0</u>	<u>0</u>	<b>634</b>
<b>d. Relationships</b>								
Welcome team	0	0	0	0	41	0	0	41
Pastoral	61	0	345	406	143	0	260	403
BOB - men's ministry	150	0	0	150	150	0	0	150
	<u>211</u>	<u>0</u>	<u>345</u>	<b>556</b>	<u>333</u>	<u>0</u>	<u>260</u>	<b>593</b>
<b>e. Outreach</b>								
Alpha	60	0	0	60	513	0	0	513
Evangelism training & resources	0	0	0	0	85	0	0	85
Community Events - Peartree	205	0	0	205	0	0	0	0
Body & Soul Café	0	1,680	0	1,680	0	1,393	0	1,393
Cost of activities - individual organisations ( Note 14a )	0	4,625	0	4,625	0	4,686	0	4,686
	<u>266</u>	<u>6,305</u>	<u>0</u>	<b>6,571</b>	<u>598</u>	<u>6,079</u>	<u>0</u>	<b>6,677</b>
<b>f. Discipleship</b>								
Sister Soul - women's ministry	0	0	0	0	213	0	0	213
Youth work	3,189	0	160	3,349	3,692	0	0	3,692
	<u>3,189</u>	<u>0</u>	<u>160</u>	<b>3,349</b>	<u>3,906</u>	<u>0</u>	<u>0</u>	<b>3,906</b>

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**Notes to the financial statements (continued)**  
**For the year ended 31 December 2021**

<b>Expenditure on (continued)</b>	Unrestricted Funds £	Designated Funds £	Restricted Funds £	<b>Total Funds 2021 £</b>	Unrestricted Funds £	Designated Funds £	Restricted Funds £	<b>Total Funds 2020 £</b>
<b><i>g. Support costs - Salaries &amp; manse</i></b>								
Salaries & Pensions	126,650	0	0	126,650	146,561	0	0	146,561
Manse costs	23,660	0	0	23,660	22,195	0	0	22,195
Minister's expenses	862	0	0	862	518	0	0	518
Training / conferences	399	0	0	399	583	0	0	583
	<u>151,930</u>	<u>0</u>	<u>0</u>	<b>151,930</b>	<u>170,372</u>	<u>0</u>	<u>0</u>	<b>170,372</b>
<b><i>h. Support costs - Church premises</i></b>								
Insurance	5,068	0	0	5,068	4,780	0	0	4,780
Gas	5,590	0	0	5,590	6,773	0	0	6,773
Electricity	9,702	0	0	9,702	8,797	0	0	8,797
Water	789	0	0	789	1,095	0	0	1,095
Depreciation	52,494	0	0	52,494	56,303	0	0	56,303
General Maintenance	5,103	0	0	5,103	7,651	0	0	7,651
Consumables	1,072	0	0	1,072	996	0	0	996
Mortgage Interest (Christchurch Peartree)	15,648	0	0	15,648	17,180	0	0	17,180
	<u>95,466</u>	<u>0</u>	<u>0</u>	<b>95,466</b>	<u>103,575</u>	<u>0</u>	<u>0</u>	<b>103,575</b>
<b><i>i. Support costs - Administration</i></b>								
Printing / copying	297	0	0	297	1,151	0	0	1,151
Publicity	166	0	0	166	146	0	0	146
Postage	180	0	0	180	57	0	0	57
Telephones	1,813	0	0	1,813	1,727	0	0	1,727
Subscriptions & fees	3,488	0	0	3,488	2,898	0	0	2,898
Stationery / Office equipment	259	0	0	259	208	0	0	208
Legal & Professional	7,177	0	0	7,177	7,200	0	0	7,200
Bank charges	97	0	0	97	60	0	0	60
Independent examiner	1,720	0	0	1,720	1,780	0	0	1,780
	<u>15,195</u>	<u>0</u>	<u>0</u>	<b>15,195</b>	<u>15,228</u>	<u>0</u>	<u>0</u>	<b>15,228</b>
<b>Total</b>	<b>293,210</b>	<b>6,595</b>	<b>3,315</b>	<b>303,119</b>	<b>320,607</b>	<b>8,180</b>	<b>260</b>	<b>329,047</b>



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**Notes to the financial statements (continued)**  
**For the year ended 31 December 2021**

<b>7. Tangible assets</b>	<b>Church Property</b>	<b>Buildings</b>	<b>Fixtures &amp; Fittings</b>	<b>Computers &amp; Equipment</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Cost at 1 January 2021	1,426,542	861,639	173,712	55,357	2,517,250
Additions during the year	0	0	11,535	3,501	15,036
Disposals during the year	0	0	0	0	0
Cost at 31 December 2021	1,426,542	861,639	185,247	58,858	2,532,286
Accumulated Depreciation at 1 January 2021	0	108,416	130,119	48,507	287,043
Charge for the year	0	21,541	27,390	3,563	52,494
Disposals during the year	0	0	0	0	0
Accumulated Depreciation at 31 December 2021	0	129,957	157,510	52,070	339,537
<b>Net book value at 31 December 2021</b>	<b>1,426,542</b>	<b>731,682</b>	<b>27,737</b>	<b>6,788</b>	<b>2,192,749</b>
Net book value at 31 December 2020	1,426,542	753,223	43,593	6,850	2,230,207
<i>Additions during the year were:</i>					
Parkway Kitchen			5,249		5,249
Parkway Roofing			2,796		2,796
Manse Fencing			3,240		3,240
Other Equipment			250	3,501	3,751
<b>Total</b>	<b>0</b>	<b>0</b>	<b>11,535</b>	<b>3,501</b>	<b>15,036</b>

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

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

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

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

**Notes to the financial statements (continued)**  
**For the year ended 31 December 2021**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	<b>Total Funds 2021 £</b>	Unrestricted Funds £	Designated Funds £	Restricted Funds £	<b>Total Funds 2020 £</b>
<b>8. Debtors</b>								
HMRC Gift Aid receivable	11,838	0	0	11,838	17,936	0	6	17,942
Hall Lettings Debtors	618	0	0	618	147	0	0	147
Other Receivables	0	0	0	0	0	0	0	0
<b>Total</b>	<b>12,456</b>	<b>0</b>	<b>0</b>	<b>12,456</b>	<b>18,083</b>	<b>0</b>	<b>6</b>	<b>18,089</b>
<b>9. Prepayments</b>								
Other Prepayments	1,659	0	0	1,659	930	0	0	930
<b>Total</b>	<b>1,659</b>	<b>0</b>	<b>0</b>	<b>1,659</b>	<b>930</b>	<b>0</b>	<b>0</b>	<b>930</b>
<b>10. Investments</b>								
Investments	0	0	0	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>11. Cash at bank/in hand</b>								
CAF Bank	98,938	9,000	505	108,443	86,977	12,000	675	99,653
Individual organisations - bank balances	0	11,429	0	11,429	0	12,269	0	12,269
Individual organisations - petty cash	0	602	0	602	0	707	0	707
<b>Total</b>	<b>98,938</b>	<b>21,032</b>	<b>505</b>	<b>120,474</b>	<b>86,977</b>	<b>24,975</b>	<b>675</b>	<b>112,628</b>
<b>12. Creditors: amounts falling due within one year</b>								
Mortgage on Christchurch Peartree	31,506	0	0	31,506	30,817	0	0	30,817
Interest Free Loans	105,500	0	0	105,500	130,500	0	0	130,500
Other creditors	3,668	0	0	3,668	2,733	0	0	2,733
HMRC (NI & PAYE) payable	0	0	0	0	0	0	0	0
<b>Total</b>	<b>140,674</b>	<b>0</b>	<b>0</b>	<b>140,674</b>	<b>164,050</b>	<b>0</b>	<b>0</b>	<b>164,050</b>
<b>13. Creditors: amounts falling due after more than one year</b>								
Mortgage on Christchurch Peartree	491,374	0	0	491,374	522,838	0	0	522,838
Interest Free Loans	0	0	0	0	0	0	0	0
<b>Total</b>	<b>491,374</b>	<b>0</b>	<b>0</b>	<b>491,374</b>	<b>522,838</b>	<b>0</b>	<b>0</b>	<b>522,838</b>

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.

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**Notes to the financial statements (continued)**  
**For the year ended 31 December 2021**

<b>14. Analysis of net assets</b> <b>(exc. pension liability)</b>	Fixed Assets £	Current Assets £	Creditors over 1 year £	<b>2021</b> £	2020 £
Restricted Funds (per note 15b)	0	505	0	505	681
Designated Funds (per note 15a)	0	21,032	0	21,032	24,975
Unrestricted Funds	2,192,749	(27,622)	(491,374)	1,673,753	1,649,309
Total Net Assets (exc. pension liability)	2,192,749	(6,085)	(491,374)	<b>1,695,290</b>	1,674,965

**15. Funds**

<b>a. Designated funds</b>	<b>Balance</b> <b>1-Jan-21</b>	<b>Income</b>	<b>Expenditure</b>	<b>Grants</b> <b>made</b>	<b>Tfr (to)/from</b> <b>Unrestricted</b>	<b>Balance</b> <b>31-Dec-21</b>
	£	£	£	£	£	£
Kings/Kidz Klub (for 6-10s)	24	0	(8)	0	(16)	(0)
Family Fun	70	0	0	0	(70)	(0)
Toddle Inn	257	0	0	0	0	257
Fun4Families	23	52	(3)	0	0	71
Peartree Tots	193	304	(138)	0	(148)	211
Worn Again	80	0	0	0	(80)	0
Body & Soul Café	4,381	3,909	(1,680)	0	(1,500)	5,110
Harvesters	300	730	(605)	0	0	426
Reach Out	1,963	2,471	(3,399)	(20)		1,015
Seniors Pastoral	5,069	0	(432)	0		4,637
Senior Citizens lunches	615	0	(40)	(270)	0	305
<b>Individual organisations</b>	<b>12,975</b>	<b>7,465</b>	<b>(6,305)</b>	<b>(290)</b>	<b>(1,814)</b>	<b>12,032</b>
Manse Kitchen Fund	12,000	0	0	0	(3,000)	9,000
<b>Total Designated Funds</b>	<b>24,975</b>	<b>7,465</b>	<b>(6,305)</b>	<b>(290)</b>	<b>(4,814)</b>	<b>21,032</b>

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

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**Notes to the financial statements (continued)**  
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<b><i>b. Restricted Funds</i></b>	<b>Balance 1-Jan-21</b>	<b>Income inc gift aid</b>	<b>Expenditure</b>	<b>Transfer in / (out)</b>	<b>Balance 31-Dec-21</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
PNG Orphanage	0	2,194	(2,134)	0	60
Latin Link - Peru party	0	450	(130)	0	320
Pastoral Care	470	0	(345)	0	125
Easter Camp 2020	160	0	(160)	0	0
Tumaini - Run for Hope	51	625	(676)	0	0
	<b>681</b>	<b>3,269</b>	<b>(3,445)</b>	<b>0</b>	<b>505</b>

<b><i>16. Staff costs and Trustees expenses</i></b>	<b>2021</b>	<b>2020</b>
(included in note 6g Salaries)	<b>£</b>	<b>£</b>
Salaries	107,310	127,327
Tax & NI costs	3,745	5,326
Pension payments	10,832	10,397
Pension deficit funding	4,763	3,511
<b>Total</b>	<b>126,650</b>	<b>146,561</b>

The average number of employees during the year was 7  
No employee received emoluments in excess of £60,000 during the year (2020 - none)

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

**Notes to the financial statements (continued)**  
**For the year ended 31 December 2021**

**17. Pension Scheme Liability**

The Church is a participating employer in the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income.

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

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. Because it is not possible to attribute the Scheme's assets and liabilities to specific employers, the scheme is accounted for as if the Scheme were a defined contribution scheme.

**Actuarial valuation as at 31 December 2019**

A formal valuation of the DB Plan as at 31 December 2019 was carried out by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit.

The key financial assumptions underlying the valuation were as follows

Type of assumption	% p.a.
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income Increase Adjustment (above CPI)	0.50
Pre-retirement assumed investment returns (gilt yield plus 1.75% pa)	2.95
Post retirement assumed investment returns (including benefits matched by the insurance policy) (gilt yield plus 0.5% pa)	1.70
Minimum Pensionable Income increases (CPI plus 0.5%)	3.20
Deferred pension increases (based on RPI)	
Pre April 2009	3.20
Post April 2009	2.50
Pension increases	
Based on CPI with an annual floor of 0% and annual cap of 5%	2.70

Mortality is assumed in accordance with 80% of the S3NA standard mortality table. Future improvements projected from 2013 in line with the "CMI 2019" projection with a long-term rate of improvement of 1.75% p.a. for males and 1.5% p.a. for females with the core smoothing parameter and with additional initial mortality improvement factor A=0.5%.

The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

**Recovery Plan**

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Plan reveals a deficit the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan. Under the current Recovery Plan signed in September 2020, deficiency contributions are payable until June 2026. These contributions are broadly based on the employer's membership at 31 December 2014 and increase annually in line with increases to Minimum Pensionable Income as defined in the Rules.

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**Movement in Balance Sheet liability**

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The movement in the provision is set out in the table below.

	2021 £	2020 £
Balance sheet liability at year start	27,748	44,491
Minus deficiency contributions paid	(4,763)	(3,511)
Interest cost (recognised in SoFA)	101	709
Remaining change to balance sheet liability* (recognised in SoFA)	(786)	(13,942)
Balance sheet liability at year end	22,300	27,748

\* Comprises any change in agreed deficit recovery plan and change in assumptions between year-ends.

This liability represents the present value of the deficit contributions agreed as at the accounting date and has been valued using the following assumptions set by reference to the duration of the deficit recovery payments:

	31 Dec 2021	31 Dec 2020	31 Dec 2019
Discount rate	2.0%	0.4%	1.7%
Future increases to Minimum Pensionable Income	4.1%	3.0%	3.2%

The Church has been advised that the cost for the church to buyout their Pension Scheme liabilities as at 20 December 2021 was approximately £65,900.

**Cessation Event**

Consequent upon the departure of the Minister from the Church in 2008, the Church had a cessation event under Section 75 of the Pensions Act 1995. This makes the Church liable for the proportion of the overall deficit (assessed by reference to the cost of securing benefits by the purchase of annuities) applicable to its previous Ministers who were members of the Scheme.

In 2019 the Church entered into a "Deferred Debt Arrangement". Under this arrangement the Church is no longer liable for this debt, but the Church continues to pay the ongoing deficiency contributions as outlined above. There are limited circumstances under the Deferred Debt Arrangement where the Church would become responsible for a debt equal to its share of the current BPS deficit (assessed by reference to the up- to-date cost of securing benefits by the purchase of annuities).

**18. Related charities**

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

The Church made donations to the Baptist Union Home Mission Scheme as set out in note 6a.

**19. Related parties**

The wife of one Trustee, who began serving In Nov 2019, is in paid employment with the church as its Administrator.  
One Trustee, the Senior Minister, who is also an employee, lived in housing wholly owned by the Church.  
One Trustee, one of the Ministers, who is also an employee, lived in housing rented by the Church and owned by the Minister. The church pays a rent of £1,350 per month.

No sums were reimbursed to the Trustees for their work as Trustees (2020 - nil)

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

	Salary £	Pension £	Total £
Rev A Hemmens (Senior Minister and Trustee)	33,027	4,383	37,410
Rev S Cragg (Minister and Trustee)	27,397	3,585	30,981
C Rowe (Administrator and wife of Trustee)	8,644	432	9,076
<b>Totals</b>	<b>69,067</b>	<b>8,400</b>	<b>77,468</b>

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

**20. Independent Examiner**

A provision of £1,800 has been made in the financial statements in respect of the independent examiner's fee for the year.

**21. The impact of the Russian invasion of Ukraine**

The trustees recognize that the Russian invasion of Ukraine in the first quarter of 2022 may have consequences that affect the church in unexpected ways and are continuing to keep this issue under review.

