

# Christchurch

Baptist

...BECAUSE PEOPLE MATTER TO GOD

**Trustees'  
Annual Report and  
Accounts 2022**

## **Statutory Information**

### **Registered Address**

20 Tewin Road  
Welwyn Garden City  
Hertfordshire  
AL7 1BW

### **Charity Trustees**

Andrew Hemmens – Senior Pastor  
Simon Cragg – Pastor  
Harold Snow – Treasurer  
Paul Tosswill – Administration  
James Sequeira – Administration (resigned April 2022)  
Laura Black  
Tim Ottewell  
Iain Morgan (resigned April 2022)  
David Horton  
Matthew Rowe  
Nicola Redmond

### **Property Trustee**

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

### **Bank**

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

The Trustees present their Annual Report and financial statements for the year to 31 December 2022.

### **Charitable Objects**

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

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

The church has two public buildings in Welwyn Garden City, one at 110 Parkway and one at 20 Tewin Road. The CIO is the holding Trustee of the Parkway building and owns the Tewin Road building.

### **Organisational Structure**

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

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

### **Trustees Responsibilities**

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

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

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

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

### **Training of Trustees**

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

### **Objectives and Activities**

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

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

### **Objectives 2022**

We identified three strategic priorities for 2022 with the following objectives:

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

- **Pastoral Provision** – to review how we connect and support one another within the church fellowship, including those who have yet to gather on Sundays or midweek.
- **Serving** – to help everyone find a way of being involved in serving as regulars and review how God is calling them to minister His grace.
- **Local Teams** – to take stock of where we are in serving, caring and reaching out at each site as we continue to emerge from the pandemic.

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

- **Children & Families Ministry Leader** - to review and recruit a Children & Families Ministry Leader as we seek to support our children, post-pandemic.

#### **In sharing Christ**

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

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

**Pastoral Provision** – by the end of 2022 the majority of the church fellowship had reconnected with onsite Sunday services and a good number of people were accessing the

online livestream. The video 'Frontline Focus' on a Sunday continued to give us insight into the lives of one another and the pastoral core team initiated a fruitful system for supporting church members, receiving individual prayer requests on a planned basis.

**Serving** – new and additional people were added to Sunday and midweek teams during the year and we aim to continue building on this in 2023.

**Local Teams** – the Parkway Local Team continue to take an active role in building the Parkway community who gather on a Sunday. They also remain mindful of the mission opportunities linked to our Parkway site. The Peartree Team did not restart and we will review what is needed for Peartree moving forward.

**Children & Families Ministry Leader** – we were delighted to appoint Claire Moberly as our Children & Families Ministry Leader (20 hours), following her fruitful work in the interim Enabler role. We are finally seeing some of the 2020 vision for this role come into reality.

**Digital Presence** – the live streamed services have become an essential part of our on-going ministry, accessed both by those who are unable to attend a Sunday service as well as new people finding out more about Christchurch. There is still work to be done in setting the shape and cohesion of our on-going digital ministry following an initial working group report.

## **Public benefit**

The Leadership Team has given consideration to the charity commission's guidance on public benefit and in particular to the specific guidance on charities for the advancement of religion. They have ensured the church provides a variety of activities both to its membership and to the local community. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord through worship, prayer, teaching, pastoral care, mission and social outreach work.

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

## **Summary Review of the Year**

With onsite preaching commencing at both sites on a Sunday morning, congregations built up throughout the course of 2022, which included healthy numbers of children and young people at both sites.

We feel extremely blessed to have returned to 'business as normal' for many of our midweek and Sunday groups and activities. The flexibility of members and 'step by step' changes during the year helped us emerge in a healthy pattern throughout the year, and we put this down to the united sense of working through this together as a church community.

Our theme for 2022 was 'Strong in Christ' based on the verses in Colossians 2:6-7:

<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.*

This was a particular focus through the autumn as we thought through what it was to lead Jesus-centred lives: being led by Him, live more like Him and leading others to Him.

As a church we commissioned one of our members, as a lay prison chaplain, based once a week at HMP The Mount, Bovingdon. We continue to pray for him as he fulfils this role on top of his family commitments, theological study and a full-time job!

We said farewell to our Youth Ministry Leader back in May and were not able to fill this vacancy when initially advertised. Increasing energy costs, interest payments on our building loan and other inflationary factors, meant we were unable to re-advertise this post in the second half of the year.

Our senior pastor, took his sabbatical in the summer which included times of retreat, visiting different churches and leaders and a very special study tour of Israel.

We continue to welcome new people, a number of whom in the latter part of the year had moved into recently built accommodation near the Peartree site.

In the light of significant increases in the cost of living, towards the end of the year we opened a Winter Family Fund, so that those who had a small financial surplus might share what they had with others in the church who were feeling financially squeezed. We thank God for those who gave generously into this fund and are so grateful to have been able to start to give to individuals and families who have expressed a need.

Building on our experience of online meetings during the pandemic, we changed our constitution to make it possible for Church Meetings to be run on a hybrid or online-only basis, where that is deemed helpful. This has increased the number of members who have been able to access and attend church meetings.

It is fantastic to be a part of a church offering so much to the wider community during the course of each week. This is all down to the vision and commitment of teams across the church who are committed to demonstrating through the different ministries that people of all ages matter to God.

## **Review of Ministries**

### **Worship**

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

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

From January 2022, we returned to the pre-pandemic pattern of services at both sites with a 'live' preacher present at both sites.

Our online presence has meant that those who have been too poorly to attend a Sunday gathering onsite can do so online. We have also been able to reach people who have been able to explore Christchurch prior to coming into our buildings.

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

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

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

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

### **Prayer Ministry**

Prayer continues to be a key part of our church life. We have a team, comprising 20 individuals, who offer prayer to the Church Family at both sites after every service. In addition, the team offer prayer in response to email and pastoral requests. We were blessed to be able to offer this ministry, even when we could only gather outside after services in the immediate aftermath of COVID.

Prayer Ministry volunteer hours: **256**

### **BSL**

Our BSL ministry meets the needs of two, regular, deaf attendees who have continued to come to Sunday morning services during 2022 and a third deaf person, invited by one of the regular attendees, who started coming regularly towards the end of the year.

As a church we have one church member who signs most morning services and who also coordinates other aspects of this ministry. Our BSL signer has a level 4 BSL qualification (Signature) and continues to attend BSL classes to advance her skills. Sunday morning BSL provision is facilitated through advance access to sermon notes and other service information to allow translation into BSL and time for practise in delivery (involving 4-6 hours practise per week).

The church provides a budget which provides a qualified interpreter or CSW (Communication Support Worker) for some church services, usually 6/8 per year. This provides a break for the regular signer and cover for when she is away.

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

In September 2022 a level 1 BSL course started within the fellowship. This is being taught by a qualified BSL tutor. 9 people from Christchurch attend. This will finish in March 2023.

BSL volunteer hours: **264**

Prayer Requests:

- For the continuing challenge regarding the number of BSL users in church and the commitment required to understand and get to know those in the deaf community.
- For the continued development of BSL skills.
- Thanks for the many blessings linked to being involved in this ministry.
- For encouragement for those learning BSL to attend the BSL and Deaf led Sign Church which runs once a month (hosted by Enfield Baptist Church).

## **Outreach**

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

## **The Alpha Course**

Alpha is a course with food, designed to help people explore Christianity and meet others with a similarly enquiring mind. Following a successful Alpha course in Autumn 2021, with 7 guests attending, 2 members of the church led a 5-week Prayer course in Spring 2022 as a follow up. Most of those who had attended Alpha carried on, with an additional 3 people joining from across the church. This group has transitioned into a Monday evening Life group that meets either in a home or at the pub.



In the summer we advertised for a new Alpha course, starting in September 2022. Unfortunately, there was insufficient interest and the decision was taken to delay the next course until the new year. Instead, we repeated the previously successful Life Questions (see below).

Total volunteer hours for Alpha: **20**

Prayer Requests:

- For a successful Alpha course in Q1 of 2023;
- For God to prompt interest in those exploring their faith and a relationship with Jesus;
- For Alpha as an ongoing ministry.

### **Life Questions**

Life Questions is a new activity for church. It ran in June and November 2022. It's a 4 week course that allows people to reflect on their life journey, discuss some thought-provoking questions around their current priorities as well as share their hopes and ambitions for the future.

Life Questions is there to provide the community with an open and friendly space where they may connect with others and have a good conversation about things that matter. A contributing factor in launching this course was an awareness of the significant impact of the COVID-19 pandemic and a local need for people to process what life looks like in the 'new normal'. In total, 17 people attended the two different courses (including those leading the course). Feedback was positive with attendees appreciating the ability to share things openly, to meet new people, think about life a little differently and learn from the experiences of others.

Total volunteer hours for Life Question: **59**

Prayer Requests:

- For more opportunities to make use of this format to strengthen local relationships, and create an environment where those not currently involved in a church have a space to reflect and consider how to navigate life's challenges;
- For the group, formed in November, who plan to continue to meet together and that this might become a forum for exploring the Christian faith.

### **Body & Soul Café**

2022 was the first full calendar year that the Body and Soul café ran since the various COVID lockdowns of 2020 and 2021 and it has been a joy to be able to provide a place for people to come together to enjoy a meal and each other's company.

Body & Soul is open for coffee and lunches between 11 a.m. and 2 p.m. on Wednesdays and Thursdays during term time. We provide meals for about 30-40 people each day. Most of our customers are from the wider community (around 90%) and the rest from within Christchurch. We welcome customers of any age and our regular customers range from the age of 2 through to those in their 90s. Most customers are senior citizens, though we often

serve some Parkway Pre-school parents/carers and their children. Seeing the different generations mixing together over a meal is wonderful.

Body & Soul's ministry is threefold: to its customers, to those we support financially (e.g. Tumaini) and to the volunteer team. Although we sadly said goodbye to one valued team member in 2022, who moved away from the area, we were delighted to welcome other new team members to this valuable ministry.

At the end of 2022, the Body & Soul team had 26 regular volunteers comprising church members and friends of the church. The team is spread fairly evenly across the two Christchurch congregations. Around 85 volunteer hours per week (during term time) are spent planning menus, shopping, making cakes and soup, preparing vegetables, cooking, serving, washing up, setting up, tidying up, keeping the accounts etc. There really are lots of different ways to serve and help at Body & Soul – not all of them involve food!

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

Body & Soul provides financial support to the Tumaini Children's Home near Jinja in Uganda, making donations totalling £4,500 during the year. Body & Soul also contributed £3,000 to general church funds in recognition of fuel used in cooking and heating. £200 from our "loose change" collection pot was donated to the Welwyn Hatfield Women's Refuge in early 2022 and a further £200 was donated to the New Zion Food Bank in July.

Total volunteer hours for Body and Soul: **3,343**

Prayer Requests:

- That God will use us to present a picture of God's love and character through the contact we have with our customers and volunteers;
- That God will bless this fantastic opportunity to continue to provide a warm place for people to meet and enjoy food together, particularly with the cost of living crisis at this time;
- Pray for our customers, a number of whom either have or care for someone with dementia.

## **The Lounge**

The Lounge is a drop-in service that runs every Tuesday afternoon. In 2022, we were open for 1 hour from 1.30 p.m. at our Peartree building. The aim is to provide a space where members of the local community can meet up socially and come for informal support and advice on everyday medical, housing, household, parenting and relationship issues. It is also an access and information point for other services. As part of the ministry we provide 1:1 support with CVs and interview preparation for those looking for work and our Parish Nurse holds 1:1 appointments when requested.

This year we consistently had the same group of 8-10 regular attendees with only the occasional new attendee. Our regulars come every week and express their gratitude at having somewhere to meet together and to get support from the team.

Over the year we have seen approximately 15 different adults attend, accompanied by 6 children. This was comparable to 2021.

The Lounge this year was run by a team of 6: our Parish Nurse and 5 volunteers. We lost our only male volunteer in the summer and would very much like to recruit another man to join this committed team. The team has been maintained at 6 with the addition of 1 new female volunteer. As a team, we work well together.

In 2022 the team worked 2 hours, from 1 p.m. - 3 p.m., once a week, for 48 weeks of the year.

In 2023 we are extending our opening time by half an hour, back to our original pre-COVID times of 1.30 p.m. to 3 p.m.

Total volunteer hours for The Lounge: **576**

Prayer Requests:

- For growth in the number and diversity of those who attend The Lounge;
- for fresh energy for the team;
- for new ideas for this ministry as we head towards our 10-year anniversary in 2024.

### **Overseas Mission**

Christchurch continued to support overseas mission activities during 2022 through our established personal links with mission partners.

Abby Murphy has settled in well in Santo Domingo, Ecuador and is now the short-term co-ordinator there for Latin Link, as well as working with various projects run by the local church.

We continue to enjoy a close relationship with Paul and Ruth Turner who lead much of the work carried out in Peru and across Latin America by Latin Link.

Paul and Clare Woodington continue with their mission work in Papua New Guinea, Paul working as a pilot with MAF.

It was good to have a visit from Joy Ransom (our partner in Nepal) and a meal after the Sunday service allowed many people to meet her in person.

Pastor Nicholas and Tumaini in Uganda have been struggling with food shortages and rising prices, so it was good to be able to use the profits from the Body and Soul café to help them after the break caused by the pandemic.

Sami Xhako spent three months at Christchurch, helping with various ministries including worship and youth work, and enjoyed hospitality from various members of the congregation. It was a blessing to have him and was a positive experience for him.

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

## **Relationships**

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

Attendance at Sunday services across the two sites has varied between 81 and 200 excluding children. One baptism during the year exceptionally saw adult attendance rise to 255. We continue to provide a live stream of our services from our Peartree site each week. The average number of live stream viewings in 2022 was 17 per week. Others choose to watch the service at a later time or date (there were over 200 subscribers to the YouTube channel).

The number of Christchurch Members at the end of 2022 was 178, compared with 187 at the end of 2021. In 2022 we introduced an "Associate" category of membership, for those no longer able to fulfil member's duties (due to moving away) but who continue to feel associated with the church, whilst, for example, seeking a new church. The number of associates at the end of 2022 was 9.

4 young adults were baptised and 2 church couples were married in the year. In addition, there were 3 dedications and 4 funerals/thanksgiving services.

## **Welcome & Hospitality**

We have a team of dedicated group who act as the welcome teams at Peartree (9 individuals) and Parkway (17 individuals) each Sunday morning. They also act as stewards throughout the services.

Welcome teams are typically made up of 2-4 people each giving around 1 hour each, weekly.

Total volunteer hours for Welcome: **156**

Hospitality teams, on Sundays, organise and clear up the self-service coffee points at both sites. There are 9 volunteers at Peartree and 6 at Parkway. They operate in teams of 2, each person providing 1.5 hours of volunteer time weekly.

Total volunteer hours for Hospitality: **156**

Prayer Requests:

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

## **Prayer Chain**

A great many people appreciate receiving prayer. The church has a Prayer Chain as a means of communicating prayer requests to intercessors by email. Prayer requests are managed and circulated by 3 volunteers. There are over 160 intercessors, most of whom are

currently at Christchurch, the rest ex-Christchurch. Prayer requests may be given by email, telephone or word of mouth and are usually transmitted to the intercessors within a couple of hours.

During 2022, 92 prayer requests were received. Each email was opened by at least **105** subscribers.

### **Meals 4 Mums**

This is a simple, but much valued ministry that seeks to offer new Mums and families support for two weeks following the birth of a new child. Volunteers provide home-cooked meals and deliver them, ready-to-eat to the doorsteps of recipients. The value of this special blessing can only be truly understood once you have been on the receiving end, although the volunteers have also shared the immense joy and encouragement they receive from the families. Over 2022, 18 volunteers provided meals over the year.

Total volunteer hours for Meals 4 Mums: 57

### **Discipleship & Serving**

#### **Life Groups**

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

Our groups have developed and adapted over the past year. Some have come to a natural end, whilst others have grown in numbers. Most groups remain traditionally face-to-face, while a couple remain online as this adaptation, post-COVID, has proven to support the needs of its members better.

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

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

Total volunteer hours for Life Group leaders: 1,521

Prayer Requests:

- For leaders and members to continue to grow in their faith journey individually and as a group;
- For the right groups to develop to fit the needs of people in the congregations;
- For leaders and to emerge with a heart for discipleship and community building.

## **Band of Brothers (BOB)**

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

The BOB team comprised 5 church members.

Social events included our annual midsummer walk through the Brocket Estate in June and a BOB 'relaunch' barbecue on the 15th July at our Parkway site. After two years of being unable to meet, it was great finally to reconnect.

A regular feature of the BOB ministry is a breakfast with a spiritual theme, held on the first Saturday of every month. Attendance ranged from 15-20 most months and this year there has been a small but consistent pool of men who provided breakfast.

In 2022, men from the fellowship who attended led a series of discussions from 'The Code', a twelve-point honour code for Christian men. Ten have been thought through with the course due to be finished in 2023. Subjects covered include recognising Jesus as Captain, Brother Rescuer and Friend; making Jesus known through actions and words; not cheating; fitness and freedom from addictions; and treating all as brothers and sisters.

Further encouragement, spiritual reflections and inspirational insights were shared on our BOB Facebook page along with any upcoming events.

The team met in November to discuss ideas and possibilities for the ministry in 2023. Since then, it has been decided to draw this ministry to a close and refocus it around a monthly Men's Breakfast.

Total volunteer hours for BOB: **125**

Prayer Requests:

- That we can continue to support the men of Christchurch through the monthly Breakfast ministry;
- That we might establish new ways of connecting in 2023 with the men in our fellowship

## **Sistersoul**

Sistersoul, the woman's ministry of Christchurch, has recovered slowly after the pandemic, with only one breakfast taking place in October, 2022. However, after the long break, attendance at that breakfast was larger than previously (45 ladies) and there was a clear sense and desire for the ministry to continue. This is encouraging.

Sistersoul exists to encourage women in all areas of life: their faith, family, relationships, workplaces and, in all such areas, to give them the courage to share what they know of Jesus in their lives with others. The events serve as "time out" from the hustle of life to invest in personal relationships with God and with friends. Fun is an important part of events too.

Events, such as the breakfast in October, take approximately 6 volunteers, 3 hours each, to prepare and set up. We enjoyed worship and Amy Summerville as a guest speaker at the event. Everyone helped clear away.

Usually we aim for 2 to 3 breakfasts a year and a teaching day.

Total volunteer hours for Sister Soul: **18**

Prayer Requests:

- For the planning of future breakfasts;
- For the planning of a teaching day;
- For the team of volunteers who plan, pray and serve in the ministry.

### **Other Ministries & Activities**

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

### **Seniors' Ministries**

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

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

We were unable to relaunch the Christmas Carol Singing at Barnside, as planned, due to COVID infection. This event had been suspended in 2020 and 2021. There are no plans to run this event in future.

**Harvesters** is a group that meets at Parkway on the 2<sup>nd</sup> and 4<sup>th</sup> Monday each month between 2.30 p.m. – 4.00 p.m. during term time. The afternoon begins with a welcome from the Team Leader, followed either by a presentation from a guest speaker or a participative activity. From 3.15 p.m. refreshments are served. Twice a year, in December and July, a party is held, with full afternoon tea. However, due to adverse weather conditions, caused by snow and ice in December, the Christmas party had to be cancelled.

At the start of 2022 there were 47 attendees on the register. The group represented a mixture of church attendees from various church denominations across the town, as well as those with no church affiliation. Sadly, we lost a couple of regular attendees who have passed away or moved during the year.

Towards the end of 2021, after five years of faithful service, the Harvesters Team Leader announced that she would be stepping down from leading the ministry in July. Despite this, she has retained a pastoral role with a small number of attendees who are no longer fit enough to attend the sessions.

Another, long-standing Church Member stepped in to Co-lead the team whilst a previous Leader of the ministry agreed to re-join the team in September, on an interim basis, until Easter 2023, to offer transitional support.

Grateful thanks have been expressed to the departing Leader for her dedication and faithful service over the past few years.

At the beginning of the year we had a committed group of 16 volunteers performing a variety of tasks: hosting/welcoming, baking, setting up, providing IT support, writing and sending out birthday cards, finance/banking etc.

Total volunteer hours for Harvesters: **691**

Prayer Requests:

- For the continued divine protection and good health of all our senior folk and that they would experience a growing awareness of the love of Jesus for them individually;
- For wisdom and guidance as we take time to offer care and assistance to our seniors. For many of them, daily life has become a struggle.

Our **Reach Out** ministry continues to be popular, providing its weekly, Strength, Flexibility and Mobility Exercise Classes at both the Parkway and Peartree sites. The class instruction was delivered by a qualified Later Life exercise instructor. A team of 6 Christchurch volunteers (plus 2 extras who serve as back-up) welcomed and registered participants across both sites, assisting in the classes and hosting refreshments. Between them, the two sites served a community of 64, of whom 2 were from Christchurch and 62 were from the wider community. Up to 50 attended each week on average, across both sites.

With reduced nervousness around COVID, we have seen an increase in numbers attending both classes, largely as a result of inviting new members to join from our waiting list. Both classes are, again, running at capacity. Fellowship over refreshments continued to be a key focus for those attending and an important opportunity for relationship building and pastoral care. Many class members, especially at Peartree, now arrive to connect with others before the class over a quick cup of tea or coffee.

Total volunteer hours for Reach Out: **951**

Prayer Requests:

- For the continued health and well-being of all Reach Out attendees;
- For opportunities to share the Christian faith through actions, words and conversation;



- For the perseverance of class members as, over time, they face the growing challenges of ever increasing age;
- For wisdom and guidance as we take time to offer care and assistance to our seniors.

**Senior Citizens' Lunch**, a long-standing mainstay of our ministries to Senior Citizens, which last ran in February 2020 was, with the agreement of the Leadership Team (and endorsed by the Membership at an Ordinary Church Meeting in November), cancelled. A large number of those Seniors who had previously attended this monthly event now enjoy the hospitality offered by Body & Soul Café.

We acknowledge the huge commitment of a faithful team of 20 volunteers, both young and old, who served together in this ministry over many years. It provided mutual blessing and an opportunity for the youth to serve and come alongside our seniors community.

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

- Regular telephone calls;
- Shopping;
- Doorstep visits and the deliveries of edible treats;
- Emotional support to bereaved families. 14 members of our Seniors' community died during 2022. In 4 cases, bereaved families turned to Christchurch for the provision of funeral services.

We continued to access the pastoral support fund that was established at the end of 2019 following a generous gift from a third-party benefactor. In addition to covering the cost throughout the year of food dropped at doorsteps, flowers delivered to the sick and to bereaved families, birthday cards, gifts delivered to relieve isolation etc., £150 of the remaining £4,637 gift was used to establish the new ministry of iPicture This and a further £450 was used to purchase a new water boiler for the café at our Peartree site.

**iPicture This** is an art discussion workshop led by a Christchurch member and curator at The Wallace Collection. We meet once a month for a relaxed, friendly and informal discussion centred around art, with a different theme each time. Beginning with tea, coffee, cake and a chat, the facilitator presents background information and facts about the pieces of art and the artists to be studied. Group members are encouraged to share their thoughts, insights and opinions as we go.

The ministry serves the seniors community. To date the majority of attendees have been drawn from other local churches, with a few from the wider community and a couple from Christchurch.

Our first workshop was held in April and although the first few months were spent feeling our way in terms of optimum numbers, set up, presentation etc., we have been overwhelmed by the enthusiasm and obvious pleasure that all of the attendees (and volunteers) have been getting from the workshops.

We are now at a point where we feel that we can increase attendance numbers and invite a few more people to join, both from church membership and the local community. We have enough volunteers currently but would welcome anyone who is interested in what we are doing to come along and see what's happening!

There are 3 regular volunteers. The group meets from 10 a.m. to 12 noon on a Friday morning, once a month. Each volunteer gives around 3 hours a month, 2 of whom also bake for the group, giving approximately an additional 1.5 hours per month. There is a small amount of administration shared among the team and one other who handles the finances.

Total volunteer hours for iPicture This: **108**

Prayer Requests:

- For continued spiritual growth among our Seniors' community and a desire and curiosity to challenge and be challenged in their personal faith journeys;
- For succession planning and a willingness of others to take on leadership responsibility in this key ministry area;
- For iPicture This, that we can continue to grow, maintain relationships and find opportunities to share our faith and hope through this new ministry;
- For wisdom among our Seniors and their families in decisions being made around care for their future.

Total Seniors' activities volunteer hours per annum: **1,872 hours** (including additional hours dedicated to pastoral matters, practical support, managing finances and banking etc.).

### **Songs of Praise**

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

Not many of those attending come to other Sunday services in Christchurch, though most have connections with other church activities (Harvesters, Body and Soul and the Lounge etc.). Several regulars are connected with other churches in the town. They are mostly older, remembering hymns from their younger days in school and Sunday school.

The ministry resumed after the pandemic in May 2022 with between 20 and 30 guests, rising slowly through the year. The Christmas Special, in early December, drew over 40 guests. The stories of faith that people tell as they select the hymns and songs are often quite moving and inspiring.

It may be foolhardy to say, but we do not need more volunteers at present – with the exception of solo instrumentalists to build the musical ensemble. The current teams get great satisfaction from their involvement.

We'd value prayer for a wider 'reach' for this ministry across the town and for freshness in our approach

At least 6 volunteers are involved in the music, the PA and AV on each occasion, with a further 6 handling the Refreshments and welcoming – a total of 20 hours each month.

Total volunteer hours for Songs of Praise: **140**

Prayer Requests:

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

## **Church services at St. Andrew's Care Home**

Church services at St. Andrew's Care Home are provided by Christchurch at the request of the care home and are scheduled once a month. A simple 20-minute service of prayers and hymns with a very short talk is all that is required. The service is usually attended by about 8 residents and 1 member of staff. We also sing carols at Christmas. There are 9 volunteers currently on the team who lead and host the services, generally working in groups of 3.

During 2022 only 5 services actually took place, as many were cancelled because of COVID and restrictions imposed by the home. The carol service was a great success and a group of about 15 singers from Christchurch went into the home and sang to two different groups of residents.

Staff at the care home really appreciate us going in, as no other churches have yet restarted church services there, post-COVID.

The monthly church service demanded **36** volunteer hours whilst the Christmas carols demanded **18**.

Total volunteer hours for St. Andrew's Care Home: **54**

Prayer Requests:

- For more volunteers who would be prepared to lead or take part in the church service at 11 a.m. every 4th Friday of the month.

## **Children and Families**

On **Sunday Mornings**, we have 2 groups running at both sites for children aged from 2 up to and including children in school Year 6. In September, these were re-branded as:

- Seedlings (for those aged 2, up to and including Reception);
- Saplings and Rooted for our children in school Years 1 to 6.

Over the year, we have seen 126 children across all 4 groups on a Sunday morning. At Parkway, we see 4-8 children in Seedlings and 6-8 children in Saplings and Rooted. At our Peartree site, we see an average of 10 to 15 children in Seedlings and 30-35 children in Saplings and Rooted.

During the year, there were a total of 39 volunteers who served as part of our children's team on a Sunday. Given the growth in number of children attending our groups, we have needed both to increase team sizes and make greater demands on the regularity with which volunteers have been willing to serve. Each week we need 4-5 volunteers at Parkway and 8 volunteers at Peartree. On average, teams gave around 2 hours of their time to serve on a Sunday and each week those that were leading also gave around an additional 1-2 hours in preparation. Across all groups, we need extra volunteers.

Total volunteer hours for Sunday Mornings: **912**

Prayer Requests:

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

## **Toddler Groups**

**Parkway Crawlers** is a new toddler group which opened in January. The group meets every Tuesday, from 10 a.m. until 11.30 a.m. during term time at our Parkway site. This group is aimed at children aged 3 and under and their parents/carers. Throughout the year, adults were asked to pre-book places to attend the group.

The team is made up of 5 volunteers and the Children and Families' ministry leader. On average, volunteers spend 2.5 to 3.5 hours per week depending on their role which includes, buying and preparing snacks, setting up toys and activities, tidying up, reading a story and leading singing, and chatting to parents.

On average, this group has seen 20 children attending weekly with parents and carers almost exclusively from the community.

Total volunteer hours for Parkway Crawlers: **624**

**Peartree Tots** is our toddler group which meets every Thursday from 10 a.m. until 11.15 a.m. during term time at our Peartree site. This group is aimed at pre-school children and their parents/carers. In the first half of the year, there was a team of 2 to 3 people.

However, the team size has now increased and includes 4 team members on the refreshments team, who serve fortnightly, and 3 volunteers who attend weekly along with the Children and Families' ministry leader.

On average, volunteers spend 1.5 to 3 hours per week depending on their role, which includes welcoming and taking the register, preparing and serving snacks, preparing and setting up crafts, setting up the hall and tidying up and chatting with parents and carers.

On average, this group has 36 children attending weekly with parents and carers who come, almost exclusively, from the community.

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

Prayer Requests for both our Toddler Groups:

- Thanks for the increase in numbers of helpers at Peartree but an ongoing need for more at both Parkway and Peartree;
- For church members who could attend simply to chat and engage with those parents and carers who come;
- For individuals who feel they could lead the story and song times.

## **Fun 4 Families**

Fun 4 Families is a once a month Saturday morning group for families with their children. It is usually held at our Peartree site from 10 a.m. to 11.30 a.m. We offer a place where families can have fun and enjoy food together, meet other families and join in a range of activities from craft to creative play.

There is a team of 5-6 who run the sessions and volunteers are from both the church and community. They give around 3-3.5 hours per month with 4-5 hours of planning time per month.

On average, 14 families attended per month. Although these have included a few families from Christchurch, the majority of the families who attend are from the community.

Total volunteer hours for Fun 4 Families: **252**

Prayer Requests:

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

### **One-Off Family Events**

In March, combined with the Youth team, we held a **Bring and Share Lunch at Peartree** and an **Afternoon Tea at Parkway**. Families were encouraged to bring along their own food as well as cakes to share with others and this was a great opportunity for families to spend time together and mix with other Christchurch families. On the day, many people helped with setting out the food and washing up after the event.

During the Summer holidays, we held 3 events which included Soft Play, a Family Picnic, and a FunZone Party.

The **Soft Play** event was held at our Peartree site for under 5's (older siblings were welcome too). We ran 2 sessions on the same day and these were attended predominantly by families from the community who were part of our Parkway Crawlers and Peartree Tots groups. On the day, there was 1 volunteer who assisted the Children and Families' ministry leader with the running of the event. They gave 5 hours of their time.

Total volunteer hours for Soft Play: **24**

Our **Family Picnic** was held at our Parkway site. Families had the opportunity to bring their own picnic whilst also enjoying a bouncy castle and other games equipment, both indoors and outdoors. This was attended by families from the church and the community.

At the end of August, we also held a **FunZone Party** (hiring a large soft play centre). This event was attended by church families and was a fantastic opportunity for the children of all ages to play together and build friendships whilst also giving parents the chance to talk with one another. There was a lovely atmosphere throughout this event.

On Christmas Eve we held a **Nativity Service** at our Parkway site. There were 8 children who narrated the Christmas story and children and adults came dressed up and joined in by playing different characters. In addition to the children narrating, we also had 7 additional volunteers helping with music, refreshments and welcoming families. The team gave 1.5 hours to 2.5 hours of their time. In addition, the children spent time practising their lines in

advance of the event. The service was attended by families both from the church and the community. It was a lovely family occasion at which we were able to share the true meaning of Christmas.

Total volunteer hours for Nativity Service: **15**

## **Parenting Courses**

In the autumn term, we ran a Parenting for Faith course over 8 weeks via Zoom. The Parenting for Faith course is a video-based resource for any adult who wants to support a child or teen in their spiritual development. The course was attended by 4 families from Christchurch.

Total volunteer hours for all Children & Families Ministries: **2,412**

## **Youth Ministry**

The Youth Ministry at Christchurch serves young people aged 11-18 at both sites and in the community. Our vision is to go “Deep and Wide”: to enable young people to go deep in their faith and establish roots that equip them for the rest of their life; and to reach out widely to the young people in our town.

In January, our Youth Ministry Leader came back from maternity leave. In May 2022 she stepped down from the role in order to look after her son. We are really grateful for the four years that she and her husband served the young people in our church and pray that God continues to bring fruit from that time. There remains a noticeable gap in the fellowship from not having a Youth Ministry Leader in place, but we have been really blessed by the commitment of the amazing volunteers we have, including a number of new people coming on board.

In addition, in October 2022, the son of our mission partners in Albania, came across to spend three months with us, getting to know people, serving in the church and blessing our youth ministry.

The Youth Ministry has four key elements:

- ‘The Mix’ on Friday evenings;
- Sunday mornings at both Parkway;
- Sunday mornings at Peartree;
- Sunday evening group, ‘After 8s’, for school years 10 and above.

We had three young people baptised in 2022 – praise God! One in January, one on Easter Sunday and another in September.

We had a brilliant Youth Launch in September 2022 at Parkway and have a Youth Weekend away planned for March 2023.

## **THE MIX**

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

Aimed at school years 7 to 10, we provide a space where church youth from both sites can invite their non-church friends. We have a mix of church and non-church youngsters, including some from other churches. Some older youth remain, having found out about the Mix through the in-school visits of our previous youth worker. We currently see between 15 and 20 young people attending with about 2/3 being from Christchurch families. The ratio has varied over time.

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

- make your own pizza or smoothie nights;
- bake off night;
- I'm a celebrity;
- treasure hunt evening;
- pancake challenge;
- Christmas dinner evening.

In addition, we held off site events:

- dark walks;
- wide games;
- Gosling sports evenings.

We also made good use of the car park and basket ball hoop, promoting exercise during good weather whilst, at the same time, offering hand craft activities for those who prefer a quieter activity.

The Mix is blessed with 7 helpers. We would welcome another 2 or 3 enthusiastic helpers, ideally young adults. They could help in: supporting the various activities; preparing for the evening; keeping the register. The main benefit of having an increased number of helpers, however, would be "just to be there", to chat to the youth, to share wise words, answer questions and have fun.

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

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

Prayer Requests:

- For good conversations with the youth
- That the right young people would be able to come
- That the evenings would be fun and safe

- That God's presence would be with us during each evening.

### **Sunday Mornings (Parkway and Peartree)**

We have had healthy numbers at both sites on Sunday mornings (between 8-15 each week), mostly from school years 7-11 (ages 11-16). We spent the first half of the year thinking about the Holy Spirit – who he is, what he does, the fruits of the Spirit, and the gifts of the Spirit. We then spent the Autumn looking at Spiritual habits and then at the way we relate to the world and issues of poverty, including the environment. We also had a number of year 6 children come up into Youth in July. They settled in well.

We have a committed number of volunteers at each site (5 at Parkway and 5 at Peartree), with training planned in February for us to think about what it means to run a good session on Sunday mornings.

We would welcome 2 extra volunteers at each site, to serve once every 2 or 3 weeks.

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

Prayer Requests:

- A sense of community amongst our young people, many of whom are different ages, or go to different schools;
- For good conversation on Sunday mornings and for wisdom for the leaders as they facilitate that;
- For more young people to take a step forward on their journey with Christ, particularly with the Youth Camp coming up in March 2023.

### **After 8s**

This is our Sunday Evening Youth group for years 10-13. We meet for two hours, with the first hour a time to chill, snack, catch up and play games. The second hour is more focused on discussion and Bible study. We have had a regular 8-14 young people most weeks and each week is led by Simon Cragg and Carole Prince. In 2022, we covered a number of issues that young people have to face – anxiety, depression, anger, relationships, drugs, and sex. We have been amazed at how well our Youth have engaged in these discussions and sought to understand scripture and work out what it means to live out wise principles. Occasionally we have had social evenings including walking, a trip to Nandos and bowling. In September we were sad to say goodbye to a number of Year 13s who were leaving Youth or going on to university.

We have had 1 extra leader join the team recently, but could do with 1 or 2 more, particularly with the son of one of our key leaders due to join the group in September.

Total volunteer hours for After 8s: **125**

Prayer Requests:



- For the young people, each facing their own, tough life choices and the pressure of exams;
- For wisdom for each one and a desire to seek Christ and serve Him with their lives;
- Those who have gone to university or started jobs this year;
- At least 1 new leader for September 2023.

## **BASH Camp**

In August we teamed up with Young Life for their annual BASH camp – 4 days of activities with over 70 young people attending. About 20 young people from Christchurch attended, enjoying lots of sports, water fights, archery, games, high ropes, trampolining, pizza...and everyday had a talk about Jesus and why He is real and relevant today.

3 Christchurch leaders attended for 2 or 3 days each.

Total volunteer hours for BASH Camp: **36**

Prayer Requests:

- For this year's BASH camp in June and for our ongoing relationship with Young Life and 267.

## **Parish Nursing**

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

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

This year 126 individuals have been supported with physical and/or mental health issues, ranging from support for expectant and new parents to assisting those requiring care in later years and at the end of life. Over 370 contacts were made during the year.

A third of those seen are not linked with Christchurch on a Sunday. About half have short-term health needs and half longer-term conditions; additionally, nearly a half are living with mental health issues (up from around a quarter in previous years). Strong links have been maintained with a number of local health and community organisations with signposting and liaison on over 100 occasions.

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

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

## **Conclusion & Summary**

At the start of 2022, Christchurch was beginning to return to normal in the wake of the pandemic. January saw the return of live services at both our sites with a livestream being broadcast from Peartree. Children's and Youth groups were reconvened on Sunday mornings and Sunday evenings and community activities and outreach, as described in the individual ministry reports above, began again. This allowed 182 volunteers to express their faith through action, together providing more than 14,761 hours of volunteering.

Finally, it is my privilege, on behalf of the church, to thank all our staff for their vision and dedication as Christchurch has returned to "normal" after the pandemic. We are, as always, ever thankful to God for His faithfulness to us in continuing to keep us and enabling us to grow in Him as individuals and as a fellowship.

**Paul Tosswill**  
**Administration Trustee**

Date: 19<sup>th</sup> April 2023

## **Finance overview 2022**

### **Background**

This year has seen challenging financial times with the impacts of the war in Ukraine and the longer-term impacts of the pandemic and Brexit. These have led to higher energy prices (for us, particularly, electricity) and increased interest rates. Most activities are now operating in their post pandemic state, with some taking different forms than before.

### **Income**

Total income for the year was up 17% to £377k (2021 £324k). Unrestricted income was up 10% to £345k (2021 £313k). Unrestricted giving was up 4% to £261k (2021 £252k). We continue to benefit from a significant Gift Aid claim with many regular givers using the scheme, but others use other tax effective giving schemes.

Room hire was up at £30k from £14k in 2021 whilst the income from the car park rental was up at £4k from £1k in 2021.

### **Expenditure**

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

Total expenditure was up 13% at £344k (2021 £303k). Unrestricted expenditure was up 10% to £322k (2021 £293k). Our grant giving was up 28% whilst the unrestricted part of grant giving was up 19%. On our largest areas of expenditure, support costs for our staff were up 6% at £161k, due to increased pay rates and working hours compared to 2021. The costs of our premises were up 19% at £113k with the impact of much higher energy prices, the spend on a cleaner, mortgage interest rate rises and increased spend on general maintenance and consumables more than offsetting a large fall in depreciation.

### **Commitment and Funding**

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

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

### **Funds**

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

as designated funds. The income and expenditure are consolidated into the church accounts with detail shown in the relevant notes.

**Restricted funds** are set up when money is given to the church for a specific purpose. The restricted funds received this year were from the Evening Café. All restricted funds brought forward have been utilised in the year. All other income is treated as **Unrestricted funds** and can be used for any aspect of the church's work.

## **Pension Liabilities**

The church has a shared liability for a closed defined benefit pension scheme – see note 17. During 2019 we signed an agreement with the BUGB and the Trustees to confirm the understanding of our position in the context of the 'Family Solution' for the scheme. The shortfall in the scheme has been in effect eliminated as the Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits.

## **Capital Expenditure**

The major capital expenditures during the year were on the kitchen of our Parkway building, replacing the boiler and work on the fences at the manse and guttering work at our Peartree building.

We repaid £20k of interest free loans, and £11.7k were converted to gifts. We plan to repay the remaining loans over two years although offers to extend some loans have been received.

## **Risks**

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

## **Reserves**

The trustees aim to use the resources available to the church wisely and given the strong track record of giving and the engagement of the whole church in strategic decisions, the trustees believe that free Unrestricted reserves of between £30k and £80k would be sufficient to cover any potential short-term fluctuations in income. The accounts indicate free reserves of £20k, but we have received offers of loan extensions or promises to convert loans to gifts that would increase the net assets to lie within the target range.

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

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

Date: 19<sup>th</sup> April 2023

## **Looking Ahead – Vision Statement**

### **Verse for the year 2023**

*<sup>1</sup>I waited patiently for the Lord;  
he turned to me and heard my cry.*

*<sup>2</sup>He lifted me out of the slimy pit,  
out of the mud and mire;  
he set my feet on a rock  
and gave me a firm place to stand.*

*<sup>3</sup>He put a new song in my mouth,  
a hymn of praise to our God.  
Many will see and fear the Lord  
and put their trust in Him.*

Psalm 40:1-3

### **2023 Objectives**

For 2023 we have identified three strategic priorities with the following objectives:

- **Building the Body** (but not exhausting it!)
  - Expressing our DNA – with particular focus on
    - Serving - to include sermons, a serving fair, a SHAPE course, & revised information about how to get involved at Christchurch
    - Worship & Prayer - hold at least 5 worship and prayer evenings
    - Relational activities - provide opportunities for people to build relationships through eating, walking and other activities together
    - MyChurchSuite - increase the number of people using it and those making their details available to others.
  - Plan a Church Day Away for 2024
- **Taking Stock**
  - Review priorities - to identify the most pressing staffing needs and financial priorities in light of rising costs & interest rates
  - Online Presence - seek to implement the priority actions from 2023 sub-group report
  - Energy Audit - commission an energy audit of Peartree linked to a Green grant and prioritise what might best reduce our carbon footprint and energy costs.
- **Sharing Christ**
  - Reaching people moving into new developments near to Peartree - gather those who live there, gain a clear picture of the plans and engage the church in prayer
  - Run an 'in person' Alpha course
  - Take a mission team to Peru – in response to the request from Ruth McKee of Latin Link in Arequipa.

### **A New Song to Sing**

There is a quiet excitement in God as we enter 2023 and our verses for the year from Psalm 40 reflect that. The Psalm describes a new song of God at work – the many things he did in answering the song-writer's cry for help and deliverance.

### **Encouragement in the Toughest of Times**

We find ourselves asking the question "What might God do in 2023?" The remembrance of God's past work in our lives and the transformation He brings, strengthening each one of us

in the midst of new trials. God has acted before, many times over (v5), so when we pray and cry for mercy once more, we draw confidence that He hears us and will answer.

### **God at Work**

A 'new song' in Scripture is often linked with times when God is at work, bringing salvation and doing new things in our lives. Our prayer is that we will recognise His hand at work this coming year and rejoice, singing the new song God has placed within us.

### **That Many Might Trust in Christ for Salvation**

The context of the first few verses is of rescue and salvation. God is at work in such a way that others see the change in us, the stability we find in Christ (v2) and the overflow of praise.

Our prayer as a church is that 'many will see' that God is at work and that many would put their trust in the Lord themselves. The phrase *'many will see and fear the Lord and put their trust in Him'* was shared in a church meeting over a decade ago and has been an important part of the Christchurch journey. We are excited to reconnect with this and to pray for the Lord to bring it into reality.

May we, by God's grace, come to the end of this year with a new song in our mouths, a hymn of praise to our God.

**Revd. Andrew Hemmens**  
**Senior Minister**

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

I report to the trustees on my examination of the financial statements of Christchurch Baptist Welwyn Garden City CIO ('the charity') for the year ended 31 December 2022 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and related notes.

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

### **Responsibilities and basis of report**

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

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

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

### **Independent examiner's statement**

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

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

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

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

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

Jane Rook FCA

Date: 19<sup>th</sup> April, 2023



**Statement of Financial Activities**  
**For the year ended 31 December 2022**

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2021 £
<b>Income from:</b>									
Donations and legacies	2	309,505	7,364	697	317,566	296,815	0	3,269	300,084
Investments	3	96	0	0	96	0	0	0	0
Charitable activities	4	35,355	24,309	0	59,664	16,025	7,465	0	23,490
<b>Total</b>		<b>344,956</b>	<b>31,672</b>	<b>697</b>	<b>377,325</b>	<b>312,840</b>	<b>7,465</b>	<b>3,269</b>	<b>323,574</b>
<b>Expenditure on:</b>									
Raising Funds	5	0	0	0	0	0	0	130	130
Charitable activities	6	322,295	20,397	1,202	343,894	293,210	6,595	3,315	303,119
<b>Total</b>		<b>322,295</b>	<b>20,397</b>	<b>1,202</b>	<b>343,894</b>	<b>293,210</b>	<b>6,595</b>	<b>3,445</b>	<b>303,249</b>
Net income / (expenditure)		22,661	11,276	(505)	33,431	19,630	871	(176)	20,325
Gross transfers between funds	15	7,317	(7,317)	0	0	4,814	(4,814)	0	0
Net incoming / outgoing resources before other recognised gains / losses		<u>29,978</u>	<u>3,959</u>	<u>(505)</u>	<u>33,431</u>	<u>24,444</u>	<u>(3,944)</u>	<u>(176)</u>	<u>20,325</u>
Decrease/(Increase) in liability for DB pension scheme	17	22,258	0	0	22,258	5,448	0	0	5,448
<b>Net movement in funds</b>		<b>52,236</b>	<b>3,959</b>	<b>(505)</b>	<b>55,689</b>	<b>29,892</b>	<b>(3,944)</b>	<b>(176)</b>	<b>25,773</b>
<b>Reconciliation of funds</b>									
Total funds brought forward		1,651,453	21,032	505	1,672,990	1,621,561	24,975	681	1,647,217
Total funds carried forward		<b>1,703,689</b>	<b>24,990</b>	<b>(0)</b>	<b>1,728,679</b>	<b>1,651,453</b>	<b>21,032</b>	<b>505</b>	<b>1,672,990</b>

**Balance Sheet at 31 December 2022**

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2021 £
<b>Fixed Assets</b>									
Tangible assets	7	2,176,829	0	0	2,176,829	2,192,749	0	0	2,192,749
<b>Current assets</b>									
Debtors	8	16,770	1,167	0	17,936	12,456	0	0	12,456
Prepayments	9	5,583	0	0	5,583	1,659	0	0	1,659
Investments	10	0	0	0	0	0	0	0	0
Cash at bank / in hand	11	81,859	23,823	0	105,683	98,938	21,032	505	120,474
<b>Total current assets</b>		<b>104,212</b>	<b>24,990</b>	<b>0</b>	<b>129,202</b>	<b>113,052</b>	<b>21,032</b>	<b>505</b>	<b>134,589</b>
<b>Creditors: amounts falling due within one year</b>	12	108,755	0	0	108,755	140,674	0	0	140,674
<b>Net current assets (liabilities)</b>		<b>(4,543)</b>	<b>24,990</b>	<b>0</b>	<b>20,447</b>	<b>(27,622)</b>	<b>21,032</b>	<b>505</b>	<b>(6,085)</b>
<b>Creditors: amounts falling due after more than one year</b>	13	468,555	0	0	468,555	491,374	0	0	491,374
<b>Net assets excluding pension liability</b>	14	<b>1,703,731</b>	<b>24,990</b>	<b>0</b>	<b>1,728,721</b>	<b>1,673,753</b>	<b>21,032</b>	<b>505</b>	<b>1,695,290</b>
<b>DB pension scheme liability</b>	17	42			42	22,300			22,300
<b>Net Assets</b>		<b>1,703,689</b>	<b>24,990</b>	<b>0</b>	<b>1,728,679</b>	<b>1,651,453</b>	<b>21,032</b>	<b>505</b>	<b>1,672,990</b>
<b>Funds of the Charity, divided into:</b>									
Unrestricted					1,703,689				1,651,453
Restricted	15				0				505
Designated	15				24,990				21,032
<b>Total charity funds</b>					<b>1,728,679</b>				<b>1,672,990</b>

Approved by the Trustees and signed on their behalf by:

**Harold Snow - Treasurer**

The notes on the following pages form part of these accounts

Date: 19<sup>th</sup> April 2023

**Statement of Cash Flow for the year ended 31 December 2022**

	Notes	Total Funds 2022 £	Total Funds 2021 £
<b>Cash Provided by operating activities</b>			
Net Income	55,689		25,773
Adjusted for:			
Depreciation	38,740		52,494
Change in DB pension liability	(22,258)		(5,448)
Grants received	(905)		0
(Increase)/decrease in debtors	(9,405)		4,904
Increase/(decrease) in non-mortgage creditors	(25,413)		(24,065)
(Increase)/decrease in value of investments	0		0
<b>Net cash provided by operating activities</b>		<b>36,449</b>	<b>53,658</b>
<b>Cash flows from investment activities</b>			
Proceeds from sale of investment	(0)		0
Fixed assets purchased	(22,820)		(15,036)
<b>Net Cash flows from investment activities</b>		<b>(22,820)</b>	<b>(15,036)</b>
<b>Cash provided from Financing Activities</b>			
Mortgage repayments	(29,325)		(30,775)
Grants received	905		0
<b>Net cash from Financing Activities</b>		<b>(28,420)</b>	<b>(30,775)</b>
<b>Changes in Cash and cash equivalents in year</b>		<b>(14,791)</b>	<b>7,847</b>
<b>Cash and cash equivalents brought forward</b>		<b>120,474</b>	<b>112,628</b>
<b>Cash and cash equivalents at end year</b>		<b>105,683</b>	<b>120,474</b>

Mortgage interest paid in the year of £21,073 is included in net income

## Notes to the financial statements For the year ended 31 December 2022

### 1. Accounting policies

#### **a. Basis of preparation**

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

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

#### **b. Donations**

Donations are accounted for gross when received.

#### **c. Legacies**

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

#### **d. Investment income**

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

#### **e. Fundraising and publicity costs**

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

#### **f. Grants payable**

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

#### **g. Fixed assets**

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

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

***h. Depreciation***

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

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

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

***i. Other expenditure***

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

***j. Fund Accounting***

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

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

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

**Notes to the financial statements (continued)**  
**For the year ended 31 December 2022**

**Income from**

**2. Donations and legacies**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2021 £
Planned giving - bank	243,247	0	0	243,247	247,714	0	0	247,714
Collections and one-off gifts	17,659	0	0	17,659	4,014	0	0	4,014
Income tax recoverable through Gift Aid	47,695	0	28	47,722	45,087	0	484	45,571
Other donations & misc income	0	7,364	669	8,033	0	0	2,785	2,785
Grants received	905	0	0	905	0	0	0	0
<b>Total</b>	<b>309,505</b>	<b>7,364</b>	<b>697</b>	<b>317,566</b>	<b>296,815</b>	<b>0</b>	<b>3,269</b>	<b>300,084</b>

**3. Investments**

Investment income	96	0	0	96	0	0	0	0
<b>Total</b>	<b>96</b>	<b>0</b>	<b>0</b>	<b>96</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**4. Charitable activities**

Church & Hall lettings	30,370	0	0	30,370	14,168	0	0	14,168
Car Park lettings	4,150	0	0	4,150	850	0	0	850
Contributions towards events and activities	835	0	0	835	1,007	0	0	1,007
Body & Soul Café	0	14,762	0	14,762	0	3,909	0	3,909
Income - individual organisations (Note 15a)	0	9,547	0	9,547	0	3,556	0	3,556
<b>Total</b>	<b>35,355</b>	<b>24,309</b>	<b>0</b>	<b>59,664</b>	<b>16,025</b>	<b>7,465</b>	<b>0</b>	<b>23,490</b>

<b>Total Income</b>	<b>344,956</b>	<b>31,672</b>	<b>697</b>	<b>377,325</b>	<b>312,840</b>	<b>7,465</b>	<b>3,269</b>	<b>323,574</b>
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**Notes to the financial statements (continued)**  
**For the year ended 31 December 2022**

**Expenditure on**

**5. Costs of generating voluntary income**

Latin Link Peru Party fundraising costs

Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2021 £
0	0	0	0	0	0	130	130
0	0	0	0	0	0	130	130

**6. Charitable Activities**

**a. Grants payable**

Beni & Irma Xhako (Albania)	2,238	0	0	2,238	2,184	0	0	2,184
BMS World Mission	4,896	0	0	4,896	4,896	0	0	4,896
Mission Aviation Fellowship	3,588	0	0	3,588	3,588	0	0	3,588
Paul Turner (Peru)	3,723	0	0	3,723	3,723	0	0	3,723
PNG Orphanage	0	0	60	60	0	0	2,134	2,134
Ugandan Orphanage / Nicholas Ongamo	1,478	4,500	0	5,978	1,478	0	676	2,154
Baptist Home Mission	4,728	0	0	4,728	4,428	0	0	4,428
New Zion Food Bank	0	0	697	697	0	125	0	125
Juvenile Diabetes Research Foundation	0	0	0	0	0	10	0	10
Barnados	0	0	0	0	0	10	0	10
Urban Saints	96	0	0	96	96	0	0	96
Ben Woodhams (Friends International)	0	0	0	0	1,000	0	0	1,000
Abby Murphy (Ecuador)	3,000	0	0	3,000	750	0	0	750
Mark Moberly (Prison Ministry)	2,000	0	0	2,000	0	0	0	0
Sami Xhako (UK visit - visa and travel))	537	0	0	537	0	0	0	0
Latin Link	0	0	320	320	0	0	0	0
Winter Family Fund	0	400	0	400	0	0	0	0
Mercy Ships	0	0	0	0	0	20	0	20
Alzheimers UK	0	20	0	20	0	0	0	0
Salvation Army	0	25	0	25	0	0	0	0
Isabel Hospice	0	0	0	0	0	125	0	125
	26,285	4,945	1,077	32,306	22,143	290	2,810	25,243

**b. Serving**

Children's work	2,082	0	0	2,082	1,126	0	0	1,126
Parish Nursing	1,090	0	0	1,090	1,168	0	0	1,168
Recognition	359	0	0	359	320	0	0	320
Church refreshments	1,846	0	0	1,846	211	0	0	211
	5,377	0	0	5,377	2,825	0	0	2,825

**Notes to the financial statements (continued)**  
**For the year ended 31 December 2022**

**Expenditure on (continued)**

**c. Worship**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2021 £
PA & AV equipment	0	0	0	0	621	0	0	621
All age worship	74	0	0	74	33	0	0	33
Worship materials	763	0	0	763	305	0	0	305
Worship training	15	0	0	15	0	0	0	0
Guest speakers	600	0	0	600	220	0	0	220
Signing	502	0	0	502	805	0	0	805
	<u>1,954</u>	<u>0</u>	<u>0</u>	<u>1,954</u>	<u>1,984</u>	<u>0</u>	<u>0</u>	<u>1,984</u>

**d. Relationships**

Welcome team	181	0	0	181	0	0	0	0
Pastoral	749	0	125	874	61	0	345	406
BOB - men's ministry	439	0	0	439	150	0	0	150
	<u>1,370</u>	<u>0</u>	<u>125</u>	<u>1,495</u>	<u>211</u>	<u>0</u>	<u>345</u>	<u>556</u>

**e. Outreach**

Alpha	290	0	0	290	60	0	0	60
Evangelism training & resources	29	0	0	29	0	0	0	0
Community Events - Peartree	0	0	0	0	205	0	0	205
Churches in Welwyn Garden City joint events	222	0	0	222	0	0	0	0
Body & Soul Café	0	6,125	0	6,125	0	1,680	0	1,680
Cost of activities - individual organisations ( Note 14a )	0	9,327	0	9,327	0	4,625	0	4,625
	<u>541</u>	<u>15,452</u>	<u>0</u>	<u>15,992</u>	<u>266</u>	<u>6,305</u>	<u>0</u>	<u>6,571</u>

**f. Discipleship**

Sister Soul - women's ministry	120	0	0	120	0	0	0	0
Youth work	3,842	0	0	3,842	3,189	0	160	3,349
	<u>3,962</u>	<u>0</u>	<u>0</u>	<u>3,962</u>	<u>3,189</u>	<u>0</u>	<u>160</u>	<u>3,349</u>



**Notes to the financial statements (continued)**  
**For the year ended 31 December 2022**

<b>Expenditure on (continued)</b>	<b>Unrestricted Funds £</b>	<b>Designated Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 2022 £</b>	<b>Unrestricted Funds £</b>	<b>Designated Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 2021 £</b>
<b>g. Support costs - Salaries &amp; manse</b>								
Salaries & Pensions	131,238	0	0	131,238	126,650	0	0	126,650
Manse costs	25,285	0	0	25,285	23,660	0	0	23,660
Minister's expenses	2,515	0	0	2,515	862	0	0	862
Leadership development	637	0	0	637	0	0	0	0
Recruitment	200	0	0	200	360	0	0	360
Training / conferences	1,003	0	0	1,003	399	0	0	399
	<u>160,877</u>	<u>0</u>	<u>0</u>	<u>160,877</u>	<u>151,930</u>	<u>0</u>	<u>0</u>	<u>151,930</u>
<b>h. Support costs - Church premises</b>								
Insurance	5,330	0	0	5,330	5,068	0	0	5,068
Gas	7,056	0	0	7,056	5,590	0	0	5,590
Electricity	21,089	0	0	21,089	9,702	0	0	9,702
Water	1,200	0	0	1,200	789	0	0	789
Depreciation	38,740	0	0	38,740	52,494	0	0	52,494
General Maintenance	8,490	0	0	8,490	5,103	0	0	5,103
Cleaning	8,244	0	0	8,244	0	0	0	0
Consumables	2,050	0	0	2,050	1,072	0	0	1,072
Mortgage Interest (Christchurch Peartree)	21,073	0	0	21,073	15,648	0	0	15,648
	<u>113,274</u>	<u>0</u>	<u>0</u>	<u>113,274</u>	<u>95,466</u>	<u>0</u>	<u>0</u>	<u>95,466</u>
<b>i. Support costs - Administration</b>								
Printing / copying	722	0	0	722	297	0	0	297
Publicity	93	0	0	93	166	0	0	166
Postage	26	0	0	26	180	0	0	180
Telephones	1,857	0	0	1,857	1,813	0	0	1,813
Subscriptions & fees	3,910	0	0	3,910	3,488	0	0	3,488
Stationery / Office equipment	216	0	0	216	259	0	0	259
Legal & Professional	0	0	0	0	7,177	0	0	7,177
Bank charges	82	0	0	82	97	0	0	97
Independent examiner	1,750	0	0	1,750	1,720	0	0	1,720
	<u>8,656</u>	<u>0</u>	<u>0</u>	<u>8,656</u>	<u>15,195</u>	<u>0</u>	<u>0</u>	<u>15,195</u>
<b>Total</b>	<u>322,295</u>	<u>20,397</u>	<u>1,202</u>	<u>343,894</u>	<u>293,210</u>	<u>6,595</u>	<u>3,315</u>	<u>303,119</u>

**Notes to the financial statements (continued)**  
**For the year ended 31 December 2022**

**7. Tangible assets**

	Church Property	Buildings	Fixtures & Fittings	Computers & Equipment	Total
	£	£	£	£	£
Cost at 1 January 2022	1,426,542	861,639	185,247	58,858	2,532,286
Additions during the year	0	0	20,472	2,348	22,820
Disposals during the year	0	0	0	0	0
Cost at 31 December 2022	1,426,542	861,639	205,719	61,206	2,555,106
Accumulated Depreciation at 1 January 2022	0	129,957	157,510	52,070	339,537
Charge for the year	0	21,541	13,049	4,151	38,740
Disposals during the year	0	0	0	0	0
Accumulated Depreciation at 31 December 2022	0	151,498	170,559	56,220	378,277
<b>Net book value at 31 December 2022</b>	<b>1,426,542</b>	<b>710,141</b>	<b>35,161</b>	<b>4,986</b>	<b>2,176,829</b>
Net book value at 31 December 2021	1,426,542	731,682	27,737	6,788	2,192,749
<i>Additions during the year were:</i>					
Parkway			11,357		11,357
Peartree			3,549	1,455	5,004
Manse			5,566		5,566
Other Equipment				893	893
<b>Total</b>	<b>0</b>	<b>0</b>	<b>20,472</b>	<b>2,348</b>	<b>22,820</b>

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

	£
Parkway Church	487,810
Manse - Gresley Close	163,732
Peartree - Tewin Rd - land value	775,000
	<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 2022**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2021 £
<b>8. Debtors</b>								
HMRC Gift Aid receivable	12,169	1,167	0	13,335	11,838	0	0	11,838
Hall Lettings Debtors	1,476	0	0	1,476	618	0	0	618
Other Receivables	3,125	0	0	3,125	0	0	0	0
Total	16,770	1,167	0	17,936	12,456	0	0	12,456
<b>9. Prepayments</b>								
Other Prepayments	5,583	0	0	5,583	1,659	0	0	1,659
Total	5,583	0	0	5,583	1,659	0	0	1,659
<b>10. Investments</b>								
Investments	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0
<b>11. Cash at bank/in hand</b>								
CAF Bank	81,859	11,797	0	93,656	98,938	9,000	505	108,443
Individual organisations - bank balances	0	11,283	0	11,283	0	11,429	0	11,429
Individual organisations - petty cash	0	744	0	744	0	602	0	602
Total	81,859	23,823	0	105,683	98,938	21,032	505	120,474
<b>12. Creditors: amounts falling due within one year</b>								
Mortgage on Christchurch Peatree	25,000	0	0	25,000	31,506	0	0	31,506
Interest Free Loans	73,800	0	0	73,800	105,500	0	0	105,500
Other creditors	9,955	0	0	9,955	3,668	0	0	3,668
HMRC (NI & PAYE) payable	0	0	0	0	0	0	0	0
Total	108,755	0	0	108,755	140,674	0	0	140,674
<b>13. Creditors: amounts falling due after more than one year</b>								
Mortgage on Christchurch Peatree	468,555	0	0	468,555	491,374	0	0	491,374
Interest Free Loans	0	0	0	0	0	0	0	0
Total	468,555	0	0	468,555	491,374	0	0	491,374

The mortgage is secured by a charge over Christchurch Peatree, 20 Tewin Road, Welwyn Garden City  
Interest Free Loans are unsecured and subject to review on an ongoing basis. These are all shown as falling due in one year, but discussions with lenders continue.

**Notes to the financial statements (continued)**  
**For the year ended 31 December 2022**

**14. Analysis of net assets**  
**(exc. pension liability)**

	Fixed Assets £	Current Assets £	Creditors over 1 year £	2022 £	2021 £
Restricted Funds (per note 15b)	0	(0)	0	0	505
Designated Funds (per note 15a)	0	24,990	0	24,990	21,032
Unrestricted Funds	2,176,829	(4,543)	(468,555)	1,703,731	1,673,753
Total Net Assets (exc. pension liability)	<u>2,176,829</u>	<u>20,447</u>	<u>(468,555)</u>	<u>1,728,721</u>	<u>1,695,290</u>

**15. Funds**

**a. Designated funds**

	Balance 1-Jan-22 £	Income £	Expenditure £	Grants made £	Tfr (to)/from Unrestricted £	Balance 31-Dec-22 £
Kings/Kidz Klub (for 6-10s)	(0)	0	0	0	0	(0)
Parkway Crawlers	(0)	763	(443)	0	(144)	176
Toddle Inn	257	0	0	0	(257)	0
Fun4Families	71	251	(89)	0	0	233
Peartree Tots	211	1,246	(762)	0	(426)	269
Worn Again	0	0	0	0	0	0
Body & Soul Café	5,110	14,762	(6,125)	(4,500)	(3,000)	6,246
Harvesters	426	1,706	(1,009)	0	(400)	723
Reach Out	1,015	5,302	(6,353)	(45)	400	319
Seniors Pastoral	4,637	0	(247)	0	(334)	4,056
Senior Citizens lunches	305	0	0	0	(305)	0
iPicture This	0	280	(425)	0	150	5
<b>Individual organisations</b>	<b>12,032</b>	<b>24,309</b>	<b>(15,452)</b>	<b>(4,545)</b>	<b>(4,317)</b>	<b>12,026</b>
Manse Kitchen Fund	9,000	0	0	0	(3,000)	6,000
Winter Family Fund	0	7,364	0	(400)	0	6,964
<b>Total Designated Funds</b>	<b>21,032</b>	<b>31,672</b>	<b>(15,452)</b>	<b>(4,945)</b>	<b>(7,317)</b>	<b>24,990</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.

**Notes to the financial statements (continued)**  
**For the year ended 31 December 2022**

**15. Funds**

**b. Restricted Funds**

	Balance 1-Jan-22 £	Income inc gift aid £	Expenditure £	Transfer in / (out) £	Balance 31-Dec-22 £
PNG Orphanage	60	0	(60)	0	0
Latin Link - Peru party	320	0	(320)	0	(0)
Pastoral Care	125	0	(125)	0	(0)
Evening Café Sep 22	0	697	(697)	0	0
	<b>505</b>	<b>697</b>	<b>(1,202)</b>	<b>0</b>	<b>(0)</b>

**16. Staff costs and Trustees expenses**

(included in note 6g Salaries)

	2022 £	2021 £
Salaries	113,761	107,310
Tax & NI costs	4,415	3,745
Pension payments	10,236	10,832
Pension deficit funding	2,825	4,763
<b>Total</b>	<b>131,238</b>	<b>126,650</b>

The average number of employees during the year was 5

No employee received emoluments in excess of £60,000 during the year (2021 - none)

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

## **Notes to the financial statements (continued)**

**For the year ended 31 December 2022**

### ***17. Pension Scheme Liability***

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

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

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

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

### **Actuarial valuation as at 31 December 2019**

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

The key financial assumptions underlying the valuation were as follows:

<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.

Following the 2019 valuation a Recovery Plan was signed in September 2020 under which deficiency contributions are payable until June 2026. These contributions were broadly based on each employer's membership at 31 December 2014 and increase annually in line with increases to Minimum Pensionable Income as defined in the Rules. On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just are now providing financial backing for all pensions provided through the Scheme's DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022.

## **Movement in Balance Sheet liability**

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

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Balance sheet liability at year start	22,300	27,748
Minus deficiency contributions paid	(2,825)	(4,763)
Interest cost (recognised in SoFA)	438	101
Remaining change to balance sheet liability* (recognised in SoFA)	(19,871)	(786)
Balance sheet liability at year end	42	22,300

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

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

	<b>31 Dec 2022</b>	<b>31 Dec 2021</b>	<b>31 Dec 2020</b>
Discount rate	5.7%	2.0%	0.4%
Future increases to Minimum Pensionable Income	4.5%	4.1%	3.0%

### **Cessation Event**

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

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



**Notes to the financial statements (continued)**  
**For the year ended 31 December 2022**

**18. Related charities**

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

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

**19. Related parties**

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

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

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

No sums were reimbursed to the Trustees for their work as Trustees (2021 - nil).

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

	Salary £	Pension £	Total £
Rev A Hemmens (Senior Minister & Trustee)	34,434	4,248	38,682
Rev S Cragg (Associate Minister & Trustee)	28,564	3,733	32,297
C Rowe (Administrator & wife of Trustee)	9,356	468	9,824
<b>Totals</b>	<b>72,354</b>	<b>8,448</b>	<b>80,802</b>

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

At the end of the year one Trustee had loaned the church £10,000 having, during the year, converted £5,000 to a gift which also received gift aid.

Donations received from Trustees without conditions attached amounted to £59,836 during the year (2021: £53,898).

**20. Independent Examiner**

A provision of £3,550 has been made in the financial statements in respect of independent examiner's fees for two years.

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

I report to the trustees on my examination of the financial statements of Christchurch Baptist Welwyn Garden City CIO ('the charity') for the year ended 31 December 2022 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and related notes.

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

### **Responsibilities and basis of report**

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

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

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

### **Independent examiner's statement**

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

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

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

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

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

Jane Rook FCA

Date: 19<sup>th</sup> April, 2023