

Christchurch

Baptist

...BECAUSE PEOPLE MATTER TO GOD

**Trustees'
Annual Report and
Accounts 2023**

Contents

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

Statutory Information

Registered Address

20 Tewin Road
Welwyn Garden City
Hertfordshire
AL7 1BW

Website: www.christchurchwgc.org.uk

Charity Trustees

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

Property Trustee

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

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

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

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

Bank

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

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

Charitable Objects

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

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

The church has two public buildings in Welwyn Garden City, one at 110 Parkway and one at 20 Tewin Road.

Organisational Structure

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

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

Recruitment and Appointment of New Trustees

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

Trustees Responsibilities

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

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

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

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

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

Training of Trustees

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

Objectives and Activities

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

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

Objectives 2023

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

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

How did we do?

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

Public benefit

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

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

Summary Review of the Year

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

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

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

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

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

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

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

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

Review of Ministries

Worship

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

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

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

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

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

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

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

Prayer Ministry

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

Prayer Ministry volunteer hours: **200**

BSL

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

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

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

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

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

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

BSL volunteer hours: **282**

Prayer Requests:

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

Outreach

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

The Alpha Course

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

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

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

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

Total volunteer hours – **156**

Prayer requests:

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

Body & Soul Café

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

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

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

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

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

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

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

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

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

Prayer Requests:

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

The Lounge (renamed in 2024 as Christchurch Community Space)

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

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

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

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

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

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

Prayer requests:

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

Overseas Mission

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

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

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

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

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

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

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

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

Prayer requests:

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

Money Matters

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

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

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

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

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

Prayer Requests:

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

Reloved

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

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

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

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

Total volunteer hours for Reloved: **45**

Prayer Requests:

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

Relationships

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

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

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

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

Welcome & Hospitality

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

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

Total volunteer hours for Welcome: **240**

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

Total volunteer hours for Hospitality: **292**

Prayer Requests:

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

Prayer Chain

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

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

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

Prayer Requests:

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

Meals 4 Mums

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

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

Discipleship & Serving

Life Groups

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

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

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

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

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

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

Prayer Requests:

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

Mentoring

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

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

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

Total volunteer hours for Mentoring – **280**

Prayer requests:

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

Men's Breakfast

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

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

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

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

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

Prayer Requests:

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

Sistersoul

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

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

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

Total volunteer hours for Sistersoul: **130**

Prayer Requests:

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

Other Ministries & Activities

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

Seniors' Ministries

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

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

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

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

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

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

Total volunteer hours for Harvesters: **910**

Prayer Requests:

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

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

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

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

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

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

Prayer Requests:

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

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

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

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

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

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

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

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

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

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

Prayer Requests:

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

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

Songs of Praise

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

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

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

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

Prayer Requests:

- For a wider reach across the town;

- For a freshness in approach over time.

Church Services at St. Andrew's Care Home

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

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

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

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

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

Prayer Requests:

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

Children and Families

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

Sunday Mornings

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

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

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

Prayer Requests:

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

The Family Feast

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

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

Toddler Groups

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

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

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

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

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

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

Prayer Requests for both our Toddler Groups:

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

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

Fun 4 Families

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

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

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

Prayer Requests:

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

One-Off Family Events

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

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

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

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

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

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

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

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

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

Parenting Courses

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

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

Youth Ministry

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

The Youth Ministry has four key elements:

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

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

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

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

The Mix

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

There is a nominal charge of 50 pence for attendance.

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

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

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

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

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

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

Prayer Requests:

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

Sunday Mornings (Parkway and Peartree)

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

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

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

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

Total volunteer hours: **360**

Prayer requests:

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

After 8s

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

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

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

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

Prayer requests:

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

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

Parish Nursing

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

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

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

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

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

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

Conclusion & Summary

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

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

Paul Tosswill
Administration Trustee

Date: 28th March, 2024

Finance overview 2023

Background

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

Income

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

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

Expenditure

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

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

Commitment and Funding

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

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

Funds

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

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

Pension Liabilities

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

Capital Expenditure

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

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

Risks

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

Reserves

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

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

Harold Snow

Finance Trustee / Treasurer

Date: 28th March, 2024

Vision & Future Plans

Verse for the year 2024

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

2024 Objectives

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

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

God's leading

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

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

God's light

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

God's life

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

Revd. Andrew Hemmens
Senior Minister

Date: 28th March, 2024

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

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

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

Responsibilities and basis of report

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

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

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

Independent examiner's statement

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

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

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

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

Jane Rook FCA

Date: 28th March, 2024

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

Statement of Financial Activities
For the year ended 31 December 2023

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

Balance Sheet at 31 December 2023

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

Approved by the Trustees and signed on their behalf by:

Harold Snow - Treasurer
Date: 28th March, 2024

The notes on the following pages form part of these accounts

Statement of Cash Flow for the year ended 31 December 2023

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

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

Notes to the financial statements

For the year ended 31 December 2023

1. Accounting policies

a. Basis of preparation

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

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

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

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

b. Donations

Donations are accounted for gross when received.

c. Legacies

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

d. Investment income

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

e. Fundraising and publicity costs

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

f. Grants payable

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

g. Fixed assets

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

h. Depreciation

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

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

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

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

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

i. Debtors

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

j. Creditors

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

k. Other expenditure

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

l. Fund Accounting

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

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

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

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

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

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

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

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

Expenditure on (continued)

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

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

Expenditure on (continued)

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

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

7. Tangible assets

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

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

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

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

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

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

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

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

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

13. Analysis of net assets (exc. pension liability)	Fixed Assets £	Current Assets £	Creditors over 1 year £	2023 £	2022 £
Restricted Funds (per note 14b)	0	22,938	0	22,938	0
Designated Funds (per note 14a)	0	18,478	0	18,478	24,990
Unrestricted Funds	2,143,809	27,198	(414,825)	1,756,181	1,703,731
Total Net Assets (exc. pension liability)	2,143,809	68,613	(414,825)	1,797,596	1,728,721

14. Funds

a. Designated funds

	Balance 1-Jan-23 £	Income £	Expenditure £	Grants made £	Tfr (to)/from Unrestricted £	Balance 31-Dec-23 £
Parkway Crawlers	176	1,199	(362)	(40)	(343)	630
Fun4Families	233	335	(332)	0	0	236
Peartree Tots	269	1,370	(625)	0	(430)	583
Body & Soul Café	6,246	16,527	(7,386)	(5,500)	(4,000)	5,887
Harvesters	723	1,528	(978)	(100)	(500)	673
Reach Out	319	6,030	(6,234)	(43)		72
Seniors Pastoral	4,056	360	(433)	0	150	4,133
iPicture This	5	1,132	(1,262)	0	350	225
Individual organisations	12,026	28,480	(17,612)	(5,683)	(4,773)	12,439
Manse Kitchen Fund	6,000	0	0	0	(3,000)	3,000
Winter Family Fund	6,964	1,235	(5,160)	0	0	3,039
Total Designated Funds	24,990	29,715	(22,772)	(5,683)	(7,773)	18,478

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

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

14. Funds

b. Restricted Funds

	Balance 1-Jan-23	Income inc gift aid	Expenditure	Transfer in / (out)	Balance 31-Dec-23
	£	£	£	£	£
HMP The Mount Baptistry	0	2,000	0	0	2,000
Solar Fund	0	19,688	0	1,250	20,938
Mission	0	688	(688)	0	0
Peru Mission 2023	0	1,427	(1,427)	0	(0)
NZ Food Bank	0	86	(86)	0	(0)
	0	23,888	(2,200)	1,250	22,938

15. Staff costs and Trustees expenses

(included in note 6g Salaries)

	2023	2022
	£	£
Salaries	113,061	113,761
Tax & NI costs	4,213	4,415
Pension payments	10,859	10,236
Pension deficit funding	12	2,825
Total	128,146	131,238

The average number of employees during the year was 5

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

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

Notes to the financial statements (continued)

For the year ended 31 December 2023

16. Pension Scheme Liability

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

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

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

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

Actuarial valuation as at 31 December 2019

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

The key financial assumptions underlying the valuation were as follows

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

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

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

Recovery Plan

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Plan reveals a deficit the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan.

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

Movement in Balance Sheet liability

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The movement in the provision is set out in the table below. Please note that due to the reduction in the recovery plan as noted above the liability is now just taken as the number of expected payments of £1.

	2023 £	2022 £
Balance sheet liability at year start	42	22,300
Minus deficiency contributions paid	(12)	(2,825)
Interest cost (recognised in SoFA)		438
Remaining change to balance sheet liability* (recognised in SoFA)		(19871)
Balance sheet liability at year end	30	42

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

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

	31 Dec 2022	31 Dec 2021
Discount rate	5.7%	2.0%
Future increases to Minimum Pensionable Income	4.5%	4.1%

Cessation Event

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

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

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

17 Related charities

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

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

18 Related parties

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

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

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

No sums were reimbursed to the Trustees for their work as Trustees (2022 - nil).

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

	Salary	Pension	Total
	£	£	£
Rev A Hemmens (Senior Minister and Trustee)	36,417	4,606	41,024
Rev S Cragg (Associate Minister and Trustee)	30,209	3,977	34,186
C Rowe (Administrator and wife of Trustee)	10,070	503	10,574
Totals	76,697	9,087	85,784

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

At the end of the year one Trustee had loaned the church £5,000. This follows a repayment of £5,000 during the year.

Donations received from Trustees amounted to £74,651 during the year (2022: £59,836).

19 Independent Examiner

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