

# CHRISTCHURCH BALDOCK

England & Wales · Charity number 1154689

## Details

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**Status** Registered

**Legal form** Charitable company

**Company number** [08728895](#)

**Registered** 2013-11-21

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

## Contact

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**Address** 48 Westell Close  
Baldock  
Hertfordshire  
SG7 6RY

**Phone** 07590805518

**Email** [admin@cc-b.uk](mailto:admin@cc-b.uk)

**Website** [www.cc-b.uk](http://www.cc-b.uk)

## Activities

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**Objects:** 1 THE ADVANCEMENT OF THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH, PRIMARILY BUT NOT EXCLUSIVELY WITHIN THE TOWN OF BALDOCK AND THE SURROUNDING AREA; AND2 SUCH OTHER CHARITABLE PURPOSES AS SHALL, IN THE OPINION OF THE MEMBERS, FURTHER THE OBJECT SET OUT IN ARTICLE 1.

**Activities:** Regular public worship, prayer, Bible study, preaching and teaching, mission - home and overseas. Involvement of children and young people, nurture of Christian disciples, care for the poor.

## Classification

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- **How:** Provides Other Finance, Provides Human Resources, Provides Services
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

## Geography

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- United States
- Bedford
- Central Bedfordshire
- Hertfordshire

## Finances

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Period end	Income	Expenditure	Assets	Employees
2025-12-31	£291,625	£175,872	-	-
2024-12-31	£275,138	£248,488	-	-
2023-12-31	£266,392	£233,548	-	-
2022-12-31	£255,149	£205,999	-	-
2021-12-31	£210,877	£196,988	-	-
2020-12-31	£224,325	£170,897	-	-

## Trustees

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Name	Role	Appointed
<b>Rev Adam Stuart Goddard</b>	Chair	2025-09-01
David Willbe		2020-04-26
Dr Obilor Nwamadi		2025-10-05
Nicholas Murray Clube		2022-10-16

**CHRISTCHURCH BALDOCK**

England & Wales - Charity number 1154689

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# Accounts

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**CHRISTCHURCH BALDOCK –  
ANNUAL REPORT & ACCOUNTS  
FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER 2025**

Christchurch Baldock  
is a company limited by guarantee  
incorporated in England under company number: 08728895  
Registered Charity Number (England & Wales): 1154689

Registered Office Address:  
48 Westell Close Baldock, Herts SG7 6RY  
[www.cc-b.uk](http://www.cc-b.uk)

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## 1 Reference and Administrative Details

Charity Name	Christchurch Baldock	
Registered Charity Number	1154689	
Charity's Principal Address:	48 Westell Close, Baldock, Herts SG7 6RY	
Incorporation Status:	Company, limited by guarantee, from 1 <sup>st</sup> January 2014	
Company registration number:	08728895	
Registered office address:	48 Westell Close, Baldock, Herts SG7 6RY	
Managing Trustees:	Rev. Sam Williams      Chair, Associate Minister (until 1 <sup>st</sup> May 2025) Mr. Nick Clube      (Chair from 1 <sup>st</sup> May to 14 <sup>th</sup> September 2025) Rev. Adam Goddard      Chair, Senior Minister (from 14 <sup>th</sup> September 2025) Mr. Neil Poole      (until 5 <sup>th</sup> October 2025) Mr. John Batchelor      (until 6 <sup>th</sup> April 2025) Mr. David Willbe Mr Obilor Nwamadi      (from 5 <sup>th</sup> October 2025)	
Independent Examiner:	Louise Tunley FCA CTA DChA Monico Tunley Ltd 19 Goldington Road Bedford MK40 3JY	
Bankers:	HSBC Bank 1 Market Place Hitchin Herts SG5 1DR	Kingdom Bank Media House, Padge Road Beeston Nottingham NG9 2RS
Legal Advisers:	Edward Connor Solicitors 39 The Point Market Harborough LE16 7QU	Bowens Solicitors 35 Bridge Street Hitchin SG5 2DF
Website:	<a href="http://www.cc-b.uk">www.cc-b.uk</a>	
Members:	89	

## 2 Overview

The trustees present their annual report and accounts of the charity for the year ended 31 December 2025. It contains the following items:

- The annual report of the charity explaining the activities undertaken in the year, how the charity met its public benefit objectives and the way the church is managed.
- The annual financial report for the financial year ended 31 December 2025, the required statements and notes to the accounts.

The accounts have been prepared in accordance with 'Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019)'.

## 3 Objective and Activities for the Public Benefit

### 3.1 General

Christchurch Baldock is situated in North Hertfordshire in the East of England region, serving communities in the surrounding towns and villages.

The church is a large community-based church which is focused on serving all ages. We are affiliated with:

- The Fellowship of Independent Evangelical Churches (FIEC) and have adopted the FIEC's Basis of Faith as the theological basis of our work [www.fiec.org.uk](http://www.fiec.org.uk)
- Evangelical Alliance [www.eauk.org](http://www.eauk.org)
- Gospel Partnership [www.thegospelpartnerships.org.uk](http://www.thegospelpartnerships.org.uk)

The activities of the church involve the promotion of our beliefs and reaching out to our community and beyond, providing care and sharing our faith.

On Sunday mornings, the congregation at the worship service has around 130 people attending (100 adults + 30 children) each week. On Sunday evenings, the congregation at the worship service has between 15 and 40 people attending (15-30 adults + up to 10 children). The Sunday morning service is livestreamed. The evening service is regularly recorded and put on YouTube.

The trustees of Christchurch Baldock confirm they have had regard for the Charity Commission's guidance on public benefit and believe they have met the legal requirement of the Charities Act 2011.

### 3.2 Charitable Objectives

Our Church Rules define our aim, mission and values:

Our aim & mission: Christchurch Baldock has as its supreme aim to glorify God. This involves living for him and making known the gospel of Jesus Christ, which is God's only means of salvation. We also desire to be a caring and supportive community.

Our values: We seek to live according to the teaching of the Bible which is the word of God.

Our Public Benefit Statement describes, in practical detail, the two purposes of the church.

1. The advancement of the Christian faith in accordance with the Basis of Faith, primarily but not exclusively within North Hertfordshire and the surrounding neighbourhood.
2. Such other charitable purposes as shall, in the opinion of the members of the Church in general, further the work of the Church.

We carry out these purposes by activities which include but are not limited to the following:

- a) Organise weekly services and other gatherings open to members and non-members, to present the teachings of the Bible and to provide opportunities for Christian response, including prayer and worship.

- b) Provide support and guidance to those activities of its members that seek to promote, in Baldock and the surrounding areas, an understanding of the Christian beliefs as set out in the Church's Basis of Faith.
- c) Assist the work of individual Christians and Christian organisations, insofar as that work, whether in this country or abroad, accords with the Church's aims.
- d) Carry out acts of social concern to benefit persons in Baldock and the surrounding areas facing hardship, on the basis of their need.
- e) Develop relationships with other churches in Baldock and the surrounding areas, as well as nationally and overseas, which are mutually beneficial in advancing our aims.

In the opinion of the Trustees, the purposes of the Church have been met by the activities reported for 2025, as listed below and reviewed with church members at the Annual General Meeting.

### 3.3 *Significant Activities During 2025*

We hold to a four-part Mission Statement as follows:

- 1. Good News to Share
- 2. Teaching that Connects
- 3. A Life of Worship
- 4. Friends who Love

Fulfilling this mission is not only the role of the staff team but the whole membership of the church. These four qualities should characterise and define everything we undertake.

Great love and care is shown particularly during times of crisis and family stress. Meals are cooked for families with new babies and those recovering from medical interventions. Care is shown for the elderly and bereaved. We are very pleased with the way that ordinary families in the church use their homes for hospitality particularly as a way of welcoming people who are not yet Christians into the church.

We continue to stream our morning service, and to film or audio-record and upload our evening services which typically attract between 30 and 80 views, and which are retained in accessible on-line archives. We also use virtual meeting facilities when occasion demands. We aim to keep up regular activity on social media, and find this a useful way to communicate our news and message with the public, as well as the church.

As of January, our Associate Minister Sam Williams took over as Acting Senior Minister following the resignation and departure of Chris Jenkins to become minister of a church in South Wales. We sponsored members to attend a Special Needs training event for supporting people with SEN in church life.

In February a new Pastoral Care Team was launched to provide practical and emotional support to congregation members and others linked to the church during times of need. On 16<sup>th</sup> February the church members voted well over 90% at a special general meeting to appoint Adam Goddard as the new Senior Minister. Our Youth Minister, Hannah, returned to work from Maternity leave on a part-time basis until mid-April.

In March, we hosted a Comedy Night outreach event which was attended by a good number of non-church guests who heard the gospel and the opportunity to ask questions about it. Our ministry trainee, Martainn Ramsey extended his contract with us until mid-year. During his time with us, he has been an invaluable help in all church activities, especially our midweek groups and Sunday services. The mentoring, training and experience he received during his time at Christchurch saw him grow and develop in all areas and prepared him well for further ministry work. A number of ladies from the church supported the Cambridge Women's Bible Conference.

Following the success of our two previous Easter Family Parties, we moved this year's event to the larger Knights Templar school hall in April. These events continue to attract many guests, usually people with little or no prior connection with the church. There was an afternoon of fun and games, and a

talk by Acting Senior Minister, Sam Williams.

At our AGM, John Batchelor stepped down as Elder and Dave Willbe was re-elected to serve another term as Elder. At the end of April, Sam Williams left the church to take up his new position in London and the church went into Interregnum under the leadership of the remaining three non-staff Elders and Trustees. Our Youth Minister Hannah Wijetunge went on a second maternity leave.

In May, as usual we participated in the Baldock Fair where we had a children's craft stall and ran a cafe providing free beverages and cakes to the public and offering a listening ear. We also held a First Aid Training course for all those interested which would allow them to serve as first aiders both within and outside the church.

Our group for the retired, Body and Soul, continues to be a very popular weekly activity. The group held an outdoor promotional event on Baldock high street on 17th June which was well-attended. At the Body and Soul Christmas lunch, for the third year running, we were delighted to be joined by a choir from Hartsfield School to sing for the group. It is a great strength of the church that it connects people of all generations and backgrounds. Also in June, our men held a successful walk and BBQ event in Letchworth for members and guests.

In the first week of the school summer holidays, we held our annual holiday club for around 60 children at Knights Templar School hall. The theme this year was "Shipwrecked" exploring the story of Jonah. The children had a fantastic time, and we were greatly indebted to the hard work of around 40 volunteers from the church, without whom the week would have been impossible. WOW and CCB Kids invited all ages to an afternoon of fun and ice cream.

A baptism service was held on 22<sup>nd</sup> June.

In September we bought a church manse in Turpin's Way, Baldock to facilitate future ministry, funded by the sale of two existing church properties. The church also welcomed the arrival of new Senior Minister, Adam Goddard and his family who moved into the newly-acquired church manse. He delivered his first Sunday sermon on 14<sup>th</sup> September and he was officially inducted at our 16<sup>th</sup> November service attended by many visitors. The day was also a celebration to mark 25 years of Christchurch Baldock, and was followed by a lunch.

On 4<sup>th</sup> October, we held a Roots of Jazz evangelistic event which attracted attendees from across the area. At our Business Meeting on 5<sup>th</sup> October, Neil Poole stood down as church Elder and Treasurer, and Lai Lee Fong took over as Treasurer. Obi Nwamadi was voted in by members as a new Elder and Trustee. Our annual light party on 31<sup>st</sup> October was very well-attended. There were bouncy castles, craft, games, and a talk about Jesus being the light of the world. The church also launched an older boys study and discussion group in October.

As in the past, the church was present for the Baldock Christmas Fair. Our Carols by Candlelight service once again attracted many visitors and pulled together musicians and choir members from both within and outside the church, and offered a wonderfully traditional setting in which to remember the birth of Christ.

The most notable happenings of the year were changes in church staffing with the departures of Senior Minister Chris Jenkins and Ministry worker Becca Jenkins to a church in South Wales, and Associate Minister, Sam Williams to a church in London. We are indebted to Sam for taking on the role of Acting Senior Minister until his departure in May and to Ministry trainee, Martainn Ramsay for extending his contract a number of months to provide ministry support at this time before leaving on 4<sup>th</sup> July to get married. Our Youth Minister, Hannah Wijetunge returned briefly from maternity leave before going on maternity leave again, and our church administrator was absent for family reasons over much of the Summer. In the Autumn, interviews were held for the post of Assistant Minister.

A church interregnum can be an unsettling time for church members and attendees, but many of our church volunteers stepped up over the Summer interregnum months to support the three Elders in

running the church in the absence of any working staff. With volunteer support, the church continued to run a full timetable of services and events as usual except for the annual Church Day Away which was postponed until 2026. It is gratifying to note the number of new attendees, and young people in particular now attending Christchurch Baldock this year.

The church has continued to fulfil its role in the community and provides public benefit through activities including:

- Tea and Tinies: this support group for parents of new and pre-mobile babies has continued to be greatly appreciated by users.
- Tea and Tots: our playgroup and story-time for carers and toddlers continues to be popular in the town enjoying a strong reputation as a welcoming and caring group and a point of contact for needy families. We are part of the Stevenage and North Herts Toddler Groups Network.
- Body and Soul: exercise activities, fun and spiritual input for the elderly. Members are regularly phoned and visited.
- Living Stones: informal singles support group
- Rock Solid, a midweek children's club, provides activities for primary school aged children and families.
- The Link, our midweek youth group continues to attract a strong core of young people who enjoy the activities and bible teaching. A number attend various weekend and day conferences together.
- Band of Brothers: men's monthly pub lunches.
- Women of Worth: as well as the breakfast mentioned above, a Christmas craft evening was held in November which was well received. This year saw the launch of monthly pub lunches for women.
- Home groups: meeting on various nights each week (7 venues).
- Regular church services in Baldock and Letchworth
- Sunday morning services include groups for Tots (preschool), Kids (primary) and Youth (KS3) and regular all age services.
- Pastoral activities within the community

We support local and overseas charities and mission endeavours. We are pleased to record that we also support a number of children from deprived areas with their education and living costs, working through Compassion UK. Grants were made in 2025 to:

- International mission organisations
- UK Christian workers

as shown in the accounts (see Note 10). Many members also support Christian & charitable organisations at home and abroad.

Through our hardship fund we were also able to provide emergency financial support to individuals in critical need.

### *3.4 Where are we going in 2026?*

After the significant staff changes this past year, in 2026 we look forward to welcoming Laurence Wilson in the post of Minister in Training in late February, and the return of Hannah Wijetunge from maternity leave in April. The church will look to support this refreshed staff team and establish the vision and goals for this new era of the church's history, to serve the community and provide it with spiritual teaching and support. It will remain our goal to be a biblical and contemporary church – teaching the historic truths of the Christian faith in a way which communicates with the modern world. In particular, we are keen to develop every member ministry, that is to say, that every member of the church should be involved in serving.

In Philippians 1:3-5 the Apostle Paul says: "I thank my God every time I remember you. In all my prayers for all of you, I always pray with joy because of your partnership in the gospel from the first day until now..." A contemporary biblical church will view its members as partners in the work not as passive recipients only. Our goal for Christchurch is that everyone should see themselves as investing time, energy and talents in the work of the gospel for God's glory.

We continue to consider possibilities for a permanent home for the church but remain indebted to Knights Templar School and other venues for allowing us to use their premises.

#### **4 Structure, Governance and Management**

The Trustees are responsible for the day-to-day running of the Incorporated Charity. Charity law requires the Trustees to do the following:

##### *4.1 Duty to ensure regulatory compliance*

- Ensure that Christchurch Baldock complies with all relevant laws and reporting requirements, in particular of the Companies House and Charities Commission as regulators;
- Act with integrity avoiding conflict of interest or misuse of Christchurch Baldock funds or assets;
- Prepare annual report and accounts in accordance with Companies House and Charities Commission requirements.

##### *4.2 Duty of prudence*

- Ensure that the charity remains solvent and uses funds and assets wisely and only to further the purposes of the charity;
- Avoid activities that may place the charity's funds or assets or reputation at risk.

##### *4.3 Duty of Care*

- Exercise reasonable skill and care as trustees, and obtain external professional advice on all matters where there may be material risk to the charity, or where advice is needed to enable the trustees to fulfil their duties.

##### *4.4 Safeguarding Policy*

The church has a Safeguarding Policy for the protection of children & vulnerable persons. This is available from our public domain church website. This policy has been extensively reviewed during the year and training is provided for all involved. The Trustees continue to liaise with the leadership team and all those working with children and with vulnerable adults to ensure high standards of care are maintained, including appropriate Disclosure & Barring Service (DBS) checks on all leaders and helpers.

##### *4.5 Risk Review*

Risk Assessments have been carried out and are held on file for all our meeting locations. These include:

- Knights Templar School, Baldock      Sunday morning and other open meetings
- Letchworth Free Church              Sunday evening and other meetings
- Baldock Community Centre        Body & Soul and Tea & Tots mid-week groups
- Baldock United Reformed Church    Tea & Tinies and The Link mid-week groups

The church holds appropriate insurance including public liability insurance to cover all these locations, as well as insurance for the assets owned by the church, and trustee liability insurance.

##### *4.6 Data Protection Policy*

The Data Protection Legislation is concerned with the protection of human rights in relation to personal data. The aim of the Legislation is to ensure that personal data is used fairly and lawfully and that where necessary the privacy of individuals is respected. During the course of the activities of Christchurch Baldock the Church will collect, store and process personal data about our members, people who attend our services and activities, suppliers and other third parties and we recognise that the correct and lawful treatment of this data will maintain confidence in the Church.

The policy sets out the basis on which we will process any personal data we collect from data subjects, or that is provided to us by data subjects or other sources. The policy relates to all personal data held by Christchurch Baldock, regardless of format. It applies to anyone who handles this personal data, including those working on behalf of the Church.

The Trustees are accountable for compliance with the data protection legislation within the organisation and have appointed a Data Protection Manager (DPM) to handle our day-to-day obligations. This role is fulfilled by the Church Administrator.

#### **4.7 Other Policies**

Other policies have been issued and distributed to applicable teams to help manage the church's affairs. These include:

- Administrative Rules
- Health & Safety Policy
- Evacuation Plans & Leaders Guide
- Food Hygiene Guidelines
- Complaints Handling Policy
- Conflict of Interest Policy
- Volunteer Management Policy
- Inclusive Learning Process Guideline
- Financial Reserves Policy
- Investment Policy
- Staff Induction Policy & Guidelines
- Social Media Policy

These policies are reviewed approximately every 2 years by the Trustees to ensure they are being followed and, where necessary, updated to reflect the latest regulations and best practice guidelines.

### **5 Achievements and Performance**

The AGM Ministry Reports, as presented at the AGM, record the various activities of the church throughout the year, with detailed comments on achievements.

The church has continued its programme of preaching, Bible teaching and support activities on Sundays. There is considerable additional teaching in small groups during the week.

The church supports a number of local and national initiatives to care for the disadvantaged, and for the advance of the Christian message of hope.

### **6 Financial Review**

#### **6.1 General**

We are extremely grateful for the very generous support we have received from the membership both financially and practically over the past year. This has enabled the work to continue, to promote the gospel and provide public benefit.

Our giving to the church is a part of our worship and commitment to the Lord Jesus Christ. The assets and money must remain servants not masters of what we do, and we need to prayerfully consider together how these things can be best used to serve the purposes of the church.

The trustees have the responsibility to consider how best to use the church's money and we seek to maximize returns from our Reserves, savings and Building Fund. Our intent is to report transparently but not in excessive detail, as attached, so please speak to the trustees if you have questions.

#### **6.2 Analysis of Income**

The increase in donations to the general fund is 14.4% or £26.7k compared to last year (2025: £212.3k; 2024: £185.6k) – see Note 3.

Restricted income fund giving varies year on year depending on the funds supported. This year has seen a small increase in the total amount compared to last year (2025: £9.8k; 2024: £9.3k).

Refer to details in Section 8.1 (SOFA) and Note 3.

### 6.3 *Analysis of Expenditure*

Total costs from the general fund decreased by 31% or £72.7k this year compared to last year (2025: £162.7k; 2024: £235.4k).

Total expenditure from restricted funds saw a small increase compared to last year.

Refer to details in Section 8.1 (SOFA) and Notes 5 to 10.

### 6.4 *Property and Assets*

Property owned by the incorporated Charity is as follows:

- 14 Jackmans Place, Letchworth SG6 1RH, currently let with a tenancy agreement, bringing rental income to the church.
- 73 Millstream Close, Hitchin SG4 0DB, let with a tenancy agreement and bringing rental income to the church for much of 2025. This property is being sold to help finance the purchase of a property for the new senior minister.
- A 13%-part share in 165 Jackmans Place, Letchworth SG6 1RG. This property was sold, as our Minister Chris Jenkins left to take up a new position in Wales.
- 48 Westell Close, Baldock, SG7 6RY, housing our Associate Minister Sam Williams and his wife.
- 19 Pryors Court, Baldock, SG7 6QU. This property was sold in 2025.
- 33 Turpins Way, Baldock, SG7 6LW, housing our Senior Minister Adam Goddard and his wife and family.

The church is very grateful for the gifts and interest-free member loans to support the purchase of the home for our Senior Minister. These loans, totalling £135,000, taken in July 2025, will be repaid during 2026, when the sale of 73 Millstream Close has completed.

Cash current assets are £138.9k, of which £123.2k is unrestricted representing General funds and Reserves, and £15.6k is Restricted funds, as shown in the balance sheet, Section 8.2.

Refer to Section 8.2 (Balance sheet) and Notes 11 to 15.

### 6.5 *Reserves*

It is the stated general intent of the Trustees to hold sufficient reserves to continue the charitable activities of the Trust should income and fundraising activities fall short. The Trustees consider that they should hold a sum equivalent to 3 months running costs, to be held on deposit or other investment which can be readily realised as cash, unless agreed otherwise with the members for particular temporary circumstances. At 2025 financial year expenditure levels, reserves required would be circa £41k (unrestricted expenditure/4). However, expenditure in 2025 was unusually low because of the interregnum and abnormally low staffing levels, so the 2026 budget expenditure figure (£223k) is more appropriate, and would require reserves of £56k.

Cash current assets of the church are £138.9k, which is above the Trustees' Reserves Policy, however the accounts also show net current assets to be -£1k. This net current liability arises because the purchase of the church manse in 2025 is to be funded by the sale of two other church owned properties (Pryors Court and Millstream Close). Pryors Court was sold in 2025, but the sale of Millstream Close has not yet completed. To allow the purchase of the manse to coincide with the arrival of the new minister, short term interest free loans have been generously provided by church members, to be repaid as soon as the sale of Millstream Close completes. Although Millstream Close will be sold in early 2026 it shows in the accounts as a fixed asset. It is therefore, not included in the net current asset calculation, whereas the member loans are a current liability and so included in the net current assets calculation. This therefore, results in a net current liability in the accounts at the end of 2025.

In reality, we do comply with our 3 month reserve policy; we hold sufficient funds which can be readily realised as cash.

**6.6 Building and Infrastructure Funds**

The church Building Fund, established in March 2014 as a long-term plan to finance the building of premises for church meetings, stands at £10.6k held as Restricted Funds, and members are invited to support this. In addition, available unrestricted funds would be allocated to a building project when applicable.

The Infrastructure Fund (Unrestricted, Designated) was established on 15<sup>th</sup> September 2018 to set aside money each year for use in acquiring buildings, accommodation or other infrastructure. It was agreed that 75% of the net surplus each year which was not otherwise ring-fenced would be placed in this fund. The fund balance was transferred to the General Fund and used this year to help fund the purchase of the church manse in Baldock. Although there was a net surplus of £117.7k in 2025, there was no transfer to the infrastructure fund as this is effectively ring-fenced to repay the loans taken to support the purchase of the church manse.

**6.7 2026 Budget**

A budget for 2026 was presented at the Business Meeting in October 2025 and approved.

The budget assumes an unrestricted income of £223.1k, allowing for a continuation of a similar number of staff and activities. In detail, we will support:

Staff:	Senior Minister:	Adam Goddard	1.0 FTE
	Associate Minister:	TBD	1.0 FTE
	Youth & Children’s Minister:	Hannah Wijetunge	1.0 FTE
	Administrator:	Mikey Day	<u>0.75 FTE</u>
	Total:		<u>3.75 FTE</u>

The budget also provides for the continued financial support to Christian partners working in international and UK missions.

**6.8 Small company provisions**

This report has been prepared in accordance with the small companies’ regime under the Companies Act 2006.

## 7 Independent Examiner's Report to the Trustees of Christchurch Baldock

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 December 2025 which are set out on pages 13 to 32.

### Responsibilities and basis of report

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

### Independent examiner's statement

Since the charity'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 the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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 accounts to be reached.

Signed: *Louise Tunley*

Louise Tunley FCA CTA DChA

ICAEW, Chartered Accountant

19 Goldington Road  
Bedford  
MK40 3JY

Date: 16 March 2026

## 8 Accounts

### 8.1 Statement of Financial Activities for the Year Ended 31 December 2025

	Notes	Unrestricted Funds	Restricted Income Funds	Total Funds 2025	Total Funds 2024
		£	£	£	£
<b>Income from:</b>	3				
Donations and legacies		212,290	9,799	222,089	194,838
Charitable activities		6,886	919	7,805	15,252
Investments		23,911	-	23,911	48,594
Other		37,820	-	37,820	16,454
<b>Total income</b>		<b>280,907</b>	<b>10,718</b>	<b>291,625</b>	<b>275,138</b>
<b>Expenditure:</b>	5				
Raising funds		12,002	-	12,002	2,066
Charitable activities		143,987	13,166	157,153	246,002
Other Expenditure		6,717	-	6,717	420
<b>Total expenditure</b>		<b>162,705</b>	<b>13,166</b>	<b>175,872</b>	<b>248,488</b>
<b>Net income/(expenditure)</b>		<b>118,202</b>	<b>(2,449)</b>	<b>115,753</b>	<b>26,650</b>
<b>Transfers between funds</b>		<b>(480)</b>	<b>480</b>	<b>-</b>	<b>-</b>
<b>Net movement in funds</b>		<b>117,722</b>	<b>(1,969)</b>	<b>115,753</b>	<b>26,650</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		1,220,860	18,482	1,239,342	1,212,691
<b>Total funds carried forward</b>		<b>1,338,581</b>	<b>16,513</b>	<b>1,355,095</b>	<b>1,239,342</b>

8.2 Balance Sheet as at 31 December 2025

	Notes	Unrestricted funds	Restricted Income funds	Total this year 2025	Total last year 2024
		£	£	£	£
<b>Fixed assets</b>					
Tangible assets	11	1,339,581	-	1,339,581	1,035,632
<b>Total fixed assets</b>		<b>1,339,581</b>	<b>-</b>	<b>1,339,581</b>	<b>1,035,632</b>
<b>Current assets</b>					
Debtors	12	8,874	230	9,104	8,806
Cash at bank and in hand	15	122,600	16,283	138,883	198,757
<b>Total current assets</b>		<b>131,474</b>	<b>16,513</b>	<b>147,987</b>	<b>207,563</b>
<b>Liabilities</b>					
Creditors: amounts falling due within one year	13	132,473	0	132,473	3,853
<b>Net current assets/(liabilities)</b>		<b>(1,000)</b>	<b>16,513</b>	<b>15,514</b>	<b>203,709</b>
<b>Total assets less current liabilities</b>		<b>1,338,581</b>	<b>16,513</b>	<b>1,355,095</b>	<b>1,239,342</b>
Creditors: amounts falling due after one year	13	-	-	-	-
<b>Total net assets or liabilities</b>		<b>1,338,581</b>	<b>16,513</b>	<b>1,355,095</b>	<b>1,239,342</b>
<b>Funds of the Charity</b>					
Restricted income funds	16	-	16,513	16,513	18,482
Unrestricted funds		1,338,581	-	1,338,581	1,220,860
<b>Total funds</b>		<b>1,338,581</b>	<b>16,513</b>	<b>1,355,095</b>	<b>1,239,342</b>

For the financial year ended 31 December 2025, the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476.



The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The notes on pages 15 to 32 form part of these accounts.

9 Trustee Approval of Accounts

Approved by the Trustees on 15 March 2026 and signed on their behalf by:

Signature	Name	Date	Position
	A.S. Goddard	15/3/26	Chair of the Trustees
	N. M. Clube	15/3/26	Trustee

## 10 Notes to the Accounts

### Note 1. Basis of Preparation of Accounts

#### 1.1 Basis of accounting

The accounts have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the 'Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019)' and the Charities Act 2011.

Christchurch Baldock meets the definition of a public benefit entity under FRS102.

Assets and liabilities are initially recognised at historical cost of transaction value unless otherwise stated in the relevant accounting policy note(s).

#### 1.2 Going concern

The Trustees' consider that there are no material uncertainties about the charity's ability to continue as a going concern.

The Trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

### Note 2. Accounting Policies

#### 2.1 Income

Recognition of income	This is included in the Statement of Financial Activities (SoFA) when: <ul style="list-style-type: none"> <li>· the charity becomes entitled to the resources;</li> <li>· it is more likely than not that the trustees will receive the resources;</li> <li>· the monetary value can be measured with sufficient reliability.</li> </ul>
Incoming Resources with Related Expenditure	Where incoming resources have related expenditure (as with fundraising) the incoming resources and related expenditure are reported gross in the SoFA.
Offsetting	There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.
Grants and donations	Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.
Tax reclaims on donations and gifts	Income from tax reclaims are included in the SoFA at the same time as the gift to which they relate. Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise

Notes to the Accounts (continued)

Donated services and facilities	Donated services and facilities are included in the SoFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably.
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
Investment gains and losses	This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

2.2 Expenditure and Liabilities

Liability recognition	<p>Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.</p> <p>Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.</p>
Governance and support costs	Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.
Grants payable without performance conditions	These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.
Support costs	The charity has incurred expenditure on support costs.
Creditors	The charity has creditors which are measured at settlement amounts less any trade discounts
Provisions for liabilities	A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date
Fund Accounting	<p>Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.</p> <p>Restricted funds can only be used for the particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when the funds are raised for a particular purpose.</p>

Notes to the Accounts (continued)

2.3 Assets

Tangible fixed assets for use by charity	<p>These are capitalised if they can be used for more than one year, and cost at least £1500 They are valued at cost or a reasonable value on receipt.</p> <p>The depreciation rates and methods used are disclosed in note 11.</p>
Intangible fixed assets	<p>The charity has no intangible fixed assets (that is, non-monetary assets that do not have physical substance but are identifiable and are controlled by the charity through custody or legal rights) of material value.</p>
Heritage assets	<p>The charity has no heritage assets, (that is, non-monetary assets with historic, artistic, scientific, technological, geophysical or environmental qualities that are held and maintained principally for their contribution to knowledge and culture).</p>
Investments	<p>The charity has no fixed asset investments or shares.</p>
Debtors	<p>Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.</p>

2.4 Pension Costs

Pension Costs	<p>The charity operates a defined contribution pension scheme. Contributions payable to the charity's scheme are charged to the statement of financial activities in the period to which they relate.</p>
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## Notes to the Accounts (continued)

**Note 3. Analysis of Income**

	2025			2024		
	Un-restricted funds	Restricted income funds	Total funds 2025	Un-restricted funds	Restricted income funds	Total funds 2024
	£	£	£	£	£	£
<b>Donations and legacies</b>						
Donations and gifts	175,763	8,380	184,143	153,956	7,902	161,858
Legacies	-	-	-	-	-	-
Grants	-	-	-	-	-	-
Other	-	-	-	-	-	-
Gift Aid	36,527	1,418	37,945	31,629	1,350	32,980
<b>Total</b>	<b>212,290</b>	<b>9,799</b>	<b>222,089</b>	<b>185,586</b>	<b>9,252</b>	<b>194,838</b>
<b>Charitable activities &amp; events</b>						
Rock Solid (5-10's)	250	-	250	395	-	395
Body & Soul group	2,133	919	3,052	1,801	2,040	3,841
Tea & Tots group	2,011	-	2,011	2,016	-	2,016
Tea & Tinies group	741	-	741	1,247	-	1,247
Bookstall	153	-	153	93	-	93
Women of Worth (WOW) group	442	-	442	450	-	450
Charitable event - Weekend Away	-	-	-	6,596	-	6,596
Charitable events - Evangelistic Meetings	1,156	-	1,156	615	-	615
<b>Total</b>	<b>6,886</b>	<b>919</b>	<b>7,805</b>	<b>13,212</b>	<b>2,040</b>	<b>15,252</b>
<b>Income from investments:</b>						
Interest income	3,361	-	3,361	3,927	-	3,927
Property rental income	20,546	-	20,546	44,667	-	44,667
Other property income	4	-	4	-	-	-
<b>Total</b>	<b>23,911</b>	<b>-</b>	<b>23,911</b>	<b>48,594</b>	<b>-</b>	<b>48,594</b>
<b>Other income</b>						
NIC Employment Allowance	5,138	-	5,138	5,000	-	5,000
SMP Recovery	9,545	-	9,545	9,592	-	9,592
Easyfundraising Charity donations	98	-	98	65	-	65
Anonymous gifts to members	-	-	-	460	-	460
Other - gain from sale of property	23,039	-	23,039	938	400	1,338
<b>Total</b>	<b>37,820</b>	<b>-</b>	<b>37,820</b>	<b>16,054</b>	<b>400</b>	<b>16,454</b>
<b>TOTAL INCOME</b>	<b>280,907</b>	<b>10,718</b>	<b>291,625</b>	<b>263,446</b>	<b>11,692</b>	<b>275,138</b>

The total unrestricted donations & legacies amount of £212,290 is shown above. Last year this amount was £185,586. This represents 14.4% increase from 2024 to 2025.

Notes to the Accounts (continued)

**Note 4. Donated goods, facilities and services**

There were no donated goods or services in 2025 or 2024.

**Note 5. Analysis of Expenditure**

	Notes	2025			2024		
		Un-restricted funds	Restricted income funds	Total funds 2025	Un-restricted funds	Restricted income funds	Total funds 2024
		£	£	£	£	£	£
<b>Expenditure on Raising Funds</b>							
Rental property repairs and maint charges		12,002	-	12,002	2,066	-	2,066
<b>TOTAL EXPENDITURE on Raising</b>		<b>12,002</b>	<b>-</b>	<b>12,002</b>	<b>2,066</b>	<b>-</b>	<b>2,066</b>
<b>Expenditure on Charitable Activities</b>							
Event costs - evangelistic meetings		4,657	782	5,439	18,713	1,910	20,623
Services - Running Expenses & hall hire		24,423	1,720	26,143	28,182	4,248	32,430
Children's, Youth & 20s activities		3,579	119	3,698	3,333	259	3,591
Church Property - upkeep, insurance,rent,council tax		3,949	-	3,949	9,022	-	9,022
Administration Expenses		1,153	-	1,153	1,379	-	1,379
Staff ministry expenses		54	-	54	4,035	-	4,035
Staff employment costs	8	82,078	1,000	83,078	147,529	-	147,529
Grants payable - Missionaries & Workers	10	19,090	9,544	28,635	16,622	6,709	23,331
Support & Governance Costs	6	5,004	-	5,004	4,061	-	4,061
<b>TOTAL EXPENDITURE on Charitable Activities</b>		<b>143,987</b>	<b>13,166</b>	<b>157,153</b>	<b>232,876</b>	<b>13,126</b>	<b>246,002</b>
<b>Other Expenditure</b>							
Anonymous gifts to members		-	-	-	420	-	420
Interest on loans		-	-	-	-	-	-
Other - loss from sale of property		6,717	-	6,717			
<b>TOTAL OTHER EXPENDITURE</b>		<b>6,717</b>	<b>-</b>	<b>6,717</b>	<b>420</b>	<b>-</b>	<b>420</b>
<b>TOTAL EXPENDITURE</b>		<b>162,705</b>	<b>13,166</b>	<b>175,872</b>	<b>235,362</b>	<b>13,126</b>	<b>248,488</b>

Staff employment costs include a £1,000 hardship payment from the restricted Special Support Fund to a member of staff. This payment was included in the staff salary payment, as employer National Insurance and employee tax and National Insurance were due on this payment.

Notes to the Accounts (continued)

**Note 6. Support & Governance Costs**

6.1 CURRENT reporting period

	Notes	Raising funds	Charitable Activities	Grand total 2025	Basis of allocation (Describe method)
		£	£	£	
Public and Employer Liability Insurance		-	586	586	Allocated on time
Statutory fees - Indep Examination of Accounts	7	-	588	588	Allocated on time
Accountancy fee			1,042	1,042	Allocated on time
Finance costs - bank charges		-	309	309	Allocated on time
Governance costs			2,478	2,478	Allocated on time
<b>Total</b>		-	5,004	5,004	

6.2 PREVIOUS reporting period

	Notes	Raising funds	Charitable Activities	Grand total 2024	Basis of allocation (Describe method)
		£	£	£	
Trustee Governance costs - Liability Insurance		-	559	559	Allocated on time
Statutory fees - Indep Examination of Accounts	7	-	576	576	Allocated on time
Donated payroll administration	4	-	-	-	Allocated on time
Accountancy fee			1,646	1,646	Allocated on time
Finance costs - bank charges		-	221	221	Allocated on time
ACAT Training			1,059		Allocated on time
<b>Total</b>		-	4,061	4,061	

**Note 7. Details of certain types of expenditure - Statutory Fees**

	2025	2024
	£	£
Independent examiner's fees	588	576

Notes to the Accounts (continued)

**Note 8. Staff Employment Costs**

8.1 Staff Costs

		2025	2024
	Notes	£	£
Salaries and benefits in kind		66,800	120,074
Employer's National		6,794	8,929
Pension costs (defined contribution scheme)	9	8,365	16,716
Staff training & welfare		120	1,810
<b>Total staff costs</b>		<b>82,078</b>	<b>147,529</b>

In addition, the senior minister was provided with housing as is customary for ministers of religion in order to better execute his duties.

No employees received employee benefits for the reporting period of more than £60,000.

8.2 Average Head Count in the Year

	2025	2024
	Number	Number
Fundraising	0.0	0.0
Charitable Activities	2.3	4.5
Administration	0.6	0.5
Governance	0.0	0.0
<b>Total</b>	<b>2.9</b>	<b>5.0</b>

**Note 9. Pension Costs**

The charity operates defined contribution pension schemes. The assets of the schemes are held separately from those of the charity in independently administered funds and are administered by The People's Pension (People's Partnership) for 5 employees

The pension cost charge represents contributions payable by the charity to the funds and totalled in the year £8,365. (2024 £16,716).

Notes to the Accounts (continued)

**Note 10. Grant Making**

10.1 Analysis of grants paid (included in expenditure on charitable activities)

Analysis	Grants to institutions	Grants to individuals	Support costs	Total 2025
	£	£	£	£
Support to international mission charities & workers	21,805	1,689	-	23,494
Support to UK mission charities & workers	3,773	1,367	-	5,140
<b>Total</b>	<b>25,579</b>	<b>3,056</b>	<b>-</b>	<b>28,635</b>
<b>10.2 Grants made to institutions</b>				
<b>(a) International Mission</b>				
Names of institution	Purpose			Total £
OMF	Mission work (SE Asia) - support of S H			9,267
IGT (Illyrian Gospel Trust)	Mission work (Albania) - support of W&D N			8,627
UFM	Mission work (intern'l) - support of M&R P			1,522
Compassion	Mission work (internat'l) - 2 sponsored children			820
IGT (Illyrian Gospel Trust)	Mission work (internat'l) - sponsored child			480
Release International	Mission work (internat'l) - support persecuted			939
IFES	Mission work (internat'l) - universities and			150
<b>Total grants to institutions for International mission</b>				<b>21,805</b>
<b>(b) UK Mission</b>				
Names of institution	Purpose			Total £
UCCF (Universities & Colleges Christian Fellowship)	Mission work in UK Universities & Colleges			1,267
Friends International	Mission work (Int'l Students in UK)			1,534
CIS (Christians in Sport)	Mission work (UK Sport Activities)			150
CIS (Christian Initiative to Schools)	Mission work (Herts UK Schools)			415
Choice NH	Mission work (Local Christian mission support)			157
Herts Univ CU Mission	Mission work in University of Herfordshire			250
<b>Total grants to institutions for UK mission</b>				<b>3,773</b>
<b>TOTAL GRANTS PAID TO INSTITUTIONS IN REPORTING PERIOD</b>				<b>25,579</b>
<b>10.3 Grants made to individuals</b>				
<b>(a) International Mission</b>				
Names of individual	Purpose			Total £
Hector Antelo - Pioneers	Mission work (Bolivia) - support of HA ministry			1,689
<b>Total grants to individuals for International mission</b>				<b>1,689</b>
<b>(b) UK Mission</b>				
Chris Richardson - Union	Mission work (Sheffield)			1,367
<b>Total grants to individuals for UK mission</b>				<b>1,367</b>
<b>TOTAL GRANTS PAID TO INDIVIDUALS IN REPORTING PERIOD</b>				<b>3,056</b>

## Notes to the Accounts (continued)

## 10.4 Analysis of grants by Fund and comparatives with previous year

	Notes	2025			2024		
		Un-restricted funds	Restricted income funds	Total funds 2025	Un-restricted funds	Restricted income funds	Total funds 2024
		£	£	£	£	£	£
<b>Grantmaking</b>							
Support to international charities & workers	10.4a	15,072	8,422	23,494	11,816	5,345	17,161
Support to UK charities & workers	10.4b	4,018	1,122	5,140	4,806	1,364	6,170
<b>Total expenditure on grants</b>		<b>19,090</b>	<b>9,544</b>	<b>28,635</b>	<b>16,622</b>	<b>6,709</b>	<b>23,331</b>
<b>10.4a. Grants made to charities &amp; workers</b>							
<b>- International work</b>							
OMF - Sarah in SE. Asia	<a href="#">10.4a</a>	5,499	3,768	9,267	4,309	2,798	7,107
Illyrian Gospel Trust - Nivens in Albania	<a href="#">10.4a</a>	5,493	3,134	8,627	3,723	624	4,347
UFM - Prests serving international mission	<a href="#">10.4a</a>	1,148	374	1,522	1,071	554	1,625
Compassion UK - children in Philippines & Rwanda	<a href="#">10.4a</a>	753	67	820	640	128	768
IGT - support for child in Albania		-	480	480	-	480	480
Release International - persecuted church	<a href="#">10.4a</a>	939	-	939	939	-	939
IFES	<a href="#">10.4a</a>	150	-	150	542	-	542
Pioneers - Hector Antelo		1,090	599	1,689	592	760	1,352
<b>Total expenditure</b>		<b>15,072</b>	<b>8,422</b>	<b>23,494</b>	<b>11,816</b>	<b>5,345</b>	<b>17,161</b>
<b>10.4b. Grants made to charities &amp; workers</b>							
<b>- UK work</b>							
Universities & Colleges Christian Fellowship (UCCF)	<a href="#">10.4b</a>	893	374	1,267	1,784	256	2,040
Union - Richardsons in Sheffield	<a href="#">10.4b</a>	993	374	1,367	1,000	554	1,554
Friends International	<a href="#">10.4b</a>	1,160	374	1,534	953	554	1,507
Christians in Sport	<a href="#">10.4b</a>	150	-	150	223	-	223
Christian Initiative to Schools	<a href="#">10.4b</a>	415	-	415	415	-	415
Choice NH	<a href="#">10.4b</a>	157	-	157	157	-	157
Food Bank		-	-	-	274	-	274
Herts Univ CU Mission		250	-	250	-	-	-
<b>Total expenditure</b>		<b>4,018</b>	<b>1,122</b>	<b>5,140</b>	<b>4,806</b>	<b>1,364</b>	<b>6,170</b>

Notes to the Accounts (continued)

**Note 11. Tangible Fixed Assets**

	Note	Freehold land & buildings	Long leasehold land & buildings	Electronic & Audio-Visual Equipment	Fixtures, fittings and equipment	Total
		£	£	£	£	£
At the beginning of the year		548,708	486,924	-	-	1,035,632
Additions		605,873		-	-	605,873
Revaluations		-	-	-	-	-
Disposals			(301,924)	-	-	(301,924)
At end of the year		1,154,581	185,000	-	-	1,339,581

Freehold and long leasehold buildings assets are quoted at purchase price or a reasonable value on receipt.

**Note 12. Debtors and prepayments**

	2025	2024
	£	£
Gift-Aid Reclaim	8,500	8,674
Prepayments and accrued income	604	132
<b>Total</b>	<b>9,104</b>	<b>8,806</b>

**Note 13. Creditors and accruals**

	Amounts falling due within one year		Amounts falling due after more than one year	
	2025	2024	2025	2024
	£	£	£	£
Loans from members	135,000	-	-	-
Accruals and deferred income	2,692	165	-	-
Taxation and social security (HMRC)	(5,949)	1,905	-	-
Pension - Clerical & Medical & The People's Pension	730	1,784	-	-
<b>Total</b>	<b>132,473</b>	<b>3,853</b>	<b>-</b>	<b>-</b>

HMRC is normally a creditor at the end of the year with the December payment due to be paid in January of the following year. However, at the end of 2025 our balance with HMRC is in credit by £5,949 as we have overpaid during the year.

## Notes to the Accounts (continued)

**Note 14. Contingent liabilities and contingent assets**

None applicable this year.

**Note 15. Cash at bank and in hand**

	2025	2024
	£	£
HSBC Bank account-Main	7,592	45,226
HSBC Bank Account-Admin Account	113	718
HSBC bank account - Business Money Manager Account	129,310	81,939
Sub-Groups Cash	130	120
Kingdom Bank	1,739	70,755
<b>Total</b>	<b>138,883</b>	<b>198,757</b>

Notes to the Accounts (continued)

**Note 16. Charity Funds**

16.1 Details of material funds held and movements during the CURRENT reporting period

\* Key: URG - unrestricted funds - general; URD - unrestricted funds-designated; R - restricted income funds

Fund names	Note (see 16.2)	Type URG, URD, R *	Fund balances brought forward	Income	Expenditure	Transfers	Gains and losses	Fund balances carried forward
			£	£	£	£	£	£
General fund	1	URG	1,100,791	249,054	(155,989)	151,442	(6,717)	1,338,581
Infrastructure Fund	2	URD	120,069	31,853	-	(151,922)	-	-
<b>Total Unrestricted Funds</b>			1,220,860	280,907	(155,989)	(480)	(6,717)	1,338,581
Albania Fund	3	R	2,743	-	(2,743)	-	-	-
Albanian child support	4	R	-	-	(480)	480	-	-
Building Fund	5	R	10,563	750	-	-	-	11,313
Compassion child sponsorship	6	R	(63)	130	(67)	-	-	-
Grants	7	R	2,762	2,294	(2,422)	-	-	2,634
Hardship Fund	8	R	2,367	1,350	(1,200)	-	-	2,517
Hector Antelo	9	R	-	225	(225)	-	-	-
Missionary Christmas Fund	10	R	94	2,575	(2,619)	-	-	50
Sarah Hoskins, OMF	11	R	(0)	3,394	(3,394)	-	-	-
Will Niven IGT	12	R	18	-	(18)	-	-	-
<b>Total Restricted Income Funds</b>			18,482	10,718	(13,166)	480	-	16,513
<b>Total Funds</b>			1,239,342	291,625	(169,155)	-	(6,717)	1,355,095

## Notes to the Accounts (continued)

## 16.2 Details of Purpose &amp; Restrictions of Funds

The funds listed below are used for the charitable activities of the church, set up for specific ministries and established consistent with the church's Public Benefit Statement.

Ref	Fund name	Purpose & Restrictions
1	<b>General fund</b>	<b>For general use of unrestricted funds.</b>
2	<b>Infrastructure fund</b>	<b>For Infrastructure (Unrestricted, Designated)</b> Established on 15 <sup>th</sup> September 2018 to set aside money each year for use in acquiring buildings, accommodation or other infrastructure. It was agreed that a percentage of the net surplus each year which was not otherwise ring-fenced would be placed in this fund.
3	<b>Albania Fund</b>	<b>For Albania mission work (Restricted)</b> To assist to those going on ministry work to Albania and to support the work of Will and Doreta Niven working for IGT in Albania. There is grant funding from the church in addition to this fund (see Note 10).
4	<b>Albanian Child</b>	<b>For Albanian child, IGT (Restricted)</b> For the financial sponsorship of an Albanian child (Anxhelo). Restricted gifts from Body & Soul group.
5	<b>Building Fund</b>	<b>For Building a new Church &amp; Manse Fund (Restricted).</b> This fund was established at the AGM in March 2014 and is for use in building a permanent church centre or converting an existing building for church use in or around North Herts. The church Trustees have made representations to NHDC on the subject of the Local Plan, aware of the planned development in the 2011– 2031 timescale and the possible provision of a community building/place of worship should the housing development proceed.
6	<b>Compassion</b>	<b>For Compassion UK Children, financial support fund (Restricted)</b> For the financial sponsorship of two children (Azunu in Togo, Kalkidan in Ethiopia). The gifts from Sunday Club children, supplemented by church designated general fund money are used to meet the regular monthly sponsorship commitments.
7	<b>Grants</b>	<b>For support of Christchurch groups including annual holiday club, Body &amp; Soul, Tea&amp;Tots and Tea&amp;Tinies (Restricted).</b> Donor financial gifts for this purpose are passed through this fund. There is also grant funding from the church in addition to this fund
8	<b>Hardship Fund</b>	<b>For relief of hardship (Restricted)</b> This fund was established to meet cases of financial need, as determined by the Elders. Donor financial gifts for this ministry are passed through this fund. The fund also supports individuals to attend Christian events (e.g. church Weekend Away, youth camps, Albania missionary support trip) where there is financial need.
9	<b>Hector Antelo</b>	<b>For Hector Antelo (Restricted)</b>

Notes to the Accounts (continued)

- For the financial support of Hector Antelo, missionary worker in Bolivia. Donor financial support for this ministry is passed through this fund. There is grant funding from the church in addition to this fund (see Note 10)..
- 10 **Missionary Christmas Fund** **For a Christmas Gift to our missionaries (Restricted)**  
A missionary Christmas collection is held each year so that we can send a small financial love gift to each of our supported missionaries. Donor financial gifts for this purpose are passed through this fund.
- 11 **Sarah Hoskins** **For Sarah Hoskins, OMF (Restricted)**  
For the financial support of Sarah Hoskins, OMF International Director for Africa and Europe. Donor financial support for this ministry is passed through this fund. There is grant funding from the church in addition to this fund (see Note 10).
- 12 **Will Niven** **For Will Niven, IGT Albania (Restricted)**  
For the financial support of Will Niven, missionary workers in Albania. Donor financial support for this ministry is passed through this fund. There is grant funding from the church in addition to this fund (see Note 10).

## Notes to the Accounts (continued)

16.3 Details of material funds held and movements during the **PREVIOUS** reporting period

\* Key: URG - unrestricted funds - general; URD - unrestricted funds-designated; R - restricted income funds

Fund names	Type URG, URD, R *	Fund balances brought forward	Income	Expenditu re	Transfers	Gains and losses	Fund balances carried forward
		£	£	£	£	£	£
General fund	URG	1,092,707	263,446	(235,362)	(20,000)	-	1,100,791
House Loan Repayments	URD	63	-	-	(63)	-	-
Infrastructure Fund	URD	100,069	-	-	20,000	-	120,069
<b>Total Unrestricted Funds</b>		<b>1,192,838</b>	<b>263,446</b>	<b>(235,362)</b>	<b>(63)</b>	<b>-</b>	<b>1,220,860</b>
Albania Fund	R	2,743	-	-	-	-	2,743
Albanian Child Support	R	-	480	(480)	-	-	-
Building Fund	R	9,750	750	-	63	-	10,563
Compassion child sponsorship	R	-	65	(128)	-	-	(63)
Grants for children's work	R	3,197	2,960	(3,395)	-	-	2,762
Hardship Fund	R	4,039	1,350	(3,022)	-	-	2,367
Hector Antelo	R	-	206	(206)	-	-	-
Missionary Christmas Fund	R	125	3,550	(3,581)	-	-	94
Sarah Hoskins, OMF	R	-	2,244	(2,244)	-	-	(0)
Will Niven IGT	R	-	88	(70)	-	-	18
<b>Total Restricted Income Funds</b>		<b>19,853</b>	<b>11,692</b>	<b>(13,126)</b>	<b>63</b>	<b>-</b>	<b>18,482</b>
<b>Total Funds</b>		<b>1,212,691</b>	<b>275,138</b>	<b>(248,488)</b>	<b>-</b>	<b>-</b>	<b>1,239,342</b>

## Notes to the Accounts (continued)

## 16.4 Transfers between funds

<b>From</b>	<b>To</b>	<b>Reason for transfer</b>	<b>Amount £</b>
General Fund	Albanian child support	Donations for Albanian Child originally booked to General Fund	480
Infrastructure	General	Infrastructure funds used to support purchase of property for manse, which is shown in accounts as an asset in general funds	151,922

Notes to the Accounts (continued)

**Note 17. Transactions with trustees and related parties**

17.1 Trustee Remuneration & Benefits

No trustee, in their capacity as such, receives any remuneration or benefits from the charity. However, two of the Trustees receive a salary and benefits in their roles as Senior Minister and Associate Minister, as permitted by the church Articles and Rules, not in their capacity as trustees.

Name of trustee	Legal authority (eg order, governing document)	Amounts paid or benefit value					
		2025			2024		
		Remuneration	Pension contribution	TOTAL	Remuneration	Pension contribution	TOTAL
		£	£	£			£
Christopher Jenkins (until Dec24)	Articles & Rules	-	-	-	37,818	5,923	43,740
Adam Goddard (from Sep25)	Articles & Rules	10,914	1,442	12,357	-	-	-
Sam Williams (until May25)	Articles & Rules	8,950	1,302	10,252	21,754	3,160	24,914
		19,864	2,744	22,609	59,572	9,083	68,655

17.2 Trustees' expenses

No Trustee, in their capacity as such, receives any expenses from the charity. However, in 2025, two (2024 – four) of the Trustees/related parties received reimbursement of expenses in other roles within the church, Minister, not in their capacity as trustees. Refer to Note 5 for the details of total staff ministry expenses.

		2025	2024
Number of Trustees who were paid expenses		2	4
Nature of Expenses	Expenses in connection with their roles in the church	263	8,689
<b>Total amount paid</b>		<b>263</b>	<b>8,689</b>

17.3 Transactions with trustees & related parties

In the previous year (2024) there was one staff member related to a Trustee. The total salary and benefits provided to this related staff member are shown below and in 2025 there were no transactions with trustees and related parties other than those in 17.1 and 17.2.

Name of the related party	Relationship to charity	Description of the transaction(s)	Total 2025	Total 2024
Rebecca Jenkins	Trustee spouse	Salary & Pension	-	12,311
			-	<b>12,311</b>

Notes to the Accounts (continued)

The governing document permits payment to trustees and connected parties subject to the number of trustees or their connected parties being remunerated being a minority of the Board (Ref. Governing Document - Articles 18.6.6 and CC11 - Trustee expenses and payments, Sec 4.9).

For the reporting period this condition was met, as at any one time no more than one of five trustees or connected parties were paid..

A total of £36,396 was donated to the charity by trustees and related parties in the year 2025 (£14,339 in 2024).

One of the trustees is also a trustee of a charity, the Illyrian Gospel Trust (IGT), to which grants have been made. In 2025, grants totalling of £5,493 were made to IGT (2024 - £3,723) from unrestricted funds, which is part of our budgeted support to missionary organisations. (See Note 10.4). Further grants were made to IGT in 2025, totalling £3,134. These are donations made by members to support the work of IGT and payment of the balance of the Albania Fund which was “to assist to those going on ministry work to Albania and to support the work of Will and Doreta Niven working for IGT in Albania”.

**Note 18. Liability of the Members**

The charity is a company limited by guarantee. In the event of the charity being wound up, the liability of the members is limited to £1.

**Note 19. Taxation**

The company is a registered charity and is therefore exempt from taxation.

**CHRISTCHURCH BALDOCK**

England & Wales - Charity number 1154689

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# Accounts

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**CHRISTCHURCH BALDOCK –  
ANNUAL REPORT & ACCOUNTS  
FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER 2024**

Christchurch Baldock  
is a company limited by guarantee  
incorporated in England under company number: 08728895  
Registered Charity Number (England & Wales): 1154689

Registered Office Address:  
48 Westell Close Baldock, Herts SG7 6RY  
[www.cc-b.uk](http://www.cc-b.uk)

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## 1 Reference and Administrative Details

Charity Name	Christchurch Baldock	
Registered Charity Number	1154689	
Charity's Principal Address:	48 Westell Close, Baldock, Herts SG7 6RY	
Incorporation Status:	Company, limited by guarantee, from 1 <sup>st</sup> January 2014	
Company registration number:	08728895	
Registered office address:	48 Westell Close, Baldock, Herts SG7 6RY	
Managing Trustees:	Rev. Christopher J Jenkins      Chair, Senior Minister (until 31 <sup>st</sup> December 2024) Mr. Neil Poole Mr. John Batchelor Mr. David Willbe Rev. Sam Williams      Associate Minister Mr. Nick Clube	
Independent Examiner:	Geoff Mann FCIE Geoff Mann Limited Dee House Highworth Avenue Cambridge CB4 2BQ	
Bankers:	HSBC Bank 1 Market Place Hitchin Herts SG5 1DR	Kingdom Bank Media House, Padge Road Beeston Nottingham NG9 2RS
Legal Advisers:	Edward Connor Solicitors 39 The Point Market Harborough LE16 7QU	Bowens Solicitors 35 Bridge Street Hitchin SG5 2DF
Website:	<a href="http://www.cc-b.uk">www.cc-b.uk</a>	
Members:	84	

## 2 Overview

The trustees present their annual report and accounts of the charity for the year ended 31 December 2024. It contains the following items:

- The annual report of the charity explaining the activities undertaken in the year, how the charity met its public benefit objectives and the way the church is managed.
- The annual financial report for the financial year ended 31 December 2024, the required statements and notes to the accounts.

The accounts have been prepared in accordance with 'Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019)'.

## 3 Objective and Activities for the Public Benefit

### 3.1 General

Christchurch Baldock is situated in North Hertfordshire in the East of England region, serving communities in the surrounding towns and villages.

The church is a large community-based church which is focused on serving all ages. We are affiliated with:

- The Fellowship of Independent Evangelical Churches (FIEC) and have adopted the FIEC's Basis of Faith as the theological basis of our work [www.fiec.org.uk](http://www.fiec.org.uk)
- Evangelical Alliance [www.eauk.org](http://www.eauk.org)
- Gospel Partnership [www.thegospelpartnerships.org.uk](http://www.thegospelpartnerships.org.uk)

The activities of the church involve the promotion of our beliefs and reaching out to our community and beyond, providing care and sharing our faith.

On Sunday mornings, the congregation at the worship service has around 150 people attending (120 adults + 30 children) each week. On Sunday evenings, the congregation at the worship service has between 20 and 40 people attending (20-30 adults + up to 10 children). The Sunday morning service is live streamed. The evening service is recorded and put on the church's website and YouTube.

The trustees of Christchurch Baldock confirm they have had regard for the Charity Commission's guidance on public benefit and believe they have met the legal requirement of the Charities Act 2011.

### 3.2 Charitable Objectives

Our Church Rules define our aim, mission and values:

Our aim & mission: Christchurch Baldock has as its supreme aim to glorify God. This involves living for him and making known the gospel of Jesus Christ, which is God's only means of salvation. We also desire to be a caring and supportive community.

Our values: We seek to live according to the teaching of the Bible which is the word of God.

Our Public Benefit Statement describes, in practical detail, the two purposes of the church.

1. The advancement of the Christian faith in accordance with the Basis of Faith, primarily but not exclusively within North Hertfordshire and the surrounding neighbourhood.
2. Such other charitable purposes as shall, in the opinion of the members of the Church in general, further the work of the Church.

We carry out these purposes by activities which include but are not limited to the following:

- a) Organise weekly services and other gatherings open to members and non-members, to present the teachings of the Bible and to provide opportunities for Christian response, including prayer and worship.

- b) Provide support and guidance to those activities of its members that seek to promote, in Baldock and the surrounding areas, an understanding of the Christian beliefs as set out in the Church's Basis of Faith.
- c) Assist the work of individual Christians and Christian organisations, insofar as that work, whether in this country or abroad, accords with the Church's aims.
- d) Carry out acts of social concern to benefit persons in Baldock and the surrounding areas facing hardship, on the basis of their need.
- e) Develop relationships with other churches in Baldock and the surrounding areas, as well as nationally and overseas, which are mutually beneficial in advancing our aims.

In the opinion of the Trustees, the purposes of the Church have been met by the activities reported for 2024, as listed below and reviewed with church members at the Annual General Meeting.

### 3.3 *Significant Activities During 2024*

We hold to a four part Mission Statement as follows:

1. Good News to Share
2. Teaching that Connects
3. A Life of Worship
4. Friends who Love

Fulfilling this mission is not only the role of the staff team but the whole membership of the church. These four qualities should characterise and define everything we undertake.

Great love and care is shown particularly during times of crisis and family stress. Meals are cooked for families with new babies. Care is shown for the elderly and bereaved. We are very pleased with the way that ordinary families in the church use their homes for hospitality particularly as a way of welcoming people who are not yet Christians into the church.

We continue to stream our morning service, to film and upload our evening services, and to retain virtual meeting facilities when occasion demands. We aim to keep up regular activity on social media, and find this a useful way to communicate our news and message with the public, as well as the church.

The year's events programme began with our popular ladies' breakfast on 27th January, with visiting speaker Clare Heath-Whyte encouraging a large crowd with the subject "Living Water: Hope for a new year."

In March we were delighted to appoint our ministry trainee, Martainn Ramsey. Martainn joined us to gain hands-on experience in church life, and attended the course TEAM (Training for East Anglian Ministry) in Cambridge. During his time with us, he has been an invaluable help in our midweek groups and Sunday services.

Following the success of our Easter Family Party in 2023, we booked St Mary's primary school hall and grounds for a party on Palm Sunday afternoon. We were delighted to welcome 150 guests, many of whom had little or no prior connection with the church. There was an afternoon of fun and games, and a talk by Associate Minister Sam Williams about the meaning of Christ's resurrection for us today.

Our group for the retired, Body and Soul, continues to be a popular weekly activity. An outdoor promotional event on the high street on 11th June was well-attended, and later in the year the group received a significant grant from the local council to put towards the cost of hiring a chair-exercise instructor. It was evident that the councillors highly value and appreciate our contribution to community life. At the Body and Soul Christmas lunch, for the second year running, we were delighted to be joined by a choir from Hartsfield School to sing for the group. It is a great strength of the church that it connects people of all generations and backgrounds.

We held two baptism services on 7th July and 8th September, baptising a total of 6 candidates and renewing the baptismal vows of 2 more.

In the first week of the school summer holidays, we held our annual holiday club for around 60 children at the Baldock Arts and Heritage Centre. The theme this year was "Wonder Zone," exploring the compatibility of science and faith. The children had a fantastic time, and we were greatly indebted to the hard work of around 40 volunteers from the church, without whom the week would have been impossible.

At our weekend away, we received excellent teaching from Trevor Pearce from the book of Proverbs.

On 4th October, we held a quiz night with a visiting speaker from the Oxford Centre for Christian Apologetics, Alanzo Paul. We were put through our paces as we considered different philosophical approaches to the meaning of life, landing on the conclusion that true and ultimate meaning can be found in God alone.

Our annual light party on 31st October was very well-attended, falling as it did during half term week. There were bouncy castles, craft, games, and a talk about Jesus being the light of the world.

As in the past, the church was present for both the Baldock Summer Fair and the Christmas Fair, offering kids craft at both and an additional cake stall at the Summer Fair.

Our Carols by Candlelight service once again pulled together musicians and choir members from both within and outside the church, and offered a wonderfully traditional setting in which to remember the birth of Christ.

The most significant event in the church's year was the resignation of Reverend Chris Jenkins (Senior Minister) and his wife Becca Jenkins (Pastoral Worker) following 17 years of ministry at Christchurch. The event was marked by an all age celebration service on 15th December, followed by a lunch. Chris and Becca have worked tirelessly for the cause of the gospel during their time at Christchurch, and they will be missed. Chris takes up a new position as Minister of Ebenezer Church, Talbot Green, and Sam Williams takes the role of Chair of Trustees for Christchurch, Baldock.

The church has continued to fulfil its role in the community and provides public benefit through activities including:

- Tea and Tinies: this support group for parents of new and pre-mobile babies has continued to be greatly appreciated by users.
- Tea and Tots: our playgroup and story-time for carers and toddlers continues to be popular in the town enjoying a strong reputation as a welcoming and caring group and a point of contact for needy families. We are part of the Stevenage and North Herts Toddler Groups Network.
- Body and Soul: exercise activities, fun and spiritual input for the elderly. Members are regularly phoned and visited.
- Living Stones: informal singles support group
- Rock Solid, a midweek children's club, provides activities for primary school aged children and families.
- The Link, our midweek youth group continues to attract a strong core of young people who enjoy the activities and bible teaching. A number attend various weekend and day conferences together.
- Band of Brothers: men's monthly pub lunches have resumed.
- Women of Worth: as well as the breakfast mentioned above, a Christmas craft evening was held in November which was well received. This year saw the launch of monthly pub lunches for women.
- Home groups: meeting on various nights each week (8 venues).
- Regular church services in Baldock and Letchworth
- Sunday morning services include groups for Tots (preschool), Kids (primary) and Youth (KS3) and regular all age services.
- Pastoral activities within the community

We support local and overseas charities and mission endeavours. We are pleased to record that we also support a number of children from deprived areas with their education and living costs, working through Compassion UK. Grants were made in 2024 to:

- International mission organisations
- UK Christian workers

as shown in the accounts (see Note 10). Many members also support Christian & charitable organisations at home and abroad.

Through our hardship fund we were also able to provide emergency financial support to individuals in critical need.

### *3.4 Where are we going in 2025?*

While there will be significant staff changes in 2025 it will remain our goal to be a biblical and contemporary church – teaching the historic truths of the Christian faith in a way which communicates with the modern world. In particular, we are keen to develop every member ministry, that is to say, that every member of the church should be involved in serving.

In Philippians 1:3-5 the Apostle Paul says: “I thank my God every time I remember you. In all my prayers for all of you, I always pray with joy because of your partnership in the gospel from the first day until now...” A contemporary biblical church will view its members as partners in the work not as passive recipients only. Our goal for Christchurch is that everyone should see themselves as investing time, energy and talents in the work of the gospel for God’s glory.

We continue to consider possibilities for a permanent home for the church. Trustees have had constructive dialogue with Urban and Civic, the developers of the Baldock expansion, and will continue to meet and report in the coming year.

## **4 Structure, Governance and Management**

The Trustees are responsible for the day-to-day running of the Incorporated Charity. Charity law requires the Trustees to do the following:

### *4.1 Duty to ensure regulatory compliance*

- Ensure that Christchurch Baldock complies with all relevant laws and reporting requirements, in particular of the Companies House and Charities Commission as regulators;
- Act with integrity avoiding conflict of interest or misuse of Christchurch Baldock funds or assets;
- Prepare annual report and accounts in accordance with Companies House and Charities Commission requirements.

### *4.2 Duty of prudence*

- Ensure that the charity remains solvent and uses funds and assets wisely and only to further the purposes of the charity;
- Avoid activities that may place the charity’s funds or assets or reputation at risk.

### *4.3 Duty of Care*

- Exercise reasonable skill and care as trustees, and obtain external professional advice on all matters where there may be material risk to the charity, or where advice is needed to enable the trustees to fulfil their duties.

### *4.4 Safeguarding Policy*

The church has a Safeguarding Policy for the protection of children & vulnerable persons. This is available from our public domain church website. This policy has been extensively reviewed during the year and training is provided for all involved. The Trustees continue to liaise with the leadership team and all those working with children and with vulnerable adults to ensure high standards of care are maintained, including appropriate Disclosure & Barring Service (DBS) checks on all leaders and helpers.

#### 4.5 Risk Review

Risk Assessments have been carried out and are held on file for all our meeting locations. These include:

- Knights Templar School, Baldock Sunday morning and other open meetings
- Letchworth Free Church Sunday evening and other meetings
- Baldock Community Centre Body & Soul and Tea & Tots mid-week groups
- Baldock United Reformed Church Tea & Tinies and The Link mid-week groups

The church holds appropriate insurance including public liability insurance to cover all these locations, as well as insurance for the assets owned by the church, and trustee liability insurance.

#### 4.6 Data Protection Policy

The Data Protection Legislation is concerned with the protection of human rights in relation to personal data. The aim of the Legislation is to ensure that personal data is used fairly and lawfully and that where necessary the privacy of individuals is respected. During the course of the activities of Christchurch Baldock the Church will collect, store and process personal data about our members, people who attend our services and activities, suppliers and other third parties and we recognise that the correct and lawful treatment of this data will maintain confidence in the Church.

The policy sets out the basis on which we will process any personal data we collect from data subjects, or that is provided to us by data subjects or other sources. The policy relates to all personal data held by Christchurch Baldock, regardless of format. It applies to anyone who handles this personal data, including those working on behalf of the Church.

The Trustees are accountable for compliance with the data protection legislation within the organisation and have appointed a Data Protection Manager (DPM) to handle our day-to-day obligations. This role is fulfilled by the Church Administrator.

#### 4.7 Other Policies

Other policies have been issued and distributed to applicable teams to help manage the church's affairs. These include:

- Administrative Rules
- Health & Safety Policy
- Evacuation Plans & Leaders Guide
- Food Hygiene Guidelines
- Complaints Handling Policy
- Conflict of Interest Policy
- Volunteer Management Policy
- Inclusive Learning Process Guideline
- Financial Reserves Policy
- Investment Policy
- Staff Induction Policy & Guidelines

These policies are reviewed approximately every 2 years by the Trustees to ensure they are being followed and, where necessary, updated to reflect the latest regulations and best practice guidelines.

### 5 Achievements and Performance

The AGM Ministry Reports, as presented at the AGM, record the various activities of the church throughout the year, with detailed comments on achievements.

The church has continued its programme of preaching, Bible teaching and support activities on Sundays. There is considerable additional teaching in small groups during the week.

The church supports a number of local and national initiatives to care for the disadvantaged and advance the Christian faith.

## 6 Financial Review

### 6.1 General

We are extremely grateful for the very generous support we have received from the membership both financially and practically over the past year. This has enabled the work to continue, to promote the gospel and provide public benefit.

Our giving to the church is a part of our worship and commitment to the Lord Jesus Christ. The assets and money must remain servants not masters of what we do, and we need to prayerfully consider together how these things can be best used to serve the purposes of the church.

The trustees have the responsibility to consider how best to use the church's money and we seek to maximize returns from our Reserves, savings and Building Fund. Our intent is to report transparently but not in excessive detail, as attached, so please speak to the trustees if you have questions.

### 6.2 Analysis of Income

The increase in donations to the general fund is 0.4% or £0.8k compared to last year (2024: £185.6k; 2023: £184.8k) – see Note 3.

Restricted income fund giving varies year on year depending on the funds supported. This year has seen a decrease in the total amount compared to last year (2024: £9.3k; 2023: £13.4k).

Refer to details in Section 8.1 (SOFA) and Note 3.

### 6.3 Analysis of Expenditure

Total costs from the general fund increased by 8% or £16.8k this year compared to last year (2024: £235.4k; 2023: £218.6k).

Total expenditure from restricted funds saw a small decrease compared to last year.

Refer to details in Section 8.1 (SOFA) and Notes 5 to 10.

### 6.4 Property and Assets

Property owned by the incorporated Charity is as follows:

- 14 Jackmans Place, Letchworth SG6 1RH, currently let with a tenancy agreement, bringing rental income to the church.
- 73 Millstream Close, Hitchin SG4 0DB, currently let with a tenancy agreement and bringing rental income to the church.
- A 13%-part share in 165 Jackmans Place, Letchworth SG6 1RG, housing our Minister Chris Jenkins and his wife Becca & family, the remainder of the property being owned by them and some other church members.
- 48 Westell Close, Baldock, SG7 6RY, housing our Associate Minister Sam Williams and his wife.
- 19 Pryors Court, Baldock, SG7 6QU, currently let with a tenancy agreement, bringing rental income to the church.

Net cash current assets are £198.8k, of which £181.2k is unrestricted representing General funds and Reserves, and £17.6k is Restricted funds, as shown in the balance sheet, Section 8.2.

Refer to Section 8.2 (Balance sheet) and Notes 11 to 15.

### 6.5 Reserves

It is the stated general intent of the Trustees to hold sufficient Reserves to continue the charitable activities of the Trust should income and fundraising activities fall short. The Trustees consider that they should hold a sum equivalent to 3 months running costs, circa £59k (unrestricted expenditure/4), to be held on deposit or other investment which can be readily realised as cash, unless agreed otherwise with the members for particular temporary circumstances.

Reserves held by the church are £65.2k (net current assets of £185.2k – designated funds of £120.1k). This is £6.2k above the Trustees’ Reserves Policy.

**6.6 Building and Infrastructure Funds**

The church Building Fund, established in March 2014 as a long-term plan to finance the building of premises for church meetings, stands at £10.6k held as Restricted Funds, and members are invited to support this. In addition, available unrestricted funds would be allocated to a building project when applicable.

The Infrastructure Fund (Unrestricted, Designated) was established on 15<sup>th</sup> September 2018 to set aside money each year for use in acquiring buildings, accommodation or other infrastructure. It was agreed that 75% of the net surplus each year which was not otherwise ring-fenced would be placed in this fund. The fund balance at the end of the year is £120.1k which includes a transfer of £20.0k from the general fund..

**6.7 2025 Budget**

A budget for 2025 was presented at the Business Meeting in October 2024 and approved.

The budget assumes an unrestricted income of £262.1k, allowing for a continuation of a similar number of staff and activities. In detail, we will support:

Staff:	Senior Minister:	TBD	1.0 FTE
	Associate Minister:	Sam Williams	1.0 FTE
	Youth & Children’s Minister:	Hannah Wijetunge	1.0 FTE
	Ministry Trainee:	Martainn Ramsay	1.0 FTE
	Administrator:	Mikey Day	<u>0.5 FTE</u>
		Total:	<u>4.5 FTE</u>

The budget also provides for the continued financial support to Christian partners working in international and UK missions.

**6.8 Small company provisions**

This report has been prepared in accordance with the small companies’ regime under the Companies Act 2006.

## 7 Independent Examiner's Report to the Trustees of Christchurch

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2024.

### Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

### Independent examiner's statement

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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 accounts to be reached.

Signed: 

Geoff Mann FCIE  
Geoff Mann Ltd  
Dee House  
Highworth Avenue  
Cambridge  
CB4 2BQ

## 8 Accounts

### 8.1 Statement of Financial Activities for the Year Ended 31 December 2024

	Notes	Unrestricted Funds	Restricted Income Funds	Total Funds 2024	Total Funds 2023
		£	£	£	£
<b>Income from:</b>	3				
Donations and legacies		185,586	9,252	194,838	198,207
Charitable activities		13,212	2,040	15,252	14,320
Investments		48,594	-	48,594	48,767
Other		16,054	400	16,454	5,098
<b>Total income</b>		<b>263,446</b>	<b>11,692</b>	<b>275,138</b>	<b>266,392</b>
<b>Expenditure:</b>	5				
Raising funds		2,066	-	2,066	2,771
Charitable activities		232,876	13,126	246,002	223,816
Other Expenditure		420	-	420	6,960
<b>Total expenditure</b>		<b>235,362</b>	<b>13,126</b>	<b>248,488</b>	<b>233,548</b>
<b>Net income/(expenditure)</b>		<b>28,084</b>	<b>(1,433)</b>	<b>26,650</b>	<b>32,844</b>
<b>Transfers between funds</b>		<b>(63)</b>	<b>63</b>	<b>-</b>	<b>-</b>
<b>Other recognised gains/(losses):</b>					
Other gains/(losses)		-	-	-	358
<b>Net movement in funds</b>		<b>28,021</b>	<b>(1,371)</b>	<b>26,650</b>	<b>33,203</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		1,192,838	19,853	1,212,691	1,179,489
<b>Total funds carried forward</b>		<b>1,220,860</b>	<b>18,482</b>	<b>1,239,342</b>	<b>1,212,691</b>

8.2 Balance Sheet as at 31 December 2024

	Notes	Unrestricted funds £	Restricted Income funds £	Total this year 2024 £	Total last year 2023 £
<b>Fixed assets</b>					
Tangible assets	11	1,035,632	-	1,035,632	1,035,632
<b>Total fixed assets</b>		1,035,632	-	1,035,632	1,035,632
<b>Current assets</b>					
Debtors	12	7,820	986	8,806	19,093
Cash at bank and in hand	15	181,181	17,576	198,757	162,058
<b>Total current assets</b>		189,001	18,562	207,563	181,152
<b>Liabilities</b>					
Creditors: amounts falling due within one year	13	3,773	80	3,853	4,092
<b>Net current assets/(liabilities)</b>		185,228	18,482	203,709	177,059
<b>Total assets less current liabilities</b>		1,220,860	18,482	1,239,342	1,212,691
Creditors: amounts falling due after one year	13	-	-	-	-
<b>Total net assets or liabilities</b>		1,220,860	18,482	1,239,342	1,212,691
<b>Funds of the Charity</b>					
Restricted income funds	16	-	18,482	18,482	19,853
Unrestricted funds		1,220,860	-	1,220,860	1,192,838
<b>Total funds</b>		1,220,860	18,482	1,239,342	1,212,691

For the financial year ended 31 December 2024, the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476.

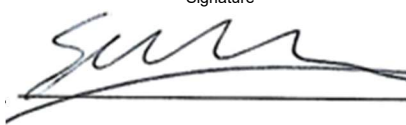

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The notes on pages 14 to 31 form part of these accounts.

9 Trustee Approval of Accounts

Approved by the Trustees on 11th March 2025 and signed on their behalf by:

Signature	Name	Date	Position
	S. H. Williams;	11th March 2025	Chair of the Trustees
	N. J. Poole	11th March 2025	Trustee

## 10 Notes to the Accounts

### Note 1. Basis of Preparation of Accounts

#### 1.1 Basis of accounting

The accounts have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the 'Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019)' and the Charities Act 2011.

Christchurch Baldock meets the definition of a public benefit entity under FRS102.

Assets and liabilities are initially recognised at historical cost of transaction value unless otherwise stated in the relevant accounting policy note(s).

#### 1.2 Going concern

The Trustees' consider that there are no material uncertainties about the charity's ability to continue as a going concern.

The Trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

### Note 2. Accounting Policies

#### 2.1 Income

Recognition of income	This is included in the Statement of Financial Activities (SoFA) when: <ul style="list-style-type: none"> <li>• the charity becomes entitled to the resources;</li> <li>• it is more likely than not that the trustees will receive the resources;</li> <li>• the monetary value can be measured with sufficient reliability.</li> </ul>
Incoming Resources with Related Expenditure	Where incoming resources have related expenditure (as with fundraising) the incoming resources and related expenditure are reported gross in the SoFA.
Offsetting	There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.
Grants and donations	Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.
Tax reclaims on donations and gifts	Income from tax reclaims are included in the SoFA at the same time as the gift to which they relate. Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise
Donated services and facilities	Donated services and facilities are included in the SoFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably.

Notes to the Accounts (continued)

Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
Investment gains and losses	This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

2.2 Expenditure and Liabilities

Liability recognition	<p>Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.</p> <p>Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.</p>
Governance and support costs	Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.
Grants payable without performance conditions	These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.
Support costs	The charity has incurred expenditure on support costs.
Creditors	The charity has creditors which are measured at settlement amounts less any trade discounts
Provisions for liabilities	A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date
Fund Accounting	<p>Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.</p> <p>Restricted funds can only be used for the particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when the funds are raised for a particular purpose.</p>

## Notes to the Accounts (continued)

### 2.3 Assets

Tangible fixed assets for use by charity	<p>These are capitalised if they can be used for more than one year, and cost at least £1500 They are valued at cost or a reasonable value on receipt.</p> <p>The depreciation rates and methods used are disclosed in note 11.</p>
Intangible fixed assets	<p>The charity has no intangible fixed assets (that is, non-monetary assets that do not have physical substance but are identifiable and are controlled by the charity through custody or legal rights) of material value.</p>
Heritage assets	<p>The charity has no heritage assets, (that is, non-monetary assets with historic, artistic, scientific, technological, geophysical or environmental qualities that are held and maintained principally for their contribution to knowledge and culture).</p>
Investments	<p>The charity has no fixed asset investments or shares.</p>
Debtors	<p>Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.</p>

### 2.4 Pension Costs

Pension Costs	<p>The charity operates a defined contribution pension scheme. Contributions payable to the charity's scheme are charged to the statement of financial activities in the period to which they relate.</p>
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Notes to the Accounts (continued)

**Note 3. Analysis of Income**

	2024			2023		
	Un-restricted funds	Restricted income funds	Total funds 2024	Un-restricted funds	Restricted income funds	Total funds 2023
	£	£	£	£	£	£
<b>Donations and legacies</b>						
Donations and gifts	153,956	7,902	161,858	155,608	9,241	164,850
Legacies	-	-	-	733	-	733
Grants	-	-	-	-	1,326	1,326
Other	-	-	-	-	696	696
Gift Aid	31,629	1,350	32,980	28,453	2,150	30,602
<b>Total</b>	<b>185,586</b>	<b>9,252</b>	<b>194,838</b>	<b>184,794</b>	<b>13,413</b>	<b>198,207</b>
<b>Charitable activities &amp; events</b>						
Rock Solid (5-10's)	395	-	395	206	-	206
Rooted and Link	-	-	-	344	-	344
Sunday Club - Compassion sponsored children	-	-	-	-	(5)	(5)
Body & Soul group	1,801	2,040	3,841	1,541	-	1,541
Tea & Tots group	2,016	-	2,016	2,701	-	2,701
Tea & Tinies group	1,247	-	1,247	-	-	-
Bookstall	93	-	93	-	-	-
Women of Worth (WOW) group	450	-	450	550	-	550
Charitable event - Weekend Away	6,596	-	6,596	8,497	-	8,497
Charitable events - Evangelistic Meetings	615	-	615	486	-	486
<b>Total</b>	<b>13,212</b>	<b>2,040</b>	<b>15,252</b>	<b>14,325</b>	<b>(5)</b>	<b>14,320</b>
<b>Income from investments:</b>						
Interest income	3,927	-	3,927	2,559	-	2,559
Property rental income	44,667	-	44,667	46,208	-	46,208
<b>Total</b>	<b>48,594</b>	<b>-</b>	<b>48,594</b>	<b>48,767</b>	<b>-</b>	<b>48,767</b>
<b>Other income</b>						
NIC Employment Allowance	5,000	-	5,000	5,000	-	5,000
SMP Recovery	9,592	-	9,592	-	-	-
Easyfundraising Charity donations	65	-	65	54	-	54
Anonymous gifts to members	460	-	460	-	-	-
Other - gain from sale of property	938	400	1,338	44	-	44
<b>Total</b>	<b>16,054</b>	<b>400</b>	<b>16,454</b>	<b>5,098</b>	<b>-</b>	<b>5,098</b>
<b>TOTAL INCOME</b>	<b>263,446</b>	<b>11,692</b>	<b>275,138</b>	<b>252,985</b>	<b>13,407</b>	<b>266,392</b>

The total unrestricted donations & legacies amount of £185,586 is shown above. Last year this amount was £184,794. This represents 0.4% increase from 2023 to 2024.

Notes to the Accounts (continued)

**Note 4. Donated goods, facilities and services**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
<b>Payroll Services (Figures4U Ltd.)</b>	-	218
<b>Total</b>	-	218

There were no donated services in 2024..

**Note 5. Analysis of Expenditure**

	Notes	2024			2023		
		Un-restricted funds £	Restricted income funds £	Total funds 2024 £	Un-restricted funds £	Restricted income funds £	Total funds 2023 £
<b>Expenditure on Raising Funds</b>							
Rental property repairs and maint charges		2,066	-	2,066	2,771	-	2,771
<b>TOTAL EXPENDITURE on Raising</b>		<b>2,066</b>	<b>-</b>	<b>2,066</b>	<b>2,771</b>	<b>-</b>	<b>2,771</b>
<b>Expenditure on Charitable Activities</b>							
Event costs - evangelistic meetings		18,713	1,910	20,623	19,254	-	19,254
Services - Running Expenses & hall hire		28,182	4,248	32,430	16,861	3,693	20,554
Children's, Youth & 20s activities		3,333	259	3,591	6,298	-	6,298
Church Property - upkeep, insurance,rent,council tax		9,022	-	9,022	5,087	-	5,087
Administration Expenses		1,379	-	1,379	1,712	-	1,712
Staff ministry expenses		4,035	-	4,035	7,570	-	7,570
Staff employment costs	8	147,529	-	147,529	133,264	-	133,264
Grants payable - Missionaries & Workers	10	16,622	6,709	23,331	15,955	11,295	27,250
Support & Governance Costs	6	4,061	-	4,061	2,827	-	2,827
<b>TOTAL EXPENDITURE on Charitable Activities</b>		<b>232,876</b>	<b>13,126</b>	<b>246,002</b>	<b>208,828</b>	<b>14,988</b>	<b>223,816</b>
<b>Other Expenditure</b>							
Anonymous gifts to members		420	-	420	-	-	-
Interest on loans		-	-	-	6,960	-	6,960
<b>TOTAL OTHER EXPENDITURE</b>		<b>420</b>	<b>-</b>	<b>420</b>	<b>6,960</b>	<b>-</b>	<b>6,960</b>
<b>TOTAL EXPENDITURE</b>		<b>235,362</b>	<b>13,126</b>	<b>248,488</b>	<b>218,560</b>	<b>14,988</b>	<b>233,548</b>

Notes to the Accounts (continued)

**Note 6. Support & Governance Costs**

6.1 CURRENT reporting period

	Notes	Raising funds	Charitable Activities	Grand total 2024	Basis of allocation (Describe method)
		£	£	£	
Trustee Governance costs - Liability Insurance		-	559	559	Allocated on time
Statutory fees - Indep Examination of Accounts	7	-	576	576	Allocated on time
Donated payroll administration	4	-	-	-	Allocated on time
Accountancy fee			1,646	1,646	Allocated on time
Finance costs - bank charges		-	221	221	Allocated on time
ACAT Training			1,059		Allocated on time
<b>Total</b>		-	4,061	4,061	

6.2 PREVIOUS reporting period

	Notes	Raising funds	Charitable Activities	Grand total 2023	Basis of allocation (Describe method)
		£	£	£	
Trustee Governance costs - Liability Insurance		-	527	527	Allocated on time
Statutory fees - Indep Examination of Accounts	7	-	564	564	Allocated on time
Donated payroll administration	4	-	218	218	Allocated on time
Accountancy fee			1,369	1,369	Allocated on time
Finance costs - bank charges		-	149	149	Allocated on time
ACAT Training			-	-	Allocated on time
<b>Total</b>		-	2,827	2,827	

**Note 7. Details of certain types of expenditure - Statutory Fees**

	2024	2023
	£	£
Independent examiner's fees	576	564

Notes to the Accounts (continued)

**Note 8. Staff Employment Costs**

8.1 Staff Costs

		<b>2024</b>	<b>2023</b>
	Notes	£	£
Salaries and benefits in kind		120,074	110,304
Employer's National Insurance Cost		8,929	8,950
Pension costs (defined contribution scheme)	9	16,716	14,009
Staff training & welfare		1,810	-
<b>Total staff costs</b>		<b>147,529</b>	<b>133,264</b>

In addition, the associate minister was provided with housing as is customary for ministers of religion in order to better execute his duties.

No employees received employee benefits for the reporting period of more than £60,000.

8.2 Average Head Count in the Year

	<b>2024</b>	<b>2023</b>
	<b>Number</b>	<b>Number</b>
Fundraising	0.0	0.0
Charitable Activities	4.5	3.5
Administration	0.5	0.5
Governance	0.0	0.0
<b>Total</b>	<b>5.0</b>	<b>4.0</b>

**Note 9. Pension Costs**

The charity operates defined contribution pension schemes. The assets of the schemes are held separately from those of the charity in independently administered funds and are administered by:

- (i) Clerical & Medical: for 2 employees
- (ii) The People's Pension (B&CE): for 4 employees

The pension cost charge represents contributions payable by the charity to the funds and totalled in the year £16,716. (2023 £14,009).

Notes to the Accounts (continued)

**Note 10. Grant Making**

<b>10.1 Analysis of grants paid (included in expenditure on charitable activities)</b>				
<b>Analysis</b>	<b>Grants to institutions</b>	<b>Grants to individuals</b>	<b>Support costs</b>	<b>Total 2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Support to international mission charities & workers	15,808	1,352	-	17,161
Support to UK mission charities & workers	4,616	1,554	-	6,170
<b>Total</b>	<b>20,424</b>	<b>2,907</b>	<b>-</b>	<b>23,331</b>
<b>10.2 Grants made to institutions</b>				
<b>(a) International Mission</b>				
<b>Names of institution</b>	<b>Purpose</b>			<b>Total £</b>
OMF	Mission work (SE Asia) - support of S H			7,107
IGT (Illyrian Gospel Trust)	Mission work (Albania) - support of W&D N			4,347
UFM	Mission work (intern'l) - support of M&R P			1,625
Compassion	Mission work (internat'l) - 2 sponsored children			768
IGT (Illyrian Gospel Trust)	Mission work (internat'l) - sponsored child			480
Release International	Mission work (internat'l) - support persecuted church			939
IFES	Mission work (internat'l) - universities and colleges			542
<b>Total grants to institutions for International mission</b>				<b>15,808</b>
<b>(b) UK Mission</b>				
<b>Names of institution</b>	<b>Purpose</b>			<b>Total £</b>
UCCF (Universities & Colleges Christian Fellowship)	Mission work in UK Universities & Colleges			2,040
Friends International	Mission work (Int'l Students in UK)			1,507
CIS (Christians in Sport)	Mission work (UK Sport Activities)			223
CIS (Christian Initiative to Schools)	Mission work (Herts UK Schools)			415
Choice NH	Mission work (Local Christian mission support)			157
Food Bank				274
<b>Total grants to institutions for UK mission</b>				<b>4,616</b>
<b>TOTAL GRANTS PAID TO INSTITUTIONS IN REPORTING PERIOD</b>				<b>20,424</b>
<b>10.3 Grants made to individuals</b>				
<b>(a) International Mission</b>				
<b>Names of individual</b>	<b>Purpose</b>			<b>Total £</b>
Hector Antelo - Pioneers	Mission work (Bolivia) - support of HA ministry			1,352
<b>Total grants to individuals for International mission</b>				<b>1,352</b>
<b>(b) UK Mission</b>				
Chris Richardson - Union	Mission work (Sheffield)			1,554
<b>Total grants to individuals for UK mission</b>				<b>1,554</b>
<b>TOTAL GRANTS PAID TO INDIVIDUALS IN REPORTING PERIOD</b>				<b>2,907</b>

## Notes to the Accounts (continued)

## 10.4 Analysis of grants by Fund and comparatives with previous year

	Notes	2024			2023		
		Un-restricted funds	Restricted income funds	Total funds 2024	Un-restricted funds	Restricted income funds	Total funds 2023
		£	£	£	£	£	£
<b>Grantmaking</b>							
Support to international charities & workers	10.4a	11,816	5,345	17,161	11,769	8,712	20,481
Support to UK charities & workers	10.4b	4,806	1,364	6,170	4,561	1,338	5,899
Study grants for ministers in training	10.4c	-	-	-	(375)	1,244	869
<b>Total expenditure on grants</b>		<b>16,622</b>	<b>6,709</b>	<b>23,331</b>	<b>15,955</b>	<b>11,295</b>	<b>27,250</b>
<b>10.4a. Grants made to charities &amp; workers</b>							
<b>- International work</b>							
OMF - Sarah in SE. Asia		4,309	2,798	7,107	4,628	2,246	6,874
Illyrian Gospel Trust - Nivens in Albania		3,723	624	4,347	4,021	4,934	8,954
UFM - Prests serving international mission		1,071	554	1,625	1,104	446	1,550
Compassion UK - children in Philippines & Rwanda		640	128	768	64	640	704
IGT - support for child in Albania		-	480	480	-	-	-
Release International - persecuted church		939	-	939	870	-	870
IFES		542	-	542	521	-	521
Pioneers - Hector Antelo		592	760	1,352	562	446	1,008
<b>Total expenditure</b>		<b>11,816</b>	<b>5,345</b>	<b>17,161</b>	<b>11,769</b>	<b>8,712</b>	<b>20,481</b>
<b>10.4b. Grants made to charities &amp; workers</b>							
<b>- UK work</b>							
Universities & Colleges Christian Fellowship (UCCF)		1,784	256	2,040	1,654	446	2,100
Union - Richardsons in Sheffield		1,000	554	1,554	955	446	1,401
Friends International		953	554	1,507	915	446	1,361
Christians in Sport		223	-	223	207	-	207
Christian Initiative to Schools		415	-	415	407	-	407
Choice NH		157	-	157	154	-	154
Food Bank		274	-	274	269	-	269
<b>Total expenditure</b>		<b>4,806</b>	<b>1,364</b>	<b>6,170</b>	<b>4,561</b>	<b>1,338</b>	<b>5,899</b>
<b>10.4c. Other grants</b>							
Student at Oakhill Theological College		-	-	-	(375)	375	-
Zebby's chair		-	-	-	-	869	-
<b>Total expenditure</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>(375)</b>	<b>1,244</b>	<b>-</b>

## Notes to the Accounts (continued)

**Note 11. Tangible Fixed Assets**

	Note	Freehold land & buildings	Long leasehold land & buildings	Electronic & Audio-Visual Equipment	Fixtures, fittings and equipment	Total
		£	£	£	£	£
At the beginning of the year		548,708	486,924	-	-	1,035,632
Additions		-	-	-	-	-
Revaluations		-	-	-	-	-
Disposals		-	-	-	-	-
At end of the year		548,708	486,924	-	-	1,035,632

Freehold and long leasehold buildings assets are quoted at purchase price or a reasonable value on receipt.

**Note 12. Debtors and prepayments**

	2024	2023
	£	£
Gift-Aid Reclaim	8,674	16,376
Prepayments and accrued income	132	2,717
<b>Total</b>	<b>8,806</b>	<b>19,093</b>

**Note 13. Creditors and accruals**

	Amounts falling due within one year		Amounts falling due after more than one year	
	2024	2023	2024	2023
	£	£	£	£
Accruals and deferred income	165	487	-	-
Taxation and social security	1,905	2,333	-	-
Pension - Clerical & Medical & The People's Pension	1,784	1,273	-	-
<b>Total</b>	<b>3,853</b>	<b>4,092</b>	<b>-</b>	<b>-</b>

## Notes to the Accounts (continued)

**Note 14. Contingent liabilities and contingent assets**

None applicable this year.

**Note 15. Cash at bank and in hand**

	2024	2023
	£	£
HSBC Bank account-Main	45,226	12,438
HSBC Bank Account-Admin Account	718	739
HSBC bank account - Business Money Manager Account	81,939	80,369
Sub-Groups Cash	120	22
Kingdom Bank	70,755	68,489
<b>Total</b>	<b>198,757</b>	<b>162,058</b>

Notes to the Accounts (continued)

**Note 16. Charity Funds**

16.1 Details of material funds held and movements during the CURRENT reporting period

\* Key: URG - unrestricted funds - general; URD - unrestricted funds-designated; R - restricted income funds

Fund names	Note (see 16.2)	Type URG, URD, R *	Fund balances brought forward	Income	Expenditure	Transfers	Gains and losses	Fund balances carried forward
			£	£	£	£	£	£
General fund	1	URG	1,092,707	263,446	(235,362)	(20,000)	-	1,100,791
House Loan Repayments	2	URD	63	-	-	(63)	-	-
Infrastructure Fund	3	URD	100,069	-	-	20,000	-	120,069
<b>Total Unrestricted Funds</b>			<b>1,192,838</b>	<b>263,446</b>	<b>(235,362)</b>	<b>(63)</b>	<b>-</b>	<b>1,220,860</b>
Albania Fund	4	R	2,743	-	-	-	-	2,743
Albanian child support	5	R	-	480	(480)	-	-	-
Building Fund	6	R	9,750	750	-	63	-	10,563
Compassion child sponsorship	7	R	-	65	(128)	-	-	(63)
Grants for children's work	8	R	3,197	2,960	(3,395)	-	-	2,762
Hardship Fund	9	R	4,039	1,350	(3,022)	-	-	2,367
Hector Antelo	10	R	-	206	(206)	-	-	-
Missionary Christmas Fund	11	R	125	3,550	(3,581)	-	-	94
Sarah Hoskins, OMF	12	R	-	2,244	(2,244)	-	-	(0)
Will Niven IGT	13	R	-	88	(70)	-	-	18
<b>Total Restricted Income Funds</b>			<b>19,853</b>	<b>11,692</b>	<b>(13,126)</b>	<b>63</b>	<b>-</b>	<b>18,482</b>
<b>Total Funds</b>			<b>1,212,691</b>	<b>275,138</b>	<b>(248,488)</b>	<b>-</b>	<b>-</b>	<b>1,239,342</b>

## Notes to the Accounts (continued)

## 16.2 Details of Purpose &amp; Restrictions of Funds

The funds listed below are used for the charitable activities of the church, set up for specific ministries and established consistent with the church's Public Benefit Statement.

Ref	Fund name	Purpose & Restrictions
1	<b>General fund</b>	<b>For general use of unrestricted funds.</b>
2	<b>House loan repayments</b>	<b>For house loan repayments (Unrestricted, Designated )</b> To set aside money each year to repay house loans (48WC) when due.
3	<b>Infrastructure fund</b>	<b>For Infrastructure (Unrestricted, Designated )</b> Established on 15 <sup>th</sup> September 2018 to set aside money each year for use in acquiring buildings, accommodation or other infrastructure. It was agreed that a percentage of the net surplus each year which was not otherwise ring-fenced would be placed in this fund.
4	<b>Albania Fund</b>	<b>For Albania mission work (Restricted)</b> To assist to those going on ministry work to Albania and to support the work of Will and Doreta Niven working for IGT in Albania. There is grant funding from the church in addition to this fund (see Note 10).
5	<b>Albanian Child</b>	<b>For Albanian child, IGT (Restricted)</b> For the financial sponsorship of an Albanian child (Anxhelo). Restricted gifts from Body & Soul group.
6	<b>Building Fund</b>	<b>For Building a new Church &amp; Manse Fund (Restricted).</b> This fund was established at the AGM in March 2014 and is for use in building a permanent church centre or converting an existing building for church use in or around North Herts. The church Trustees have made representations to NHDC on the subject of the Local Plan, aware of the planned development in the 2011– 2031 timescale and the possible provision of a community building/place of worship should the housing development proceed.
7	<b>Compassion</b>	<b>For Compassion UK Children, financial support fund (Restricted)</b> For the financial sponsorship of two children (Azunu in Togo, Kalkidan in Ethiopia). The gifts from Sunday Club children, supplemented by church designated general fund money are used to meet the regular monthly sponsorship commitments.
8	<b>Children's work</b>	<b>For support of Christchurch children's work including annual holiday club, Tea&amp;Tots and Tea&amp;Tinies groups (Restricted).</b> Donor financial gifts for this purpose are passed through this fund. There is also grant funding from the church in addition to this fund
9	<b>Hardship Fund</b>	<b>For relief of hardship (Restricted)</b> This fund was established to meet cases of financial need, as determined by the Elders. Donor financial gifts for this ministry are passed through this fund. The fund also supports individuals to attend Christian events (e.g. church Weekend Away, youth camps, Albania missionary support trip) where there is financial need.

Notes to the Accounts (continued)

Ref	Fund name	Purpose & Restrictions
10	<b>Hector Antelo</b>	<b>For Hector Antelo (Restricted)</b> For the financial support of Hector Antelo, missionary worker in Bolivia. Donor financial support for this ministry is passed through this fund. There is grant funding from the church in addition to this fund (see Note 10)..
11	<b>Missionary Christmas Fund</b>	<b>For a Christmas Gift to our missionaries (Restricted)</b> A missionary Christmas collection is held each year so that we can send a small financial love gift to each of our supported missionaries. Donor financial gifts for this purpose are passed through this fund.
12	<b>Sarah Hoskins</b>	<b>For Sarah Hoskins, OMF (Restricted)</b> For the financial support of Sarah Hoskins, OMF International Director for Africa and Europe. Donor financial support for this ministry is passed through this fund. There is grant funding from the church in addition to this fund (see Note 10).
13	<b>Will Niven</b>	<b>For Will Niven, IGT Albania (Restricted)</b> For the financial support of Will Niven, missionary workers in Albania. Donor financial support for this ministry is passed through this fund. There is grant funding from the church in addition to this fund (see Note 10).

Notes to the Accounts (continued)

16.3 Details of material funds held and movements during the **PREVIOUS** reporting period

\* Key: *URG* - unrestricted funds - general; *URD* - unrestricted funds-designated; *R* - restricted income funds

Fund names	Type URG, URD, R*	Fund balances brought forward	Income	Expenditu re	Transfers	Gains and losses	Fund balances carried forward
		£	£	£	£	£	£
General fund	URG	1,069,187	252,235	(218,560)	(11,113)	958	1,092,707
House Loan Repayments	URD	188	750	-	(875)	-	63
Infrastructure Fund	URD	90,069	-	-	10,000	-	100,069
Weekend Away	URD	-	-	-	500	(500)	-
<b>Total Unrestricted Funds</b>		<b>1,159,444</b>	<b>252,985</b>	<b>(218,560)</b>	<b>(1,488)</b>	<b>458</b>	<b>1,192,838</b>
Albania Fund	R	2,743	-	-	-	-	2,743
Albanian Child Support	R	-	-	(400)	400	-	-
Ben Clube	R	-	-	(375)	375	-	-
Building Fund	R	9,750	-	-	-	-	9,750
Compassion child sponsorship	R	-	27	(640)	613	-	-
Grants for children's work	R	1,871	1,326	-	-	-	3,197
Hardship Fund	R	5,682	2,050	(3,693)	187	(187)	4,039
Wheelchair Fund	R	-	-	48	(48)	-	-
Missionary Fund	R	-	-	15	748	(763)	-
Missionary Christmas Fund	R	-	3,248	(3,123)	(292)	292	125
Rudds, YWAM	R	-	-	-	(300)	300	-
Non budgeted appeals	R	-	869	(869)	(56)	56	-
Philippines	R	-	-	(63)	63	-	-
Sarah Hoskins, OMF	R	-	1,800	(1,800)	-	-	-
Simon Poole	R	-	-	-	(80)	80	-
Will Niven IGT	R	-	4,088	(4,088)	-	-	-
<b>Total Restricted Income Funds</b>		<b>20,045</b>	<b>13,407</b>	<b>(14,988)</b>	<b>1,488</b>	<b>(100)</b>	<b>19,853</b>
<b>Total Funds</b>		<b>1,179,489</b>	<b>266,392</b>	<b>(233,548)</b>	<b>-</b>	<b>358</b>	<b>1,212,691</b>

## Notes to the Accounts (continued)

## 16.4 Transfers between funds

<b>From</b>	<b>To</b>	<b>Reason for transfer</b>	<b>Amount £</b>
General Fund	Infrastructure fund	Transfer of up to 75% of net income, while maintaining reserves	20,000
House Loan Repayment	Building Fund	Loans have been repaid, remaining funds transferred to Building Fund	63

Notes to the Accounts (continued)

**Note 17. Transactions with trustees and related parties**

17.1 Trustee Remuneration & Benefits

No trustee, in their capacity as such, receives any remuneration or benefits from the charity. However, two of the Trustees receive a salary and benefits in their roles as Senior Minister and Associate Minister, as permitted by the church Articles and Rules, not in their capacity as trustees.

Name of trustee	Legal authority (eg order, governing document)	Amounts paid or benefit value					
		2024			2023		
		Remuneration	Pension contribution	TOTAL	Remuneration	Pension contribution	TOTAL
		£	£	£			£
Christopher Jenkins (Jan-Dec)	Articles & Rules	37,818	5,923	43,740	35,342	5,762	41,104
Sam Williams (Jan-Dec)	Articles & Rules	21,754	3,160	24,914	20,431	2,968	23,398
		59,572	9,083	68,655	55,772	8,730	64,502

17.2 Trustees' expenses

No Trustee, in their capacity as such, receives any expenses from the charity. However, in 2024, four (2023 – four) of the Trustees/related parties received reimbursement of expenses in their role as Minister, Associate Minister, Treasurer and Property Maintenance Team, not in their capacity as trustees. Refer to Note 5 for the details of total staff ministry expenses.

		2024	2023
Number of Trustees who were paid expenses		4	4
Nature of Expenses	Expenses in connection with their roles in the church	8,689	6,215
<b>Total amount paid</b>		<b>8,689</b>	<b>6,215</b>

17.3 Transactions with trustees & related parties

One staff member is related to a Trustee (2023 – one). The total salary and benefits provided to this related staff member are shown below.

Name of the related party	Relationship to charity	Description of the transaction(s)	Total 2024	Total 2023
Rebecca Jenkins	Trustee spouse	Salary & Pension	12,311	11,568
			<b>12,311</b>	<b>11,568</b>

Notes to the Accounts (continued)

The governing document permits payment to trustees and connected parties subject to the number of trustees or their connected parties being remunerated being a minority of the Board (Ref. Governing Document - Articles 18.6.6 and CC11 - Trustee expenses and payments, Sec 4.9).

For the reporting period this condition was met, as two of the six trustees or connected parties were paid.

A total of £14,339 was donated to the charity by trustees and related parties in the year 2024 (£13,641 in 2023).

One of the trustees is also a trustee of a charity, the Illyrian Gospel Trust (IGT), to which grants have been made. In 2024, grants totalling of £3,723 were made to IGT (2023 - £4,021) from unrestricted funds, which is part of our budgeted support to missionary organisations. (See Note 10.4). Further grants were made to IGT in 2024, totalling £624. These are donations made by members to support the work of IGT.

One of the trustees is also a trustee of a charity, the Christian Initiative to Schools in Letchworth and District (CIS) to which grants have been made. In 2024 a grant of £415 was made to CIS (2023 - £407) from unrestricted funds.

**Note 18. Liability of the Members**

The charity is a company limited by guarantee. In the event of the charity being wound up, the liability of the members is limited to £1.

**Note 19. Taxation**

The company is a registered charity and is therefore exempt from taxation.

**CHRISTCHURCH BALDOCK**

England & Wales - Charity number 1154689

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# Accounts

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**CHRISTCHURCH BALDOCK –  
ANNUAL REPORT & ACCOUNTS  
FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER 2023**

Christchurch Baldock  
is a company limited by guarantee  
incorporated in England under company number: 08728895  
Registered Charity Number (England & Wales): 1154689

Registered Office Address:  
48 Westell Close Baldock, Herts SG7 6RY  
[www.cc-b.uk](http://www.cc-b.uk)

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## 1 Reference and Administrative Details

Charity Name	Christchurch Baldock	
Registered Charity Number	1154689	
Charity's Principal Address:	48 Westell Close, Baldock, Herts SG7 6RY	
Incorporation Status:	Company, limited by guarantee, from 1 <sup>st</sup> January 2014	
Company registration number:	08728895	
Registered office address:	48 Westell Close, Baldock, Herts SG7 6RY	
Managing Trustees:	Rev. Christopher J Jenkins Mr. Neil Poole Mr. John Batchelor Mr. David Willbe Rev. Sam Williams Mr. Nick Clube	Chair, Senior Minister    Associate Minister
Independent Examiner:	Geoff Mann FCIE Geoff Mann Limited Dee House Highworth Avenue Cambridge CB4 2BQ	
Bankers:	HSBC Bank 1 Market Place Hitchin Herts SG5 1DR	Virgin Money plc Charity Deposit Account Newcastle-Upon-Tyne NE3 4ZE
Legal Advisers:	Edward Connor Solicitors 39 The Point Market Harborough LE16 7QU	Bowens Solicitors 35 Bridge Street Hitchin SG5 2DF
Website:	<a href="http://www.cc-b.uk">www.cc-b.uk</a>	
Members:	88	

## 2 Overview

The trustees present their annual report and accounts of the charity for the year ended 31 December 2023. It contains the following items:

- The annual report of the charity explaining the activities undertaken in the year, how the charity met its public benefit objectives and the way the church is managed.
- The annual financial report for the financial year ended 31 December 2023, the required statements and notes to the accounts.

The accounts have been prepared in accordance with 'Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019)'.

## 3 Objective and Activities for the Public Benefit

### 3.1 General

Christchurch Baldock is situated in North Hertfordshire in the East of England region, serving communities in the surrounding towns and villages.

The church is a large community-based church which is focused on serving all ages. We are affiliated with:

- The Fellowship of Independent Evangelical Churches (FIEC) and have adopted the FIEC's Basis of Faith as the theological basis of our work [www.fiec.org.uk](http://www.fiec.org.uk)
- Evangelical Alliance [www.eauk.org](http://www.eauk.org)
- Gospel Partnership [www.thegospelpartnerships.org.uk](http://www.thegospelpartnerships.org.uk)

The activities of the church involve the promotion of our beliefs and reaching out to our community and beyond, providing care and sharing our faith.

On Sunday mornings, the congregation at the worship service has around 150 people attending (120 adults + 30 children) each week. On Sunday evenings, the congregation at the worship service has between 20 and 40 people attending (20-30 adults + up to 10 children). The Sunday morning service is live streamed. The evening service is recorded and put on the church's website and YouTube.

The trustees of Christchurch Baldock confirm they have had regard for the Charity Commission's guidance on public benefit and believe they have met the legal requirement of the Charities Act 2011.

### 3.2 Charitable Objectives

Our Church Rules define our aim, mission and values:

Our aim & mission: Christchurch Baldock has as its supreme aim to glorify God. This involves living for him and making known the gospel of Jesus Christ, which is God's only means of salvation. We also desire to be a caring and supportive community.

Our values: We seek to live according to the teaching of the Bible which is the word of God.

Our Public Benefit Statement describes, in practical detail, the two purposes of the church.

1. The advancement of the Christian faith in accordance with the Basis of Faith, primarily but not exclusively within North Hertfordshire and the surrounding neighbourhood.
2. Such other charitable purposes as shall, in the opinion of the members of the Church in general, further the work of the Church.

We carry out these purposes by activities which include but are not limited to the following:

- a) Organise weekly services and other gatherings open to members and non-members, to present the teachings of the Bible and to provide opportunities for Christian response, including prayer and worship.

- b) Provide support and guidance to those activities of its members that seek to promote, in Baldock and the surrounding areas, an understanding of the Christian beliefs as set out in the Church's Basis of Faith.
- c) Assist the work of individual Christians and Christian organisations, insofar as that work, whether in this country or abroad, accords with the Church's aims.
- d) Carry out acts of social concern to benefit persons in Baldock and the surrounding areas facing hardship, on the basis of their need.
- e) Develop relationships with other churches in Baldock and the surrounding areas, as well as nationally and overseas, which are mutually beneficial in advancing our aims.

In the opinion of the Trustees, the purposes of the Church have been met by the activities reported for 2023, as listed below and reviewed with church members at the Annual General Meeting.

### 3.3 *Significant Activities During 2023*

We hold to a four part Mission Statement as follows:

1. Good News to Share
2. Teaching that Connects
3. A Life of Worship
4. Friends who Love

Fulfilling this mission is not only the role of the staff team but the whole membership of the church. These four qualities should characterise and define everything we undertake.

Great love and care is shown particularly during times of crisis and family stress. Meals are cooked for families with new babies. Care is shown for the elderly and bereaved. We are very pleased with the way that ordinary families in the church use their homes for hospitality particularly as a way of welcoming people who are not yet Christians into the church.

We continue to stream our morning service, to film and upload our evening services, and to retain virtual meeting facilities when occasion demands. We aim to keep up regular activity on social media, and find this a useful way to communicate our news and message with the public, as well as the church.

A few changes were made to our leadership team this year. Becky Briant came to the end of her term and we pay tribute to her excellent work, particularly in leading the Weekend Away planning. We are grateful to Mikey Day for taking on this task. Becky now has responsibility for our mission partners and is developing effective new ways to support them and improve their connection with the church.

Sarah Nwamadi and Christine Davies joined the leadership team. Sarah leads our under-fives work where her teaching expertise is greatly valued. Christine leads our work with the elderly through Body and Soul, showing exemplary leadership.

In January we hosted a women's breakfast featuring guest speaker Elinor Magowan who addressed the topic of contentment to a packed hall. This was very well received and gave rise to some useful contacts. We also held a newcomers' lunch which highlighted the large number of families who had joined the church during the preceding months.

In the spring we ordained Sam Williams who has been promoted from Assistant Minister to Associate Minister, in recognition of his increasing level of responsibility and experience in leadership which are deeply valued by all.

Our Easter activities began with a visit from Oddments Theatre Company, bringing their original and thought-provoking production of the life of Christ to a good audience of members and the wider community. A family party drew together attendees at our midweek groups.

We were delighted to receive grants from the local council for some of our midweek groups and for our holiday club. Representatives from the leadership addressed a Baldock group of the council and were

warmly received. It was evident that the councillors highly value and appreciate our contribution to community life.

In May we provided two offerings to the Baldock Fair: a free café at which many people were welcomed, and a children's craft stall which proved very popular and was particularly appreciated by the fair organisers

May also saw the launch of a Four Counties Gospel Partnership, of which we are founding members. This draws together churches from Herts, Beds, Bucks and Northants and it is hoped that it will lead to productive cooperation and sharing of resources.

Our group for older people, Body and Soul, received some excellent publicity through holding an open morning on the High Street in June. This has resulted in a number of new members and the profile of the group has continued to rise, while the volunteer team has also been expanded. Special events included guest speakers advising on fraud prevention and safety.

Throughout the academic year our midweek youth and children's groups continue to flourish. A highlight has been a termly Gathering of young people from six local churches across the area, providing opportunities for them to meet new friends and enjoy celebrating their faith together. In July we again held a holiday club for primary school children. Many volunteers were involved and a large number of families took part, many of whom had no previous contact with the church. We were particularly delighted to welcome a number of Ukrainian families to the club.

Earlier in July we held a garden party during which two adults and one teenager were baptised.

In September we began the new academic year with a whole-church weekend away in Northamptonshire. Guest speakers were provided for adults, youth and children and many friendships were strengthened. A great deal of support was provided from the Hardship Fund to enable people to attend for whom cost would have been prohibitive

We held a harvest festival in September during which we collected a large quantity of foodstuff for a local Foodbank which we regularly support. We were also able to provide speakers for local community harvest festivals.

We held a lively Light Party as an alternative for children and families who choose not to celebrate Hallowe'en.

December was a busy month with the Baldock fair at which we again ran a popular Nativity photo booth and were able to invite many people to church. Our Christmas events included celebrations for all our community groups, as well as a family party, a Carols by Candlelight event and an all-age Christmas Day service. Invitations to these were posted to homes throughout Baldock.

The church has continued to fulfil its role in the community and provides public benefit through activities including:

- Tea and Tinies: this support group for parents of new and pre-mobile babies has continued to be greatly appreciated by users.
- Tea and Tots: our playgroup and story-time for carers and toddlers continues to be popular in the town enjoying a strong reputation as a welcoming and caring group and a point of contact for needy families. We are part of the Stevenage and North Herts Toddler Groups Network.
- Body and Soul: exercise activities, fun and spiritual input for the elderly. Members are regularly phoned and visited.
- Living Stones: informal singles support group
- Rock Solid, a midweek children's club, provides activities for primary school aged children and families.
- The Link, our midweek youth group continues to attract a strong core of young people who enjoy the activities and bible teaching. A number attend various weekend and day conferences together.

- Band of Brothers: men's monthly pub lunches have resumed.
- Women of Worth: as well as the breakfast mentioned above, a Christmas craft evening was held in November which was well received. This year saw the launch of monthly pub lunches for women.
- Home groups: meeting on various nights each week (8 venues).
- Regular church services in Baldock and Letchworth
- Sunday morning services include groups for Tots (preschool), Kids (primary) and Youth (KS3) and regular all age services.
- Pastoral activities within the community

We support local and overseas charities and mission endeavours. We are pleased to record that we also support a number of children from deprived areas with their education and living costs, working through Compassion UK. Grants were made in 2023 to:

- International mission organisations
- UK Christian workers

as shown in the accounts (see Note 10). Many members also support Christian & charitable organisations at home and abroad.

Through our hardship fund and a donation from Baldock Futures we were also able to provide emergency financial support to individuals in critical need.

### *3.4 Where are we going in 2024?*

It remains our goal to be a biblical and contemporary church – teaching the historic truths of the Christian faith in a way which communicates with the modern world. In particular, we are keen to develop every member ministry, that is to say, that every member of the church should be involved in serving.

In Philippians 1:3-5 the Apostle Paul says: "I thank my God every time I remember you. In all my prayers for all of you, I always pray with joy because of your partnership in the gospel from the first day until now..." A contemporary biblical church will view its members as partners in the work not as passive recipients only. Our goal for Christchurch is that everyone should see themselves as investing time, energy and talents in the work of the gospel for God's glory.

We continue to consider possibilities for a permanent home for the church. Trustees have had constructive dialogue with Urban and Civic, the developers of the Baldock expansion, and will continue to meet and report in the coming year.

## **4 Structure, Governance and Management**

The Trustees are responsible for the day-to-day running of the Incorporated Charity. Charity law requires the Trustees to do the following:

### *4.1 Duty to ensure regulatory compliance*

- Ensure that Christchurch Baldock complies with all relevant laws and reporting requirements, in particular of the Companies House and Charities Commission as regulators;
- Act with integrity avoiding conflict of interest or misuse of Christchurch Baldock funds or assets;
- Prepare annual report and accounts in accordance with Companies House and Charities Commission requirements.

### *4.2 Duty of prudence*

- Ensure that the charity remains solvent and uses funds and assets wisely and only to further the purposes of the charity;
- Avoid activities that may place the charity's funds or assets or reputation at risk.

#### 4.3 *Duty of Care*

- Exercise reasonable skill and care as trustees, and obtain external professional advice on all matters where there may be material risk to the charity, or where advice is needed to enable the trustees to fulfil their duties.

#### 4.4 *Safeguarding Policy*

The church has a Safeguarding Policy for the protection of children & vulnerable persons. This is available from our public domain church website. This policy has been extensively reviewed during the year and training is provided for all involved. The Trustees continue to liaise with the leadership team and all those working with children and with vulnerable adults to ensure high standards of care are maintained, including appropriate Disclosure & Barring Service (DBS) checks on all leaders and helpers.

#### 4.5 *Risk Review*

Risk Assessments have been carried out and are held on file for all our meeting locations. These include:

- Knights Templar School, Baldock      Sunday morning and other open meetings
- Letchworth Free Church              Sunday evening and other meetings
- Baldock Community Centre        Body & Soul and Tea & Tots mid-week groups
- Baldock United Reformed Church    Tea & Tinies and The Link mid-week groups

The church holds appropriate insurance including public liability insurance to cover all these locations, as well as insurance for the assets owned by the church, and trustee liability insurance.

#### 4.6 *Data Protection Policy*

The Data Protection Legislation is concerned with the protection of human rights in relation to personal data. The aim of the Legislation is to ensure that personal data is used fairly and lawfully and that where necessary the privacy of individuals is respected. During the course of the activities of Christchurch Baldock the Church will collect, store and process personal data about our members, people who attend our services and activities, suppliers and other third parties and we recognise that the correct and lawful treatment of this data will maintain confidence in the Church.

The policy sets out the basis on which we will process any personal data we collect from data subjects, or that is provided to us by data subjects or other sources. The policy relates to all personal data held by Christchurch Baldock, regardless of format. It applies to anyone who handles this personal data, including those working on behalf of the Church.

The Trustees are accountable for compliance with the data protection legislation within the organisation and have appointed a Data Protection Manager (DPM) to handle our day-to-day obligations. This role is fulfilled by the Church Administrator.

#### 4.7 *Other Policies*

Other policies have been issued and distributed to applicable teams to help manage the church's affairs. These include:

- Administrative Rules
- Health & Safety Policy
- Evacuation Plans & Leaders Guide
- Food Hygiene Guidelines
- Complaints Handling Policy
- Conflict of Interest Policy
- Volunteer Management Policy
- Inclusive Learning Process Guideline
- Financial Reserves Policy
- Investment Policy
- Staff Induction Policy & Guidelines

These policies are reviewed approximately every 2 years by the Trustees to ensure they are being followed and, where necessary, updated to reflect the latest regulations and best practice guidelines.

## 5 Achievements and Performance

The AGM Ministry Reports, as presented at the AGM, record the various activities of the church throughout the year, with detailed comments on achievements.

The church has continued its programme of preaching, Bible teaching and support activities on Sundays. There is considerable additional teaching in small groups during the week.

The church supports a number of local and national initiatives to care for the disadvantaged and advance the Christian faith.

## 6 Financial Review

### 6.1 General

We are extremely grateful for the very generous support we have received from the membership both financially and practically over the past year. This has enabled the work to continue, to promote the gospel and provide public benefit.

Our giving to the church is a part of our worship and commitment to the Lord Jesus Christ. The assets and money must remain servants not masters of what we do, and we need to prayerfully consider together how these things can be best used to serve the purposes of the church.

The trustees have the responsibility to consider how best to use the church's money and we seek to maximize returns from our Reserves, savings and Building Fund. Our intent is to report transparently but not in excessive detail, as attached, so please speak to the trustees if you have questions.

### 6.2 Analysis of Income

The change in donations to the general fund is -8% or -£15.3k compared to last year (2023: £184.8k; 2022: £200.1k) – see Note 3. This decrease is because 2022 donations include a one-off legacy donation of £29k. Property rental income is significantly more than last year. This is due to there being an additional rental property, which had previously been used for staff accommodation.

Restricted income fund giving varies year on year depending on the funds supported. This year has seen a small increase in the total amount compared to last year (2023: £13.4k; 2022: £12.9k).

Refer to details in Section 8.1 (SOFA) and Note 3.

### 6.3 Analysis of Expenditure

Total costs from the general fund increased by 13% or £25.4k this year compared to last year (2023: £218.6k; 2022: £193.2k).

Total expenditure from restricted funds saw a small increase compared to last year.

Refer to details in Section 8.1 (SOFA) and Notes 5 to 10.

### 6.4 Property and Assets

Property owned by the incorporated Charity is as follows:

- 14 Jackmans Place, Letchworth SG6 1RH, currently let with a tenancy agreement, bringing rental income to the church.
- 73 Millstream Close, Hitchin SG4 0DB, currently let with a tenancy agreement and bringing rental income to the church.
- A 13%-part share in 165 Jackmans Place, Letchworth SG6 1RG, housing our Minister Chris Jenkins and his wife Becca & family, the remainder of the property being owned by them and some other church members.
- 48 Westell Close, Baldock, SG7 6RY, housing our Associate Minister Sam Williams and his wife.
- 19 Pryors Court, Baldock, SG7 6QU, currently let with a tenancy agreement, bringing rental income to the church.

The church is very grateful for the gifts and member loans which have supported the purchase of the home for our Associate minister. In this reporting period, all the remaining £50.0k of loans were repaid.

Net cash current assets are £162.1k, of which £142.9k is unrestricted representing General funds and Reserves, and £19.1k is Restricted funds, as shown in the balance sheet, Section 8.2.

Refer to Section 8.2 (Balance sheet) and Notes 11 to 15.

### 6.5 Reserves

It is the stated general intent of the Trustees to hold sufficient Reserves to continue the charitable activities of the Trust should income and fundraising activities fall short. The Trustees consider that they should hold a sum equivalent to 3 months running costs, circa £55k (unrestricted expenditure/4), to be held on deposit or other investment which can be readily realised as cash, unless agreed otherwise with the members for particular temporary circumstances.

Reserves held by the church are £57.1k (net current assets of £157.2k – designated funds of £100.1k). This is £2.1k above the Trustees' Reserves Policy.

### 6.6 Building and Infrastructure Funds

The church Building Fund, established in March 2014 as a long-term plan to finance the building of premises for church meetings, stands at £9.8k held as Restricted Funds, and members are invited to support this. In addition, available unrestricted funds would be allocated to a building project when applicable.

The Infrastructure Fund (Unrestricted, Designated) was established on 15<sup>th</sup> September 2018 to set aside money each year for use in acquiring buildings, accommodation or other infrastructure. It was agreed that 75% of the net surplus each year which was not otherwise ring-fenced would be placed in this fund. The fund balance at the end of the year is £100.1k. This includes a transfer of £10.0k from the general fund which is less than 75% of 2023 net surplus, as the remainder was needed to satisfy the reserves policy..

### 6.7 2024 Budget

A budget for 2024 was presented at the Business Meeting in October 2023 and approved.

The budget assumes an unrestricted income of £259.4k, allowing for a continuation of a similar number of staff and activities. In detail, we will support:

Staff:	Senior Minister:	Chris Jenkins	1.0 FTE
	Associate Minister:	Sam Williams	1.0 FTE
	Youth & Children's Minister:	Hannah Wijetunge	1.0 FTE
	PA to Senior Minister:	Becca Jenkins	0.5 FTE
	Administrator:	Lai-Lee Fong	<u>0.5 FTE</u>
		Total:	4.0 FTE

The budget also provides for the continued financial support to Christian partners working in international and UK missions.

### 6.8 Small company provisions

This report has been prepared in accordance with the small companies' regime under the Companies Act 2006.

## 7 Independent Examiner's Report to the Trustees of Christchurch

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2023.

### Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

### Independent examiner's statement

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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 accounts to be reached.

Signed:



Geoff Mann FCIE  
Geoff Mann Ltd  
Dee House  
Highworth Avenue  
Cambridge  
CB4 2BQ  
April 2024

## 8 Accounts

### 8.1 Statement of Financial Activities for the Year Ended 31 December 2023

	Notes	Unrestricted Funds	Restricted Income Funds	Total Funds 2023	Total Funds 2022
		£	£	£	£
<b>Income from:</b>	3				
Donations and legacies		184,794	13,413	198,207	212,975
Charitable activities		14,325	(5)	14,320	11,806
Investments		48,767	-	48,767	22,988
Other		5,098	-	5,098	7,380
<b>Total income</b>		<b>252,985</b>	<b>13,407</b>	<b>266,392</b>	<b>255,149</b>
<b>Expenditure:</b>	5				
Raising funds		2,771	-	2,771	120
Charitable activities		208,828	14,988	223,816	200,109
Other Expenditure		6,960	-	6,960	5,771
<b>Total expenditure</b>		<b>218,560</b>	<b>14,988</b>	<b>233,548</b>	<b>205,999</b>
<b>Net income/(expenditure)</b>		<b>34,425</b>	<b>(1,580)</b>	<b>32,844</b>	<b>49,150</b>
<b>Transfers between funds</b>		<b>(1,488)</b>	<b>1,488</b>	<b>-</b>	<b>-</b>
<b>Other recognised gains/(losses):</b>					
Other gains/(losses)		458	(100)	358	-
<b>Net movement in funds</b>		<b>33,395</b>	<b>(192)</b>	<b>33,203</b>	<b>49,150</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		1,159,444	20,045	1,179,489	1,130,339
<b>Total funds carried forward</b>		<b>1,192,838</b>	<b>19,853</b>	<b>1,212,691</b>	<b>1,179,489</b>

## 8.2 Balance Sheet as at 31 December 2023

	Notes	Unrestricted funds	Restricted Income funds	Total this year 2023	Total last year 2022
		£	£	£	£
<b>Fixed assets</b>					
Tangible assets	11	1,035,632	-	1,035,632	1,035,632
<b>Total fixed assets</b>		1,035,632	-	1,035,632	1,035,632
<b>Current assets</b>					
Debtors	12	17,870	1,224	19,093	11,138
Cash at bank and in hand	15	142,942	19,116	162,058	203,011
<b>Total current assets</b>		160,812	20,339	181,152	214,149
<b>Liabilities</b>					
Creditors: amounts falling due within one year	13	3,606	487	4,092	30,292
<b>Net current assets/(liabilities)</b>		157,206	19,853	177,059	183,857
<b>Total assets less current liabilities</b>		1,192,838	19,853	1,212,691	1,219,489
Creditors: amounts falling due after one year	13	-	-	-	40,000
<b>Total net assets or liabilities</b>		1,192,838	19,853	1,212,691	1,179,489
<b>Funds of the Charity</b>	16				
Restricted income funds		-	19,853	19,853	20,045
Unrestricted funds		1,192,838	-	1,192,838	1,159,444
<b>Total funds</b>		1,192,838	19,853	1,212,691	1,179,489

For the financial year ended 31 December 2023, the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476.

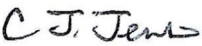

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The notes on pages 14 to 31 form part of these accounts.

## 9 Trustee Approval of Accounts

Approved by the Trustees on 9th April 2024 and signed on their behalf by:

Signature	Name	Date	Position
	C. J. Jenkins	9th April 2024	Chair of the Trustees
	N. J. Poole	9th April 2024	Trustee

## 10 Notes to the Accounts

### Note 1. Basis of Preparation of Accounts

#### 1.1 Basis of accounting

The accounts have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the 'Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019)' and the Charities Act 2011.

Christchurch Baldock meets the definition of a public benefit entity under FRS102.

Assets and liabilities are initially recognised at historical cost of transaction value unless otherwise stated in the relevant accounting policy note(s).

#### 1.2 Going concern

The Trustees' consider that there are no material uncertainties about the charity's ability to continue as a going concern.

The Trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

### Note 2. Accounting Policies

#### 2.1 Income

Recognition of income	This is included in the Statement of Financial Activities (SoFA) when: <ul style="list-style-type: none"> <li>the charity becomes entitled to the resources;</li> <li>it is more likely than not that the trustees will receive the resources;</li> <li>the monetary value can be measured with sufficient reliability.</li> </ul>
Incoming Resources with Related Expenditure	Where incoming resources have related expenditure (as with fundraising) the incoming resources and related expenditure are reported gross in the SoFA.
Offsetting	There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.
Grants and donations	Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.
Tax reclaims on donations and gifts	Income from tax reclaims are included in the SoFA at the same time as the gift to which they relate. Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise
Donated services and facilities	Donated services and facilities are included in the SoFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably.

Notes to the Accounts (continued)

Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
Investment gains and losses	This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

2.2 Expenditure and Liabilities

Liability recognition	<p>Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.</p> <p>Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.</p>
Governance and support costs	Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.
Grants payable without performance conditions	These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.
Support costs	The charity has incurred expenditure on support costs.
Creditors	The charity has creditors which are measured at settlement amounts less any trade discounts
Provisions for liabilities	A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date
Fund Accounting	<p>Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.</p> <p>Restricted funds can only be used for the particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when the funds are raised for a particular purpose.</p>

Notes to the Accounts (continued)

2.3 Assets

Tangible fixed assets for use by charity	<p>These are capitalised if they can be used for more than one year, and cost at least £1500 They are valued at cost or a reasonable value on receipt.</p> <p>The depreciation rates and methods used are disclosed in note 11.</p>
Intangible fixed assets	<p>The charity has no intangible fixed assets (that is, non-monetary assets that do not have physical substance but are identifiable and are controlled by the charity through custody or legal rights) of material value.</p>
Heritage assets	<p>The charity has no heritage assets, (that is, non-monetary assets with historic, artistic, scientific, technological, geophysical or environmental qualities that are held and maintained principally for their contribution to knowledge and culture).</p>
Investments	<p>The charity has no fixed asset investments or shares.</p>
Debtors	<p>Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.</p>

2.4 Pension Costs

Pension Costs	<p>The charity operates a defined contribution pension scheme. Contributions payable to the charity's scheme are charged to the statement of financial activities in the period to which they relate.</p>
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## Notes to the Accounts (continued)

**Note 3. Analysis of Income**

	2023			2022		
	Un-restricted funds	Restricted income funds	Total funds 2023	Un-restricted funds	Restricted income funds	Total funds 2022
	£	£	£	£	£	£
<b>Donations and legacies</b>						
Donations and gifts	155,608	9,241	164,850	146,057	10,866	156,924
Legacies	733	-	733	29,000	-	29,000
Grants	-	1,326	1,326	-	-	-
Other	-	696	696	-	-	-
Gift Aid	28,453	2,150	30,602	25,003	2,049	27,051
<b>Total</b>	<b>184,794</b>	<b>13,413</b>	<b>198,207</b>	<b>200,060</b>	<b>12,915</b>	<b>212,975</b>
<b>Charitable activities &amp; events</b>						
Rooted youth group	-	-	-	-	-	-
Mens Convention	-	-	-	-	-	-
Rock Solid (5-10's)	206	-	206	66	-	66
Rooted and Link	344	-	344	280	-	280
Sunday Club - Compassion sponsored children	-	(5)	(5)	-	26	26
Body & Soul group	1,541	-	1,541	1,537	495	2,032
Tea & Tots group	2,701	-	2,701	2,846	-	2,846
Women's Convention	-	-	-	-	-	-
Women of Worth (WOW) group	550	-	550	664	-	664
Band of Brothers (BOB) group	-	-	-	-	-	-
Charitable event - Weekend Away	8,497	-	8,497	5,685	-	5,685
Charitable event - Holiday Club	-	-	-	206	-	206
Charitable events - Evangelistic Meetings	486	-	486	-	-	-
<b>Total</b>	<b>14,325</b>	<b>(5)</b>	<b>14,320</b>	<b>11,285</b>	<b>521</b>	<b>11,806</b>
<b>Income from investments:</b>						
Interest income	2,559	-	2,559	326	-	326
Property rental income	46,208	-	46,208	22,663	-	22,663
<b>Total</b>	<b>48,767</b>	<b>-</b>	<b>48,767</b>	<b>22,988</b>	<b>-</b>	<b>22,988</b>
<b>Other income</b>						
NIC Employment Allowance	5,000	-	5,000	5,000	-	5,000
Easyfundraising Charity donations	54	-	54	430	-	430
Anonymous gifts to members	-	-	-	1,800	-	1,800
Other - gain from sale of property	44	-	44	150	-	150
<b>Total</b>	<b>5,098</b>	<b>-</b>	<b>5,098</b>	<b>7,380</b>	<b>-</b>	<b>7,380</b>
<b>TOTAL INCOME</b>	<b>252,985</b>	<b>13,407</b>	<b>266,392</b>	<b>241,713</b>	<b>13,436</b>	<b>255,149</b>

The total unrestricted donations & legacies amount of £184,794 is shown above. Last year this amount was £200,060. This represents -8% change from 2022 to 2023.

## Notes to the Accounts (continued)

**Note 4. Donated goods, facilities and services**

		<b>2023</b>	<b>2022</b>
		<b>£</b>	<b>£</b>
<b>Payroll Services (Figures4U Ltd.)</b>		218	981
	<b>Total</b>	218	981

Included as expenditure in Support & Governance Costs (Note 6) and as income in Donations and Gifts.

**Note 5. Analysis of Expenditure**

	Notes	2023			2022		
		Un-restricted funds	Restricted income funds	Total funds	Un-restricted funds	Restricted income funds	Total funds
		£	£	£	£	£	£
<b>Expenditure on Raising Funds</b>							
Rental property repairs and maint charges		2,771	-	2,771	120	-	120
<b>TOTAL EXPENDITURE on Raising</b>		<b>2,771</b>	<b>-</b>	<b>2,771</b>	<b>120</b>	<b>-</b>	<b>120</b>
<b>Expenditure on Charitable Activities</b>							
Event costs - evangelistic meetings		19,254	-	19,254	11,607	-	11,607
Services - Running Expenses & hall hire		16,861	3,693	20,554	15,553	2,451	18,004
Children's, Youth & 20s activities		6,298	-	6,298	5,613	-	5,613
Church Property - upkeep, insurance, rent, council tax		4,693	-	4,693	8,673	-	8,673
Administration Expenses		2,106	-	2,106	2,624	-	2,624
Staff ministry expenses		7,570	-	7,570	8,882	629	9,512
Staff employment costs	8	133,264	-	133,264	115,995	-	115,995
Grants payable - Missionaries & Workers	10	15,955	11,295	27,250	15,755	9,758	25,513
Support & Governance Costs	6	2,827	-	2,827	2,568	-	2,568
<b>TOTAL EXPENDITURE on Charitable Activities</b>		<b>208,828</b>	<b>14,988</b>	<b>223,816</b>	<b>187,271</b>	<b>12,838</b>	<b>200,109</b>
<b>Other Expenditure</b>							
Anonymous gifts to members		-	-	-	1,800	-	1,800
Interest on loans		6,960	-	6,960	3,971	-	3,971
<b>TOTAL OTHER EXPENDITURE</b>		<b>6,960</b>	<b>-</b>	<b>6,960</b>	<b>5,771</b>	<b>-</b>	<b>5,771</b>
<b>TOTAL EXPENDITURE</b>		<b>218,560</b>	<b>14,988</b>	<b>233,548</b>	<b>193,161</b>	<b>12,838</b>	<b>205,999</b>

## Notes to the Accounts (continued)

**Note 6. Support & Governance Costs**

## 6.1 CURRENT reporting period

	Notes	Raising funds	Charitable Activities	Grand total 2023	Basis of allocation (Describe method)
		£	£	£	
Trustee Governance costs - Companies House		-	-	-	Allocated on time
Trustee Governance costs - Liability Insurance		-	527	527	Allocated on time
Statutory fees - Indep Examination of Accounts	7	-	564	564	Allocated on time
Donated payroll administration	4	-	218	218	Allocated on time
Accountancy fee			1,369	1,369	Allocated on time
Accounting costs - Paxton book-keeping software package support		-	-	-	Allocated on time
Finance costs - bank charges		-	149	149	Allocated on time
ACAT Training			-	-	Allocated on time
<b>Total</b>		-	2,827	2,827	

## 6.2 PREVIOUS reporting period

	Notes	Raising funds	Charitable Activities	Grand total 2022	Basis of allocation (Describe method)
		£	£	£	
Trustee Governance costs - Companies House		-	26	26	Allocated on time
Trustee Governance costs - Liability Insurance		-	502	502	Allocated on time
Statutory fees - Indep Examination of Accounts	7	-	552	552	Allocated on time
Donated payroll administration	4	-	218	218	Allocated on time
Accountancy fee			1,013	1,013	Allocated on time
Accounting costs - Paxton book-keeping software package support		-	90	90	Allocated on time
Finance costs - bank charges		-	167	167	Allocated on time
ACAT Training			-	-	Allocated on time
<b>Total</b>		-	2,568	2,568	

**Note 7. Details of certain types of expenditure - Statutory Fees**

	2023	2022
	£	£
Independent examiner's fees	564	552

## Notes to the Accounts (continued)

**Note 8. Staff Employment Costs**

## 8.1 Staff Costs

		<b>2023</b>	<b>2022</b>
	Notes	£	£
Salaries and benefits in kind		110,304	94,412
Employer's National Insurance Cost		8,950	6,755
Pension costs (defined contribution scheme)	9	14,009	13,340
Staff training & welfare		-	1,488
<b>Total staff costs</b>		<b>133,264</b>	<b>115,995</b>

No employees received employee benefits for the reporting period of more than £60,000.

## 8.2 Average Head Count in the Year

	<b>2023</b>	<b>2022</b>
	Number	Number
Fundraising	0.0	0.0
Charitable Activities	3.5	3.5
Administration	0.5	0.5
Governance	0.0	0.0
<b>Total</b>	<b>4.0</b>	<b>4.0</b>

**Note 9. Pension Costs**

The charity operates defined contribution pension schemes. The assets of the schemes are held separately from those of the charity in independently administered funds and are administered by:

- (i) Clerical & Medical: for 2 employees
- (ii) The People's Pension (B&CE): for 3 employees

The pension cost charge represents contributions payable by the charity to the funds and totalled in the year £14,009. (2022 £13,340).

Notes to the Accounts (continued)

**Note 10. Grant Making**

<b>10.1 Analysis of grants paid (included in expenditure on charitable activities)</b>				
<b>Analysis</b>	<b>Grants to institutions</b>	<b>Grants to individuals</b>	<b>Support costs</b>	<b>Total 2023</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Support to international mission charities & workers	19,473	1,008	-	20,481
Support to UK mission charities & workers	4,498	2,270	-	6,769
<b>Total</b>	<b>23,971</b>	<b>3,279</b>	<b>-</b>	<b>27,250</b>
<b>10.2 Grants made to institutions</b>				
<b>(a) International Mission</b>				
<b>Names of institution</b>	<b>Purpose</b>			<b>Total £</b>
OMF	Mission work (SE Asia) - support of S H			6,874
IGT (Illyrian Gospel Trust)	Mission work (Albania) - support of W&D N			8,954
UFM	Mission work (intern'l) - support of M&R P			1,550
Compassion	Mission work (internat'l) - 2 sponsored children			704
Release International	Mission work (internat'l) - support persecuted church			870
IFES	Mission work (internat'l) - universities and colleges			521
<b>Total grants to institutions for International mission</b>				<b>19,473</b>
<b>(b) UK Mission</b>				
<b>Names of institution</b>	<b>Purpose</b>			<b>Total £</b>
UCCF (Universities & Colleges Christian Fellowship)	Mission work in UK Universities & Colleges			2,100
Friends International	Mission work (Int'l Students in UK)			1,361
CIS (Christians in Sport)	Mission work (UK Sport Activities)			207
CIS (Christian Initiative to Schools)	Mission work (Herts UK Schools)			407
Choice NH	Mission work (Local Christian mission support)			154
Food Bank				269
<b>Total grants to institutions for UK mission</b>				<b>4,498</b>
<b>TOTAL GRANTS PAID TO INSTITUTIONS IN REPORTING PERIOD</b>				<b>23,971</b>
<b>10.3 Grants made to individuals</b>				
<b>(a) International Mission</b>				
<b>Names of individual</b>	<b>Purpose</b>			<b>Total £</b>
Hector Antelo - Pioneers	Mission work (Bolivia) - support of HA ministry			1,008
<b>Total grants to individuals for International mission</b>				<b>1,008</b>
<b>(b) UK Mission</b>				
Chris Richardson - Union	Mission work (Sheffield)			1,401
Special Appeal	Zebby's chair			869
<b>Total grants to individuals for UK mission</b>				<b>2,270</b>
<b>TOTAL GRANTS PAID TO INDIVIDUALS IN REPORTING PERIOD</b>				<b>3,279</b>

Notes to the Accounts (continued)

10.4 Analysis of grants by Fund and comparatives with previous year

	Notes	2023			2022		
		Un-restricted funds	Restricted income funds	Total funds 2023	Un-restricted funds	Restricted income funds	Total funds 2022
		£	£	£	£	£	£
<b>Grantmaking</b>							
Support to international charities & workers	10.4a	11,769	8,712	20,481	10,917	8,996	19,913
Support to UK charities & workers	10.4b	4,561	1,338	5,899	4,838	762	5,600
Study grants for ministers in training	10.4c	(375)	1,244	869	-	-	-
<b>Total expenditure on grants</b>		<b>15,955</b>	<b>11,295</b>	<b>27,250</b>	<b>15,755</b>	<b>9,758</b>	<b>25,513</b>
<b>10.4a. Grants made to charities &amp; workers</b>							
<b>- International work</b>							
OMF - Sarah in SE. Asia		4,628	2,246	6,874	4,286	1,729	6,015
Illyrian Gospel Trust - Nivens in Albania		4,021	4,934	8,954	3,723	6,087	9,810
Albania Support		-	-	-	-	-	-
Redeemer Church, Auckland - Gareth Jones in NZ		-	-	-	-	-	-
UFM - Prests serving international mission		1,104	446	1,550	1,061	254	1,315
YWAM - Rudds in Macedonia		-	-	-	-	-	-
Compassion UK - children in Philippines & Rwanda		64	640	704	-	672	672
Release International - persecuted church		870	-	870	805	-	805
IFES		521	-	521	501	-	501
Pioneers - Hector Antelo		562	446	1,008	541	254	795
<b>Total expenditure</b>		<b>11,769</b>	<b>8,712</b>	<b>20,481</b>	<b>10,917</b>	<b>8,996</b>	<b>19,913</b>
<b>10.4b. Grants made to charities &amp; workers</b>							
<b>- UK work</b>							
Universities & Colleges Christian Fellowship (UCCF)		1,654	446	2,100	1,531	254	1,785
Union - Richardsons in Sheffield		955	446	1,401	918	254	1,172
Friends International		915	446	1,361	885	254	1,139
Christians in Sport		207	-	207	191	-	191
Christian Initiative to Schools		407	-	407	899	-	899
Choice NH		154	-	154	151	-	151
Food Bank		269	-	269	263	-	263
<b>Total expenditure</b>		<b>4,561</b>	<b>1,338</b>	<b>5,899</b>	<b>4,838</b>	<b>762</b>	<b>5,600</b>
<b>10.4c. Other grants</b>							
Student at Oakhill Theological College		(375)	375	-	-	-	-
Zebby's chair		-	869	869	-	-	-
<b>Total expenditure</b>		<b>(375)</b>	<b>1,244</b>	<b>869</b>	<b>-</b>	<b>-</b>	<b>-</b>

## Notes to the Accounts (continued)

**Note 11. Tangible Fixed Assets**

	Note	Freehold land & buildings	Long leasehold land & buildings	Electronic & Audio-Visual Equipment	Fixtures, fittings and equipment	Total
		£	£	£	£	£
At the beginning of the year		548,708	486,924	-	-	1,035,632
Additions		-	-	-	-	-
Revaluations		-	-	-	-	-
Disposals		-	-	-	-	-
At end of the year		548,708	486,924	-	-	1,035,632

Freehold and long leasehold buildings assets are quoted at purchase price or a reasonable value on receipt.

**Note 12. Debtors and prepayments**

	2023	2022
	£	£
Gift-Aid Reclaim	16,376	6,725
Prepayments and accrued income	2,717	4,413
<b>Total</b>	<b>19,093</b>	<b>11,138</b>

**Note 13. Creditors and accruals**

	Amounts falling due within one year		Amounts falling due after more than one year	
	2023	2022	2023	2022
	£	£	£	£
Loans from members	-	10,000	-	40,000
Accruals and deferred income	487	17,418	-	-
Taxation and social security	2,333	1,757	-	-
Pension - Clerical & Medical & The People's Pension	1,273	1,118	-	-
Other creditors	-	-	-	-
<b>Total</b>	<b>4,092</b>	<b>30,292</b>	<b>-</b>	<b>40,000</b>

The loans from members provided in September 2015 were given to Christchurch Baldock for the part-purchase of a house (48 WC) for the Associate Minister.  
In 2019 there were additional loans from members to purchase the remaining share of 48WC.  
All of the remaining loans were repaid during this reporting year.

## Notes to the Accounts (continued)

**Note 14. Contingent liabilities and contingent assets**

None applicable this year.

**Note 15. Cash at bank and in hand**

	2023	2022
	£	£
HSBC Bank account-Main	12,438	55,165
HSBC Bank Account-Admin Account	739	1,363
HSBC bank account - Business Money Manager Account	80,369	79,150
Sub-Groups Cash	22	231
Virgin Charity Deposit Account	-	67,101
Kingdom Bank	68,489	-
<b>Total</b>	<b>162,058</b>	<b>203,011</b>

The Virgin Charity Deposit Account was closed during this financial year and the funds transferred to a new deposit account with Kingdom Bank.

## Notes to the Accounts (continued)

**Note 16. Charity Funds**

## 16.1 Details of material funds held and movements during the CURRENT reporting period

\* Key: URG - unrestricted funds - general; URD - unrestricted funds-designated; R - restricted income funds

Fund names	Note (see 16.2)	Type URG, URD, R *	Fund balances brought forward	Income	Expenditure	Transfers	Gains and losses	Fund balances carried forward
			£	£	£	£	£	£
General fund	1	URG	1,069,187	252,235	(218,560)	(11,113)	958	1,092,707
House Loan Repayments	2	URD	188	750	-	(875)	-	63
Infrastructure Fund	3	URD	90,069	-	-	10,000	-	100,069
Weekend Away	4	URD	-	-	-	500	(500)	-
<b>Total Unrestricted Funds</b>			<b>1,159,444</b>	<b>252,985</b>	<b>(218,560)</b>	<b>(1,488)</b>	<b>458</b>	<b>1,192,838</b>
Albania Fund	5	R	2,743	-	-	-	-	2,743
Albanian child support	6	R	-	-	(400)	400	-	-
Ben Clube	7	R	-	-	(375)	375	-	-
Building Fund	8	R	9,750	-	-	-	-	9,750
Compassion child sponsorship	9	R	-	27	(640)	613	-	-
Gareth Jones, Auckland, NZ	10	R	-	-	-	(121)	121	-
Grants for children's work	11	R	1,871	1,326	-	-	-	3,197
Hardship Fund	12	R	5,682	2,050	(3,693)	187	(187)	4,039
Wheelchair Fund	13	R	-	-	48	(48)	-	-
Missionary Fund	14	R	-	-	15	748	(763)	-
Missionary Christmas Fund	15	R	-	3,248	(3,123)	(292)	292	125
Rudds, YWAM	16	R	-	-	-	(300)	300	-
Non budgeted appeals	17	R	-	869	(869)	(56)	56	-
Phillippines	18	R	-	-	(63)	63	-	-
Sarah Hoskins, OMF	19	R	-	1,800	(1,800)	-	-	-
Simon Poole	20	R	-	-	-	(80)	80	-
Will Niven IGT	21	R	-	4,088	(4,088)	-	-	-
<b>Total Restricted Income Funds</b>			<b>20,045</b>	<b>13,407</b>	<b>(14,988)</b>	<b>1,488</b>	<b>(100)</b>	<b>19,853</b>
<b>Total Funds</b>			<b>1,179,489</b>	<b>266,392</b>	<b>(233,548)</b>	<b>-</b>	<b>358</b>	<b>1,212,691</b>

## Notes to the Accounts (continued)

## 16.2 Details of Purpose &amp; Restrictions of Funds

The funds listed below are used for the charitable activities of the church, set up for specific ministries and established consistent with the church's Public Benefit Statement.

Ref	Fund name	Purpose & Restrictions
1	<b>General fund</b>	<b>For general use of unrestricted funds.</b>
2	<b>House loan repayments</b>	<b>For house loan repayments (Unrestricted, Designated )</b> To set aside money each year to repay house loans (48WC) when due.
3	<b>Infrastructure fund</b>	<b>For Infrastructure (Unrestricted, Designated )</b> Established on 15 <sup>th</sup> September 2018 to set aside money each year for use in acquiring buildings, accommodation or other infrastructure. It was agreed that a percentage of the net surplus each year which was not otherwise ring-fenced would be placed in this fund.
4	<b>Weekend Away</b>	<b>For Weekend Away (Unrestricted, Designated)</b> Used until 2012 for the church Weekend Away. This fund appears in the accounts this year as we have made a fund transfer to correct a reversal using the wrong fund in 2012.
5	<b>Albania Fund</b>	<b>For Albania mission work (Restricted)</b> To assist to those going on ministry work to Albania and to support the work of Will and Doreta Niven working for IGT in Albania. There is grant funding from the church in addition to this fund (see Note 10).
6	<b>Albanian Child</b>	<b>For Albanian child, IGT (Restricted)</b> For the financial sponsorship of an Albanian child (Anxhelo). Restricted gifts from Body & Soul group.
7	<b>Ben Clube</b>	<b>For Ben Clube Ministry Training (Restricted)</b> For the financial support of Ministry and Theological College training of Mr. Ben Clube up until 2019. This fund appears in the accounts this year to correct expenditure using the wrong fund in 2017
8	<b>Building Fund</b>	<b>For Building a new Church &amp; Manse Fund (Restricted).</b> This fund was established at the AGM in March 2014 and is for use in building a permanent church centre or converting an existing building for church use in or around North Herts. The church Trustees have made representations to NHDC on the subject of the Local Plan, aware of the planned development in the 2011– 2031 timescale and the possible provision of a community building/place of worship should the housing development proceed.
9	<b>Compassion</b>	<b>For Compassion UK Children, financial support fund (Restricted)</b> For the financial sponsorship of two children (Azunu in Togo, Kalkidan in Ethiopia). The gifts from Sunday Club children, supplemented by church designated general fund money are used to meet the regular monthly sponsorship commitments.
10	<b>Gareth Jones</b>	<b>For Gareth Jones, Youth Worker at Redeemer Church Auckland, NZ (Restricted)</b> For the financial support of youth worker at Auckland Church until 2020. This fund appears in the accounts this year to correct an unreversed accrual in 2017.
11	<b>Children's work</b>	<b>For support of Christchurch children's work including annual holiday club, Tea&amp;Tots and Tea&amp;Tinies groups (Restricted).</b> Donor financial gifts for this purpose are passed through this fund. There is also grant funding from the church in addition to this fund

## Notes to the Accounts (continued)

Ref	Fund name	Purpose & Restrictions
12	<b>Hardship Fund</b>	<b>For relief of hardship (Restricted)</b> This fund was established to meet cases of financial need, as determined by the Elders. Donor financial gifts for this ministry are passed through this fund. The fund also supports individuals to attend Christian events (e.g. church Weekend Away, youth camps, Albania missionary support trip) where there is financial need.
13	<b>Wheelchair Fund</b>	<b>For wheelchair for Matthew Bassett (Restricted).</b> Donor financial gifts for this purpose are passed through this fund until 2014. This fund appears in the accounts this year to correct an accrual reversal in 2014.
14	<b>Missionary Fund</b>	<b>For Missionary support. (Restricted)</b> Donor financial gifts for missionaries were passed through this fund until 2016. This fund appears in the accounts for this year to correct an accrual reversal in 2012.
15	<b>Missionary Christmas Fund</b>	<b>For a Christmas Gift to our missionaries (Restricted)</b> A missionary Christmas collection is held each year so that we can send a small financial love gift to each of our supported missionaries. Donor financial gifts for this purpose are passed through this fund.
16	<b>Steve &amp; Natasha Rudd</b>	<b>For Steve &amp; Natasha Rudd, YWAM Macedonia (Restricted).</b> For the financial support of Steve & Natasha Rudd, missionary workers with YWAM in Macedonia. Donor financial support for this ministry was passed through this fund until 2020. This fund appears in the accounts for this year to correct an unreversed accrual in 2020.
17	<b>Non-budgeted appeals</b>	<b>For world crisis and other special appeals (Restricted).</b> Special appeals for world crisis situations (e.g. Afghanistan) and special collections for other needs use this fund. In this financial year, this fund was used to purchase a special needs pushchair for Zebulan Day.
18	<b>Philippines</b>	<b>For Barnabus Fund for Philippines disaster (Restricted).</b> Donor financial gifts for the Philippines disaster. This fund was used until 2014, and appears in the accounts this year to correct an accrual in 2013 which used the wrong fund.
19	<b>Sarah Hoskins</b>	<b>For Sarah Hoskins, OMF (Restricted)</b> For the financial support of Sarah Hoskins, OMF International Director for Africa and Europe. Donor financial support for this ministry is passed through this fund. There is grant funding from the church in addition to this fund (see Note 10).
20	<b>Simon Poole</b>	<b>For Simon Poole, Ministry Training (Restricted)</b> For the financial support of Ministry and Theological College training of Mr. Simon Poole up until 2017. This fund appears in the accounts this year to reverse an accrual in 2016.
21	<b>Will Niven</b>	<b>For Will Niven, IGT Albania (Restricted)</b> For the financial support of Will Niven, missionary workers in Albania. Donor financial support for this ministry is passed through this fund. There is grant funding from the church in addition to this fund (see Note 10).

## Notes to the Accounts (continued)

16.3 Details of material funds held and movements during the **PREVIOUS** reporting period

\* Key: *URG - unrestricted funds - general; URD - unrestricted funds-designated; R - restricted income funds*

Fund names	Note (see 16.2)	Type URG, URD, R*	Fund balances brought forward	Income	Expenditure	Transfers	Gains and losses	Fund balances carried forward
			£	£	£	£	£	
General fund	1	URG	1,048,990	240,963	(193,161)	(27,604)	-	1,069,187
House Loan Repayments	2	URD	8,348	750	-	(8,910)	-	188
Infrastructure Fund	3	URD	54,176	-	-	35,893	-	90,069
<b>Total Unrestricted Funds</b>			1,111,513	241,713	(193,161)	(621)	-	1,159,444
Albania Fund	5	R	2,743	-	-	-	-	2,743
Albanian Child Support	6	R	-	495	(495)	-	-	-
Building Fund	8	R	9,750	-	-	-	-	9,750
Compassion child sponsorship	9	R	-	51	(672)	621	-	-
Hardship Fund	12	R	6,333	1,800	(2,451)	-	-	5,682
Grants for children's work	11	R	-	2,500	(629)	-	-	1,871
Missionary Christmas Fund	15	R	-	1,778	(1,778)	-	-	-
Will Niven IGT	21	R	-	5,338	(5,338)	-	-	-
Non budgeted appeals	17	R	-	-	-	-	-	-
Sarah Hoskins, OMF	19	R	-	1,475	(1,475)	-	-	-
<b>Total Restricted Income Funds</b>			18,826	13,436	(12,838)	621	-	20,045
<b>Total Funds</b>			1,130,339	255,149	(205,999)	(0)	-	1,179,489

## Notes to the Accounts (continued)

## 16.4 Transfers between funds

<b>From</b>	<b>To</b>	<b>Reason for transfer</b>	<b>Amount £</b>
General Fund	Infrastructure fund	Transfer of up to 75% of net income, while maintaining reserves	10,000
House Loan Repayment	General Fund	Used for loan repayment	875
General Fund	Weekend Away	Weekend away expenditure incorrectly assigned to general fund in 2012	500
General Fund	Albanian Child Support	Income was booked as General fund	400
General Fund	Ben Cube	Expenditure incorrectly assigned to general fund in 2017	375
General Fund	Compassion Child Sponsorship	To make up shortfall from collections	613
Gareth Jones	General Fund	Unreversed accrual from 2017	121
General Fund	Hardship Fund	Accrual writeoff 2018	187
Wheelchair fund	Missionary Fund	Incorrect accrual reversal in 2014	48
Missionary Fund	Philippines	Wrong fund used for accrual in 2013	63
Simon Poole	General Fund	Unreversed accrual from 2016	80
Non budgeted Appeal	General Fund	Unreversed accrual from 2019	56
Rudds, YWAM	General Fund	Unreversed accrual from 2019	300
General Fund	Missionary Fund	Incorrect accrual reversal in 2012	763
Missionary Xmas Fund	General Fund	Unreversed accrual from 2019	292

## Notes to the Accounts (continued)

**Note 17. Transactions with trustees and related parties**

## 17.1 Trustee Remuneration &amp; Benefits

No trustee, in their capacity as such, receives any remuneration or benefits from the charity. However, two of the Trustees receive a salary and benefits in their roles as Senior Minister and Associate Minister, as permitted by the church Articles and Rules, not in their capacity as trustees.

Name of trustee	Legal authority (eg order, governing document)	Amounts paid or benefit value					
		2023			2022		
		Remuneration	Pension contribution	TOTAL	Remuneration	Pension contribution	TOTAL
		£	£	£			£
Christopher Jenkins (Jan-Dec)	Articles & Rules	35,342	5,762	41,104	33,061	5,614	38,674
Sam Williams (Jan-Dec)	Articles & Rules	20,431	2,968	23,398	18,513	2,694	21,207
		55,772	8,730	64,502	51,574	8,307	59,881

## 17.2 Trustees' expenses

No Trustee, in their capacity as such, receives any expenses from the charity. However, in 2023, four (2022 – six) of the Trustees/related parties received reimbursement of expenses in their role as Minister, Associate Minister, Treasurer and Property Maintenance Team, not in their capacity as trustees. Refer to Note 5 for the details of total staff ministry expenses.

		2023	2022
Number of Trustees who were paid expenses		4	6
Nature of Expenses	Expenses in connection with their roles in the church	6,215	7,742
<b>Total amount paid</b>		<b>6,215</b>	<b>7,742</b>

## 17.3 Transactions with trustees &amp; related parties

One staff member is related to a Trustee (2022 – one). The total salary and benefits provided to this related staff member are shown below.

Name of the related party	Relationship to charity	Description of the transaction(s)	Total 2023	Total 2022
Rebecca Jenkins	Trustee spouse	Salary & Pension	11,568	10,883
			<b>11,568</b>	<b>10,883</b>

Notes to the Accounts (continued)

The governing document permits payment to trustees and connected parties subject to the number of trustees or their connected parties being remunerated being a minority of the Board (Ref. Governing Document - Articles 18.6.6 and CC11 - Trustee expenses and payments, Sec 4.9).

For the reporting period this condition was met, as two of the six trustees or connected parties were paid.

A total of £13,641 was donated to the charity by trustees and related parties in the year 2023 (£28,327 in 2022).

One of the trustees is also a trustee of a charity, the Illyrian Gospel Trust (IGT), to which grants have been made. In 2023, grants totalling of £4,021 were made to IGT (2022- £3,723) from unrestricted funds, which is part of our budgeted support to missionary organisations. (See Note 10.4). Further grants were made to IGT in 2023, totalling £4,934. These are donations made by members to support the work of IGT.

One of the trustees is also a trustee of a charity, the Christian Initiative to Schools in Letchworth and District (CIS) to which grants have been made. In 2023 a grant of £407 was made to CIS (2022 - £899) from unrestricted funds.

**Note 18. Liability of the Members**

The charity is a company limited by guarantee. In the event of the charity being wound up, the liability of the members is limited to £1.

**Note 19. Taxation**

The company is a registered charity and is therefore exempt from taxation.

**CHRISTCHURCH BALDOCK**

England & Wales - Charity number 1154689

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# Accounts

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**CHRISTCHURCH BALDOCK –  
ANNUAL REPORT & ACCOUNTS  
FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER 2022**

Christchurch Baldock  
is a company limited by guarantee  
incorporated in England under company number: 08728895  
Registered Charity Number (England & Wales): 1154689

Registered Office Address:  
48 Westell Close, Baldock, Herts SG7 6RY  
[www.cc-b.uk](http://www.cc-b.uk)

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## 1 Reference and Administrative Details

Charity Name	Christchurch Baldock	
Registered Charity Number	1154689	
Charity's Principal Address:	6 Stane Street, Baldock, Herts SG7 6TS	
Incorporation Status:	Company, limited by guarantee, from 1 <sup>st</sup> January 2014	
Company registration number:	08728895	
Registered office address:	48 Westell Close, Baldock, Herts SG7 6RY	
Managing Trustees:	Rev. Christopher J Jenkins Mr. Bernard V Palmer Mr. Neil Poole Mr. John Batchelor Mr. David Willbe Mr. Sam Williams Mr. Nick Clube	Chair, Senior Minister until 16 Oct 2022     Assistant Minister from 16 Oct 2022
Independent Examiner:	Geoff Mann FCIE Geoff Mann Limited Dee House Highworth Avenue Cambridge CB4 2BQ	
Bankers:	HSBC Bank 1 Market Place Hitchin Herts SG5 1DR	Virgin Money plc Charity Deposit Account Newcastle-Upon-Tyne NE3 4ZE
Legal Advisers:	Edward Connor Solicitors 39 The Point Market Harborough LE16 7QU	Bowens Solicitors 35 Bridge Street Hitchin SG5 2DF
Website:	<a href="http://www.cc-b.uk">www.cc-b.uk</a>	
Members:	82	

## 2 Overview

The trustees present their annual report and accounts of the charity for the year ended 31 December 2022. It contains the following items:

- The annual report of the charity explaining the activities undertaken in the year, how the charity met its public benefit objectives and the way the church is managed.
- The annual financial report for the financial year ended 31 December 2022, the required statements and notes to the accounts.

The accounts have been prepared in accordance with 'Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019)'.

## 3 Objective and Activities for the Public Benefit

### 3.1 General

Christchurch Baldock is situated in North Hertfordshire in the East of England region, serving communities in the surrounding towns and villages.

The church is a medium-sized community-based church which is focused on serving all ages. We are affiliated with:

- The Fellowship of Independent Evangelical Churches (FIEC) and have adopted the FIEC's Basis of Faith as the theological basis of our work [www.fiec.org.uk](http://www.fiec.org.uk)
- Evangelical Alliance [www.eauk.org](http://www.eauk.org)
- Gospel Partnership [www.thegospelpartnerships.org.uk](http://www.thegospelpartnerships.org.uk)

The activities of the church involve the promotion of our beliefs and reaching out to our community and beyond, providing care and sharing our faith.

On Sunday mornings, the congregation at the worship service has around 120 people attending (95 adults + 25 children) each week. On Sunday evenings, the congregation at the worship service has around 25 people attending each week. While COVID-19 restrictions were in place, the Sunday morning and Sunday evening services were streamed on YouTube and the morning service continues to be live streamed. The evening service is recorded and put on the church's website and YouTube.

The trustees of Christchurch Baldock confirm they have had regard for the Charity Commission's guidance on public benefit and believe they have met the legal requirement of the Charities Act 2011.

### 3.2 Charitable Objectives

Our Church Rules define our aim, mission and values:

Our aim & mission: Christchurch Baldock has as its supreme aim to glorify God. This involves living for him and making known the gospel of Jesus Christ, which is God's only means of salvation. We also desire to be a caring and supportive community.

Our values: We seek to live according to the teaching of the Bible which is the word of God.

Our Public Benefit Statement describes, in practical detail, the two purposes of the church.

1. The advancement of the Christian faith in accordance with the Basis of Faith, primarily but not exclusively within North Hertfordshire and the surrounding neighbourhood.
2. Such other charitable purposes as shall, in the opinion of the members of the Church in general, further the work of the Church.

We carry out these purposes by activities which include but are not limited to the following:

- a) Organise weekly services and other gatherings open to members and non-members, to present the teachings of the Bible and to provide opportunities for Christian response, including prayer and worship.

- b) Provide support and guidance to those activities of its members that seek to promote, in Baldock and the surrounding areas, an understanding of the Christian beliefs as set out in the Church's Basis of Faith.
- c) Assist the work of individual Christians and Christian organisations, insofar as that work, whether in this country or abroad, accords with the Church's aims.
- d) Carry out acts of social concern to benefit persons in Baldock and the surrounding areas facing hardship, on the basis of their need.
- e) Develop relationships with other churches in Baldock and the surrounding areas, as well as nationally and overseas, which are mutually beneficial in advancing our aims.

In the opinion of the Trustees, the purposes of the Church have been met by the activities reported for 2022, as listed below and reviewed with church members at the Annual General Meeting.

### 3.3 *Significant Activities During 2022*

This was an excellent year for Christchurch as we continued to rebuild after the pandemic. In January we launched our new four part Mission Statement as follows:

1. Good News to Share
2. Teaching that Connects
3. A Life of Worship
4. Friends who Love

Fulfilling this mission is not only the role of the staff team but the whole membership of the church. These four qualities should characterise and define everything we undertake.

Great love and care is shown particularly during times of crisis and family stress. Meals are cooked for families with new babies. Care is shown for the elderly and bereaved. We are very pleased with the way that families in the church use their homes for hospitality particularly as a way of welcoming people who are not yet Christians into the church.

All ongoing ministries of the church are now held in person. We continue to stream our morning service, to film and upload our evening services, and to retain virtual meeting facilities when occasion demands. We aim to keep up regular activity on social media, and find this a useful way to communicate our news and message with the public, as well as the church.

I would particularly like to pay tribute to our church administrator, Caroline McGurk, who stepped down during the year and has been ably replaced by Lai-Lee Fong, and to our longstanding elder, Bernard Palmer, who has stepped down from active eldership duties and received the honorary title of Elder Emeritus in recognition of his outstanding commitment and service alongside his wife Rosy. Caroline remains a member of the leadership team and Nick Clube was elected as an elder.

In January we hosted a women's breakfast featuring guest speaker Helen Thorne who addressed the topic of anxiety to a packed hall. This was very well received and gave rise to some useful contacts.

Our Easter activities included a very popular family party which drew members of the wider community and our midweek groups. Following on from this we co-ordinated a week of outreach events in co-operation with other local churches under the banner of "A Passion for Life", a national initiative.

In May we made two significant contributions to the Baldock Fair: a free café at which many people were welcomed including some Ukrainian guests, and a children's craft stall which proved very popular and was particularly appreciated by the fair organisers.

Our group for older people, Body and Soul, received some excellent publicity through holding an open morning on the High Street in June. This has resulted in a number of new members and the profile of the group has continued to rise, while the volunteer team has also been expanded. Special events included guest speakers advising on fraud prevention and safety.

Throughout the academic year our midweek youth and children's groups continue to flourish and in July we were delighted to be able to run a holiday club, for the first time since 2019. Many volunteers were involved and a large number of families took part.

In August we were able to hold a garden party during which five adults were baptised. We also baptised and dedicated a number of young children during the year.

In September we began the new academic year with a whole-church weekend away, for the first time since 2019. Guest speakers were provided for adults, youth and children and many friendships were strengthened. It was particularly good that a number of guests were from the "fringe" of the church.

We held a harvest festival in September during which we collected a large quantity of foodstuff for a local Foodbank which we support in an ongoing way.

December was a busy month with the Baldock fair at which we again ran a popular Nativity photo booth and were able to invite many people to church. Our Christmas events included celebrations for all our community groups, as well as a family party, a Carols by Candlelight event and an all-age Christmas Day service. Invitations to these were delivered to homes throughout Baldock by the church.

The church has continued to fulfil its role in the community and provides public benefit through activities including:

- Tea and Tinies: this support group for parents of new and pre-mobile babies, established in response to the Covid situation, has continued to be greatly appreciated by users.
- Tea and Tots: our playgroup and story-time for carers and toddlers continues to be popular in the town enjoying a strong reputation as a welcoming and caring group and a point of contact for needy families. We are part of the Stevenage and North Herts Toddler Groups Network.
- Body and Soul: exercise activities, fun and spiritual input for the elderly. Members are regularly phoned and visited.
- Living Stones: informal singles support group
- Rock Solid, a midweek children's club, was relaunched in September on a monthly basis to provide activities for primary school aged children and families.
- The Link, our midweek youth group continues to attract a strong core of young people who enjoy the activities and bible teaching. A number were booked to attend summer camps although not all of these were able to take place.
- Band of Brothers: men's monthly pub lunches have resumed.
- Women of Worth: as well as the breakfast mentioned above, a Christmas craft evening was held in November which was well received.
- Home groups: meeting on various nights each week (8 venues).
- Regular church services in Baldock and Letchworth
- Sunday morning services include groups for Tots (preschool), Kids (primary) and Youth (KS3) and regular all age services.
- Pastoral activities within the community

We support local and overseas charities and mission endeavours. We are pleased to record that we also support a number of children from deprived areas with their education and living costs, working through Compassion UK. Grants were made in 2022 to:

- International mission organisations
- UK Christian workers

as shown in the accounts (see Note 10). Many members also support Christian & charitable organisations at home and abroad.

Through our hardship fund and a donation from Baldock Futures we were also able to provide emergency financial support to individuals in critical need.

### 3.4 *Where are we going in 2023?*

It remains our goal to be a biblical and contemporary church – teaching the historic truths of the Christian faith in a way which communicates with the modern world. In particular, we are keen to develop every member ministry, that is to say, that every member of the church should be involved in serving.

In Philippians 1:3-5 the Apostle Paul says: “I thank my God every time I remember you. In all my prayers for all of you, I always pray with joy because of your partnership in the gospel from the first day until now...” A contemporary biblical church will view its members as partners in the work not as passive recipients only. Our goal for Christchurch is that everyone should see themselves as investing time, energy and talents in the work of the gospel for God’s glory.

In 2023 we will begin a monthly prayer gathering, reflecting the importance of prayer in the life of the church. We continue to review our governance structures. A working group has been established to look into the question of a permanent home for the church. They will continue to meet and report in the coming year.

## 4 **Structure, Governance and Management**

The Trustees are responsible for the day-to-day running of the Incorporated Charity. Charity law requires the Trustees to do the following:

### 4.1 *Duty to ensure regulatory compliance*

- Ensure that Christchurch Baldock complies with all relevant laws and reporting requirements, in particular of the Companies House and Charities Commission as regulators;
- Act with integrity avoiding conflict of interest or misuse of Christchurch Baldock funds or assets;
- Prepare annual report and accounts in accordance with Companies House and Charities Commission requirements.

### 4.2 *Duty of prudence*

- Ensure that the charity remains solvent and uses funds and assets wisely and only to further the purposes of the charity;
- Avoid activities that may place the charity’s funds or assets or reputation at risk.

### 4.3 *Duty of Care*

- Exercise reasonable skill and care as trustees, and obtain external professional advice on all matters where there may be material risk to the charity, or where advice is needed to enable the trustees to fulfil their duties.

### 4.4 *Safeguarding Policy*

The church has a Safeguarding Policy for the protection of children & vulnerable persons. This is available from our public domain church website. This policy has been extensively reviewed during the year and training is provided for all involved. The Trustees continue to liaise with the leadership team and all those working with children and with vulnerable adults to ensure high standards of care are maintained, including appropriate Disclosure & Barring Service (DBS) checks on all leaders and helpers.

### 4.5 *Risk Review*

Risk Assessments have been carried out and are held on file for all our meeting locations. These include:

- Knights Templar School, Baldock      Sunday morning and other open meetings
- Letchworth Free Church              Sunday evening and other meetings
- Baldock Community Centre        Body & Soul and Tea & Tots mid-week groups
- Baldock United Reformed Church    Tea & Tinies and The Link mid-week groups

The church holds appropriate insurance including public liability insurance to cover all these locations, as well as insurance for the assets owned by the church, and trustee liability insurance.

#### **4.6 Data Protection Policy**

The Data Protection Legislation is concerned with the protection of human rights in relation to personal data. The aim of the Legislation is to ensure that personal data is used fairly and lawfully and that where necessary the privacy of individuals is respected. During the course of the activities of Christchurch Baldock the Church will collect, store and process personal data about our members, people who attend our services and activities, suppliers and other third parties and we recognise that the correct and lawful treatment of this data will maintain confidence in the Church.

The policy sets out the basis on which we will process any personal data we collect from data subjects, or that is provided to us by data subjects or other sources. The policy relates to all personal data held by Christchurch Baldock, regardless of format. It applies to anyone who handles this personal data, including those working on behalf of the Church.

The Trustees are accountable for compliance with the data protection legislation within the organisation and have appointed a Data Protection Manager (DPM) to handle our day-to-day obligations. This role is fulfilled by the Church Administrator.

#### **4.7 Other Policies**

Other policies have been issued and distributed to applicable teams to help manage the church's affairs. These include:

- Administrative Rules
- Health & Safety Policy
- Evacuation Plans & Leaders Guide
- Food Hygiene Guidelines
- Complaints Handling Policy
- Conflict of Interest Policy
- Volunteer Management Policy
- Inclusive Learning Process Guideline
- Financial Reserves Policy
- Investment Policy
- Staff Induction Policy & Guidelines

These policies are reviewed approximately every 2 years by the Trustees to ensure they are being followed and, where necessary, updated to reflect the latest regulations and best practice guidelines.

### **5 Achievements and Performance**

The AGM Ministry Reports, as presented at the AGM, record the various activities of the church throughout the year, with detailed comments on achievements.

The church has continued its programme of preaching, Bible teaching and support activities on Sundays. There is considerable additional teaching in small groups during the week.

The church supports a number of local and national initiatives to care for the disadvantaged and advance the Christian faith.

## **6 Financial Review**

### **6.1 General**

We are extremely grateful for the very generous support we have received from the membership both financially and practically over the past year. This has enabled the work to continue, to promote the gospel and provide public benefit.

Our giving to the church is a part of our worship and commitment to the Lord Jesus Christ. The assets and money must remain servants not masters of what we do, and we need to prayerfully consider together how these things can be best used to serve the purposes of the church.

The trustees have the responsibility to consider how best to use the church's money and we seek to maximize returns from our Reserves, savings and Building Fund. Our intent is to report transparently but not in excessive detail, as attached, so please speak to the trustees if you have questions.

## 6.2 Analysis of Income

Donations to the general fund have risen by 26% or £41.6k compared to last year. This includes a legacy donation of £29k. (2022: £200.1k; 2021: £158.5k) – see Note 3. Property rental income is slightly less than last year due to a break in tenancy.

Restricted income fund giving varies year on year depending on the funds supported. This year has seen a small decrease in the total amount compared to last year (2022: £12.9k; 2021: £15.2k).

Refer to details in Section 8.1 (SOFA) and Note 3.

## 6.3 Analysis of Expenditure

Total costs from the general fund increased by 7% or £12.7k this year compared to last year (2022: £193.2k; 2021: £180.4k).

Total expenditure from restricted funds saw a small decrease compared to last year.

Refer to details in Section 8.1 (SOFA) and Notes 5 to 10.

## 6.4 Property and Assets

Property owned by the incorporated Charity is as follows:

- 14 Jackmans Place, Letchworth SG6 1RH, currently let with a tenancy agreement, bringing rental income to the church.
- 73 Millstream Close, Hitchin SG4 0DB, currently let with a tenancy agreement and bringing rental income to the church.
- A 13%-part share in 165 Jackmans Place, Letchworth SG6 1RG, housing our Minister Chris Jenkins and his wife Becca & family, the remainder of the property being owned by them and some other church members.
- 48 Westell Close, Baldock, SG7 6RY, housing our Assistant Minister Sam Williams and his wife .
- 19 Pryors Court, Baldock, SG7 6QU, housing our Youth and Children's Minister, Hannah Wijetunge until November. It is now providing rental income to the church.

We are grateful to John Batchelor and Bernard Palmer and their team for the maintenance, upkeep and decoration work performed to ensure the church property assets are kept in good repair.

The church is very grateful for the gifts and member loans which have supported the purchase of the home for our Assistant minister. In this reporting period, £17.0k of loans were repaid. £10.0k is due to be repaid in 2023, leaving a further £40.0k to be repaid over the following 5 years.

Net cash current assets are £202.9k, of which £180.5k is unrestricted representing General funds and Reserves, and £22.4k is Restricted funds, as shown in the balance sheet, Section 8.2.

Refer to Section 8.2 (Balance sheet) and Notes 11 to 15.

## 6.5 Reserves

It is the stated general intent of the Trustees to hold sufficient Reserves to continue the charitable activities of the Trust should income and fundraising activities fall short. The Trustees consider that they should hold a sum equivalent to 3 months running costs, circa £48k (unrestricted expenditure/4), to be held on deposit or other investment which can be readily realised as cash, unless agreed otherwise with the members for particular temporary circumstances.

Reserves held by the church are £73.5k (net current assets of £163.7k – designated funds of £90.3k). This is £25.5k above the Trustees' Reserves Policy.

### 6.6 *Building and Infrastructure Funds*

The church Building Fund, established in March 2014 as a long-term plan to finance the building of premises for church meetings, stands at £9.8k held as Restricted Funds, and members are invited to support this. In addition, available unrestricted funds would be allocated to a building project when applicable.

The Infrastructure Fund (Unrestricted, Designated) was established on 15<sup>th</sup> September 2018 to set aside money each year for use in acquiring buildings, accommodation or other infrastructure. It was agreed that 75% of the net surplus each year which was not otherwise ring-fenced would be placed in this fund. The fund balance at the end of the year is £90.1k. This includes a transfer of £35.9k from the general fund which is 75% of 2022 net income, as agreed by trustees.

### 6.7 *2023 Budget*

A budget for 2023 was presented at the Business Meeting in October 2022 and approved.

The budget assumes an unrestricted income of £233.0k, allowing for a continuation of a similar number of staff and activities. In detail, we will support:

Staff:	Senior Minister:	Chris Jenkins	1.0 FTE
	Assistant Minister:	Sam Williams	1.0 FTE
	Youth & Children's Minister:	Hannah Wijetunge	1.0 FTE
	PA to Senior Minister:	Becca Jenkins	0.5 FTE
	Administrator:	Lai-Lee Fong	<u>0.5 FTE</u>
		Total:	<u>4.0 FTE</u>

The budget also provides for the continued financial support to Christian partners working in international and UK missions.

### 6.8 *Small company provisions*

This report has been prepared in accordance with the small companies' regime under the Companies Act 2006.

## 7 Independent Examiner's Report to the Trustees of Christchurch

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2022.

### Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

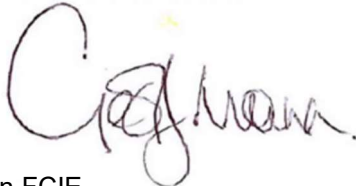
### Independent examiner's statement

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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 accounts to be reached.

Signed:



Geoff Mann FCIE  
Geoff Mann Ltd  
Dee House  
Highworth Avenue  
Cambridge  
CB4 2BQ  
March 2023

## 8 Accounts

### 8.1 Statement of Financial Activities for the Year Ended 31 December 2022

	Notes	Unrestricted Funds	Restricted Income Funds	Total Funds 2022	Total Funds 2021
		£	£	£	£
<b>Income from:</b>	3				
Donations and legacies		200,060	12,915	212,975	173,697
Charitable activities		11,285	521	11,806	5,752
Investments		22,988	-	22,988	26,511
Other		7,380	-	7,380	4,917
<b>Total income</b>		<b>241,713</b>	<b>13,436</b>	<b>255,149</b>	<b>210,877</b>
<b>Expenditure:</b>	5				
Raising funds		120	-	120	604
Charitable activities		187,271	12,838	200,109	182,947
Other Expenditure		5,771	-	5,771	13,438
<b>Total expenditure</b>		<b>193,161</b>	<b>12,838</b>	<b>205,999</b>	<b>196,988</b>
<b>Net income/(expenditure)</b>		<b>48,552</b>	<b>598</b>	<b>49,150</b>	<b>13,889</b>
<b>Transfers between funds</b>		<b>(621)</b>	<b>621</b>	<b>-</b>	<b>-</b>
<b>Other recognised gains/(losses):</b>					
Other gains/(losses)		-	-	-	-
<b>Net movement in funds</b>		<b>47,930</b>	<b>1,220</b>	<b>49,150</b>	<b>13,889</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		1,111,513	18,826	1,130,339	1,116,450
<b>Total funds carried forward</b>		<b>1,159,444</b>	<b>20,045</b>	<b>1,179,489</b>	<b>1,130,339</b>

8.2 Balance Sheet as at 31 December 2022

	Notes	Unrestricted funds	Restricted Income funds	Total this year 2022	Total last year 2021
		£	£	£	£
<b>Fixed assets</b>					
Tangible assets	11	1,035,632	-	1,035,632	1,035,632
<b>Total fixed assets</b>		1,035,632	-	1,035,632	1,035,632
<b>Current assets</b>					
Debtors	12	9,546	1,592	11,138	13,076
Cash at bank and in hand	15	180,581	22,430	203,011	166,134
<b>Total current assets</b>		190,127	24,022	214,149	179,210
<b>Liabilities</b>					
Creditors: amounts falling due within one year	13	26,316	3,977	30,292	34,503
<b>Net current assets/(liabilities)</b>		163,811	20,045	183,857	144,707
<b>Total assets less current liabilities</b>		1,199,444	20,045	1,219,489	1,180,339
Creditors: amounts falling due after one year	13	40,000	-	40,000	50,000
<b>Total net assets or liabilities</b>		<b>1,159,444</b>	<b>20,045</b>	<b>1,179,489</b>	<b>1,130,339</b>
<b>Funds of the Charity</b>	16				
Restricted income funds		-	20,045	20,045	18,826
Unrestricted funds		1,159,444	-	1,159,444	1,111,513
<b>Total funds</b>		<b>1,159,444</b>	<b>20,045</b>	<b>1,179,489</b>	<b>1,130,339</b>

For the financial year ended 31 December 2022, the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476.



The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The notes on pages 14 to 29 form part of these accounts.

9 Trustee Approval of Accounts

Approved by the Trustees on 28th March 2023 and signed on their behalf by:

Signature	Name	Date	Position
	C. J. Jenkins	28th March 2023	Chair of the Trustees
	N. J. Poole	28th March 2023	Treasurer

## 10 Notes to the Accounts

### Note 1. Basis of Preparation of Accounts

#### 1.1 Basis of accounting

The accounts have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the 'Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019)' and the Charities Act 2011.

Christchurch Baldock meets the definition of a public benefit entity under FRS102.

Assets and liabilities are initially recognised at historical cost of transaction value unless otherwise stated in the relevant accounting policy note(s).

#### 1.2 Going concern

The Trustees' consider that there are no material uncertainties about the charity's ability to continue as a going concern.

The Trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

### Note 2. Accounting Policies

#### 2.1 Income

Recognition of income	This is included in the Statement of Financial Activities (SoFA) when: <ul style="list-style-type: none"> <li>the charity becomes entitled to the resources;</li> <li>it is more likely than not that the trustees will receive the resources;</li> <li>the monetary value can be measured with sufficient reliability.</li> </ul>
Incoming Resources with Related Expenditure	Where incoming resources have related expenditure (as with fundraising) the incoming resources and related expenditure are reported gross in the SoFA.
Offsetting	There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.
Grants and donations	Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.
Tax reclaims on donations and gifts	Income from tax reclaims are included in the SoFA at the same time as the gift to which they relate. Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise
Donated services and facilities	Donated services and facilities are included in the SOFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably.

Notes to the Accounts (continued)

Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
Investment gains and losses	This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

2.2 Expenditure and Liabilities

Liability recognition	<p>Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.</p> <p>Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.</p>
Governance and support costs	Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.
Grants payable without performance conditions	These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.
Support costs	The charity has incurred expenditure on support costs.
Creditors	The charity has creditors which are measured at settlement amounts less any trade discounts
Provisions for liabilities	A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date
Fund Accounting	<p>Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.</p> <p>Restricted funds can only be used for the particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when the funds are raised for a particular purpose.</p>

## Notes to the Accounts (continued)

### 2.3 Assets

Tangible fixed assets for use by charity	<p>These are capitalised if they can be used for more than one year, and cost at least £1500 They are valued at cost or a reasonable value on receipt.</p> <p>The depreciation rates and methods used are disclosed in note 11.</p>
Intangible fixed assets	<p>The charity has no intangible fixed assets (that is, non-monetary assets that do not have physical substance but are identifiable and are controlled by the charity through custody or legal rights) of material value.</p>
Heritage assets	<p>The charity has no heritage assets, (that is, non-monetary assets with historic, artistic, scientific, technological, geophysical or environmental qualities that are held and maintained principally for their contribution to knowledge and culture).</p>
Investments	<p>The charity has no fixed asset investments or shares.</p>
Debtors	<p>Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.</p>

### 2.4 Pension Costs

Pension Costs	<p>The charity operates a defined contribution pension scheme. Contributions payable to the charity's scheme are charged to the statement of financial activities in the period to which they relate.</p>
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## Notes to the Accounts (continued)

**Note 3. Analysis of Income**

	2022			2021		
	Un-restricted funds	Restricted income funds	Total funds 2022	Un-restricted funds	Restricted income funds	Total funds 2021
	£	£	£	£	£	£
<b>Donations and legacies</b>						
Donations and gifts	146,057	10,866	156,924	136,318	6,167	142,485
Legacies	29,000	-	29,000	-	-	-
Other	-	-	-	-	6,480	6,480
Gift Aid	25,003	2,049	27,051	22,171	2,561	24,732
<b>Total</b>	<b>200,060</b>	<b>12,915</b>	<b>212,975</b>	<b>158,489</b>	<b>15,208</b>	<b>173,697</b>
<b>Charitable activities &amp; events</b>						
Rooted youth group	-	-	-	86	-	86
Mens Convention	-	-	-	-	-	-
Rock Solid (5-10's)	66	-	66	60	-	60
Rooted and Link	280	-	280	-	-	-
Sunday Club - Compassion sponsored children	-	26	26	-	64	64
Body & Soul group	1,537	495	2,032	1,055	140	1,195
Tea & Tots group	2,846	-	2,846	1,513	600	2,113
Women's Convention	-	-	-	-	-	-
Women of Worth (WOW) group	664	-	664	709	-	709
Band of Brothers (BOB) group	-	-	-	-	-	-
Charitable event - Weekend Away	5,685	-	5,685	1,525	-	1,525
Charitable event - Holiday Club	206	-	206	-	-	-
Charitable events - Evangelistic Meetings	-	-	-	-	-	-
<b>Total</b>	<b>11,285</b>	<b>521</b>	<b>11,806</b>	<b>4,948</b>	<b>804</b>	<b>5,752</b>
<b>Income from investments:</b>						
Interest income	326	-	326	111	-	111
Property rental income	22,663	-	22,663	26,400	-	26,400
<b>Total</b>	<b>22,988</b>	<b>-</b>	<b>22,988</b>	<b>26,511</b>	<b>-</b>	<b>26,511</b>
<b>Other income</b>						
NIC Employment Allowance	5,000	-	5,000	4,000	-	4,000
Easyfundraising Charity donations	430	-	430	167	-	167
Anonymous gifts to members	1,800	-	1,800	750	-	750
Other - gain from sale of property	150	-	150	-	-	-
<b>Total</b>	<b>7,380</b>	<b>-</b>	<b>7,380</b>	<b>4,917</b>	<b>-</b>	<b>4,917</b>
<b>TOTAL INCOME</b>	<b>241,713</b>	<b>13,436</b>	<b>255,149</b>	<b>194,865</b>	<b>16,012</b>	<b>210,877</b>

The total unrestricted donations & legacies amount of £200,060 is shown above. Last year this amount was £158,489. This represents 26% increase from 2021 to 2022.

## Notes to the Accounts (continued)

**Note 4. Donated goods, facilities and services**

		<b>2022</b>	<b>2021</b>
		<b>£</b>	<b>£</b>
<b>Payroll Services (Figures4U Ltd.)</b>		981	1,056
	<b>Total</b>	981	1,056

Included as expenditure in Support & Governance Costs (Note 6) and as income in Donations and Gifts.

**Note 5. Analysis of Expenditure**

	Notes	2022			2021		
		Un-restricted funds	Restricted income funds	Total funds	Un-restricted funds	Restricted income funds	Total funds
		£	£	£	£	£	£
<b>Expenditure on Raising Funds</b>							
Rental property repairs and maint charges		120	-	120	604	-	604
<b>TOTAL EXPENDITURE on Raising Funds</b>		120	-	120	604	-	604
<b>Expenditure on Charitable Activities</b>							
Event costs - evangelistic meetings		11,607	-	11,607	3,845	-	3,845
Services - Running Expenses & hall hire		18,513	2,451	20,964	14,740	2,455	17,195
Children's, Youth & 20s activities		2,653	-	2,653	1,223	-	1,223
Church Property - upkeep, insurance,rent,council tax		8,673	-	8,673	16,893	-	16,893
Administration Expenses		2,624	-	2,624	354	-	354
Staff ministry expenses		8,882	629	9,512	4,830	-	4,830
Staff employment costs	8	115,995	-	115,995	106,770	-	106,770
Grants payable - Missionaries & Workers	10	15,755	9,758	25,513	15,049	14,087	29,136
Support & Governance Costs	6	2,568	-	2,568	2,700	-	2,700
<b>TOTAL EXPENDITURE on Charitable Activities</b>		187,271	12,838	200,109	166,404	16,543	182,947
<b>Other Expenditure</b>							
Anonymous gifts to members		1,800	-	1,800	750	-	750
Interest on loans		3,971	-	3,971	12,688	-	12,688
<b>TOTAL OTHER EXPENDITURE</b>		5,771	-	5,771	13,438	-	13,438
<b>TOTAL EXPENDITURE</b>		193,161	12,838	205,999	180,446	16,543	196,988

## Notes to the Accounts (continued)

**Note 6. Support & Governance Costs**

## 6.1 CURRENT reporting period

	Notes	Raising funds £	Charitable Activities £	Grand total 2022 £	Basis of allocation (Describe method)
Trustee Governance costs - Companies House		-	26	26	Allocated on time
Trustee Governance costs - Liability Insurance		-	502	502	Allocated on time
Statutory fees - Indep Examination of Accounts	7	-	552	552	Allocated on time
Payroll administration	4	-	981	981	Allocated on time
Accountancy fee			251	251	Allocated on time
Accounting costs - Paxton book-keeping software package support		-	90	90	Allocated on time
Finance costs - bank charges		-	167	167	Allocated on time
ACAT Training			-		Allocated on time
<b>Total</b>		-	2,568	2,568	

## 6.2 PREVIOUS reporting period

	Notes	Raising funds £	Charitable Activities £	Grand total 2021 £	Basis of allocation (Describe method)
Trustee Governance costs - Companies House		-	-	-	Allocated on time
Trustee Governance costs - Liability Insurance		-	459	459	Allocated on time
Statutory fees - Indep Examination of Accounts	7	-	540	540	Allocated on time
Payroll administration	4	-	1,056	1,056	Allocated on time
Accountancy fee			294	294	Allocated on time
Accounting costs - Paxton book-keeping software package support		-	262	262	Allocated on time
Finance costs - bank charges		-	89	89	Allocated on time
ACAT Training			-	-	Allocated on time
<b>Total</b>		-	2,700	2,700	

**Note 7. Details of certain types of expenditure - Statutory Fees**

	2022 £	2021 £
Independent examiner's fees	552	540

## Notes to the Accounts (continued)

**Note 8. Staff Employment Costs**

## 8.1 Staff Costs

		<b>2022</b>	<b>2021</b>
	Notes	<b>£</b>	<b>£</b>
Salaries and benefits in kind		94,412	87,619
Employer's National Insurance Cost		6,755	6,059
Pension costs (defined contribution scheme)	9	13,340	12,833
Staff training & welfare		1,488	260
<b>Total staff costs</b>		<b>115,995</b>	<b>106,770</b>

No employees received employee benefits for the reporting period of more than £60,000.

## 8.2 Average Head Count in the Year

	<b>2022</b>	<b>2021</b>
	<b>Number</b>	<b>Number</b>
Fundraising	0.0	0.0
Charitable Activities	3.5	3.5
Administration	0.5	0.5
Governance	0.0	0.0
<b>Total</b>	<b>4.0</b>	<b>4.0</b>

**Note 9. Pension Costs**

The charity operates defined contribution pension schemes. The assets of the schemes are held separately from those of the charity in independently administered funds and are administered by:

- (i) Clerical & Medical: for 2 employees
- (ii) The People's Pension (B&CE): for 3 employees

The pension cost charge represents contributions payable by the charity to the funds and totalled in the year £13,340. (2021 £12,833).

Notes to the Accounts (continued)

**Note 10. Grant Making**

<b>10.1 Analysis of grants paid (included in expenditure on charitable activities)</b>				
<b>Analysis</b>	<b>Grants to institutions</b>	<b>Grants to individuals</b>	<b>Support costs</b>	<b>Total 2022</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Support to international mission charities & workers	19,118	795	-	19,913
Support to UK mission charities & workers	4,428	1,172	-	5,600
<b>Total</b>	<b>23,546</b>	<b>1,967</b>	<b>-</b>	<b>25,513</b>
<b>10.2 Grants made to institutions</b>				
<b>(a) International Mission</b>				
<b>Names of institution</b>	<b>Purpose</b>			<b>Total £</b>
OMF	Mission work (SE Asia) - support of S H			6,015
IGT (Illyrian Gospel Trust)	Mission work (Albania) - support of W&D N			9,810
UFM	Mission work (intern'l) - support of M&R P			1,315
Compassion	Mission work (internat'l) - 2 sponsored children			672
Release International	Mission work (internat'l) - support persecuted church			805
IFES	Mission work (internat'l) - universities and colleges			501
Special Appeals	Mission work (internat'l)			-
<b>Total grants to institutions for International mission</b>				<b>19,118</b>
<b>(b) UK Mission</b>				
<b>Names of institution</b>	<b>Purpose</b>			<b>Total £</b>
UCCF (Universities & Colleges Christian Fellowship)	Mission work in UK Universities & Colleges			1,785
Friends International	Mission work (Int'l Students in UK)			1,139
CIS (Christians in Sport)	Mission work (UK Sport Activities)			191
CIS (Christian Initiative to Schools)	Mission work (Herts UK Schools)			899
Choice NH	Mission work (Local Christian mission support)			151
Food Bank				263
<b>Total grants to institutions for UK mission</b>				<b>4,428</b>
<b>TOTAL GRANTS PAID TO INSTITUTIONS IN REPORTING PERIOD</b>				<b>23,546</b>
<b>10.3 Grants made to individuals</b>				
<b>(a) International Mission</b>				
<b>Names of individual</b>	<b>Purpose</b>			<b>Total £</b>
Hector Antelo - Pioneers	Mission work (Bolivia) - support of HA ministry			795
<b>Total grants to individuals for International mission</b>				<b>795</b>
<b>(b) UK Mission</b>				
Chris Richardson - Union	Mission work (Sheffield)			1,172
<b>Total grants to individuals for UK mission</b>				<b>1,172</b>
<b>TOTAL GRANTS PAID TO INDIVIDUALS IN REPORTING PERIOD</b>				<b>1,967</b>

## Notes to the Accounts (continued)

## 10.4 Analysis of grants by Fund and comparatives with previous year

	Notes	2022			2021		
		Un-restricted funds	Restricted income funds	Total funds 2022	Un-restricted funds	Restricted income funds	Total funds 2021
		£	£	£	£	£	£
<b>Grantmaking</b>							
Support to international charities & workers	10.4a	10,917	8,996	19,913	10,895	12,997	23,892
Support to UK charities & workers	10.4b	4,838	762	5,600	4,154	1,090	5,244
<b>Total expenditure on grants</b>		<b>15,755</b>	<b>9,758</b>	<b>25,513</b>	<b>15,049</b>	<b>14,087</b>	<b>29,136</b>
<b>10.4a. Grants made to charities &amp; workers</b>							
<b>- International work</b>							
OMF - Sarah in SE. Asia		4,286	1,729	6,015	3,968	1,651	5,619
Illyrian Gospel Trust - Nivens in Albania		3,723	6,087	9,810	3,597	2,103	5,700
Albania Support		-	-	-	-	-	-
UFM - Prests serving international mission		1,061	254	1,315	1,021	363	1,384
Compassion UK - children in Philippines & Rwanda		-	672	672	561	111	672
Release International - persecuted church		805	-	805	746	-	746
IFES		501	-	501	482	-	482
Special Appeals -Albania COVID, Afghanistan, Vietnam		-	-	-	-	8,405	8,405
Pioneers - Hector Antelo		541	254	795	520	363	883
<b>Total expenditure</b>		<b>10,917</b>	<b>8,996</b>	<b>19,913</b>	<b>10,895</b>	<b>12,997</b>	<b>23,892</b>
<b>10.4b. Grants made to charities &amp; workers</b>							
<b>- UK work</b>							
Universities & Colleges Christian Fellowship (UCCF)		1,531	254	1,785	1,566	363	1,929
Union - Richardsons in Sheffield		918	254	1,172	883	363	1,246
Friends International		885	254	1,139	879	363	1,242
Christians in Sport		191	-	191	177	-	177
Christian Initiative to Schools		899	-	899	391	-	391
Choice NH		151	-	151	-	-	-
Food Bank		263	-	263	258	-	258
<b>Total expenditure</b>		<b>4,838</b>	<b>762</b>	<b>5,600</b>	<b>4,154</b>	<b>1,090</b>	<b>5,244</b>

Notes to the Accounts (continued)

**Note 11. Tangible Fixed Assets**

	Note	Freehold land & buildings	Long leasehold land & buildings	Electronic & Audio-Visual Equipment	Fixtures, fittings and equipment	Total
		£	£	£	£	£
At the beginning of the year		548,708	486,924	-	-	1,035,632
Additions		-	-	-	-	-
Revaluations		-	-	-	-	-
Disposals		-	-	-	-	-
At end of the year		548,708	486,924	-	-	1,035,632

Freehold and long leasehold buildings assets are quoted at purchase price or a reasonable value on receipt.

**Note 12. Debtors and prepayments**

	2022	2021
	£	£
Gift-Aid Reclaim	6,725	13,076
Prepayments and accrued income	4,413	-
<b>Total</b>	<b>11,138</b>	<b>13,076</b>

**Note 13. Creditors and accruals**

	Amounts falling due within one year		Amounts falling due after more than one year	
	2022	2021	2022	2021
	£	£	£	£
Loans from members	10,000	17,000	40,000	50,000
Accruals and deferred income	17,418	14,780	-	-
Taxation and social security	1,757	1,470	-	-
Pension - Clerical & Medical & The People's Pension	1,118	1,253	-	-
Other creditors	-	-	-	-
<b>Total</b>	<b>30,292</b>	<b>34,503</b>	<b>40,000</b>	<b>50,000</b>

The loans from members provided in September 2015 were given to Christchurch Baldock for the part-purchase of a house (48 WC) for the Assistant Pastor.  
In 2019 there were additional loans from members to purchase the remaining share of 48WC.

## Notes to the Accounts (continued)

**Note 14. Contingent liabilities and contingent assets**

None applicable this year.

**Note 15. Cash at bank and in hand**

	2022	2021
	£	£
HSBC Bank account-Main	55,165	47,473
HSBC Bank Account-Admin Account	1,363	1,494
HSBC bank account - Business Money Manager Account	79,150	50,010
Sub-Groups Cash	231	231
Virgin Charity Deposit Account	67,101	66,926
<b>Total</b>	<b>203,011</b>	<b>166,134</b>

## Notes to the Accounts (continued)

**Note 16. Charity Funds**

## 16.1 Details of material funds held and movements during the CURRENT reporting period

<i>* Key: URG - unrestricted funds - general; URD - unrestricted funds-designated; R - restricted income funds</i>								
Fund names	Note (see 16.2)	Type URG, URD, R *	Fund balances brought forward	Income	Expenditure	Transfers	Gains and losses	Fund balances carried forward
			£	£	£	£	£	£
General fund	1	URG	1,048,990	240,963	(193,161)	(27,604)	-	1,069,187
House Loan Repayments	2	URD	8,348	750	-	(8,910)	-	188
Infrastructure Fund	3	URD	54,176	-	-	35,893	-	90,069
<b>Total Unrestricted Funds</b>			<b>1,111,513</b>	<b>241,713</b>	<b>(193,161)</b>	<b>(621)</b>	<b>-</b>	<b>1,159,444</b>
Albania Fund	4	R	2,743	-	-	-	-	2,743
Albanian child support	5	R	-	495	(495)	-	-	-
Building Fund	6	R	9,750	-	-	-	-	9,750
Compassion child sponsorship	7	R	-	51	(672)	621	-	-
Hardship Fund	8	R	6,333	1,800	(2,451)	-	-	5,682
Grants for children's work	9	R	-	2,500	(629)	-	-	1,871
Missionary Christmas Fund	10	R	-	1,778	(1,778)	-	-	-
Will Niven IGT	11	R	-	5,338	(5,338)	-	-	-
Non budgeted appeals	12	R	-	-	-	-	-	-
Sarah Hoskins, OMF	13	R	-	1,475	(1,475)	-	-	-
<b>Total Restricted Income Funds</b>			<b>18,826</b>	<b>13,436</b>	<b>(12,838)</b>	<b>621</b>	<b>-</b>	<b>20,045</b>
<b>Total Funds</b>			<b>1,130,339</b>	<b>255,149</b>	<b>(205,999)</b>	<b>(0)</b>	<b>-</b>	<b>1,179,489</b>

## 16.2 Details of Purpose &amp; Restrictions of Funds

The funds listed below are used for the charitable activities of the church, set up for specific ministries and established consistent with the church's Public Benefit Statement.

Ref	Fund name	Purpose & Restrictions
1	General fund	For general use of unrestricted funds.
2	House loan repayments	For house loan repayments (Unrestricted, Designated ) To set aside money each year to repay house loans (48WC) when due.
3	Infrastructure fund	For Infrastructure (Unrestricted, Designated ) Established on 15 <sup>th</sup> September 2018 to set aside money each year for use in acquiring buildings, accommodation or other infrastructure. It was agreed that a percentage of the net surplus each year which was not otherwise ring-fenced would be placed in this fund.
4	Albania Fund	For Albania mission work (Restricted) To assist to those going on ministry work to Albania and to support the work of Will and Doreta Niven working for IGT in Albania. There is grant funding from the church in addition to this fund (see Note 10).

## Notes to the Accounts (continued)

Ref	Fund name	Purpose & Restrictions
5	Albanian Child	For Albanian child, IGT (Restricted) For the financial sponsorship of an Albanian child (Anxhelo). Restricted gifts from Body & Soul group. Additional support is provided from general funds.
6	Building Fund	For Building a new Church & Manse Fund (Restricted). This fund was established at the AGM in March 2014 and is for use in building a permanent church centre or converting an existing building for church use in or around North Herts. The church Trustees have made representations to NHDC on the subject of the Local Plan, aware of the planned development in the 2011– 2031 timescale and the possible provision of a community building/place of worship should the housing development proceed.
7	Compassion	For Compassion UK Children, financial support fund (Restricted) For the financial sponsorship of two children (Azunu in Togo, Kalkidan in Ethiopia). The gifts from Sunday Club children, supplemented by church designated general fund money are used to meet the regular monthly sponsorship commitments.
8	Hardship Fund	For relief of hardship (Restricted) This fund was established to meet cases of financial need, as determined by the Elders. Donor financial gifts for this ministry are passed through this fund. The fund also supports individuals to attend Christian events (e.g. church Weekend Away, youth camps, Albania missionary support trip) where there is financial need.
9	Children's work	For support of Christchurch children's work including annual holiday club, Tea&Tots and Tea&Tinies groups (Restricted). Donor financial gifts for this purpose are passed through this fund. There is also grant funding from the church in addition to this fund.
10	Missionary Christmas Fund	For a Christmas Gift to our missionaries (Restricted) A missionary Christmas collection is held each year so that we can send a small financial love gift to each of our supported missionaries. Donor financial gifts for this purpose are passed through this fund.
11	Will Niven	For Will Niven, IGT Albania (Restricted). For the financial support of Will Niven, missionary workers in Albania. Donor financial support for this ministry is passed through this fund. There is grant funding from the church in addition to this fund (see Note 10).
12	Non-budgeted appeals	For world crisis and other special appeals (Restricted). Special appeals for world crisis situations (e.g. Afghanistan) and special collections for missionary organisations (e.g. Release) use this fund. There is usually grant funding from the church in addition to this fund (see Note 10).
13	Sarah Hoskins	For Sarah Hoskins, OMF missionary, SE Asia & All Nations (Restricted) For the financial support of Sarah Hoskins, missionary worker with OMF in SE Asia and recently studying at All Nations Bible college. Donor financial support for this ministry is passed through this fund. There is grant funding from the church in addition to this fund (see Note 10).

Notes to the Accounts (continued)

16.3 Details of material funds held and movements during the **PREVIOUS** reporting period

\* Key: *URG - unrestricted funds - general; URD - unrestricted funds-designated; R - restricted income funds*

Fund names	Note (see 16.2)	Type URG, URD, R*	Fund balances brought forward	Income	Expenditure	Transfers	Gains and losses	Fund balances carried forward
			£	£	£	£	£	
General fund	1	URG	1,046,558	193,678	(180,446)	(10,800)	-	1,048,990
House Loan Repayments	2	URD	7,160	1,188	-	-	-	8,348
Infrastructure Fund	3	URD	43,376	-	-	10,800	-	54,176
<b>Total Unrestricted Funds</b>			<b>1,097,094</b>	<b>194,865</b>	<b>(180,446)</b>	<b>-</b>	<b>-</b>	<b>1,111,513</b>
Albania Fund	4	R	2,743	-	-	-	-	2,743
Albanian Child Support	5	R	-	140	(140)	-	-	-
Building Fund	6	R	9,750	-	-	-	-	9,750
Compassion child sponsorship	7	R	-	111	(111)	-	-	-
Hardship Fund	8	R	6,863	1,200	(1,730)	-	-	6,333
Grants for children's work	9	R	-	725	(725)	-	-	-
Missionary Christmas Fund	10	R	-	2,544	(2,544)	-	-	-
Will Niven IGT	11	R	-	1,600	(1,600)	-	-	-
Non budgeted appeals	12	R	-	8,405	(8,405)	-	-	-
Sarah Hoskins, OMF	13	R	-	1,288	(1,288)	-	-	-
<b>Total Restricted Income Funds</b>			<b>19,356</b>	<b>16,012</b>	<b>(16,543)</b>	<b>-</b>	<b>-</b>	<b>18,826</b>
<b>Total Funds</b>			<b>1,116,450</b>	<b>210,877</b>	<b>(196,988)</b>	<b>-</b>	<b>-</b>	<b>1,130,339</b>

16.4 Transfers between funds

From	To	Reason for transfer	Amount £
General Fund	Infrastructure fund	Transfer of 75% of net income	35,893
House Loan Repayment	General Fund	Used for loan repayment	8,910
General Fund	Compassion Child Sponsorship	To make up shortfall from collections	621

## Notes to the Accounts (continued)

**Note 17. Transactions with trustees and related parties**

## 17.1 Trustee Remuneration &amp; Benefits

No trustee, in their capacity as such, receives any remuneration or benefits from the charity. However, two of the Trustees receive a salary and benefits in their roles as Senior Minister and Assistant Minister, as permitted by the church Articles and Rules, not in their capacity as trustees.

Name of trustee	Legal authority (eg order, governing document)	Amounts paid or benefit value					
		2022			2021		
		Remuneration	Pension contribution	TOTAL	Remuneration	Pension contribution	TOTAL
		£	£	£			£
Christopher Jenkins (Jan-Dec)	Articles & Rules	33,061	5,614	38,674	31,895	5,062	36,957
Sam Williams (Jan-Dec)	Articles & Rules	18,513	2,694	21,207	17,771	2,368	20,140
		51,574	8,307	59,881	49,667	7,430	57,096

## 17.2 Trustees' expenses

No Trustee, in their capacity as such, receives any expenses from the charity. However, in 2022, six (2021 – five) of the Trustees/related parties received reimbursement of expenses in their role as Minister, Assistant Minister, Treasurer and Property Maintenance Team, not in their capacity as trustees. Refer to Note 5 for the details of total staff ministry expenses.

		2022	2021
Number of Trustees who were paid expenses		6	5
Nature of Expenses	Expenses in connection with their roles in the church	7,742	7,436
<b>Total amount paid</b>		<b>7,742</b>	<b>7,436</b>

## 17.3 Transactions with trustees &amp; related parties

One staff member is related to a Trustee (2021 – one). The total salary and benefits provided to this related staff member are shown below.

Name of the related party	Relationship to charity	Description of the transaction(s)	Total 2022	Total 2021
Rebecca Jenkins	Trustee spouse	Salary & Pension	10,883	10,415
			<b>10,883</b>	<b>10,415</b>

Notes to the Accounts (continued)

The governing document permits payment to trustees and connected parties subject to the number of trustees or their connected parties being remunerated being a minority of the Board (Ref. Governing Document - Articles 18.6.6 and CC11 - Trustee expenses and payments, Sec 4.9).

For the reporting period this condition was met, as two of the six trustees or connected parties were paid.

A total of £28,327 was donated to the charity by trustees and related parties in the year 2022 (£22,362 in 2021).

One of the trustees is also a trustee of a charity, the Illyrian Gospel Trust (IGT), to which grants have been made. In 2022, grants totalling of £3,723 were made to IGT (2021- £3,597) from unrestricted funds, which is part of our budgeted support to missionary organisations. (See Note 10.4). Further grants were made to IGT in 2022, totalling £6,087. These are donations made by members to support the work of IGT.

One of the trustees is also a trustee of a charity, the Christian Initiative to Schools in Letchworth and District (CIS) to which grants have been made. In 2022 a grant of £899 was made to CIS (2021 - £391) from unrestricted funds.

**Note 18. Liability of the Members**

The charity is a company limited by guarantee. In the event of the charity being wound up, the liability of the members is limited to £1.

**Note 19. Taxation**

The company is a registered charity and is therefore exempt from taxation.

**CHRISTCHURCH BALDOCK**

England & Wales - Charity number 1154689

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# Accounts

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**CHRISTCHURCH BALDOCK –  
ANNUAL REPORT & ACCOUNTS  
FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER 2021**

Christchurch Baldock  
is a company limited by guarantee  
incorporated in England under company number: 08728895  
Registered Charity Number (England & Wales): 1154689

Registered Office Address:  
39 Pasture Road, Letchworth, Herts SG6 3LR  
[www.cc-b.uk](http://www.cc-b.uk)

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## 1 Reference and Administrative Details

Charity Name	Christchurch Baldock	
Registered Charity Number	1154689	
Charity's Principal Address:	39 Pasture Road, Letchworth Garden City, Herts SG6 3LR	
Incorporation Status:	Company, limited by guarantee, from 1 <sup>st</sup> January 2014	
Company registration number:	08728895	
Registered office address:	39 Pasture Road, Letchworth Garden City, Herts SG6 3LR	
Managing Trustees:	Rev. Christopher J Jenkins Mr. Bernard V Palmer Mr Malcolm Rickson Mr. Neil Poole Mr. John Batchelor Mr. David Willbe Mr. Sam Williams	Chair, Senior Minister until July 2021      Assistant Minister
Independent Examiner:	Geoff Mann FCIE Geoff Mann Limited Dee House Highworth Avenue Cambridge CB4 2BQ	
Bankers:	HSBC Bank 1 Market Place Hitchin Herts SG5 1DR	Virgin Money plc Charity Deposit Account Newcastle-Upon-Tyne NE3 4ZE
Legal Advisers:	Edward Connor Solicitors 39 The Point Market Harborough LE16 7QU	Bowens Solicitors 35 Bridge Street Hitchin SG5 2DF
Website:	<a href="http://www.cc-b.uk">www.cc-b.uk</a>	
Members:	78	

## 2 Overview

The trustees present their annual report and accounts of the charity for the year ended 31 December 2021. It contains the following items:

- The annual report of the charity explaining the activities undertaken in the year, how the charity met its public benefit objectives and the way the church is managed.
- The annual financial report for the financial year ended 31 December 2021, the required statements and notes to the accounts.

The accounts have been prepared in accordance with 'Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019)'.

## 3 Objective and Activities for the Public Benefit

### 3.1 General

Christchurch Baldock is situated in North Hertfordshire in the East of England region, serving communities in the surrounding towns and villages.

The church is a large community-based church which is focused on serving all ages. We are affiliated with:

- The Fellowship of Independent Evangelical Churches (FIEC) and have adopted the FIEC's Basis of Faith as the theological basis of our work [www.fiec.org.uk](http://www.fiec.org.uk)
- Evangelical Alliance [www.eauk.org](http://www.eauk.org)
- Gospel Partnership [www.thegospelpartnerships.org.uk](http://www.thegospelpartnerships.org.uk)

The activities of the church involve the promotion of our beliefs and reaching out to our community and beyond, providing care and sharing our faith.

While COVID-19 restrictions were in place, the Sunday morning and Sunday evening services were streamed on YouTube. Since it has been possible, the Sunday morning and evening services have been meeting in person. The morning service continues to be live streamed and the evening service is recorded and put on the church's website and YouTube.

The trustees of Christchurch Baldock confirm they have had regard for the Charity Commission's guidance on public benefit and believe they have met the legal requirement of the Charities Act 2011.

### 3.2 Charitable Objectives

Our Church Rules define our aim, mission and values:

Our aim & mission: Christchurch Baldock has as its supreme aim to glorify God. This involves living for him and making known the gospel of Jesus Christ, which is God's only means of salvation. We also desire to be a caring and supportive community.

Our values: We seek to live according to the teaching of the Bible which is the word of God.

Our Public Benefit Statement describes, in practical detail, the two purposes of the church.

1. The advancement of the Christian faith in accordance with the Basis of Faith, primarily but not exclusively within North Hertfordshire and the surrounding neighbourhood;
2. Such other charitable purposes as shall, in the opinion of the members of the Church in general meeting further the work of the Church.

We carry out these purposes by activities which include but are not limited to the following:

- a) Organise weekly services and other gatherings open to members and non-members, to present the teachings of the Bible and to provide opportunities for Christian response, including prayer and worship.

- b) Provide support and guidance to those activities of its members that seek to promote, in Baldock and the surrounding areas, an understanding of the Christian beliefs as set out in the Church's Basis of Faith.
- c) Assist the work of individual Christians and Christian organisations, insofar as that work, whether in this country or abroad, accords with the Church's aims.
- d) Carry out acts of social concern to benefit persons in Baldock and the surrounding areas facing hardship on the basis of their need.
- e) Develop relationships with other churches in Baldock and the surrounding areas, as well as nationally and overseas, which are mutually beneficial in advancing our aims.

In the opinion of the Trustees, the purposes of the Church have been met by the activities reported for 2021, as listed below and reviewed with church members at the Annual General Meeting.

### **3.3 Significant Activities During the 2021 Year**

The main ministry of Christchurch is not that carried out by the staff team but by the membership of the church. The COVID-19 pandemic has highlighted and reinforced this. Great love and care is shown particularly during times of crisis and family stress. Meals are cooked for families with new babies. Care is shown for the elderly and bereaved. We are very pleased with the way that ordinary families in the church use their homes for hospitality particularly as a way of welcoming people who are not yet Christians into the church.

We have continued to develop online services and live streaming of events and services. In the early part of the year we maintained online platforms for small groups and meetings including groups for children and young people. As restrictions eased, the vast majority of these have returned to in-person meetings. After the significant hiatus there was a need to rebuild the volunteer teams to support church and community activities, and we are pleased that most of these have successfully resumed.

I would particularly like to pay tribute to our church secretary, Malcolm Rickson, who stepped down this past year and has been ably replaced by Chris Banks.

We had a church day away with Richard Underwood who taught on the work of the Holy Spirit from the book of Ephesians.

In August we were able to hold a garden party during which an individual was baptised. We have also baptised two young children and dedicated two more.

We held a harvest festival in September during which the members were invited to review their stewardship and giving to the church.

December was a busy month with the Baldock fair on 4<sup>th</sup> at which we provided a choir and a Nativity photo booth. Our Christmas events included celebrations for all our community groups, as well as a Family Christingle party, an all age Nativity service and a Carols by Candlelight event. Invitations to these were delivered to homes throughout Baldock by the church.

The church has continued to fulfil its role in the community and provides public benefit through activities including:

- Tea and Tinies: this support group for parents of new and pre-mobile babies, established in response to the Covid situation, has continued to be greatly appreciated by users.
- Tea and Tots: our playgroup and story-time for carers and toddlers was held in a local park from Easter until July, and returned to full indoor provision in September to an enthusiastic response from the local community. Engagement has been high throughout the term.
- Body and Soul: exercise activities, fun and spiritual input for the elderly. Members are regularly phoned and visited and formal meetings resumed in the summer.
- Living Stones: singles support group has paused during lockdown

- The Link, our new midweek youth group was launched this year and has quickly developed a strong core of young people who enjoy the activities and bible teaching. A number were booked to attend summer camps although not all of these were able to take place.
- Band of Brothers: occasional social activities for men have continued online and men's monthly pub lunches have resumed.
- Women of Worth: a virtual breakfast was held in January and an in-person Christmas craft evening in November. Both were well received.
- Home groups: meeting on various nights each week (9 venues).
- Regular church services in Baldock and Letchworth were held online until Easter and since then in person (and livestreamed)
- Morning services include groups for Tots (preschool), Kids (primary) and Youth (KS3) and regular all age services.
- Pastoral activities within the community

We support local and overseas charities and mission endeavours. We are pleased to record that we also support a number of children from deprived areas with their education and living costs, working through Compassion UK. Grants were made in 2021 to:

- International mission organisations
- UK Christian workers

as shown in the accounts (see Note 10). Many members also support Christian & charitable organisations at home and abroad.

Through our hardship fund we were also able to provide emergency financial support to individuals in critical need.

### **3.4 Where are we going in 2022?**

It remains our goal to be a biblical and contemporary church – teaching the historic truths of the Christian faith in a way which communicates with the modern world. In particular, we are keen to develop every member ministry, that is to say, that every member of the church should be involved in serving.

In Philippians 1:3-5 the Apostle Paul says: "I thank my God every time I remember you. In all my prayers for all of you, I always pray with joy because of your partnership in the gospel from the first day until now..." A contemporary biblical church will view its members as partners in the work not as passive recipients only. Our goal for Christchurch is that everyone should see themselves as investing time, energy and talents in the work of the gospel for God's glory.

We are in the process of renewing our goals and vision. While our desire remains unchanged to be a biblical and contemporary church we are seeking a fresh expression of this to meet the challenges of contemporary life. During 2021 we agreed a new Mission Statement in four parts which is to be launched early in 2022.

We are reviewing our governance structures to make the most of the human resources at our disposal.

## **4 Structure, Governance and Management**

The Trustees are responsible for the day-to-day running of the Incorporated Charity. Charity law requires the Trustees to do the following:

### **4.1 Duty to ensure regulatory compliance**

- Ensure that Christchurch Baldock complies with all relevant laws and reporting requirements, in particular of the Companies House and Charities Commission as regulators;
- Act with integrity avoiding conflict of interest or misuse of Christchurch Baldock funds or assets;
- Prepare annual report and accounts in accordance with Companies House and Charities Commission requirements.

#### **4.2 Duty of prudence**

- Ensure that the charity remains solvent and uses funds and assets wisely and only to further the purposes of the charity;
- Avoid activities that may place the charity's funds or assets or reputation at risk.

#### **4.3 Duty of Care**

- Exercise reasonable skill and care as trustees, and obtain external professional advice on all matters where there may be material risk to the charity, or where advice is needed to enable the trustees to fulfil their duties.

#### **4.4 Safeguarding Policy**

The church has a Safeguarding Policy for the protection of children & vulnerable persons. This is available from our public domain church website. This policy has been extensively reviewed during the year and the new policy will be launched early in 2022, along with training for all involved.

The Trustees continue to liaise with the leadership team and all those working with children and with vulnerable adults to ensure high standards of care are maintained, including appropriate Disclosure & Barring Service (DBS) checks on all leaders and helpers.

#### **4.5 Risk Review**

Risk Assessments have been carried out and are held on file for all our meeting locations. These include:

- Knights Templar School, Baldock      Sunday morning and other open meetings
- Letchworth Free Church              Sunday evening and other meetings
- Baldock Community Centre        Body & Soul and Tea & Tots mid-week groups
- Baldock United Reformed Church    Tea & Tinies and The Link mid-week groups

The church holds appropriate insurance including public liability insurance to cover all these locations, as well as insurance for the assets owned by the church, and trustee liability insurance.

#### **4.6 Data Protection Policy**

The Data Protection Legislation is concerned with the protection of human rights in relation to personal data. The aim of the Legislation is to ensure that personal data is used fairly and lawfully and that where necessary the privacy of individuals is respected. During the course of the activities of Christchurch Baldock the Church will collect, store and process personal data about our members, people who attend our services and activities, suppliers and other third parties and we recognise that the correct and lawful treatment of this data will maintain confidence in the Church.

The policy sets out the basis on which we will process any personal data we collect from data subjects, or that is provided to us by data subjects or other sources. The policy relates to all personal data held by Christchurch Baldock, regardless of format. It applies to anyone who handles this personal data, including those working on behalf of the Church.

The Trustees are accountable for compliance with the data protection legislation within the organisation and have appointed a Data Protection Manager (DPM) to handle our day-to-day obligations. This role is fulfilled by the Church Administrator.

#### **4.7 Other Policies**

Other policies have been issued and distributed to applicable teams to help manage the church's affairs. These include:

- Administrative Rules
- Health & Safety Policy
- Evacuation Plans & Leaders Guide
- Food Hygiene Guidelines
- Complaints Handling Policy
- Conflict of Interest Policy
- Volunteer Management Policy

- Inclusive Learning Process Guideline
- Financial Reserves Policy
- Investment Policy
- Staff Induction Policy & Guidelines

These policies are reviewed approximately every 2 years by the Trustees to ensure they are being followed and, where necessary, updated to reflect the latest regulations and best practice guidelines.

## **5 Achievements and Performance**

The AGM Ministry Reports, as presented at the AGM, record the various activities of the church throughout the year, with detailed comments on achievements.

The church has continued its programme of preaching, Bible teaching and support activities on Sundays. There is considerable additional teaching in small groups during the week.

The church supports a number of local and national initiatives to care for the disadvantaged and advance the Christian faith.

## **6 Financial Review**

### **6.1 General**

We are extremely grateful for the very generous support we have received from the membership both financially and practically over the past year. This has enabled the work to continue, to promote the gospel and provide public benefit.

Our giving to the church is a part of our worship and commitment to the Lord Jesus Christ. The assets and money must remain servants not masters of what we do, and we need to prayerfully consider together how these things can be best used to serve the purposes of the church.

The trustees have the responsibility to consider how best to use the church's money and we seek to maximize returns from our Reserves, savings and Building Fund. Our intent is to report transparently but not in excessive detail, as attached, so please speak to the trustees if you have questions.

### **6.2 Analysis of Income**

Donations to the general fund have risen by 6% or £9.5k compared to last year (2021: £158.5k; 2020: £149.0) – see Note 3. Property rental income is the same as last year.

Restricted income fund giving varies year on year depending on the funds supported. This year has seen a small decrease in the total amount compared to last year (2021: £15.2k; 2020: £16.3k).

Refer to details in Section 8.1 (SOFA) and Note 3.

### **6.3 Analysis of Expenditure**

Total costs from the general fund increased by 16% or £24.9k this year compared to last year (2021: £180.4k; 2020: £155.5k). This change is largely due to reduced event costs and reduced hall hire costs which were forced on us by the COVID restrictions in 2020.

Total costs from the restricted funds saw a small decrease compared to last year.

Refer to details in Section 8.1 (SOFA) and Notes 5 to 10.

### **6.4 Property and Assets**

Property owned by the incorporated Charity is as follows:

- 14 Jackmans Place, Letchworth SG6 1RH, currently let with a tenancy agreement, bringing rental income to the church.
- 73 Millstream Close, Hitchin SG4 0DB, currently let with a tenancy agreement and bringing rental income to the church.

- A 13%-part share in 165 Jackmans Place, Letchworth SG6 1RG, housing our Minister Chris Jenkins and his wife Becca & family, the remainder of the property being owned by them and some other church members.
- 48 Westell Close, Baldock, SG7 6RY, housing our Assistant Minister Sam Williams and his wife .
- 19 Pryors Court, Baldock, SG7 6QU, housing our Youth and Children's Minister, Hannah Wijetunge.

We are grateful to John Batchelor and Bernard Palmer and their team for the maintenance, upkeep and decoration work performed to ensure the church property assets are kept in good repair.

The church is very grateful for the gifts and member loans which have supported the purchase of the home for our Assistant minister. In this reporting period, £108,542 of loans were repaid. £17,000 is due to be repaid in 2022, leaving a further £50,000 to repaid over the following 6 years.

Net cash current assets are £166.1k, of which £145.5k is unrestricted representing General funds and Reserves, and £20.7k is Restricted funds, as shown in the balance sheet, Section 8.2.

Refer to Section 8.2 (Balance sheet) and Notes 11 to 15.

## 6.5 Reserves

It is the stated general intent of the Trustees to hold sufficient Reserves to continue the charitable activities of the Trust should income and fundraising activities fall short. The Trustees consider that they should hold a sum equivalent to 3 months running costs, circa £45k (unrestricted expenditure/4), to be held on deposit or other investment which can be readily realised as cash, unless agreed otherwise with the members for particular temporary circumstances.

Reserves held by the church are £63.4k (net current assets of £125.9k – designated funds of £62.5k). This is £18.4k above the Trustees' Reserves Policy.

## 6.6 Building and Infrastructure Funds

The church Building Fund, established in March 2014 as a long-term plan to finance the building of premises for church meetings, stands at £9.8k held as Restricted Funds, and members are invited to support this. In addition, available unrestricted funds would be allocated to a building project when applicable.

The Infrastructure Fund (Unrestricted, Designated) was established on 15<sup>th</sup> September 2018 to set aside money each year for use in acquiring buildings, accommodation or other infrastructure. It was agreed that 75% of the net surplus each year which was not otherwise ring-fenced would be placed in this fund. The fund balance at the end of the year is £54.2k. This includes a transfer of £10.8k from the general fund which is 75% of 2021 net income, as agreed by trustees.

## 6.7 2022 Budget

A budget for 2022 was presented at the Business Meeting in October 2021 and approved.

The budget assumes an unrestricted income of £204.8k, allowing for a continuation of a similar number of staff and activities. In detail, we will support:

Staff:	Senior Minister:	Chris Jenkins	1.0 FTE
	Assistant Minister:	Sam Williams	1.0 FTE
	Youth & Children's Minister:	Hannah Wijetunge	1.0 FTE
	PA to Senior Minister:	Becca Jenkins	0.5 FTE
	Administrator:	Caroline McGurk	<u>0.5 FTE</u>
		Total:	4.0 FTE

The budget also provides for the continued financial support to Christian partners working in international and UK missions.

**6.8 Small company provisions**

This report has been prepared in accordance with the small companies' regime under the Companies Act 2006.

## 7 Independent Examiner's Report to the Trustees of Christchurch

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2021.

### Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

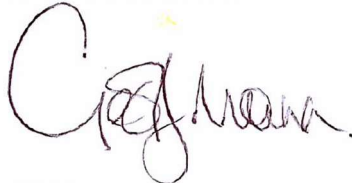
### Independent examiner's statement

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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 accounts to be reached.

Signed:



Geoff Mann FCIE  
Geoff Mann Ltd  
Dee House  
Highworth Avenue  
Cambridge  
CB4 2BQ  
March 2022

## 8 Accounts

### 8.1 Statement of Financial Activities for the Year Ended 31 December 2021

	Notes	Unrestricted Funds	Restricted Income Funds	Total Funds 2021	Total Funds 2020
		£	£	£	£
<b>Income from:</b>	3				
Donations and legacies		158,489	15,208	173,697	165,262
Charitable activities		4,948	804	5,752	1,569
Investments		26,511	-	26,511	26,743
Other		4,917	-	4,917	30,751
<b>Total income</b>		<b>194,865</b>	<b>16,012</b>	<b>210,877</b>	<b>224,325</b>
<b>Expenditure:</b>	5				
Raising funds		604	-	604	343
Charitable activities		166,404	16,543	182,947	170,355
Other Expenditure		13,438	-	13,438	200
<b>Total expenditure</b>		<b>180,446</b>	<b>16,543</b>	<b>196,988</b>	<b>170,897</b>
<b>Net income/(expenditure)</b>		<b>14,419</b>	<b>(530)</b>	<b>13,889</b>	<b>53,428</b>
<b>Transfers between funds</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Other recognised gains/(losses):</b>					
Other gains/(losses)		-	-	-	155,000
<b>Net movement in funds</b>		<b>14,419</b>	<b>(530)</b>	<b>13,889</b>	<b>208,428</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		1,097,094	19,356	1,116,450	908,022
<b>Total funds carried forward</b>		<b>1,111,513</b>	<b>18,826</b>	<b>1,130,339</b>	<b>1,116,450</b>

**8.2 Balance Sheet as at 31 December 2021**

	Notes	Unrestricted funds £	Restricted Income funds £	Total this year 2021 £	Total last year 2020 £
<b>Fixed assets</b>					
Tangible assets	11	1,035,632	-	1,035,632	1,035,928
<b>Total fixed assets</b>		<b>1,035,632</b>	<b>-</b>	<b>1,035,632</b>	<b>1,035,928</b>
<b>Current assets</b>					
Debtors	12	10,913	2,162	13,076	23,064
Cash at bank and in hand	15	145,473	20,661	166,134	248,819
<b>Total current assets</b>		<b>156,387</b>	<b>22,823</b>	<b>179,210</b>	<b>271,883</b>
<b>Liabilities</b>					
Creditors: amounts falling due within one year	13	30,505	3,998	34,503	124,361
<b>Net current assets/(liabilities)</b>		<b>125,881</b>	<b>18,826</b>	<b>144,707</b>	<b>147,522</b>
<b>Total assets less current liabilities</b>		<b>1,161,513</b>	<b>18,826</b>	<b>1,180,339</b>	<b>1,183,450</b>
Creditors: amounts falling due after one year	13	50,000	-	50,000	67,000
<b>Total net assets or liabilities</b>		<b>1,111,513</b>	<b>18,826</b>	<b>1,130,339</b>	<b>1,116,450</b>
<b>Funds of the Charity</b>	16				
Restricted income funds		-	18,826	18,826	19,356
Unrestricted funds		1,111,513	-	1,111,513	1,097,094
<b>Total funds</b>		<b>1,111,513</b>	<b>18,826</b>	<b>1,130,339</b>	<b>1,116,450</b>

For the financial year ended 31 December 2021, the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476.

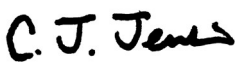

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The notes on pages 14 to 29 form part of these accounts.

**9 Trustee Approval of Accounts**

Approved by the Trustees on 15<sup>th</sup> March 2022 and signed on their behalf by:

Signature	Name	Date	Position
	C. J. Jenkins	15 <sup>th</sup> March 2022	Chair of the Trustees
	N. J. Poole	15 <sup>th</sup> March 2022	Treasurer

## 10 Notes to the Accounts

### Note 1. Basis of Preparation of Accounts

#### 1.1 Basis of accounting

The accounts have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the 'Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019)' and the Charities Act 2011.

Christchurch Baldock meets the definition of a public benefit entity under FRS102.

Assets and liabilities are initially recognised at historical cost of transaction value unless otherwise stated in the relevant accounting policy note(s).

#### 1.2 Going concern

The Trustees' consider that there are no material uncertainties about the charity's ability to continue as a going concern.

The Trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

### Note 2. Accounting Policies

#### 2.1 Income

Recognition of income	This is included in the Statement of Financial Activities (SoFA) when: <ul style="list-style-type: none"> <li>the charity becomes entitled to the resources;</li> <li>it is more likely than not that the trustees will receive the resources;</li> <li>the monetary value can be measured with sufficient reliability.</li> </ul>
Incoming Resources with Related Expenditure	Where incoming resources have related expenditure (as with fundraising) the incoming resources and related expenditure are reported gross in the SoFA.
Offsetting	There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.
Grants and donations	Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.
Tax reclaims on donations and gifts	Income from tax reclaims are included in the SoFA at the same time as the gift to which they relate. Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise
Donated services and facilities	Donated services and facilities are included in the SOFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably.

## Notes to the Accounts (continued)

Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
Investment gains and losses	This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

## 2.2 Expenditure and Liabilities

Liability recognition	<p>Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.</p> <p>Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.</p>
Governance and support costs	Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.
Grants payable without performance conditions	These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.
Support costs	The charity has incurred expenditure on support costs.
Creditors	The charity has creditors which are measured at settlement amounts less any trade discounts
Provisions for liabilities	A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date
Fund Accounting	<p>Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.</p> <p>Restricted funds can only be used for the particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when the funds are raised for a particular purpose.</p>

## Notes to the Accounts (continued)

### 2.3 Assets

Tangible fixed assets for use by charity	<p>These are capitalised if they can be used for more than one year, and cost at least £1500</p> <p>They are valued at cost or a reasonable value on receipt.</p> <p>The depreciation rates and methods used are disclosed in note 11.</p>
Intangible fixed assets	<p>The charity has no intangible fixed assets (that is, non-monetary assets that do not have physical substance but are identifiable and are controlled by the charity through custody or legal rights) of material value.</p>
Heritage assets	<p>The charity has no heritage assets, (that is, non-monetary assets with historic, artistic, scientific, technological, geophysical or environmental qualities that are held and maintained principally for their contribution to knowledge and culture).</p>
Investments	<p>The charity has no fixed asset investments or shares.</p>
Debtors	<p>Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.</p>

### 2.4 Pension Costs

Pension Costs	<p>The charity operates a defined contribution pension scheme. Contributions payable to the charity's scheme are charged to the statement of financial activities in the period to which they relate.</p>
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## Notes to the Accounts (continued)

**Note 3. Analysis of Income**

	2021			2020		
	Un-restricted funds	Restricted income funds	Total funds 2021	Un-restricted funds	Restricted income funds	Total funds 2020
	£	£	£	£	£	£
<b>Donations and legacies</b>						
Donations and gifts	136,318	6,167	142,485	127,372	5,625	132,997
Other	-	6,480	6,480	-	7,952	7,952
Gift Aid	22,171	2,561	24,732	21,632	2,682	24,314
<b>Total</b>	<b>158,489</b>	<b>15,208</b>	<b>173,697</b>	<b>149,004</b>	<b>16,259</b>	<b>165,262</b>
<b>Charitable activities &amp; events</b>						
Rooted youth group	86	-	86	117	-	117
Mens Convention	-	-	-	-	-	-
Rock Solid (5-10's)	60	-	60	117	-	117
Sunday Club - Compassion sponsored children	-	64	64	-	57	57
Body & Soul group	1,055	140	1,195	337	-	337
Tea & Tots group	1,513	600	2,113	502	-	502
Women's Convention	-	-	-	-	-	-
Women of Worth (WOW) group	709	-	709	439	-	439
Band of Brothers (BOB) group	-	-	-	-	-	-
Charitable event - Weekend Away	1,525	-	1,525	-	-	-
Charitable event - Holiday Club	-	-	-	-	-	-
Charitable events - Evangelistic Meetings	-	-	-	-	-	-
<b>Total</b>	<b>4,948</b>	<b>804</b>	<b>5,752</b>	<b>1,512</b>	<b>57</b>	<b>1,569</b>
<b>Income from investments:</b>						
Interest income	111	-	111	343	-	343
Property rental income	26,400	-	26,400	26,400	-	26,400
<b>Total</b>	<b>26,511</b>	<b>-</b>	<b>26,511</b>	<b>26,743</b>	<b>-</b>	<b>26,743</b>
<b>Other income</b>						
NIC Employment Allowance	4,000	-	4,000	4,000	-	4,000
Easyfundraising Charity donations	167	-	167	123	-	123
Anonymous gifts to members	750	-	750	200	-	200
Other - gain from sale of property	-	-	-	26,429	-	26,429
<b>Total</b>	<b>4,917</b>	<b>-</b>	<b>4,917</b>	<b>30,751</b>	<b>-</b>	<b>30,751</b>
<b>TOTAL INCOME</b>	<b>194,865</b>	<b>16,012</b>	<b>210,877</b>	<b>208,010</b>	<b>16,315</b>	<b>224,325</b>

The total unrestricted donations & legacies amount of £158,489 is shown above. In 2020 this amount was £149,004. This represents 6% increase from 2020 to 2021.

## Notes to the Accounts (continued)

**Note 4. Donated goods, facilities and services**

		<b>2021</b>	<b>2020</b>
		<b>£</b>	<b>£</b>
<b>Payroll Services (Figures4U Ltd.)</b>		1,056	991
	<b>Total</b>	<b>1,056</b>	<b>991</b>

Included as expenditure in Support & Governance Costs (Note 6) and as income in Donations and Gifts.

**Note 5. Analysis of Expenditure**

	Notes	2021			2020		
		Un-restricted funds	Restricted income funds	Total funds 2021	Un-restricted funds	Restricted income funds	Total funds 2020
		£	£	£	£	£	£
<b>Expenditure on Raising Funds</b>							
Rental property repairs and maint charges		604	-	604	343	-	343
<b>TOTAL EXPENDITURE on Raising Funds</b>		<b>604</b>	<b>-</b>	<b>604</b>	<b>343</b>	<b>-</b>	<b>343</b>
<b>Expenditure on Charitable Activities</b>							
Event costs - evangelistic meetings		3,845	-	3,845	150	-	150
Services - Running Expenses & hall hire		14,740	2,455	17,195	10,784	1,020	11,804
Children's, Youth & 20s activities		1,223	-	1,223	2,565	-	2,565
Church Property - upkeep, insurance, rent, council tax		16,893	-	16,893	14,617	-	14,617
Administration Expenses		354	-	354	943	-	943
Staff ministry expenses		4,830	-	4,830	5,129	-	5,129
Staff employment costs	8	106,770	-	106,770	103,683	-	103,683
Grants payable - Missionaries & Workers	10	15,049	14,087	29,136	14,597	14,340	28,937
Support & Governance Costs	6	2,700	-	2,700	2,525	-	2,525
<b>TOTAL EXPENDITURE on Charitable Activities</b>		<b>166,404</b>	<b>16,543</b>	<b>182,947</b>	<b>154,995</b>	<b>15,360</b>	<b>170,355</b>
<b>Other Expenditure</b>							
Anonymous gifts to members		750	-	750	200	-	200
Interest on loans		12,688	-	12,688	-	-	-
<b>TOTAL OTHER EXPENDITURE</b>		<b>13,438</b>	<b>-</b>	<b>13,438</b>	<b>200</b>	<b>-</b>	<b>200</b>
<b>TOTAL EXPENDITURE</b>		<b>180,446</b>	<b>16,543</b>	<b>196,988</b>	<b>155,537</b>	<b>15,360</b>	<b>170,897</b>

## Notes to the Accounts (continued)

**Note 6. Support & Governance Costs**

## 6.1 CURRENT reporting period

	Notes	Raising funds £	Charitable Activities £	Grand total 2021 £	Basis of allocation (Describe method)
Trustee Governance costs - Companies House		-	-	-	Allocated on time
Trustee Governance costs - Liability Insurance		-	459	459	Allocated on time
Statutory fees - Indep Examination of Accounts	7	-	540	540	Allocated on time
Payroll administration	4	-	1,056	1,056	Allocated on time
Accountancy fee			294	294	Allocated on time
Accounting costs - Paxton book-keeping software package support		-	262	262	Allocated on time
Finance costs - bank charges		-	89	89	Allocated on time
ACAT Training			-		Allocated on time
<b>Total</b>		<b>-</b>	<b>2,700</b>	<b>2,700</b>	

## 6.2 PREVIOUS reporting period

	Notes	Raising funds £	Charitable Activities £	Grand total 2020 £	Basis of allocation (Describe method)
Trustee Governance costs - Companies House		-	-	-	Allocated on time
Trustee Governance costs - Liability Insurance		-	429	429	Allocated on time
Statutory fees - Indep Examination of Accounts	7	-	540	540	Allocated on time
Payroll administration	4	-	991	991	Allocated on time
Accountancy fee			360	360	Allocated on time
Accounting costs - Paxton book-keeping software package support		-	96	96	Allocated on time
Finance costs - bank charges		-	20	20	Allocated on time
ACAT Training			90	90	Allocated on time
<b>Total</b>		<b>-</b>	<b>2,525</b>	<b>2,525</b>	

**Note 7. Details of certain types of expenditure - Statutory Fees**

	2021 £	2020 £
Independent examiner's fees	540	540

## Notes to the Accounts (continued)

**Note 8. Staff Employment Costs**

## 8.1 Staff Costs

		<b>2021</b>	<b>2020</b>
	Notes	£	£
Salaries and benefits in kind		87,619	84,938
Employer's National Insurance Cost		6,059	5,852
Pension costs (defined contribution scheme)	9	12,833	12,693
Staff training & welfare		260	200
<b>Total staff costs</b>		<b>106,770</b>	<b>103,683</b>

No employees received employee benefits for the reporting period of more than £60,000.

## 8.2 Average Head Count in the Year

	<b>2021</b>	<b>2020</b>
	Number	Number
Fundraising	0.0	0.0
Charitable Activities	3.5	3.5
Administration	0.5	0.5
Governance	0.0	0.0
<b>Total</b>	<b>4.0</b>	<b>4.0</b>

**Note 9. Pension Costs**

The charity operates defined contribution pension schemes. The assets of the schemes are held separately from those of the charity in independently administered funds and are administered by:

- (i) Clerical & Medical: for 2 employees
- (ii) The People's Pension (B&CE): for 3 employees

The pension cost charge represents contributions payable by the charity to the funds and totalled in the year £12,833. (2020 £12,693).

## Notes to the Accounts (continued)

**Note 10. Grant Making**

<b>10.1 Analysis of grants paid (included in expenditure on charitable activities)</b>				
<b>Analysis</b>	<b>Grants to institutions</b>	<b>Grants to individuals</b>	<b>Support costs</b>	<b>Total 2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Support to international mission charities & workers	23,009	883	-	23,892
Support to UK mission charities & workers	3,998	1,246	-	5,244
<b>Total</b>	<b>27,006</b>	<b>2,130</b>	<b>-</b>	<b>29,136</b>
<b>10.2 Grants made to institutions</b>				
<b>(a) International Mission</b>				
<b>Names of institution</b>	<b>Purpose</b>			<b>Total £</b>
OMF	Mission work (SE Asia) - support of S H			5,619
IGT (Illyrian Gospel Trust)	Mission work (Albania) - support of W&D N			5,700
UFM	Mission work (intern'l) - support of M&R P			1,384
Compassion	Mission work (internat'l) - 2 sponsored children			672
Release International	Mission work (internat'l) - support persecuted church			746
IFES	Mission work (internat'l) - universities and colleges			482
Special Appeals	Mission work (internat'l)			8,405
<b>Total grants to institutions for International mission</b>				<b>23,009</b>
<b>(b) UK Mission</b>				
<b>Names of institution</b>	<b>Purpose</b>			<b>Total £</b>
UCCF (Universities & Colleges Christian Fellowship)	Mission work in UK Universities & Colleges			1,781
Friends International	Mission work (Int'l Students in UK)			1,242
CIS (Christians in Sport)	Mission work (UK Sport Activities)			177
CIS (Christian Initiative to Schools)	Mission work (Herts UK Schools)			391
Choice NH	Mission work (Local Christian mission support)			148
Food Bank				258
<b>Total grants to institutions for UK mission</b>				<b>3,998</b>
<b>TOTAL GRANTS PAID TO INSTITUTIONS IN REPORTING PERIOD</b>				<b>27,006</b>
<b>10.3 Grants made to individuals</b>				
<b>(a) International Mission</b>				
<b>Names of individual</b>	<b>Purpose</b>			<b>Total £</b>
Hector Antelo - Pioneers	Mission work (Bolivia) - support of HA ministry			883
<b>Total grants to individuals for International mission</b>				<b>883</b>
<b>(b) UK Mission</b>				
Chris Richardson - Union	Mission work (Sheffield)			1,246
<b>Total grants to individuals for UK mission</b>				<b>1,246</b>
<b>TOTAL GRANTS PAID TO INDIVIDUALS IN REPORTING PERIOD</b>				<b>2,130</b>

## Notes to the Accounts (continued)

## 10.4 Analysis of grants by Fund and comparatives with previous year

	Notes	2021			2020		
		Un-restricted funds	Restricted income funds	Total funds 2021	Un-restricted funds	Restricted income funds	Total funds 2020
		£	£	£	£	£	£
<b>Grantmaking</b>							
Support to international charities & workers	10.4a	10,895	12,997	23,892	11,243	14,028	25,271
Support to UK charities & workers	10.4b	4,154	1,090	5,244	3,354	313	3,667
<b>Total expenditure on grants</b>		<b>15,049</b>	<b>14,087</b>	<b>29,136</b>	<b>14,597</b>	<b>14,340</b>	<b>28,937</b>
<b>10.4a. Grants made to charities &amp; workers</b>							
<b>- International work</b>							
OMF - Sarah in SE. Asia		3,968	1,651	5,619	3,607	1,125	4,732
Illyrian Gospel Trust - Nivens in Albania		3,597	2,103	5,700	3,134	313	3,447
Albania Support		-	-	-	-	-	-
Redeemer Church, Auckland - Gareth Jones in NZ		-	-	-	871	1,338	2,209
UFM - Prests serving international mission		1,021	363	1,384	981	313	1,294
YWAM - Rudds in Macedonia		-	-	-	600	313	913
Compassion UK - children in Philippines & Rwanda		561	111	672	408	196	604
Release International - persecuted church		746	-	746	678	-	678
IFES		482	-	482	464	-	464
Special Appeals -Albania COVID, Afghanistan, Vietnam		-	8,405	8,405	-	10,432	10,432
Pioneers - Hector Antelo		520	363	883	500	-	500
<b>Total expenditure</b>		<b>10,895</b>	<b>12,997</b>	<b>23,892</b>	<b>11,243</b>	<b>14,028</b>	<b>25,271</b>
<b>10.4b. Grants made to charities &amp; workers</b>							
<b>- UK work</b>							
Universities & Colleges Christian Fellowship (UCCF)		1,418	363	1,781	1,289	-	1,289
Union - Richardsons in Sheffield		883	363	1,246	849	313	1,162
Friends International		879	363	1,242	274	-	274
Christians in Sport		177	-	177	161	-	161
Christian Initiative to Schools		391	-	391	383	-	383
Choice NH		148	-	148	145	-	145
Food Bank		258	-	258	253	-	253
<b>Total expenditure</b>		<b>4,154</b>	<b>1,090</b>	<b>5,244</b>	<b>3,354</b>	<b>313</b>	<b>3,667</b>

## Notes to the Accounts (continued)

**Note 11. Tangible Fixed Assets**

	Note	Freehold land & buildings	Long leasehold land & buildings	Electronic & Audio-Visual Equipment	Fixtures, fittings and equipment	Total 2021
		£	£	£	£	£
At the beginning of the year		548,708	487,220	-	-	1,035,928
Additions		-	(296)	-	-	(296)
Revaluations		-	-	-	-	-
Disposals		-	-	-	-	-
At end of the year		548,708	486,924	-	-	1,035,632

The Addition of -£296 is the refund of overpaid legal fees previously included in the purchase of 19 Pryors Court. Freehold and long leasehold buildings assets are quoted at purchase price or a reasonable value on receipt.

**Note 12. Debtors and prepayments**

	2021	2020
	£	£
Gift-Aid Reclaim	13,076	19,115
Prepayments and accrued income	-	3,949
<b>Total</b>	<b>13,076</b>	<b>23,064</b>

**Note 13. Creditors and accruals**

	Amounts falling due within one year		Amounts falling due after more than one year	
	2021	2020	2021	2020
	£	£	£	£
Loans from members	17,000	108,542	50,000	67,000
Accruals and deferred income	14,780	13,430	-	-
Taxation and social security	1,470	1,277	-	-
Pension - Clerical & Medical & The People's Pension	1,253	1,112	-	-
Other creditors	-	-	-	-
<b>Total</b>	<b>34,503</b>	<b>124,361</b>	<b>50,000</b>	<b>67,000</b>

The loans from members provided in September 2015 were given to Christchurch Baldock for the part-purchase of a house (48 WC) for the Assistant Pastor.  
In 2019 there were additional loans from members to purchase the remaining share of 48WC.

## Notes to the Accounts (continued)

**Note 14. Contingent liabilities and contingent assets**

None applicable this year.

**Note 15. Cash at bank and in hand**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
HSBC Bank account-Main	47,473	180,332
HSBC Bank Account-Admin Account	1,494	1,494
HSBC bank account - Business Money Manager Account	50,010	1
Sub-Groups Cash	231	155
Virgin Charity Deposit Account	66,926	66,837
<b>Total</b>	<b>166,134</b>	<b>248,819</b>

## Notes to the Accounts (continued)

**Note 16. Charity Funds**

## 16.1 Details of material funds held and movements during the CURRENT reporting period

\* Key: URG - unrestricted funds - general; URD - unrestricted funds-designated; R - restricted income funds

Fund names	Note (see 16.2)	Type URG, URD, R*	Fund balances brought forward	Income	Expenditure	Transfers	Gains and losses	Fund balances carried forward
			£	£	£	£	£	£
General fund	1	URG	1,046,558	193,678	(180,446)	(10,800)	-	1,048,990
House Loan Repayments	2	URD	7,160	1,188	-	-	-	8,348
Infrastructure Fund	3	URD	43,376	-	-	10,800	-	54,176
<b>Total Unrestricted Funds</b>			<b>1,097,094</b>	<b>194,865</b>	<b>(180,446)</b>	<b>-</b>	<b>-</b>	<b>1,111,513</b>
Albania Fund	4	R	2,743	-	-	-	-	2,743
Albanian child support	5	R	-	140	(140)	-	-	-
Building Fund	6	R	9,750	-	-	-	-	9,750
Compassion child sponsorship	7	R	-	111	(111)	-	-	-
Hardship Fund	9	R	6,863	1,200	(1,730)	-	-	6,333
Grants for children's work	10	R	-	725	(725)	-	-	-
Missionary Christmas Fund	11	R	-	2,544	(2,544)	-	-	-
Will Niven IGT	12	R	-	1,600	(1,600)	-	-	-
Non budgeted appeals	13	R	-	8,405	(8,405)	-	-	-
Sarah Hoskins, OMF	14	R	-	1,288	(1,288)	-	-	-
<b>Total Restricted Income Funds</b>			<b>19,356</b>	<b>16,012</b>	<b>(16,543)</b>	<b>-</b>	<b>-</b>	<b>18,826</b>
<b>Total Funds</b>			<b>1,116,450</b>	<b>210,877</b>	<b>(196,988)</b>	<b>-</b>	<b>-</b>	<b>1,130,339</b>

## 16.2 Details of Purpose &amp; Restrictions of Funds

The funds listed below are used for the charitable activities of the church, set up for specific ministries and established consistent with the church's Public Benefit Statement.

Ref	Fund name	Purpose & Restrictions
1	<b>General fund</b>	<b>For general use of unrestricted funds.</b>
2	<b>House loan repayments</b>	<b>For house loan repayments (Unrestricted, Designated)</b> To set aside money each year to repay house loans (48WC) when due.
3	<b>Infrastructure fund</b>	<b>For Infrastructure (Unrestricted, Designated)</b> Established on 15 <sup>th</sup> September 2018 to set aside money each year for use in acquiring buildings, accommodation or other infrastructure. It was agreed that a percentage of the net surplus each year which was not otherwise ring-fenced would be placed in this fund.
4	<b>Albania Fund</b>	<b>For Albania mission work (Restricted)</b> To assist to those going on ministry work to Albania and to support the work of Will and Doreta Niven working for IGT in Albania. There is grant funding from the church in addition to this fund (see Note 10).

## Notes to the Accounts (continued)

Ref	Fund name	Purpose & Restrictions
5	<b>Albanian Child</b>	<b>For Albanian child, IGT (Restricted)</b> For the financial sponsorship of an Albanian child (Anxhelo). Restricted gifts from Body & Soul group. Additional support is provided from general funds.
6	<b>Building Fund</b>	<b>For Building a new Church &amp; Manse Fund (Restricted).</b> This fund was established at the AGM in March 2014 and is for use in building a permanent church centre or converting an existing building for church use in or around North Herts. The church Trustees have made representations to NHDC on the subject of the Local Plan, aware of the planned development in the 2011– 2031 timescale and the possible provision of a community building/place of worship should the housing development proceed.
7	<b>Compassion</b>	<b>For Compassion UK Children, financial support fund (Restricted)</b> For the financial sponsorship of two children (Azunu in Togo, Kalkidan in Ethiopia). The gifts from Sunday Club children, supplemented by church designated general fund money are used to meet the regular monthly sponsorship commitments.
8	<b>Gareth Jones</b>	<b>For Gareth Jones, Youth Worker at Redeemer Church, Auckland, NZ (Restricted)</b> For the financial support of youth worker at Auckland church. This fund is only included for the comparison with 2020.
9	<b>Hardship Fund</b>	<b>For relief of hardship (Restricted)</b> This fund was established to meet cases of financial need, as determined by the Elders. Donor financial gifts for this ministry are passed through this fund. The fund also supports individuals to attend Christian events (e.g. church Weekend Away, youth camps, Albania missionary support trip) where there is financial need.
10	<b>Children's work</b>	<b>For support of Christchurch children's work including annual holiday club, Tea&amp;Tots and Tea&amp;Tinies groups (Restricted).</b> Donor financial gifts for this purpose are passed through this fund. There is also grant funding from the church in addition to this fund.
11	<b>Missionary Christmas Fund</b>	<b>For a Christmas Gift to our missionaries (Restricted)</b> A missionary Christmas collection is held each year so that we can send a small financial love gift to each of our supported missionaries. Donor financial gifts for this purpose are passed through this fund.
12	<b>Will Niven</b>	<b>For Will Niven, IGT Albania (Restricted).</b> For the financial support of Will Niven, missionary workers in Albania. Donor financial support for this ministry is passed through this fund. There is grant funding from the church in addition to this fund (see Note 10).
13	<b>Non-budgeted appeals</b>	<b>For world crisis and other special appeals (Restricted).</b> Special appeals for world crisis situations (e.g. Afghanistan) and special collections for missionary organisations (e.g. Release) use this fund. There is usually grant funding from the church in addition to this fund (see Note 10).
14	<b>Sarah Hoskins</b>	<b>For Sarah Hoskins, OMF missionary, SE Asia &amp; All Nations (Restricted)</b> For the financial support of Sarah Hoskins, missionary worker with OMF in SE Asia and recently studying at All Nations Bible college. Donor financial support for this ministry is passed through this fund. There is grant funding from the church in addition to this fund (see Note 10).

## Notes to the Accounts (continued)

16.3 Details of material funds held and movements during the **PREVIOUS** reporting period

\* Key: URG - unrestricted funds - general; URD - unrestricted funds-designated; R - restricted income funds

Fund names	Note (see 16.2)	Type URG, URD, R *	Fund balances brought forward	Income	Expenditure	Transfers	Gains and losses	Fund balances carried forward
			£	£	£	£	£	£
General fund	1	URG	867,941	206,510	(155,537)	(27,356)	155,000	1,046,558
House Loan Repayments	2	URD	17,660	1,500	-	(12,000)	-	7,160
Infrastructure Fund	3	URD	4,020	-	-	39,356	-	43,376
<b>Total Unrestricted Funds</b>			<b>889,621</b>	<b>208,010</b>	<b>(155,537)</b>	<b>-</b>	<b>155,000</b>	<b>1,097,094</b>
Albania Fund	4	R	2,743	-	-	-	-	2,743
Building Fund	6	R	9,750	-	-	-	-	9,750
Compassion child sponsorship	7	R	-	196	(196)	-	-	-
Gareth Jones, Auckland, NZ	8	R	-	1,025	(1,275)	250	-	-
Hardship Fund	9	R	5,908	1,975	(1,020)	-	-	6,863
Grants for children's work	10	R	-	-	-	-	-	-
Missionary Christmas Fund	11	R	-	1,875	(1,625)	(250)	-	-
Non budgeted appeals	13	R	-	10,432	(10,432)	-	-	-
Sarah Hoskins, OMF	14	R	-	813	(813)	-	-	-
<b>Total Restricted Income Funds</b>			<b>18,401</b>	<b>16,315</b>	<b>(15,360)</b>	<b>-</b>	<b>-</b>	<b>19,356</b>
<b>Total Funds</b>			<b>908,022</b>	<b>224,325</b>	<b>(170,897)</b>	<b>-</b>	<b>155,000</b>	<b>1,116,450</b>

## 16.4 Transfers between funds

From	To	Reason for transfer	Amount £
General Fund	Infrastructure fund	Transfer of 75% of net income	10,800

## Notes to the Accounts (continued)

**Note 17. Transactions with trustees and related parties**

## 17.1 Trustee Remuneration &amp; Benefits

No trustee, in their capacity as such, receives any remuneration or benefits from the charity. However, two of the Trustees receive a salary and benefits in their roles as Senior Minister and Assistant Minister, as permitted by the church Articles and Rules, not in their capacity as trustees.

Name of trustee	Legal authority (eg order, governing document)	Amounts paid or benefit value					
		2021			2020		
		Remunera tion	Pension contribution	TOTAL	Remunera tion	Pension contribution	TOTAL
		£	£	£			£
Christopher Jenkins (Jan-Dec)	Articles & Rules	31,895	5,062	36,957	31,268	5,429	36,697
Sam Williams (Jan-Dec)	Articles & Rules	17,771	2,368	20,140	13,114	1,905	15,019
		49,667	7,430	57,096	44,382	7,334	51,716

## 17.2 Trustees' expenses

No Trustee, in their capacity as such, receives any expenses from the charity. However, in 2021, five (2020 – four) of the Trustees/related parties received reimbursement of expenses in their role as Minister, Assistant Minister, Treasurer and Property Maintenance Team, not in their capacity as trustees. Refer to Note 5 for the details of total staff ministry expenses.

		2021	2020
Number of Trustees who were paid expenses		5	4
Nature of Expenses	Expenses in connection with their roles in the church	7,436	4,669
<b>Total amount paid</b>		<b>7,436</b>	<b>4,669</b>

## 17.3 Transactions with trustees &amp; related parties

One staff member is related to a Trustee (2020 – one). The total salary and benefits provided to this related staff member are shown below.

Name of the related party	Relationship to charity	Description of the transaction(s)	Total 2021	Total 2020
Rebecca Jenkins	Trustee spouse	Salary & Pension	10,415	10,322
			<b>10,415</b>	<b>10,322</b>

## Notes to the Accounts (continued)

The governing document permits payment to trustees and connected parties subject to the number of trustees or their connected parties being remunerated being a minority of the Board (Ref. Governing Document - Articles 18.6.6 and CC11 - Trustee expenses and payments, Sec 4.9).

For the reporting period this condition was met, as two of the six trustees or connected parties were paid.

A total of £22,362 was donated to the charity by trustees and related parties in the year 2021 (£23,715 2020).

One of the trustees is also a trustee of a charity, the Illyrian Gospel Trust (IGT), to which grants have been made. In 2021 grants totalling of £3,597 were made to IGT (2020 - £3,134) from unrestricted funds, which is part of our budgeted support to missionary organisations. (See Note 10.4). Further grants were made to IGT in 2021, totalling £7,103. These are donations made by members to support the work of IGT in response to appeals made in 2020. This £7,103 is made up of £2,103 restricted donations for the support of Will Niven, and £5,000 donated for Albania support through the Special Appeals fund. (See Note 10.4)

One of the trustees is also a trustee of a charity, the Christian Initiative to Schools in Letchworth and District (CIS) to which grants have been made. In 2021 a grant of £391 was made to CIS (2020 - £383) from unrestricted funds.

### **Note 18. Liability of the Members**

The charity is a company limited by guarantee. In the event of the charity being wound up, the liability of the members is limited to £1.

### **Note 19. Taxation**

The company is a registered charity and is therefore exempt from taxation.

**CHRISTCHURCH BALDOCK**

England & Wales - Charity number 1154689

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# Accounts

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**CHRISTCHURCH BALDOCK –  
ANNUAL REPORT & ACCOUNTS  
FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER 2020**

Christchurch Baldock  
is a company limited by guarantee  
incorporated in England under company number: 08728895  
Registered Charity Number (England & Wales): 1154689

Registered Office Address:  
39 Pasture Road, Letchworth, Herts SG6 3LR  
[www.cc-b.uk](http://www.cc-b.uk)

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## 1 Reference and Administrative Details

Charity Name	Christchurch Baldock	
Registered Charity Number	1154689	
Charity's Principal Address:	39 Pasture Road, Letchworth Garden City, Herts SG6 3LR	
Incorporation Status:	Company, limited by guarantee, from 1 <sup>st</sup> January 2014	
Company registration number:	08728895	
Registered office address:	39 Pasture Road, Letchworth Garden City, Herts SG6 3LR	
Managing Trustees:	Rev. Christopher J Jenkins Mr. Bernard V Palmer Mr Malcolm Rickson Mr. Neil Poole Mr. John Batchelor Mr. David Willbe Mr. Sam Williams	Chair, Senior Minister    from 26 April 2020 from 26 April 2020 Assistant Minister, from 26 April 2020
Independent Examiner:	Geoff Mann FCIE Geoff Mann Limited Dee House Highworth Avenue Cambridge CB4 2BQ	
Bankers:	HSBC Bank 1 Market Place Hitchin Herts SG5 1DR	Virgin Money plc Charity Deposit Account Newcastle-Upon-Tyne NE3 4ZE
Legal Advisers:	Edward Connor Solicitors 39 The Point Market Harborough LE16 7QU	Bowens Solicitors 35 Bridge Street Hitchin SG5 2DF
Website:	<a href="http://www.cc-b.uk">www.cc-b.uk</a>	
Members:	82	

## 2 Overview

The trustees present their annual report and accounts of the charity for the year ended 31 December 2020. It contains the following items:

- The annual report of the charity explaining the activities undertaken in the year, how the charity met its public benefit objectives and the way the church is managed.
- The annual financial report for the financial year ended 31 December 2020, the required statements and notes to the accounts.

The accounts have been prepared in accordance with 'Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019)'.

## 3 Objective and Activities for the Public Benefit

### 3.1 General

Christchurch Baldock is situated in North Hertfordshire in the East of England region, serving communities in the surrounding towns and villages.

The church is a large community-based church which is focused on serving all ages. We are affiliated with:

- The Fellowship of Independent Evangelical Churches (FIEC) and have adopted the FIEC's Basis of Faith as the theological basis of our work [www.fiec.org.uk](http://www.fiec.org.uk)
- Evangelical Alliance [www.eauk.org](http://www.eauk.org)
- Gospel Partnership [www.thegospelpartnerships.org.uk](http://www.thegospelpartnerships.org.uk)

The activities of the church involve the promotion of our beliefs and reaching out to our community and beyond, providing care and sharing our faith.

While COVID-19 restrictions have been in place, the Sunday mornings and Sunday evening services have been streamed on YouTube. When it has been possible, the Sunday morning service has taken place using a booking system, and limited numbers of up to around 75 people.

The trustees of Christchurch Baldock confirm they have had regard for the Charity Commission's guidance on public benefit and believe they have met the legal requirement of the Charities Act 2011.

### 3.2 Charitable Objectives

Our Church Rules define our aim, mission and values:

Our aim & mission: Christchurch Baldock has as its supreme aim to glorify God. This involves living for him and making known the gospel of Jesus Christ, which is God's only means of salvation. We also desire to be a caring and supportive community.

Our values: We seek to live according to the teaching of the Bible which is the word of God.

Our Public Benefit Statement describes, in practical detail, the two purposes of the church.

1. The advancement of the Christian faith in accordance with the Basis of Faith, primarily but not exclusively within North Hertfordshire and the surrounding neighbourhood;
2. Such other charitable purposes as shall, in the opinion of the members of the Church in general meeting further the work of the Church.

We carry out these purposes by activities which include but are not limited to the following:

- a) Organise weekly services and other gatherings open to members and non-members, to present the teachings of the Bible and to provide opportunities for Christian response, including prayer and worship.
- b) Provide support and guidance to those activities of its members that seek to promote, in Baldock and the surrounding areas, an understanding of the Christian beliefs as set out in the Church's Basis of Faith.

- c) Assist the work of individual Christians and Christian organisations, insofar as that work, whether in this country or abroad, accords with the Church's aims.
- d) Carry out acts of social concern to benefit persons in Baldock and the surrounding areas facing hardship on the basis of their need.
- e) Develop relationships with other churches in Baldock and the surrounding areas, as well as nationally and overseas, which are mutually beneficial in advancing our aims.

In the opinion of the Trustees, the purposes of the Church have been met by the activities reported for 2020, as listed below and reviewed with church members at the Annual General Meeting.

### **3.3 Significant Activities During the 2020 Year**

The AGM Ministry Reports record the various activities of the church throughout the year. The main ministry of Christchurch is not that carried out by the staff team but by the membership of the church. The COVID-19 pandemic has highlighted and reinforced this. Great love and care is shown particularly during times of crisis and family stress. Meals are cooked for families with new babies. Care is shown for the elderly and bereaved. We are very pleased with the way that ordinary families in the church use their homes for hospitality particularly as a way of welcoming people who are not yet Christians into the church.

Throughout the year we have been working through a review of all our ministries. Some short-term outcomes have already been put into practice and longer term changes will form part of our preparation to relaunch activities after the pandemic.

We have developed online services and live streaming of events and services. We have established online platforms for small groups and meetings including groups for children and young people. We have been involved in pastoral care in response to the COVID crisis. Most of our planned activities had to be cancelled but even when hospitality wasn't allowed people took meals to the needy and visited people's doorsteps and went for walks with one another.

I would particularly like to pay tribute to our church secretary, Malcolm Rickson, who coordinated an online AGM.

We had a virtual church day away with Richard Underwood who taught on the early church from the book of Acts.

In August we were able to hold an in-person baptism service where three people were baptised. A fourth individual was baptised in the Autumn.

In November we held a virtual celebration of our twentieth anniversary with guest speaker, Rev Prebendary Charles Marnham

Through it all, some people have become Christians, others have grown in their relationship with Christ which is all very encouraging.

The church has continued to fulfil its role in the community and provides public benefit through activities including:

- Tea and Tinies: this new support group for parents of new and pre-mobile babies was established in the autumn in response to the Covid situation and was warmly welcomed by users.
- Tea and Tots: playgroup and story-time for carers and toddlers. This carried on in the open air for eight weeks in the Autumn
- Body and Soul: exercise activities, fun and spiritual input for the elderly. Meetings have been suspended but the members are regularly phoned and visited
- Living Stones: singles support group has paused during lockdown
- Rock Solid: our children's club for infant and junior children met until lockdown
- Youth groups have continued on-line when not meeting in person
- Band of Brothers: regular social activities for men have continued online
- Women of Worth: a breakfast was held in January. Meetings then paused for lockdown

- Home groups: meeting on various nights each week (10 venues). These now meet online
- Regular church services in Baldock and Letchworth have been held sometimes in person and sometimes just on line
- Pastoral activities within the community

We support local and overseas charities and mission endeavours. We are pleased to record that we also support a number of children from deprived areas with their education and living costs, working through Compassion UK. Grants were made in 2020 to:

- International mission organisations
- UK Christian workers

as shown in the accounts (see Note 10). Many members also support Christian & charitable organisations at home and abroad.

Through our hardship fund we were also able to provide emergency financial support to individuals in critical need.

### **3.4 Where are we going in 2021?**

It remains our goal to be a biblical and contemporary church – teaching the historic truths of the Christian faith in a way which communicates with the modern world. In particular, we are keen to develop every member ministry, that is to say, that every member of the church should be involved in serving.

In Philippians 1:3-5 the Apostle Paul says: “I thank my God every time I remember you. In all my prayers for all of you, I always pray with joy because of your partnership in the gospel from the first day until now...” A contemporary biblical church will view its members as partners in the work not as passive recipients only. Our goal for Christchurch is that everyone should see themselves as investing time, energy and talents in the work of the gospel for God’s glory.

We are in the process of renewing our goals and vision. While our desire remains unchanged to be a biblical and contemporary church we are seeking a fresh expression of this to meet the challenges of contemporary life.

We are reviewing our governance structures to make the most of the human resources at our disposal.

As the pandemic recedes we plan to relaunch our ministries having reflected on them during the enforced pause.

## **4 Structure, Governance and Management**

The Trustees are responsible for the day-to-day running of the Incorporated Charity. Charity law requires the Trustees to do the following:

### **4.1 Duty to ensure regulatory compliance**

- Ensure that Christchurch Baldock complies with all relevant laws and reporting requirements, in particular of the Companies House and Charities Commission as regulators;
- Act with integrity avoiding conflict of interest or misuse of Christchurch Baldock funds or assets;
- Prepare annual report and accounts in accordance with Companies House and Charities Commission requirements.

### **4.2 Duty of prudence**

- Ensure that the charity remains solvent and use funds and assets wisely and only to further the purposes of the charity;
- Avoid activities that may place the charity’s funds or assets or reputation at risk.

#### 4.3 Duty of Care

- Exercise reasonable skill and care as trustees, and obtain external professional advice on all matters where there may be material risk to the charity, or where advice is needed to enable the trustees to fulfil their duties.

#### 4.4 Safeguarding Policy

The church has a Safeguarding Policy for the protection of children & vulnerable persons. This is filed with the child protection advisory service (*thirtyone:eight, was CCPAS*) and is available from our public domain church website.

The Trustees continue to liaise with the leadership team and all those working with children and with vulnerable adults to ensure high standards of care are maintained, including appropriate Disclosure & Barring Service (DBS) checks on all leaders and helpers.

#### 4.5 Risk Review

Risk Assessments have been carried out and are held on file for all our meeting locations. These include:

- Knights Templar School, Baldock      Sunday morning and other open meetings
- Letchworth Free Church              Sunday evening and other meetings
- Baldock Community Centre        Body & Soul and Tea & Tots mid-week groups
- Baldock Scout Hut                    Rock Solid children's group
- Brandles School, Baldock            Rooted children's & youth group

The church holds appropriate insurance including public liability insurance to cover all these locations, as well as insurance for the assets owned by the church, and trustee liability insurance.

#### 4.6 Data Protection Policy

The Data Protection Legislation is concerned with the protection of human rights in relation to personal data. The aim of the Legislation is to ensure that personal data is used fairly and lawfully and that where necessary the privacy of individuals is respected. During the course of the activities of Christchurch Baldock the Church will collect, store and process personal data about our members, people who attend our services and activities, suppliers and other third parties and we recognise that the correct and lawful treatment of this data will maintain confidence in the Church.

The policy sets out the basis on which we will process any personal data we collect from data subjects, or that is provided to us by data subjects or other sources. The policy relates to all personal data held by Christchurch Baldock, regardless of format. It applies to anyone who handles this personal data, including those working on behalf of the Church.

The Trustees are accountable for compliance with the data protection legislation within the organisation and have appointed a Data Protection Manager (DPM) to handle our day-to-day obligations. This role is fulfilled by the Church Administrator.

#### 4.7 Other Policies

Other policies have been issued and distributed to applicable teams to help manage the church's affairs. These include:

- Administrative Rules
- Health & Safety Policy
- Evacuation Plans & Leaders Guide
- Food Hygiene Guidelines
- Complaints Handling Policy
- Conflict of Interest Policy
- Volunteer Management Policy
- Inclusive Learning Process Guideline
- Financial Reserves Policy
- Investment Policy
- Staff Induction Policy & Guidelines

These policies are reviewed approximately every 2 years by the Trustees to ensure they are being followed and, where necessary, updated to reflect the latest regulations and best practice guidelines.

## **5 Achievements and Performance**

The AGM Ministry Reports, as presented at the AGM, record the various activities of the church throughout the year, with detailed comments on achievements.

The church has continued its programme of preaching, Bible teaching and support activities on Sundays. There is considerable additional teaching in small groups during the week.

The church supports a number of local and national initiatives to care for the disadvantaged and advance the Christian faith.

## **6 Financial Review**

### **6.1 General**

We are extremely grateful for the very generous support we have received from the membership both financially and practically over the past year. This has enabled the work to continue, to promote the gospel and provide public benefit.

Our giving to the church is a part of our worship and commitment to the Lord Jesus Christ. The assets and money must remain servants not masters of what we do, and we need to prayerfully consider together how these things can be best used to serve the purposes of the church.

The trustees have the responsibility to consider how best to use the church's money and we make use of specialist Charity Investment advice to identify ways to maximize returns from our Reserves, savings and Building Fund. Our intent is to report transparently but not in excessive detail, as attached, so please speak to the trustees if you have questions.

### **6.2 Analysis of Income**

Donations to the general fund have fallen by 14.47% or £25.2k compared to last year (2020: £149.0k; 2019: £174.2k) – see Note 3. Property rental income has increased by 89.93% or £12.5k (2020: £26.4k; 2019: £13.9k) due to renting out the property which had been used to house the youth minister, for the full year.

Restricted income fund giving varies year on year depending on the funds supported. This year has seen an increase in the total amount compared to last year (2020: £16.3k; 2019: £14.6k). This is largely due to the response to the Albania earthquake appeal and the Albania COVID appeal.

Refer to details in Section 8.1 (SOFA) and Note 3.

### **6.3 Analysis of Expenditure**

Total costs from the general fund decreased by 10.37% or £18.0k this year compared to last year (2020: £155.5k; 2019: £173.5k). This change is largely due to reduced event costs and reduced hall hire costs which were forced on us by the COVID restrictions.

Total costs from the restricted fund increased this year compared to last year, largely due to the support for the Albania appeals.

Refer to details in Section 8.1 (SOFA) and Notes 5 to 10.

### **6.4 Property and Assets**

Property owned by the incorporated Charity is as follows:

- 14 Jackmans Place, Letchworth SG6 1RH, currently let with a tenancy agreement, bringing rental income to the church.
- 73 Millstream Close, Hitchin SG4 0DB, currently let with a tenancy agreement and bringing rental income to the church.

- A 13%-part share in 165 Jackmans Place, Letchworth SG6 1RG, housing our Minister Chris Jenkins and his wife Becca & family, the remainder of the property being owned by them and some other church members.
- 48 Westell Close, Baldock, SG7 6RY, housing our Assistant Minister Sam Williams and his wife Clare.
- 5B Orchard Road, Baldock, SG7 5AG, was sold on 25 September 2020.
- 19 Pryors Court, Baldock, SG7 6QU, housing our Youth Minister, Hannah Putnam. This property was purchased on 30 October 2020 with the proceeds of the sale of 5B Orchard Road.

We are grateful to John Batchelor and Bernard Palmer and their team for the maintenance, upkeep and decoration work performed to ensure the church property assets are kept in good repair.

The church is very grateful for the gifts and interest-free member loans which have supported the purchase of the home for our Assistant minister. In this reporting period, £12,000 of loans were repaid. £108,542 is due to be repaid in 2021, leaving a further £67,000 to be repaid over the following 6 years.

Net cash current assets are £248.8k, of which £227.2k is unrestricted representing General funds and Reserves, and £21.6k is Restricted funds, as shown in the balance sheet, Section 8.2.

Refer to Section 8.2 (Balance sheet) and Notes 11 to 15.

## 6.5 Reserves

It is the stated general intent of the Trustees to hold sufficient Reserves to continue the charitable activities of the Trust should income and fundraising activities fall short. The Trustees consider that they should hold a sum equivalent to 3 months running costs, circa £39.0k (unrestricted expenditure/4), to be held on deposit or other investment which can be readily realised as cash, unless agreed otherwise with the members for particular temporary circumstances.

Reserves held by the church are £77.7k (net current assets of £128.2k – designated funds of £50.5k). This is £38.7k above the Trustees' Reserves Policy.

## 6.6 Building and Infrastructure Funds

The church Building Fund, established in March 2014 as a long-term plan to finance the building of premises for church meetings, stands at £9,750 held as Restricted Funds, and members are invited to support this. In addition, available unrestricted funds would be allocated to a building project when applicable.

The Infrastructure Fund (Unrestricted, Designated) was established on 15<sup>th</sup> September 2018 to set aside money each year for use in acquiring buildings, accommodation or other infrastructure. It was agreed that 75% of the net surplus each year which was not otherwise ring-fenced would be placed in this fund. The fund balance at the end of the year is £43,376. This includes a transfer of £39,356 from the general fund which is 75% of 2020 net income, as agreed by trustees.

## 6.7 2021 Budget

A budget for 2021 was presented at the Business Meeting in October 2020 and approved.

The budget assumes an unrestricted income of £193.2k, allowing for a continuation of a similar number of staff and activities. In detail, we will support:

Staff:	Senior Minister:	Chris Jenkins	1.0 FTE
	Assistant Minister:	Sam Williams	1.0 FTE
	Youth & Children's Worker:	Hannah Putnam	1.0 FTE
	PA to Senior Minister:	Becca Jenkins	0.5 FTE
	Administrator:	Caroline McGurk	<u>0.5 FTE</u>
		Total:	4.0 FTE

The budget also provides for the continued financial support to Christian partners working in international and UK missions.

**6.8 Small company provisions**

This report has been prepared in accordance with the small companies' regime under the Companies Act 2006.

## 7 Independent Examiner's Report to the Trustees of Christchurch

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2020.

### Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

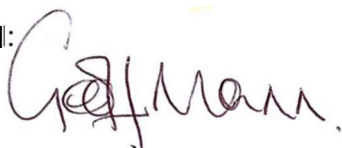
### Independent examiner's statement

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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 accounts to be reached.

Signed:



Geoff Mann FCIE  
Geoff Mann Ltd  
Dee House  
Highworth Avenue  
Cambridge  
CB4 2BQ  
April 2021

## 8 Accounts

### 8.1 Statement of Financial Activities for the Year Ended 31 December 2020

	Notes	Unrestricted Funds	Restricted Income Funds	Total Funds 2020	Total Funds 2019
		£	£	£	£
<b>Income from:</b>	3				
Donations and legacies		149,004	16,259	165,262	188,411
Charitable activities		1,512	57	1,569	11,179
Investments		26,743	-	26,743	14,394
Other		30,751	-	30,751	3,259
<b>Total income</b>		<b>208,010</b>	<b>16,315</b>	<b>224,325</b>	<b>217,242</b>
<b>Expenditure:</b>	5				
Raising funds		343	-	343	513
Charitable activities		155,195	15,360	170,555	185,207
<b>Total expenditure</b>		<b>155,537</b>	<b>15,360</b>	<b>170,897</b>	<b>185,720</b>
<b>Net income/(expenditure)</b>		<b>52,473</b>	<b>955</b>	<b>53,428</b>	<b>31,522</b>
<b>Transfers between funds</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Other recognised gains/(losses):</b>					
Other gains/(losses)	14	155,000	-	155,000	-
<b>Net movement in funds</b>		<b>207,473</b>	<b>955</b>	<b>208,428</b>	<b>31,522</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		889,621	18,401	908,022	876,500
<b>Total funds carried forward</b>		<b>1,097,094</b>	<b>19,356</b>	<b>1,116,450</b>	<b>908,022</b>

**8.2 Balance Sheet as at 31 December 2020**

	Notes	Unrestricted funds £	Restricted Income funds £	Total this year 2020 £	Total last year 2019 £
<b>Fixed assets</b>					
Tangible assets	11	1,035,928	-	1,035,928	1,158,928
<b>Total fixed assets</b>		<b>1,035,928</b>	<b>-</b>	<b>1,035,928</b>	<b>1,158,928</b>
<b>Current assets</b>					
Debtors	12	20,118	2,946	23,064	9,852
Cash at bank and in hand	15	227,221	21,598	248,819	92,412
<b>Total current assets</b>		<b>247,339</b>	<b>24,544</b>	<b>271,883</b>	<b>102,264</b>
<b>Liabilities</b>					
Creditors: amounts falling due within one year	13	119,173	5,188	124,361	22,628
<b>Net current assets/(liabilities)</b>		<b>128,166</b>	<b>19,356</b>	<b>147,522</b>	<b>79,636</b>
<b>Total assets less current liabilities</b>		<b>1,164,094</b>	<b>19,356</b>	<b>1,183,450</b>	<b>1,238,564</b>
Creditors: amounts falling due after one year		67,000	-	67,000	175,542
Provisions for liabilities	14	-	-	-	155,000
<b>Total net assets or liabilities</b>		<b>1,097,094</b>	<b>19,356</b>	<b>1,116,450</b>	<b>908,022</b>
<b>Funds of the Charity</b>	16				
Restricted income funds		-	19,356	19,356	18,401
Unrestricted funds		1,097,094	-	1,097,094	889,621
<b>Total funds</b>		<b>1,097,094</b>	<b>19,356</b>	<b>1,116,450</b>	<b>908,022</b>

For the financial year ended 31 December 2020, the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476.



The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The notes on pages 14 to 29 form part of these accounts.

**9 Trustee Approval of Accounts**

Approved by the Trustees on 6<sup>th</sup> April 2020 and signed on their behalf by:

Signature	Name	Date	Position
	C. J. Jenkins	7 <sup>th</sup> April 2021	Chair of the Trustees
	N. J. Poole	7 <sup>th</sup> April 2021	Treasurer

## 10 Notes to the Accounts

### Note 1. Basis of Preparation of Accounts

#### 1.1 Basis of accounting

The accounts have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the 'Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019)' and the Charities Act 2011.

Christchurch Baldock meets the definition of a public benefit entity under FRS102.

Assets and liabilities are initially recognised at historical cost of transaction value unless otherwise stated in the relevant accounting policy note(s).

#### 1.2 Going concern

The Trustees' consider that there are no material uncertainties about the charity's ability to continue as a going concern.

The Trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

### Note 2. Accounting Policies

#### 2.1 Income

Recognition of income	This is included in the Statement of Financial Activities (SoFA) when: <ul style="list-style-type: none"> <li>• the charity becomes entitled to the resources;</li> <li>• it is more likely than not that the trustees will receive the resources;</li> <li>• the monetary value can be measured with sufficient reliability.</li> </ul>
Incoming Resources with Related Expenditure	Where incoming resources have related expenditure (as with fundraising) the incoming resources and related expenditure are reported gross in the SoFA.
Offsetting	There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.
Grants and donations	Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.
Tax reclaims on donations and gifts	Income from tax reclaims are included in the SoFA at the same time as the gift to which they relate. Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise
Donated services and facilities	Donated services and facilities are included in the SOFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably.

## Notes to the Accounts (continued)

Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
Investment gains and losses	This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

### 2.2 Expenditure and Liabilities

Liability recognition	<p>Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.</p> <p>Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.</p>
Governance and support costs	Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.
Grants payable without performance conditions	These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.
Support costs	The charity has incurred expenditure on support costs.
Creditors	The charity has creditors which are measured at settlement amounts less any trade discounts
Provisions for liabilities	A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date
Fund Accounting	<p>Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.</p> <p>Restricted funds can only be used for the particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when the funds are raised for a particular purpose.</p>

## Notes to the Accounts (continued)

### 2.3 Assets

**Tangible fixed assets for use by charity** These are capitalised if they can be used for more than one year, and cost at least £1500  
They are valued at cost or a reasonable value on receipt.

The depreciation rates and methods used are disclosed in note 11.

**Intangible fixed assets** The charity has no intangible fixed assets (that is, non-monetary assets that do not have physical substance but are identifiable and are controlled by the charity through custody or legal rights) of material value.

**Heritage assets** The charity has no heritage assets, (that is, non-monetary assets with historic, artistic, scientific, technological, geophysical or environmental qualities that are held and maintained principally for their contribution to knowledge and culture).

**Investments** The charity has no fixed asset investments or shares.

**Debtors** Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.

### 2.4 Pension Costs

**Pension Costs** The charity operates a defined contribution pension scheme. Contributions payable to the charity's scheme are charged to the statement of financial activities in the period to which they relate.

## Notes to the Accounts (continued)

**Note 3. Analysis of Income**

	2020			2019		
	Un-restricted funds	Restricted income funds	Total funds 2020	Un-restricted funds	Restricted income funds	Total funds 2019
	£	£	£	£	£	£
<b>Donations and legacies</b>						
Donations and gifts	127,372	5,625	132,997	146,407	6,457	152,864
Grants	-	-	-	-	1,000	1,000
Albania Ministry	-	-	-	-	4,023	4,023
Other	-	7,952	7,952	955	488	1,443
Gift Aid	21,632	2,682	24,314	26,806	2,275	29,081
<b>Total</b>	<b>149,004</b>	<b>16,259</b>	<b>165,262</b>	<b>174,168</b>	<b>14,243</b>	<b>188,411</b>
<b>Charitable activities &amp; events</b>						
Rooted youth group	117	-	117	366	-	366
Mens Convention	-	-	-	-	-	-
Rock Solid (5-10's)	117	-	117	920	-	920
Sunday Club - Compassion sponsored children	-	57	57	-	256	256
Body & Soul group	337	-	337	1,283	-	1,283
Tea & Tots group	502	-	502	1,335	97	1,432
Women's Convention	-	-	-	-	-	-
Women of Worth (WOW) group	439	-	439	617	-	617
Band of Brothers (BOB) group	-	-	-	400	-	400
Charitable event - Weekend Away	-	-	-	5,287	-	5,287
Charitable event - Holiday Club	-	-	-	617	-	617
Charitable events - Evangelistic Meetings	-	-	-	-	-	-
<b>Total</b>	<b>1,512</b>	<b>57</b>	<b>1,569</b>	<b>10,825</b>	<b>353</b>	<b>11,179</b>
<b>Income from investments:</b>						
Interest income	343	-	343	519	-	519
Property rental income	26,400	-	26,400	13,875	-	13,875
<b>Total</b>	<b>26,743</b>	<b>-</b>	<b>26,743</b>	<b>14,394</b>	<b>-</b>	<b>14,394</b>
<b>Other income</b>						
NIC Employment Allowance	4,000	-	4,000	3,000	-	3,000
Easyfundraising Charity donations	123	-	123	259	-	259
Anonymous gifts to members	200	-	200	-	-	-
Other - gain from sale of property	26,429	-	26,429	-	-	-
<b>Total</b>	<b>30,751</b>	<b>-</b>	<b>30,751</b>	<b>3,259</b>	<b>-</b>	<b>3,259</b>
<b>TOTAL INCOME</b>	<b>208,010</b>	<b>16,315</b>	<b>224,325</b>	<b>202,646</b>	<b>14,597</b>	<b>217,242</b>

The total unrestricted donations & legacies amount of £149,004 is shown above. In 2019 this amount was £174,168. This represents 14% decrease from 2019 to 2020.

## Notes to the Accounts (continued)

**Note 4. Donated goods, facilities and services**

		<b>2020</b>	<b>2019</b>
		<b>£</b>	<b>£</b>
<b>Payroll Services (Figures4U Ltd.)</b>		991	1,282
	<b>Total</b>	991	1,282

Included as expenditure in Support & Governance Costs (Note 6) and as income in Donations and Gifts.

**Note 5. Analysis of Expenditure**

	Notes	2020			2019		
		Un-restricted funds	Restricted income funds	Total funds 2020	Un-restricted funds	Restricted income funds	Total funds 2019
		£	£	£	£	£	£
<b>Expenditure on Raising Funds</b>							
Rental property repairs and maint charges		343	-	343	513	-	513
<b>TOTAL EXPENDITURE on Raising Funds</b>		343	-	343	513	-	513
<b>Expenditure on Charitable Activities</b>							
Event costs - evangelistic meetings		150	-	150	7,488	1,000	8,488
Services - Running Expenses & hall hire		10,784	1,020	11,804	16,499	650	17,149
Children's, Youth & 20s activities		2,565	-	2,565	4,115	-	4,115
Church Property - upkeep, insurance, rent, council tax		14,617	-	14,617	6,948	-	6,948
Administration Expenses		943	-	943	2,088	-	2,088
Staff ministry expenses		5,129	-	5,129	6,689	-	6,689
Staff employment costs	8	103,683	-	103,683	111,157	1,010	112,167
Grants payable - Missionaries & Workers	10	14,597	14,340	28,937	15,148	9,600	24,749
Support & Governance Costs	6	2,525	-	2,525	2,816	-	2,816
Anonymous gifts to members		200	-	200	-	-	-
<b>TOTAL EXPENDITURE on Charitable Activities</b>		155,195	15,360	170,555	172,947	12,260	185,207
<b>TOTAL EXPENDITURE</b>		155,537	15,360	170,897	173,460	12,260	185,720

## Notes to the Accounts (continued)

**Note 6. Support & Governance Costs**

## 6.1 CURRENT reporting period

	Notes	Raising funds	Charitable Activities	Grand total 2020	Basis of allocation
		£	£	£	(Describe method)
Trustee Governance costs - Companies House		-	-	-	Allocated on time
Trustee Governance costs - Liability Insurance		-	429	429	Allocated on time
Statutory fees - Indep Examination of Accounts	7	-	540	540	Allocated on time
Payroll administration	4	-	991	991	Allocated on time
Accountancy fee			360	360	Allocated on time
Accounting costs - Paxton book-keeping software package support		-	96	96	Allocated on time
Finance costs - bank charges		-	20	20	Allocated on time
ACAT Training			90	90	Allocated on time
<b>Total</b>		-	2,525	2,525	

## 6.2 PREVIOUS reporting period

	Notes	Raising funds	Charitable Activities	Grand total 2019	Basis of allocation
		£	£	£	(Describe method)
Trustee Governance costs - Companies House		-	265	265	Allocated on time
Trustee Governance costs - Liability Insurance		-	418	418	Allocated on time
Statutory fees - Indep Examination of Accounts	7	-	516	516	Allocated on time
Payroll administration	4	-	1,282	1,282	Allocated on time
Accountancy fee			-	-	Allocated on time
Accounting costs - Paxton book-keeping software package support		-	296	296	Allocated on time
Finance costs - bank charges		-	23	23	Allocated on time
ACAT Subscription			15	15	Allocated on time
<b>Total</b>		-	2,816	2,816	

**Note 7. Details of certain types of expenditure - Statutory Fees**

	2020	2019
	£	£
Independent examiner's fees	540	516

## Notes to the Accounts (continued)

**Note 8. Staff Employment Costs**

## 8.1 Staff Costs

		<b>2020</b>	<b>2019</b>
	Notes	£	£
Salaries and benefits in kind		84,938	91,866
Employer's National Insurance Cost		5,852	6,766
Pension costs (defined contribution scheme)	9	12,693	9,471
Staff training & welfare		200	3,053
Other costs			1,010
<b>Total staff costs</b>		<b>103,683</b>	<b>112,167</b>

No employees received employee benefits for the reporting period of more than £60,000.

## 8.2 Average Head Count in the Year

	<b>2020</b>	<b>2019</b>
	Number	Number
Fundraising	0.0	0.0
Charitable Activities	3.5	3.4
Administration	0.5	0.5
Governance	0.0	0.0
<b>Total</b>	<b>4.0</b>	<b>3.9</b>

**Note 9. Pension Costs**

The charity operates defined contribution pension schemes. The assets of the schemes are held separately from those of the charity in independently administered funds and are administered by:

- (i) Clerical & Medical: for 2 employees
- (ii) The People's Pension (B&CE): for 3 employees

The pension cost charge represents contributions payable by the charity to the funds and totalled in the year £12,693. (2019 £9,471).

## Notes to the Accounts (continued)

**Note 10. Grant Making**

Analysis	Grants to institutions	Grants to individuals	Support costs	Total 2020
	£	£	£	£
Support to international mission charities & workers	22,562	2,709	-	25,271
Support to UK mission charities & workers	3,667	-	-	3,667
Study grants for ministers in training in UK	-	-	-	-
<b>Total</b>	<b>26,229</b>	<b>2,709</b>	<b>-</b>	<b>28,937</b>
<b>10.2 Grants made to institutions</b>				
<b>(a) International Mission</b>				
Names of institution	Purpose			Total £
OMF	Mission work (SE Asia) - support of S H			4,732
IGT (Illyrian Gospel Trust)	Mission work (Albania) - support of W&D N			3,447
UFM	Mission work (intern'l) - support of M&R P			1,294
YWAM	Mission work (Macedonia) - support of S&N R			913
Compassion	Mission work (internat'l) - 2 sponsored children			604
Release International	Mission work (internat'l) - support persecuted church			678
IFES	Mission work (internat'l) - universities and colleges			464
Special Appeals	Mission work (internat'l)			10,432
<b>Total grants to institutions for International mission</b>				<b>22,562</b>
<b>(b) UK Mission</b>				
Names of institution	Purpose			Total £
UCCF (Universities & Colleges Christian Fellowship)	Mission work in UK Universities & Colleges			1,289
The Mark Trust	Mission work (Crowded House, Sheffield) - C&C R			1,162
Friends International	Mission work (Int'l Students in UK)			274
CIS (Christians in Sport)	Mission work (UK Sport Activities)			161
CIS (Christian Initiative to Schools)	Mission work (Herts UK Schools)			383
Donations of £300 or less to 2 organisations	Mission work (Local Christian mission support)			398
<b>Total grants to institutions for UK mission</b>				<b>3,667</b>
<b>TOTAL GRANTS PAID TO INSTITUTIONS IN REPORTING PERIOD</b>				<b>26,229</b>
<b>10.3 Grants made to individuals</b>				
<b>(a) International Mission</b>				
Names of individual	Purpose			Total £
HA - Pioneers	Mission work (Bolivia) - support of HA ministry			500
GJ based at Redeemer Church, Auckland NZ	Mission work (Auckland, NZ) - support of GJ ministry			2,209
<b>Total grants to individuals for International mission</b>				<b>2,709</b>
<b>(b) Study grants for ministers in training in UK</b>				
Names of individual	Purpose			Total £
<b>Total grants to individuals for ministry training</b>				<b>-</b>
<b>TOTAL GRANTS PAID TO INDIVIDUALS IN REPORTING PERIOD</b>				<b>2,709</b>

## Notes to the Accounts (continued)

## 10.4 Analysis of grants by Fund and comparatives with previous year

	Notes	2020			2019		
		Un-restricted funds	Restricted income funds	Total funds 2020	Un-restricted funds	Restricted income funds	Total funds 2019
		£	£	£	£	£	£
<b>Grantmaking</b>							
Support to international charities & workers	10.4a	11,243	14,028	25,271	10,352	8,986	19,338
Support to UK charities & workers	10.4b	3,354	313	3,667	3,255	177	3,432
Study grants for ministers in training	10.4c	-	-	-	1,541	438	1,979
<b>Total expenditure on grants</b>		<b>14,597</b>	<b>14,340</b>	<b>28,937</b>	<b>15,148</b>	<b>9,600</b>	<b>24,749</b>
<b>10.4a. Grants made to charities &amp; workers</b>							
<b>- International work</b>							
OMF - Sarah in SE. Asia		3,607	1,125	4,732	3,422	1,197	4,619
Illyrian Gospel Trust - Nivens in Albania		3,134	313	3,447	2,973	1,977	4,950
Albania Support		-	-	-	888	967	1,855
Redeemer Church, Auckland - Gareth Jones in NZ		871	1,338	2,209	826	2,443	3,270
UFM - Prests serving international mission		981	313	1,294	953	177	1,130
YWAM - Rudds in Macedonia		600	313	913	600	527	1,127
Compassion UK - children in Philippines & Rwanda		408	196	604	240	375	615
Release International - persecuted church IFES		678	-	678	-	413	413
		464	-	464	450	-	450
Special Appeals -Albania Earthquake, Shoebox		-	10,432	10,432	-	910	910
Pioneers - Hector Antelo		500	-	500	-	-	-
<b>Total expenditure</b>		<b>11,243</b>	<b>14,028</b>	<b>25,271</b>	<b>10,352</b>	<b>8,986</b>	<b>19,338</b>
<b>10.4b. Grants made to charities &amp; workers</b>							
<b>- UK work</b>							
Universities & Colleges Christian Fellowship (UCCF)		1,289	-	1,289	1,223	-	1,223
Union - Richardsons in Sheffield		849	313	1,162	824	177	1,001
Friends International		274	-	274	274	-	274
Christians in Sport		161	-	161	153	-	153
Christian Initiative to Schools		383	-	383	383	-	383
Donations of £300 or less to 2 organisations		398	-	398	398	-	398
<b>Total expenditure</b>		<b>3,354</b>	<b>313</b>	<b>3,667</b>	<b>3,255</b>	<b>177</b>	<b>3,432</b>
<b>10.4c. Study Grants made to ministers in training</b>							
Student at Oakhill Theological College		-	-	-	1,541	438	1,979
<b>Total expenditure</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>1,541</b>	<b>438</b>	<b>1,979</b>

## Notes to the Accounts (continued)

**Note 11. Tangible Fixed Assets**

	Note	Freehold land & buildings	Long leasehold land & buildings	Electronic & Audio-Visual Equipment	Fixtures, fittings and equipment	Total 2020
		£	£	£	£	£
At the beginning of the year		948,708	210,220	-	-	1,158,928
Additions		-	277,000	-	-	277,000
Revaluations		-	-	-	-	-
Disposals		(400,000)	-	-	-	(400,000)
At end of the year		548,708	487,220	-	-	1,035,928

The disposal is the sale of 5B Orchard Road, and the addition is the purchase of 19 Pryors Court. Freehold and long leasehold buildings assets are quoted at purchase price or a reasonable value on receipt.

**Note 12. Debtors and prepayments**

	2020	2019
	£	£
Gift-Aid Reclaim	19,115	8,046
Prepayments and accrued income	3,949	1,806
<b>Total</b>	<b>23,064</b>	<b>9,852</b>

**Note 13. Creditors and accruals**

	Amounts falling due within one year		Amounts falling due after more than one year	
	2020	2019	2020	2019
	£	£	£	£
Loans from members	108,542	12,000	67,000	175,542
Accruals and deferred income	13,430	7,750	-	-
Taxation and social security	1,277	1,751	-	-
Pension - Clerical & Medical & The People's Pension	1,112	1,036	-	-
Other creditors	-	91	-	-
<b>Total</b>	<b>124,361</b>	<b>22,628</b>	<b>67,000</b>	<b>175,542</b>

The loans from members provided in September 2015 were given to Christchurch Baldock for the part-purchase of a house (48 WC) for the Assistant Pastor.

In 2019 there were additional loans from members to purchase the remaining share of 48WC.

## Notes to the Accounts (continued)

**Note 14. Contingent liabilities**

Description of item including its legal nature.	Estimate of financial effect			
	Restricted	Unrestricted	Total	Prior year
The contingent liability of £155,000 has been written-off as the event is no longer possible.				
(a) the contingent liability of £150,000 related to a property transaction. The payment was contingent on a particular event, recorded in a legal agreement associated with a property transaction.				
(b) an SDLT (Stamp Duty Land Tax) cost of £5,000 corresponded to the above transaction.				
	<i>Restricted</i>	<i>Unrestricted</i>	<i>Total</i>	<i>Prior year</i>
Contingent Liability	0	0	0	155000

*This payment would have been realised from the tangible fixed assets of the charity.*

**Note 15. Cash at bank and in hand**

	2020	2019
	£	£
HSBC Bank account-Main	180,332	25,024
HSBC Bank Account-Admin Account	1,494	851
HSBC bank account - Business Money Manager Account	1	1
Sub-Groups Cash	155	26
Virgin Charity Deposit Account	66,837	66,510
<b>Total</b>	<b>248,819</b>	<b>92,412</b>

## Notes to the Accounts (continued)

**Note 16. Charity Funds**

## 16.1 Details of material funds held and movements during the CURRENT reporting period

\* Key: URG - unrestricted funds - general; URD - unrestricted funds-designated; R - restricted income funds

Fund names	Note (see 16.2)	Type URG, URD, R*	Fund balances brought forward	Income	Expenditure	Transfers	Gains and losses	Fund balances carried forward
			£	£	£	£	£	
General fund	1	URG	867,941	206,510	(155,537)	(27,356)	155,000	1,046,558
House Loan Repayments	2	URD	17,660	1,500	-	(12,000)	-	7,160
Infrastructure Fund	3	URD	4,020	-	-	39,356	-	43,376
<b>Total Unrestricted Funds</b>			<b>889,621</b>	<b>208,010</b>	<b>(155,537)</b>	<b>-</b>	<b>155,000</b>	<b>1,097,094</b>
Albania Fund	4	R	2,743	-	-	-	-	2,743
Ben Clube, Oak Hill Training	5	R	-	-	-	-	-	-
Building Fund	6	R	9,750	-	-	-	-	9,750
Compassion child sponsorship	7	R	-	196	(196)	-	-	-
Gareth Jones, Auckland, NZ	8	R	-	1,025	(1,275)	250	-	-
Hardship Fund	9	R	5,908	1,975	(1,020)	-	-	6,863
Holiday Club	10	R	-	-	-	-	-	-
Missionary Christmas Fund	11	R	-	1,875	(1,625)	(250)	-	-
Steve & Natasha Rudd, YWAM	12	R	-	-	-	-	-	-
Non budgeted appeals	13	R	-	10,432	(10,432)	-	-	-
Sarah Hoskins, OMF	14	R	-	813	(813)	-	-	-
<b>Total Restricted Income Funds</b>			<b>18,401</b>	<b>16,315</b>	<b>(15,360)</b>	<b>-</b>	<b>-</b>	<b>19,356</b>
<b>Total Funds</b>			<b>908,022</b>	<b>224,325</b>	<b>(170,897)</b>	<b>-</b>	<b>155,000</b>	<b>1,116,450</b>

## 16.2 Details of Purpose &amp; Restrictions of Funds

The funds listed below are used for the charitable activities of the church, set up for specific ministries and established consistent with the church's Public Benefit Statement.

Ref	Fund name	Purpose & Restrictions
1	<b>General fund</b>	<b>For general use of unrestricted funds.</b>
2	<b>House loan repayments</b>	<b>For house loan repayments (Unrestricted, Designated )</b> To set aside money each year to repay house loans (48WC) when due.
3	<b>Infrastructure fund</b>	<b>For Infrastructure (Unrestricted, Designated )</b> Established on 15 <sup>th</sup> September 2018 to set aside money each year for use in acquiring buildings, accommodation or other infrastructure. It was agreed that a percentage of the net surplus each year which was not otherwise ring-fenced would be placed in this fund.
4	<b>Albania Fund</b>	<b>For Albania mission work (Restricted)</b> To assist to those going on ministry work to Albania and to support the work of Will and Doreta Niven working for IGT in Albania. There is grant funding from the church in addition to this fund (see Note 10).
5	<b>Ben Clube</b>	<b>For Ben Clube Ministry Training (Restricted)</b>

## Notes to the Accounts (continued)

Ref	Fund name	Purpose & Restrictions
6	<b>Building Fund</b>	<p>For the financial support of Ministry and Theological College training of Ben Clube, up to 2019. Donor financial support for this training was passed through this fund. In 2019 there was grant funding from the church in addition to this fund (Note 10). This fund is only included for the comparison with 2019.</p> <p><b>For Building a new Church &amp; Manse Fund (Restricted).</b> This fund was established at the AGM in March 2014 and is for use in building a permanent church centre or converting an existing building for church use in or around North Herts.</p> <p>The church Trustees have made representations to the NHDC on the subject of the Local Plan, aware of the planned development in the 2011– 2031 timescale and the possible provision of a community building/place of worship should the housing development proceed.</p>
7	<b>Compassion</b>	<p><b>For Compassion UK Children, financial support fund (Restricted)</b> For the financial sponsorship of two children (Turikumwenimana Joél in Rwanda, Kalkidan in Ethiopia). The gifts from Sunday Club children, supplemented by church designated general fund money are used to meet the regular monthly sponsorship commitments.</p>
8	<b>Gareth Jones</b>	<p><b>For Gareth Jones, Youth Worker at Redeemer Church, Auckland, NZ (Restricted)</b> For the financial support of youth worker at Auckland church. Donor financial support for this ministry is passed through this fund. There is grant funding from the church in addition to this fund (see Note 10).</p>
9	<b>Hardship Fund</b>	<p><b>For relief of hardship (Restricted)</b> This fund was established to meet cases of financial need, as determined by the Elders. Donor financial gifts for this ministry are passed through this fund. The fund also supports individuals to attend Christian events (e.g. church Weekend Away, youth camps, Albania missionary support trip) where there is financial need.</p>
10	<b>Holiday Club</b>	<p><b>For support of the annual Christchurch Baldock holiday club.</b> Donor financial gifts for this purpose are passed through this fund. There is also grant funding from the church in addition to this fund. This fund was not used in 2020.</p>
11	<b>Missionary Christmas Fund</b>	<p><b>For a Christmas Gift to our missionaries (Restricted)</b> A missionary Christmas collection is held each year so that we can send a small financial love gift to each of our supported missionaries. Donor financial gifts for this purpose are passed through this fund.</p>
12	<b>Steve &amp; Natasha Rudd</b>	<p><b>For Steve &amp; Natasha Rudd, YWAM Missionaries, Macedonia (Restricted).</b> For the financial support of Steve &amp; Natasha Rudd, missionary workers with YWAM in Macedonia. Donor financial support for this ministry is passed through this fund. There is grant funding from the church in addition to this fund (see Note 10).</p>
13	<b>Non-budgeted appeals</b>	<p><b>For world crisis and other special appeals (Restricted).</b> Special appeals for world crisis situations (e.g. Haiti earthquake) and special collections for missionary organisations (e.g. Release International – working for the persecuted church) use this fund. There is usually grant funding from the church in addition to this fund (see Note 10).</p>
14	<b>Sarah Hoskins</b>	<p><b>For Sarah Hoskins, OMF missionary, SE Asia &amp; All Nations (Restricted)</b> For the financial support of Sarah Hoskins, missionary worker with OMF in SE Asia and recently studying at All Nations Bible college. Donor financial support for this ministry is passed through this fund. There is grant funding from the church in addition to this fund (see Note 10).</p>

## Notes to the Accounts (continued)

16.3 Details of material funds held and movements during the **PREVIOUS** reporting period

* Key: URG - unrestricted funds - general; URD - unrestricted funds-designated; R - restricted income funds								
Fund names	Note (see 16.2)	Type URG, URD, R *	Fund balances brought forward	Income	Expenditure	Transfers	Gains and losses	Fund balances carried forward
			£	£	£	£	£	£
General fund	1	URG	839,773	202,025	(173,460)	(393)	-	867,945
House Loan Repayments	2	URD	17,035	625	-	-	-	17,660
Infrastructure Fund	3	URD	4,020	-	-	-	-	4,020
<b>Total Unrestricted Funds</b>			<b>860,828</b>	<b>202,650</b>	<b>(173,460)</b>	<b>(393)</b>	<b>-</b>	<b>889,625</b>
Albania Fund	4	R	-	5,010	(2,267)	-	-	2,743
Ben Clube, Oak Hill Training	5	R	-	438	(438)	-	-	-
Building Fund	6	R	9,750	-	-	-	-	9,750
Compassion child sponsorship	7	R	-	375	(375)	-	-	-
Gareth Jones, Auckland, NZ	8	R	-	2,883	(2,266)	(617)	-	-
Hardship Fund	9	R	5,922	1,136	(1,150)	-	-	5,908
Holiday Club	10	R	-	1,000	(1,000)	-	-	-
Missionary Christmas Fund	11	R	-	1,063	(1,063)	-	-	-
Steve & Natasha Rudd, YWAM	12	R	-	350	(350)	-	-	-
Non budgeted appeals	13	R	-	1,322	(2,332)	1,010	-	-
Sarah Hoskins, OMF	14	R	-	1,020	(1,020)	-	-	-
<b>Total Restricted Income Funds</b>			<b>15,672</b>	<b>14,597</b>	<b>(12,260)</b>	<b>393</b>	<b>-</b>	<b>18,401</b>
<b>Total Funds</b>			<b>876,500</b>	<b>217,246</b>	<b>(185,720)</b>	<b>-</b>	<b>-</b>	<b>908,026</b>

## 16.4 Transfers between funds

From	To	Reason for transfer	Amount £
House Loan Repayments (Designated)	General Fund (Unrestricted)	House Loan repayments made out of General Fund	12,000
Missionary Christmas Fund (Restricted)	Gareth Jones (Restricted)	Part of Christmas gift for Gareth transferred to Gareth Fund to compensate for overpayment from Gareth fund during year.	250
General Fund (Unrestricted)	Infrastructure Fund (Designated)	Transfer of 75% of net income	39,356

## Notes to the Accounts (continued)

**Note 17. Transactions with trustees and related parties**

## 17.1 Trustee Remuneration &amp; Benefits

No trustee, in their capacity as such, receives any remuneration or benefits from the charity. However, two of the Trustees receive a salary and benefits in their roles as Senior Minister and Assistant Minister, as permitted by the church Articles and Rules, not in their capacity as trustees.

Name of trustee	Legal authority (eg order, governing document)	Amounts paid or benefit value					
		2020			2019		
		Remuneration	Pension contribution	TOTAL	Remuneration	Pension contribution	TOTAL
		£	£	£			£
Christopher Jenkins (Jan-Dec)	Articles & Rules	31,268	5,429	36,697	30,670	5,118	35,788
Sam Williams (Apr-Dec)	Articles & Rules	13,114	1,905	15,019			
Paul Dutton (Jan-Aug 2019)	Articles & Rules			-	21,975	1,099	23,074
		44,382	7,334	51,716	52,645	6,217	58,862

Sam Williams became a trustee in April 2020.

## 17.2 Trustees' expenses

No Trustee, in their capacity as such, receives any expenses from the charity. However, in 2020, four of the Trustees/related parties received reimbursement of expenses in their role as Minister, Assistant Minister, Treasurer and Administrator, not in their capacity as trustees. Refer to Note 5 for the details of total staff ministry expenses.

		2020	2019
Number of Trustees who were paid expenses		Four	Three
Nature of expenses	Expenses in connection with their roles in the church	£ 4,669	£ 3,897
Total amount paid		£ 4,669	£ 3,897

## 17.3 Transactions with trustees &amp; related parties

One staff member is related to a Trustee (2019 – two). The total salary and benefits provided to these related staff members are shown in below.

Name of the related party	Relationship to charity	Description of the transaction(s)	Total 2020	Total 2019
			£	£
Rebecca Jenkins	Trustee spouse	Salary & Pension	10,322	10,115
Bridget Culverhouse	Trustee spouse	Salary & Pension		1,442
			10,322	11,557

Notes to the Accounts (continued)

The governing document permits payment to trustees and connected parties subject to the number of trustees or their connected parties being remunerated being a minority of the Board (Ref. Governing Document - Articles 18.6.6 and CC11 - Trustee expenses and payments, Sec 4.9).

For the reporting period this condition was met, as two of the seven trustees or connected parties were paid.

A total of £23,715 was donated to the charity by trustees and related parties in the year 2020 (£25,585 2019).

One of the trustees is also a trustee of a charity, the Illyrian Gospel Trust (IGT), to which grants have been made. In 2020 a grant of £3447 was made to IGT (2019 - £4,950) for the support of Will Niven and further grants totalling £9,422 were made in response to an earthquake appeal and a COVID appeal.

**Note 18. Liability of the Members**

The charity is a company limited by guarantee. In the event of the charity being wound up, the liability of the members is limited to £1.

**Note 19. Taxation**

The company is a registered charity and is therefore exempt from taxation.