

BISHOP'S STORTFORD BAPTIST CHURCH

England & Wales · Charity number 1159484

Details

Other names	BSBC
Status	Registered
Legal form	CIO
Registered	2014-12-04
Register	View on the Charity Commission register

Contact

Address	Bishop's Stortford Baptist Church Twyford Road Bishop's Stortford CM23 3LJ
Phone	01279 507575
Email	churchoffice@stortfordbaptist.org
Website	www.stortfordbaptist.org

Activities

Objects: THE PRINCIPAL PURPOSES OF THE CHURCH ARE:- 3.1.1 THE ADVANCEMENT OF THE CHRISTIAN FAITH ACCORDING TO THE PRINCIPLES OF THE BAPTIST DENOMINATION. 3.1.2 THE CHURCH MAY ALSO ADVANCE EDUCATION AND CARRY OUT OTHER CHARITABLE PURPOSES IN THE UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD. 3.2 [NOTHING IN THIS CONSTITUTION SHALL AUTHORISE AN APPLICATION OF THE PROPERTY OF THE CHURCH FOR PURPOSES WHICH ARE NOT CHARITABLE IN ACCORDANCE WITH SECTION 7 OF THE CHARITIES AND TRUSTEE INVESTMENT (SCOTLAND) ACT 2005 OR SECTION 2 OF THE CHARITIES ACT (NORTHERN IRELAND) 2008.]

Activities: REGULAR PUBLIC WORSHIP, PRAYER, BIBLE STUDY, PREACHING AND TEACHING; BAPTISMS; HOLY COMMUNION; EVANGELISM AND MISSION; TEACHING, ENCOURAGEMENT, WELCOME AND INCLUSION OF YOUNG PEOPLE; NURTURE AND GROWTH OF CHRISTIAN DISCIPLES; EDUCATION AND TRAINING FOR CHRISTIAN AND COMMUNITY SERVICE; GIVING AND ENCOURAGING PASTORAL CARE; SUPPORTING AND ENCOURAGING CHARITABLE SOCIAL ACTION.

Classification

- **How:** Provides Other Finance, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- Essex
- Hertfordshire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£421,722	£453,004	-	-
2023-12-31	£408,152	£437,710	-	-
2022-12-31	£1,170,030	£1,147,899	£3,977,466	4
2021-12-31	£475,911	£461,782	-	-
2020-12-31	£382,444	£387,287	-	-

Trustees

Name	Role	Appointed
Amanda Jayne Talbot		2019-03-21
Catherine Church		2020-09-17
Graham Langhorne Page		2022-03-24
James Robert Davidson		2018-03-22
Judith Margaret Box		2014-09-18
Julia Catherine Horner		2014-03-20
Keith Bintley		2020-09-17
Michael John Talbot		2022-03-24
Paul Crispin		2021-03-25
RICHARD PETER JONES		2014-09-18
Rupert James Fergus Moore		2018-03-22
Stephen James Lee		2023-03-23
Timothy David Wingrave Thomas		2019-03-21

BISHOP'S STORTFORD BAPTIST CHURCH

England & Wales - Charity number 1159484

Accounts

Annual Report and Accounts 2024



Baptist Church Centre
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CM23 3LJ

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01279 507 575

Church Secretary
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This church aims to be a community of believers living according to the Bible's teaching where people become fully devoted followers of Jesus Christ.

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Annual Report 2024

We are pleased to present a report of the life and work of the Church during 2024.

Aim and Purposes

The vision of Bishop's Stortford Baptist Church is to be a community of believers living according to the Bible's teaching so that Christ's redemptive purposes can be accomplished in the world. The Church's mission is to enable people to become fully devoted followers of Jesus Christ by the power of the Holy Spirit. The fellowship of the Church seeks to go **deeper** with God, become **closer** to each other and **wider** in our influence.

Objectives and Activities

The Church is committed to carrying out its activities in line with the Baptist tradition and to encourage and enable people in the local area to attend and take part in its services and meetings. Activities include:

- Services each week for worship, prayer, Bible Study, preaching and teaching, including additional services for those in the local area whose first language is not English
- Baptism is available to those that have genuinely made a profession of faith in Jesus Christ as Lord and Saviour
- Meetings for young people
- Small group meetings (Life Groups)
- Pastoral care
- Discipleship for Christian service
- Evangelism and mission
- Support of Christian and social charitable action within the local area
- Support for mission overseas
- Involvement with the local and national Baptist associations.

The ministry areas of the Church are classified into **Worship, Fellowship, Reaching Out, Discipleship** and **Social Action**, supplemented by a **Resources Team** (all led by the Deacons) and with spiritual oversight and pastoral care administered by the Elders.

Achievements and Performance

Worship, Teaching and Prayer

2024 saw a small but steady growth in attendance at our main service. Growth has come from several areas and the ethnic mix of the congregation has gradually increased. We had several baptisms and a number of special events to celebrate the

diversity of the church and the church anniversary, as well as visits from mission partners. These services are live-streamed on You Tube.

We continued to hold a monthly communion service and a monthly prayer meeting on Sunday afternoons. We had other opportunities for corporate prayer including prayer breakfasts, and a Prayer Week in September. There is also a monthly Pilgrim Walk for meditation and prayer.

In 2024 we studied the following topics in our services:

- Exodus
- The events of easter in Luke's Gospel
- Encounters with Jesus – following stores of those that met Jesus and what happened to them.
- Changing Attitudes – examining ways that our society's thinking has changed and how Christians should react to it.
- Paul's Missionary Journeys
- Romans

We continue to encourage new members of our worship team, who are involved in leading music and worship on a Sunday. There have been several opportunities for our young people to get involved as well.

International Ministry

Leaders: Gustavo Gubiani

The International Ministry continues to pursue its vision of welcoming individuals from the wider town community, and it has been particularly effective in helping members of the international community feel fully integrated into our church family.

Sadly, our associate missionary Uelton Ricardo has returned to Brazil, as he was unable to renew his visa. As a result, we have had to pause our Portuguese-language Sunday services for the year. However, those who previously attended these services have been warmly welcomed into our main Sunday morning gatherings, fostering greater unity within the church.

In the areas of mission and pastoral care, we have been able to continue several key initiatives:

Transportation for Refugees – With the hire of a van and the generous support of volunteers, we transported approximately 30 refugees to church services and special events each week, continuing the model established in the previous year.

Pastoral Visits and Counselling – This remained a vital ministry, particularly given the emotional fragility experienced by many refugees. We provided pastoral support, mediated family conflicts where possible, and offered essential guidance to those in vulnerable situations.

Language School – Thanks to the professionalism and dedication of a couple from our congregation, we were able to continue our Language School, which included three teachers and around twelve students.

Iranian Life Group – our Iranian Life Group continues to flourish. By God's grace, we have been able to host a weekly Bible study every Friday to introduce participants to the Christian faith. Those who came to faith were invited to join our Baptismal Classes, and once ready, were baptised. Toward the end of the year, we began discussions around forming a Discipleship Life Group to help new believers grow in their faith and learn how to live it out practically.

We give thanks to God for His faithfulness throughout the year and for the many ways He has been at work in and through our International Ministry. Despite challenges, we have witnessed growth, resilience, and a deepening sense of community among those we serve. As we look ahead, we remain committed to welcoming the nations among us, sharing the love of Christ, and walking alongside people from all backgrounds as they discover and grow in their faith. We continue to pray for wisdom, provision, and open doors in the coming year.

Safeguarding

Our two Designated People for Safeguarding are **Mandy Talbot (Children)**, and **Steve Barber (Adults at Risk)**.

All volunteers working with children or adults hold an enhanced DBS Certificate and complete Safeguarding Training.

In September 2024 we made a few minor amendments to our Safeguarding Policy. Following this we asked Paul Morris Walford to carry out a Safeguarding Audit, in accordance with best practice. This looked at all aspects of church life. Areas which need attention will be addressed during 2025.

Youth and Children

Youth Ministry

Leader: Mandy Talbot.

Our Sunday morning group, called Impact, is for 11–18-year-olds, with between 10–20 young people attending most weeks. We have a strong team of leaders, who prepare interesting and varied sessions which help to develop Bible knowledge and provide opportunities for discussion. The Youth Band has led the worship in a few services this year and the Impact group joined the refreshment rota, serving tea and coffee to the wider congregation on several Sundays.

We have two Friday evening youth groups, Impact2 Club is for 14–18 year olds and alternates with Youth@TheBridge, for 10–14-year-olds. The groups allow plenty of time for the young people to socialise, and include a short Bible based discussion. Leaders for these groups include some of our Impact Leaders and a great team of parent volunteers.

We are very excited to have interviewed and appointed a new Youth Worker, Patrick Symonds, who will join us in 2025, and are looking forward to seeing how the youth ministry will develop in the future.

Children's Ministry

Leader: Richard Jones

In 2024 we had Xplorers (school years 4–6) and the two Kidzone groups (nursery– school year 3) meeting on a Sunday morning. Around 40–50 children in total regularly attend one of the groups, including the children of our friends staying in the Ibis hotel.

A Summer Club was held for the children and parents of our friends staying in the Ibis hotel and others.

There is a faithful team of volunteer leaders and helpers working well together. Thanks to them for making the groups safe and welcoming places where through stories, crafts and games the children learn about God's love for them, how they can accept Jesus as savior for themselves, and how they can grow as Christians and as part of the church.

Discipleship

Leader: Graham Page

Small groups (known as LIFE Groups) continue to be the primary focus for Church members and non-members to grow as disciples of Jesus by building relationships with each other, deepening faith through prayer and Bible study, and living their faith out in the world.

Most LIFE Groups are meeting in person. However, a number have adopted a hybrid approach with members being able to attend face-to-face or via ZOOM when more convenient.

LIFE Group leaders are contacted when new church members are seeking to become part of a group so that they can join the most suitable group based on several criteria: the prospective member's Christian experience, the demographics of potential LIFE Groups and geographical location. We have managed to successfully integrate a number of new members into Life Groups this year.

Discussions have taken place with the LIFE Group leaders to ascertain what digital and hard print materials can be provided to support their individual groups. A central resource library has been put together to assist in finding quality teaching materials.

This year the church continued its work in the Iranian community from the IBIS hotel with a regular Life Group meeting during the week. In addition, we have three new Life Groups planned for 2025 a men's group, an African Life Group and Portuguese Life Group too.

The Life Groups have followed the Sunday Morning "Romans" study plan in the Autumn, with additional mid-week discussion helping to underpin the Sunday morning teaching plan. These sessions proved to be very popular and as a result we will also focus on another teaching series in the Spring; "24 hours that changed the world."

I have also supported the "Link Up" team by attending the monthly Link up meetings where possible to meet people interested in knowing more about the Church and discuss LIFE Group participation where applicable.

In addition, we are investigating additional courses that could help the Church members to develop their spiritual lives.

Fellowship

Leader: Catherine Church

Over the past year we have had many different groups meeting at church and below are just some of the groups:-

BMF

The Baptist Midweek Fellowship (BMF) meets at 2pm for about an hour and a half on the first and third Wednesday of every month from September until April. Janet Casson leads this meeting alongside a committee of dedicated helpers. Over the past year we have hosted a variety of interesting speakers from our fellowship and one or two outside speakers in addition, one of whom was Richard Townsend the Mayor. At our December meeting we enjoyed a Christmas lunch with entertainment, which in 2024 was led by Steve Barber who played some Christmas Carols and Christmas music. Our AGM takes place in April where we enjoy a fish and chip lunch prior to the meeting.

Over the course of the past year our numbers have increased and at most meetings we have a gathering of between 30 and 40 people. In 2024 we introduced an extra fellowship meeting in May which was well attended, with a sales table and a quiz. In 2025 we will have two extra meetings in May and July. The committee recognises that this is a valuable time of fellowship in a relaxed environment when members can share together as well as hear the life and faith stories of our speakers and their passions.

Cake and Make

This group of about 20 folk meets on the first Friday of the month and enjoying fellowship and cake together. The group is organised by Susan Bates.

Contact

Geoff Gosling organises a group of 18 visitors who visit 9 people. The feedback from folk that are visited is that the visits are very much enjoyed. If anyone would like to volunteer to become a visitor, please contact Geoff.

Flower Arranging Group

The flower group of about 20 ladies meets monthly on a Wednesday at 1.30pm. If anyone is interested in joining this group, please contact Julie Pollard or Mary Scales.

Network

The Network team of 7 has planned a group of events over the last year that include bacon brunches after church, picnics at Hatfield Forest, Indian meals out and a trip to see Christmas Proms Praise at All Souls, Langham Place. We visited Cambridge in November to see Murder on The Orient Express which was an excellent production and are also looking forward to going to The Albert Hall in May to see Proms Praise Wonder with the All Souls orchestra and choir and a Performance of The Lion, The Witch and The Wardrobe at Sadlers Wells Theatre in August. A Chinese meal is also planned to invite along some newer members of the Church.

It would be great to have some new members with fresh ideas and inspiration. We do have a couple of men in the group now but can always make more room for men or women! If you are interested in joining this group, please contact Catherine Church.

Reaching Out

Leader: Thiago Ribeiro

We are driven by a passion to spread our Christian faith in Bishop's Stortford and beyond while supporting global missions. We strive to positively impact the world by sharing our message of hope and love.

In 2024, our outreach ministry embraced the call to be a light in our local community and the world, spreading faith, compassion, and hope. Through engaging events like Holiday Bible Week, quiz nights, and Beer and Carols, we created spaces for fellowship, deepened connections, and shared the joy of Christ. Beyond our borders, we stood alongside missionaries in Europe, Africa, and the Americas, empowering their work in evangelism, education, healthcare, and refugee support. Mission Sunday and our harvest service for Tearfund reinforced our commitment to fighting poverty and injustice, reminding us that even small acts of kindness can create lasting change. As we look ahead, we remain dedicated to bringing God's love into every life we touch, continuing our mission with faith, purpose, and unwavering hope.

Local Outreach

In 2024, our activity included:

- Holiday Bible Week
- A quiz night

- Beer and Carols in a local pub

Linked to the above, we participated in Hope 23-24, a national campaign seeking to share the good news of Jesus with people across the country.

World Mission

The Mission Council continues coordinating our prayer and support for our mission partners. The missionaries we partnered with in 2024 were:

Roland & Carolien Smith – Renkum, Netherlands. Roland and Carolien Smith, ECM missionaries, are grateful for prayer support and a church study of Matthew. A Czech prison project is funded, and ECM's Church for All supports those with disabilities. Carolien is leading an Alpha course in a women's prison. They also support an African refugee and a Kurdish family.

Paul & Lizzie Reed – Eastern Europe / USA. Paul and Lizzie, who met in St. Petersburg, moved to Budapest, Hungary, in 2024 and are currently working for the International Christian School of Budapest (ICSB) on the Chapeling team, helping the young people at the school.

Eric & Claire Singirankabo – Huye District, Rwanda. Eric and Claire are working with HIV/AIDS patients, visiting homes and hospitals in Huye District, Southern Province, Rwanda.

Storly & Kate Michel – USA / Haiti. Storly and Kate Michel run 4VEH, a media outlet in Haiti. The country faces violence, hunger, and displacement, but their ministry continues to broadcast hope. They are attending a support-raising boot camp due to increased financial needs. Please pray for Haiti's stability, their ministry, and their family's mission.

Jonathan & Margaret Kisenyi – Jinja, Uganda. Jonathan and Margaret work with the East African Revival Fellowship in Uganda, focusing on evangelism and mentoring new Christians in schools.

Tracy Moreton – Colchester/Essex, UK. Tracy works for Friends International, building friendships and faith with international students at the University of Essex. She's also the Assistant Chaplain at the Faith Centre.

During our harvest service, we aimed to promote and gather funds for Tearfund, a Christian charity dedicated to eradicating extreme poverty in over 50 countries through humanitarian assistance, community development, and advocacy efforts.

Additionally, we devoted Mission Sunday to increasing awareness about our mission partners, who work diligently to support and empower students. This year, on Mission Sunday, we celebrated and embraced our community's diversity by highlighting the various nationalities represented in our congregation.

We take pride in our partnership with BMS World Mission, Operation Agri, and Compassion and continue working alongside them to positively impact the world.

Social Action

Leader: Julia Horner

Overview

Our focus is to engage with our local and wider community and make a difference through our aims:

- Supporting those in need in our local community, particularly the disadvantaged in society or those struggling financially.
- Supporting community groups and voluntary organisations which meet specific needs in our local and wider area.
- Caring for the local environment.

Exchange

Exchange, which is based within our Bridge building, was open 2 afternoons a week, and provided clothing, household goods, furniture and white goods to members of the public. The biggest request was for furniture and household goods for those who had just moved from temporary accommodation to their first and completely empty property. They were very blessed to have Church members who regularly collected and delivered furniture using their trailer, and a volunteer who carried out portable appliance (PAT) testing on our white goods, enabling them to be received and given away. They also helped many asylum seekers from a local hotel who came to choose clothing. This year Exchange had 858 visits and made 262 deliveries. In conjunction with the Church's Pantry, they gave out 20 Christmas goodie bags in December and 20 Pantomime tickets.

BSBC Advocate

This year an ex-town councillor with years of experience ran an advocacy project in our Bridge building, opening 2 days a week. She helped members of the public with various issues but specialised in housing and benefits needs.

Breaking Bread Café

We ran a café serving hot drinks and homemade cake 2 afternoons a week to members of the public. The free café and warm space was particularly helpful due to the cost-of-living, and the relationships and community feel being built up was valuable in reducing loneliness and social isolation and providing a meeting place where people can get to know others. We also ran a free café in the Bridge building while Exchange was running, to provide refreshments to Exchange visitors while they waited to be seen.

Toddlers and Co

Toddlers and Co ran 2 sessions a week although the numbers attending were significantly lower than in previous years and neither group was full for the whole year. This is in line with most other preschool classes and "stay and play" groups and was mainly due to the free nursery places introduced by the government and the need for more parents to work. Most weeks they welcomed around 40 families although some weeks as few as 25 across the two groups with a mix of mums, grandparents, childminders and nannies attending. Although the numbers were much lower the needs of the families were significantly greater which has been both a privilege and a challenge for the leaders. Currently, the greatest need is for more leaders especially on a Thursday where there were the minimum number possible to operate the group. The existing leaders are in the process of considering various options for the future of the group.

Canal Adoption

The church has informally 'adopted' a one-mile stretch of canal beside the Church. We have a Church member who is a Waterways Chaplain, who regularly walked the towpaths in Bishop's Stortford and Sawbridgeworth, and supported anyone who needed practical or spiritual help, particularly negotiating with the Canal & River Trust regarding boat licence difficulties.

Grove Cottage

We supported Grove Cottage (the Mencap provision just a hundred yards from the church) however we could. We ran our usual accessible Carol Service for them in December, held an offering for their work over Christmas, and provided them with regular room hire in the main church building and the Bridge building. We continue to support them practically and financially where possible and in prayer.

Love Stortford

Love Stortford' took place in June – a week of activities to show the love of God to the people of the town. We supported a decorated float which took part in the Carnival procession. This included a Gospel Choir, and the giving out of thousands of sweets and flyers. 'Churches Together in Bishops Stortford' supported other churches running free cafes, Fun Day Field Outreach at the Carnival and the making and sending of 'Bless the Police' Thank You gifts. Our church ran a café each afternoon for the week, serving free hot and cold drinks, cakes and ice creams.

We also had links with:

Street Pastors

Street pastors are trained volunteers from churches in Bishop's Stortford and Sawbridgeworth representing the Church on the street, who care about their community and want to keep people safe. They patrolled pubs, restaurants and railway stations weekly in teams on Friday and Saturday nights between 10pm and 2am. They listened to and helped people out in the town to make the community a safer place for everyone to enjoy. Much of their work was preventative, and they worked closely with the police and pub staff.

Bishops Stortford Food Bank

The Bishops Stortford Food Bank gave food parcels to local people in need and delivered food to those who couldn't visit in person. They also gave Aldi vouchers so clients could buy extra fresh items they needed. They topped up the accounts of eligible clients with pre-payment gas and electricity meters. They worked via referrals from various local support agencies. At Christmas they provided Christmas hampers to local families and residents in need.

External Links

The Church continues to be linked in fellowship to the national structures of the Baptist Union of Great Britain, which are expressed locally through the Eastern Baptist association.

The Church also remains a member of Churches Together in Bishop's Stortford and the Evangelical Alliance

Premises

Leader: Paul Crispn.

The Church has four properties all of which are held in trust by the Baptist Union Trust Corporation for the Church.

- The Church Centre
- The Bridge (second building on the Church Centre site)
- 8 Wilson Close (the Manse for the senior minister and his family)
- 14 Cavell Court (currently occupied by the second minister and his family)

Day to day maintenance is carried out by band of volunteers who meet every second Wednesday of the month.

The Church also took over ownership of the Burial Ground at the former Little Hallingbury Free Church and is responsible for its upkeep.

The Bridge

The Church acknowledges with extreme gratitude the generous grant of £750,000 made by the trustees of the Little Hallingbury Free Church which enabled the old Bishop's Stortford Mineral waters office and warehouse that stood on the Church Centre Site to be modernised to a high standard and expanded. The trustees of Little Hallingbury Free Church have also generously made a grant available towards the running costs of the Bridge for five years which has four years left to run.

The building has been the home of Exchange (see above) for a number of years, but the alterations have allowed for more storage, office space and meeting rooms. They have made for much more pleasant environment to meet with people and allowed the running of a cafe at times when Exchange is open and also for former town councillor to provide an advice service re benefits at the same time.

The Bridge is used on an occasional basis by some small charities for meetings and occasional external hirers hires such as Slimming World and U3A

It is also used for youth work and other meetings for people within the fellowship where the smaller size and intimate atmosphere are more appropriate than the accommodation in the main Church Centre. In particular a monthly Art Class and the monthly Sunday evening Communion Service and Prayer Meeting are held in the Bridge. Trustee Catherine Church is responsible for seeking further users of the Bridge to that enable outreach into the local community.

Church Membership

Leader: Judy Box

2024 has been an interesting year in terms of Church Membership. On one hand, we have had a larger than usual number of resignations and removals, and yet on the other hand, the church – and therefore the membership – is growing. There are valid reasons for both.

Firstly, following the covid years, the number of members did not accurately reflect the number who were actively involved in the life of the church, due to the fact that some had drifted or moved away and not let us know. We have therefore worked in 2024 to renew relationships with as many as possible. As a result, a few have returned, some resigned and others – if they have not replied – are removed. The Membership numbers are therefore now much more realistic, though we still have more work to do on this.

At the other end, we are seeing amazing growth in the church and people are coming to worship with us and settling into the church family.

We regularly run a Membership Discovery Course, which is an opportunity for newcomers to find out more about our beliefs, practices, priorities and activities. People can hear about the joy of serving in the church and the responsibility of governance by the gathered membership. On completion of the two-session course, attendees can decide whether they wish to become members of the church. In response to demand, we have increased the number of courses per year from 3 to 4. Of the 18 people who attended the course, 8 became members in 2024. We expect most of the others to become members in 2025.

We therefore began 2024 with 210 members, we ended with 209.

Staff and Volunteers

Our current stipend and staff payroll consists of John Walford, Gustavo Gubiani, Ira Mayo, Tim Kingston Hepner, Liz Lake and Irene Thorn.

But in addition, in order to run the vast number of activities that the Church operates, we have an amazing band of volunteers that serve faithfully and enthusiastically. Some 100 individuals serve in various ways on Sundays on 14 different rotas, as well as those who help in the office and all the various activities mentioned throughout this report or informally in myriad other ways. A great many of these serve in more than one role and many more still pray actively for the Church's work. As always in any vibrant community, there are vacancies for service that need to be filled.

Structure, Governance and Management

A Finance and Administration Committee continues to oversee the administration of the church to free up more time for the rest of the Leadership Team to focus on ministries, in order to enable the church to thrive, grow and blossom in our service to our Lord and in our witness and service to the community.

Administrative Information

Bishop's Stortford Baptist Church is affiliated to the Eastern Baptist Association and to the Baptist Union. The correspondence address is The Baptist Church Centre, Twyford Road, Bishop's Stortford, CM23 3LJ.

Trustee Responsibilities

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently.
- observe the methods and principles in the Charities SORP 2019 (FRS 102). Make judgements and estimates that are reasonable and prudent state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the Trustees are aware:

- There is no relevant audit information of which the Charity's auditor is unaware.
- The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

Trustees

The Trustees for 2024 were as follows:

Ex Officio Members

Senior Minister

The Reverend John Walford

Minister

The Reverend Gustavo Gubiani

Elected Members

Elders

Mr Keith Bintley

Mr Jamie Davidson

Mr Rupert Moore

Mr Michael Talbot

Church Secretary

Mr David Thomas (since March 2024)

Interim Treasurer

Deacons

Mrs Judy Box

Mrs Catherine Church

Mr Paul Crispin

Mrs Julia Horner

Mr Stephen Lee

Mr Richard Jones

Mrs Jo Moore

Mr Thiego Ribeiro

Mr Graham Page

Mrs Mandy Talbot

Mr David Thomas

Auditors

Lawrence & Company Accountants Ltd

26 Bell Street

Sawbridgeworth

Hertfordshire

CM21 9AN

This report was approved by the Trustees 08.09.2025 and are signed on their behalf by Michael Talbot – Trustee and Church Secretary



Michael Talbot

Financial Review

Overview Statement

The figures for 2024 reflect a similar financial position to that observed for 2023. The church runs at a modest deficit each year, though this arises almost entirely on the depreciation charged on the property, and does not reflect the wider cash/balance sheet position, which remains fairly healthy. Due to the two significant loans, total liabilities outweigh current assets for both unrestricted and designated funds (though of course the full value of the church buildings ensures that the net asset position remains wholly positive). Cash flow has remained consistent year-to-year, and both income and expenditure remain broadly similar to that seen in the previous year.

During the year, total incoming resources amounted to £421,722 (2023: £408,152). The primary component related to general donations to the church. Contributions by churches and other organisations towards the development and running costs of The Bridge totalled £20,000 (2023: £19,250).

Resources expended totalled £453,004 (2023: £437,710). The charity therefore achieved a deficit before other recognised gains and losses of £31,281 (2023: £29,558). The charity has a reserves policy, and a minimum sum is stipulated within this and held within the General Reserve fund. The amount is sufficient for meeting obligations in a six-month period should the church have to be wound up.

Workplace Pensions

The Church is a participating employer the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme, previously known as the Baptist Ministers Pension Fund, started in 1925. At the beginning of the financial year, the scheme comprised of a defined benefits scheme which was closed to future accrual on 31 December 2011 and a defined contribution plan which was opened in January 2012. The assets of the Scheme are held separately from those of the Employer and the other participating employers. For the current financial year, the pension provision for members of the Scheme is being made through the Defined Contribution (DC) Plan. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited. Furthermore,

members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

In October 2024, the insurance company Just Group completed a buy out of the liabilities of the closed defined benefit scheme. From that date any remaining liability of the participating scheme members to defined benefit scheme ceased and the £1 per month deficit contributions payable by the participating employers which were agreed in the recovery plan approved in August 2022 also ceased from that date.

Administration of the closed defined benefit scheme transferred from the pension trustees to Just Group from that date.

The Ministers and members of the church staff are eligible to join the Scheme.

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The present value of the agreed deficit contributions were immaterial at the beginning of the financial year and were fully extinguished once buy out was completed by Just Group in October 2024.

Accounts

Statement of financial activities for the year ended 31 December 2024

	Note	2024				2023			
		Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds
Income from:		£	£	£	£	£	£	£	£
Donations and legacies	4	302,399	86,495	20,000	408,894	302,163	77,706	19,250	399,119
Investments	5	12,828	-	-	12,828	9,033	-	-	9,033
Total income		315,228	86,495	20,000	421,722	311,196	77,706	19,250	408,152
Expenditure on:									
Charitable activities	6	323,925	109,409	19,670	453,004	303,256	128,851	5,603	437,710
Total expenditure		323,925	109,409	19,670	453,004	303,256	128,851	5,603	437,710
Net income/(expenditure)		(8,697)	(22,914)	330	(31,281)	7,940	(51,145)	13,647	(29,558)
Transfers between funds		(61,200)	61,200	-	-	(58,162)	102,412	(44,250)	-
Other recognised gains/(losses)		-	-	-	-	(3,735)	-	-	(3,735)
Net movement in funds		(69,897)	38,286	330	(31,281)	(53,957)	51,267	(30,603)	(33,293)
Reconciliation of funds									
Total funds brought forward		3,989,571	(48,271)	2,873	3,944,173	4,043,528	(99,538)	33,476	3,977,466
Total funds carried forward		3,919,674	(9,985)	3,203	3,912,892	3,989,571	(48,271)	2,873	3,944,173

The statement of financial activities includes all gains and losses recognized in the year. All income and expenditure derive from continuing activities

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Statement Of Financial Position at 31 December 2024

		2024		2023
	Note	£	£	£
Fixed assets				
Tangible assets	11		4,114,568	4,186,880
Current assets				
Debtors	12	18,394		17,297
Cash at bank and in hand		452,165		463,667
		470,559		480,964
Creditors: amounts falling due within one year	13	(189,817)		(198,979)
Net current assets		280,742		281,985
Total assets less current liabilities			4,395,310	4,468,865
Creditors: amounts falling due after one year	14		(482,418)	(524,692)
Net assets			3,912,892	3,944,173
Funds of the charity				
Unrestricted funds			3,919,674	3,989,571
Designated funds			(9,985)	(48,271)
Restricted funds			3,203	2,873
Total charity funds	15		3,912,892	3,944,173

Cash Flow

Cash Flow Statement 31 December 2024

	2024	2023
	£	£
Cash flows from operating activities		
Cash (used in)/generated from operations (below)	15,895	171,649
Cash flows from investing activities		
Interest received	12,828	9,033
Cash flows from financing activities		
Net repayment of long term borrowings	(40,225)	(144,323)
Change in cash and cash equivalents in the reporting period	(11,502)	36,359

Cash and cash equivalents at the beginning of the reporting period

463,667 427,308

Cash and cash equivalents at the end of the reporting period

452,165 463,667

Reconciliation of net income to net cash flow from operating activities

	2024	2023
	£	£
Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)	(31,281)	(33,293)
Adjustments for:		
Depreciation charged	72,312	72,312
Other losses/(gains) on subsequent recognition of tangible assets	-	3,735
(Increase)/decrease in debtors	(1,097)	1,903
Increase/(decrease) in creditors	8,789	136,026
Interest received	(32,828)	(9,033)
	15,895	171,649

The notes on pages 24 to 33 form part of these financial statements.

These financial statements were approved by the board of trustees and authorized for issue on 08.09.2025 and are signed on their behalf by David Thomas – Trustee and Interim Treasurer



David Thomas

Notes To the Financial Statements 31 December 2024

1. General information

The charity is a public benefit entity and a charity registered in England and Wales. The address of the registered office is Bishop's Stortford Baptist Church, Twyford Road, Bishop's Stortford, CM23 3LJ.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', and the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)).

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis. They are prepared in sterling, which is the functional currency of the charity.

Going Concern

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

Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity.

Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently recognised at amortised cost using the effective interest method.

Pension costs

The charity offers a defined contribution pension scheme for its employees. There are no further liabilities other than that already recognised in the SOFA.

Income tax

The charity is exempt for taxation on its income and gains where they are to be applied for charitable purposes.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future projects or commitments.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Freehold Land	–	no depreciation
Freehold Buildings	–	depreciated over 50 years on a straight-line basis

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

4. Income from donations and legacies

	Unrestricted	Designated	Restricted	Total 2024
	£	£	£	£
Regular offerings	207,812	30,087	-	237,899
Specific donations and appeals	30,755	47,630	20,000	98,384
Legacies	-	2,000	-	2,000
Donations and grants for 'The Bridge'	-	-	-	-
Gift Aid recoverable	44,172	6,777	-	50,949
Donations for use of the Church Centre	19,661	-	-	19,661
	302,399	86,495	20,000	408,894

	Unrestricted	Designated	Restricted	Total 2023
	£	£	£	£
Regular offerings	230,849	40,941	-	271,790
Specific donations and appeals	18,115	9,890	-	28,005
Legacies	-	18,820	-	18,820
Donations and grants for 'The Bridge'	-	-	19,250	19,250
Gift Aid recoverable	45,185	8,055	-	53,240
Donations for use of the Church Centre	8,014	-	-	8,014
	302,163	77,706	19,250	399,119

5. Income from investments

	Total 2024	Total 2023
	£	£
Bank interest receivable	12,828	9,033

6. Expenditure on charitable activities

		Unrestricted	Designated	Restricted	Total 2024
	Note	£	£	£	£
Premises costs		65,976	–	19,670	85,646
Depreciation		72,312	–	–	72,312
Bank interest payable		15,647	28,930	–	44,577
Ministry & outreach		155,967	11,978	–	167,945
Ministry support		13,711	–	–	13,711
Mission grants	7	313	68,500	–	68,813
		323,925	109,409	19,670	453,004

		Unrestricted	Designated	Restricted	Total 2023
	Note	£	£	£	£
Premises costs		54,082	12,988	5,603	72,673
Depreciation		72,312	–	–	72,312
Bank interest payable		15,188	30,979	–	46,167
Ministry & outreach		144,320	18,532	–	162,852
Ministry support		17,354	1,177	–	18,531
Mission grants	7	–	65,175	–	65,175
		303,256	128,851	5,603	437,710

7. Mission grants

	Unrestricted £	Designated £	Restricted £	Total 2024 £
<u>National Mission</u>				
Baptist Home Mission	-	12,500	-	12,500
Stort Valley Schools Trust	-	2,350	-	2,350
Holiday Bible Week	-	3,300	-	3,300
Others	313	6,690	-	7,003
Subtotal	313	24,840	-	25,153
<u>World & Other Mission</u>				
European Christian Mission (R&C Smith)	-	10,205	-	10,205
Samaritan Hospital (E&C Singirankabo)	-	9,230	-	9,230
Eastern Europe Mission Work (E&P Reed)	-	6,225	-	6,225
BMS World Mission	-	15,000	-	15,000
Friends International	-	3,000	-	3,000
Subtotal		43,660		43,660
Total	313	68,500	-	68,813

	Unrestricted £	Designated £	Restricted £	Total 2023 £
<u>National Mission</u>				
Baptist Home Mission	-	10,000	-	10,000
Stort Valley Schools Trust	-	3,470	-	3,470
Holiday Bible Week	-	3,250	-	3,250
Others	-	6,360	-	6,360
Subtotal	-	23,080	-	23,080
<u>World & Other Mission</u>				
European Christian Mission (R&C Smith)	-	8,879	-	8,879
Samaritan Hospital (E&C Singirankabo)	-	8,808	-	8,808
Eastern Europe Mission Work (E&P Reed)	-	4,130	-	4,130
BMS World Mission	-	15,031	-	15,031

Operation Agri	-	2,348	-	2,348
Support for Ukrainian churches and families	-	2,899	-	2,899
Subtotal		42,095	-	42,095
Total		-	-	65,175

8. Audit fees

	2024	2023
	£	£
Fees payable to the independent auditor for:		
Audit of the financial statements		
	5,760	5,760

9. Staff costs and trustee remuneration

Staff costs were as follows:

	Total	Total
	2024	2023
	£	£
Stipends and salaries	128,910	105,962
Social security costs	5,574	3,216
Pension costs	11,484	12,413
	145,968	121,591

No employee earned more than £60,000 during the year.

The key management personnel of the charity comprise the ministers of the church. As permitted by the constitution of the charity, Rev John Walford and Rev Gustavo Gubiani – both trustees of the charity – were remunerated in this capacity. The total employee benefits of the key management personnel were £78,885 (2023: £78,349).

	2024	2023
	No.	No.
		£
Average head count	6	9

10. Trustee remuneration

Other than those trustees identified in note 9, no other trustees were remunerated by the charity.

11. Tangible fixed assets

	Freehold Land £	Freehold Buildings £	Total £
Cost			
At 1 st January 2024	746,250	3,615,592	4,361,842
Additions	-	-	-
Revaluations	-	-	-
At 31 st December 2024	<u>746,250</u>	<u>3,615,592</u>	<u>4,361,842</u>
Depreciation			
At 1 st January 2024	-	174,962	174,942
Charge for the year	-	72,312	72,312
Eliminated on disposal	-	-	-
At 31 st December 2024	<u>-</u>	<u>247,274</u>	<u>247,274</u>
Net Book Value			
At 31 st December 2024	<u>746,250</u>	<u>3,368,318</u>	<u>4,114,568</u>
At 31 st December 2023	<u>746,250</u>	<u>3,440,630</u>	<u>4,186,880</u>

12. Debtors

	2024 £	2023 £
Gift aid receivable	15,096	12,595
Prepayments and accrued income	3,298	4,702
	<u>18,394</u>	<u>17,297</u>

13. Creditors: amounts falling due within one year

	2024 £	2023 £
Accruals and deferred income	105,019	116,234
Baptist Union Loan for Church Centre & "The Bridge"	61,200	61,200
Baptist Union Loan for 14 Cavell Court	23,598	21,545
	<u>199,817</u>	<u>198,979</u>

14. Creditors: amounts falling due after one year

	2024	2023
	£	£
Baptist Union Loan for Church Centre & "The Bridge"	307,783	340,053
Baptist Union Loan for 14 Cavell Court	174,635	184,639
	482,418	524,692

15. Analysis of charitable funds

	At 1 st January 2024	Income	Expenditure	Transfers	Gains / Losses	At 31 st December 2024
	£	£	£	£	£	£
Unrestricted funds	3,989,571	315,228	(323,925)	(61,200)	-	3,919,674
Designated funds						
General Reserve	150,401	-	-	-	-	150,401
Bridge	73,991	-	(143)	-	-	73,848
Redevelopment Fund						
Church Centre Loan	(401,253)	-	(28,930)	61,200	-	(368,984)
Fund						
Legacies Fund	52,641	2,000	-	-	-	54,641
Capital Reserve	15,412	-	-	-	-	15,412
Communion Fund	9,443	8,866	(5,690)	-	-	12,619
Church Centre Fit-	5,376	-	-	-	-	5,376
Out Fund						
Special Projects	17,771	1,500	-	-	-	19,271
Funds						
Other Funds	27,948	74,128	(74,645)	-	-	27,431
	(48,271)	86,495	(109,409)	-	-	(9,985)
Restricted funds						
Hallingbury Free	2,873	20,000	(19,670)	-	-	3,203
Church						
Total funds	3,944,173	421,722	(453,003)	-	-	3,912,892

	At 1 st January 2023	Income	Expenditure	Transfers	Gains / Losses	At 31 st December 2023
	£	£	£	£	£	£
Unrestricted funds	4,043,528	311,196	(303,256)	(58,162)	(3,735)	3,989,571
Designated funds						
General Reserve	150,401	-	-	-	-	150,401
Bridge	87,292	850	(14,151)	-	-	73,991
Redevelopment Fund						
Church Centre Loan	(456,474)	27,716	(30,979)	58,484	-	(401,253)
Fund						
Legacies Fund	39,713	18,820	(4,068)	(1,825)	-	52,641
Capital Reserve	15,412	-	-	-	-	15,412
Communion Fund	11,676	3,053	(5,286)	-	-	9,443
Church Centre Fit-Out Fund	11,662	-	(6,286)	-	-	5,376
Special Projects	14,146	1,800	-	1,825	-	17,771
Funds						
Other Funds	26,634	25,467	(68,081)	43,928	-	27,948
	(99,538)	77,706	(128,851)	102,412	-	(48,271)
Restricted funds						
Hallingbury Free Church	31,878	19,250	(4,005)	(44,250)	-	2,873
Herts Comm. Foundation	1,598	-	(1,598)	-	-	-
	33,476	19,250	(5,603)	(44,250)	-	2,873
Total funds	3,977,466	408,152	(437,710)	-	(3,735)	3,944,173

Unrestricted funds: Funds which can be used at the discretion of the trustees to further the objectives of the charity.

General Reserve: Monies set aside to provide resilience in the operational delivery of the charity's legal obligations.

Bridge Redevelopment Fund: Dedicated fund used for the refurbishment of the Bridge site (this fund will be discontinued once the project is complete).

Church Centre Loan Fund: Funds for the financing of the church centre mortgage.

Legacies Fund: Funds held from gifts given to the church in legacy.

Capital Reserve: Funds set aside for major repairs and refits of church centre equipment and plant.

Communion Fund: Social action fund given to support people in need.

Church Centre Fit-Out Fund: Funds allocated for Church Centre equipment when the building was developed (this fund is being run down and will be discontinued).

Special Projects Funds: Dedicated funds held for a specific project identified by the church that is to be supported.

Other Funds: Funds held for minor projects that do not fall in to any other category.

Hallingbury Free Church: Monies donated by the Hallingbury Free Church trustees held for supporting the bridge project in line with their mandate.

Herts. Comm Foundation: Monies held from grants to provide specific equipment for the Bridge café and exchange (this work is now complete and this fund will be discontinued).

East Herts District Council: Monies held from grants made for specific purposes by East Herts District Council (EHDC). This separate fund is a condition made by EHDC when a grant was made.

16. Analysis of net assets between funds

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2024 £
Fixed assets	4,114,568	–	–	4,114,568
Current assets	47,607	358,999	63,953	470,559
Creditors less than 1 year	(67,866)	(61,201)	(60,750)	(189,817)
Creditors after 1 year	(174,635)	(307,783)	–	(482,418)
Net assets	3,919,674	(9,985)	3,203	3,912,892

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2023 £
Fixed assets	4,186,880	–	–	4,186,880
Current assets	18,905	373,746	88,313	480,964
Creditors less than 1 year	(31,575)	(81,964)	(85,440)	(198,979)
Creditors after 1 year	(184,639)	(340,053)	–	(198,979)
Net assets	3,989,571	(48,271)	2,873	3,944,173

17. Related party transactions

During the year, 14 trustees made donations to the charity, totalling £102,080.

During the year, seven trustees incurred and were reimbursed for expenses incurred on behalf of the charity. Total expenses reimbursed to trustees in the year totalled £10,703. and consisted of costs incurred by the trustees in relation to travel, pastoral care, training and development, costs connected with maintenance of the church's properties, and the delivery of a number of the church's core ministries, including worship, social action and local mission.

Audit Report

Independent Auditor's Report to the Trustees of Bishop's Stortford Baptist Church for the year ended 31 December 2024

Opinion

We have audited the financial statements of Bishop's Stortford Baptist Church (the 'charity') for the year ended 31 December 2024 which comprise the Statement of Financial Activities, Balance Sheet, Statement of Cash flows, and Notes to the Financial Statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2024 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is

appropriate. Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue. Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information in the Report of the Trustees, but does not include the financial statements and our Report of the Auditors thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Charities Act 2011

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies
- regime and take advantage of the small companies' exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditors' responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually

or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Auditors.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in a Report of the Auditors and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Colin Peacock FCCA MAAT (Senior Statutory Auditor)

For and on behalf of Lawrence & Company Accountants Ltd

26 Bell Street

Sawbridgeworth

Hertfordshire

CM21 9AN

BISHOP'S STORTFORD BAPTIST CHURCH

England & Wales - Charity number 1159484

Accounts

Annual Report and Accounts 2023



Baptist Church Centre
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Bishop's Stortford
CM23 3LJ

churchoffice@stortfordbaptist.org
01279 507 575

Church Secretary
churchsec@stortfordbaptist.org

www.stortfordbaptist.org

This church aims to be a community of believers living according to the Bible's teaching where people become fully devoted followers of Jesus Christ.

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Annual Report 2023

We are pleased to present a report of the life and work of the Church during 2023.

Aim and Purposes

The vision of Bishop's Stortford Baptist Church is to be a community of believers living according to the Bible's teaching so that Christ's redemptive purposes can be accomplished in the world. The Church's mission is to enable people to become fully devoted followers of Jesus Christ by the power of the Holy Spirit. The fellowship of the Church seeks to go **deeper** with God, become **closer** to each other and **wider** in our influence.

Objectives and Activities

The Church is committed to carrying out its activities in line with the Baptist tradition and to encourage and enable people in the local area to attend and take part in its services and meetings. Activities include:

- Services each week for worship, prayer, Bible Study, preaching and teaching, including additional services for those in the local area whose first language is not English
- Baptism is available to those that have genuinely made a profession of faith in Jesus Christ as Lord and Saviour
- Meetings for young people
- Small group meetings (Life Groups)
- Pastoral care
- Discipleship for Christian service
- Evangelism and mission
- Support of Christian and social charitable action within the local area
- Support for mission overseas
- Involvement with the local and national Baptist associations.

The ministry areas of the Church are classified into **Worship, Fellowship, Reaching Out, Discipleship** and **Social Action**, supplemented by a **Resources Team** (all led by the Deacons) and with spiritual oversight and pastoral care administered by the Elders.

Achievements and Performance

Worship, Teaching and Prayer

In 2023 we saw a bounce back from the Covid years. A few people that had regularly attended before Covid did not return but many others began to attend for the first time. Overall, our numbers returned to pre-Covid levels. We continued to develop our work with asylum seekers and we had a number of baptisms.

In addition to our main service that was held on Sunday mornings, we began to hold a monthly communion service and a monthly prayer meeting on Sunday afternoons. We continue to live-stream our morning services on You Tube. Prayer opportunities also came through regular prayer breakfasts.

Over the year we looked at the following topics in our services:

- Mark's Gospel
- Servanthood and the Servant Songs of Isaiah
- The Missionary God
- How to be missional in a Post-Modern Culture
- The Big Picture – The story of the Bible in 9 parts

We have added new members to our worship team and are in the process of welcoming more. The youth band has become more established and are regularly contributing to services throughout the year. We have also introduced a monthly Pilgrim Walk, as an expression of worship, which focuses on prayer and meditation.

International Ministry

Leaders: Uelton Ricardo and Gustavo Gubiani

The International Ministry continues with the vision to draw people in from the wider town community and is being very effective in aiding the International Community to feel fully included in the Church family. Our activities included:

Portuguese Language Service

We held monthly services in Portuguese language. In those moments, we were able to celebrate, witness, sing, listen to God's Word, pray and intercede for one another. The meetings were not only attended by Brazilians or Portuguese people. Other nationalities were also represented, such as Mexicans, Hondurans, Colombians, French and Congolese, to name a few. In the first half of the year, in addition to the monthly services,

a wonderful and uplifting International Service was held including the whole congregation at BSBC. On that occasion, over thirty nationalities praised and worship Jesus Christ in an act of unity, celebrating our diversity.

Pastoral Care

In the areas of mission and care, it was possible to: a) help refugees with their transport to the church. With the hire of a van and the help of people from the church, we were able to take around 30 refugees to church and to specific events every week; b) carrying out pastoral visits and counselling: this was an important task, since the emotional health of most of the refugees is fragile. As far as possible, we were able to mediate in family conflicts and offer a variety of information to people in vulnerable circumstances.

Reopening the Language School

With the professionalism and experience of a couple of from our congregation, we were able to reopen the Language School. At first, we only had one teacher and two students. Now, by the end of the year, we have two teachers and fourteen students, nine of them in the beginners' class and five of the in the pre-intermediate class. Thirteen students are asylum seekers.

Iranian Life Group

After the baptism of some of the people in this group, the need arose to support the new members in their growth in the Christian faith. To this end, we have been meeting monthly with these people to pray, witness and teach the Bible.

Safeguarding

Our two Designated People for Safeguarding are **Mandy Talbot (Children)**, and **Steve Barber (Adults at Risk)**.

All volunteers working with children or adults hold an enhanced DBS Certificate and complete Safeguarding Training.

In 2023 we hosted an Eastern Baptist Association Training Course and a good number of our own volunteers and Trustees attended. Those unable to attend on that date have attended training at other Baptist Churches.

Youth and Children

Youth Ministry

Leader: Mandy Talbot.

Our Sunday morning group, called Impact, is for 11–18-year-olds and most Sundays in 2023 there have been 15–20 young people present. We have a strong team of leaders, who prepare interesting and varied sessions which help to develop Bible knowledge and provide opportunities for discussion. New in 2023 was the Youth Band, which has been taking part in leading the worship in the main service on a few occasions. Other opportunities for the young people to share in the wider Church community are being explored.

We began a second Friday evening youth group in 2023, for our older teenagers to bring their friends and play games together. This group is called Impact2 Club, and alternates with Youth@TheBridge, which is our more established group for 10–14-year-olds. Both groups allow plenty of time for the young people to socialise, and include a short Bible based discussion. Leaders for these groups include some of our Impact Leaders and a great team of parent volunteers.

Children's Ministry

Leader: Richard Jones

In 2023 we had Xplorers (school years 4–6) and the two Kidzone groups (nursery–school year 3) meeting in person on a Sunday morning. Around 40–50 children in total regularly attend one of the groups, including the children of our friends staying in the Ibis hotel.

There is a faithful team of volunteer leaders and helpers working well together. Thanks to them for making the groups safe and welcoming places where through stories, crafts and games the children learn about God's love for them, how they can accept Jesus as saviour for themselves, and how they can grow as Christians and as part of the church.

Discipleship

Leader: Graham Page

Small groups (known as LIFE Groups) continue to be the primary focus for Church members and non-members to grow as disciples of Jesus by building relationships with each other, deepening faith through prayer and Bible study, and living their faith out in the world.

Most LIFE Groups are meeting in person. However, a number have adopted a Hybrid approach with members being able to attend face-to-face or via ZOOM when more convenient.

LIFE Group leaders are contacted when new church members are seeking to become part of a group so that they can join the most suitable group based on several criteria: the prospective member's Christian experience, the demographics of potential LIFE Groups and geographical location.

Discussions have taken place with the LIFE Group leaders to ascertain what digital and hard print materials can be provided to support their individual groups. A central resource library has been put together to assist in finding quality teaching materials.

One real positive this year is the start of Life Groups focused on our Iranian and Spanish speaking communities. Both these communities now have regular meetings to help them discover and develop in their faith.

The Life Groups also followed the Sunday Morning "Big Picture" study plan, delving deeper into the subject, with discussion helping to clarify any unanswered questions. These sessions proved to be very popular.

We have also supported the "Link Up" team by attending the monthly Link up meetings to meet people interested in knowing more about the Church and discuss LIFE Group participation where applicable.

The discipleship team ran a "Christianity Explored" course during the Autumn months, and although not highly subscribed, it was very beneficial to all those taking part.

One area of focus for future development will be to examine how the resources library and discipleship ministry team can support the work of LIFE groups. In addition, we are investigating additional courses that could help the Church members to develop their spiritual lives.

Fellowship

Leader: Catherine Church

Over the past year we have had many different groups meeting at church and below are just some of the groups:-

BMF

Meet on the first and third Wednesday of every month during term time and have a variety of different speakers and enjoy a strawberry cream tea in June and a fish and chip supper at the AGM. The group is organised by Janet Casson and Brian Purton. There has been an increased number in the people attending and the numbers average

at about 30. The group are meeting in the May school holiday for a social meeting, as the members miss out on meeting each other in the school holidays and if this is successful it may be repeated in the July holiday too.

Cake and Make

This group is still meeting on the first Friday of the month and enjoying fellowship and cake together. The group is organised by Margaret Webb.

Friends Together

There is a group that meets in the Bridge on the 2nd and 4th Friday of every month. The main aim of this group is to enjoy fellowship with each other and meet new people as well as enjoying a really nice coffee made with freshly ground beans! This café is open to everyone and an invitation is extended to anyone who would like to come along at 10.30am. For details, please speak to Michael or Janet Casson

Breaking Bread Café

Meets every Tuesday in the gathering area at church and on a Thursday in the Bridge. Both days are 1.30pm – 3.30pm.

Contact

Geoff Gosling is now organising this group of 16 visitors who visit 8 people. The feedback from folk that are visited is that the visits are very much enjoyed. If anyone would like to volunteer to become a visitor, please contact Geoff.

Flower Arranging Group

This group is still meeting. If anyone is interested in joining this group, please contact Julie Pollard or Mary Scales.

Network

The Network group has planned a group of events over the last year that include bacon brunches after church, picnics at Hatfield Forest, Indian meals out, a trip to see The Lion King and are also looking forward to an Abba night at Southmill Centre in April. Another date is to go to BSRFC to see a rugby match.

The group is led by Catherine Church but we would like more people to join us with new ideas and enthusiasm. In particular, we would appreciate more men joining this group!!

Reaching Out

Leader: Thiago Ribeiro

We are driven by a passion to spread our Christian faith in Bishop's Stortford and beyond while supporting global missions. Together, we strive to positively impact the world by sharing our message of hope and love.

Local work

In 2023, our activity included:

A quiz night

Beer and Carols in a local pub

Linked to the above, we participated in Hope 23-24, a national campaign seeking to share the good news of Jesus with people across the country.

World Mission

The Mission Council continues coordinating our prayer and support for our mission partners. The missionaries we partnered with in 2024 were:

Roland & Carolien Smith – Maastricht, Netherlands. They support churches and community projects in the Netherlands. Also, work with ECM and send prayer updates to Bishop's Stortford Baptist Church.

Paul & Lizzie Reed – Eastern Europe / USA. Paul and Lizzie, who met in St Petersburg, are currently based in the USA but have a calling to Central and Eastern Europe. They are considering a move to Hungary.

Eric & Claire Singirankabo – Huye District, Rwanda. Eric and Claire are working with HIV/AIDS patients, visiting homes and hospitals in Huye District, Southern Province, Rwanda.

Storly & Kate Michel – USA / Haiti. They run 4VEH, a media outlet that broadcasts evangelistic recordings and music programs to the people of Haiti.

Jonathan & Margaret Kisenyi – Jinja, Uganda. Jonathan and Margaret work with the East African Revival Fellowship in Uganda, focusing on evangelism and mentoring new Christians in schools.

Tracy Moreton – Colchester/Essex, UK. Tracy works for Friends International, building friendships and faith with international students at the University of Essex. She's also the Assistant Chaplain at the Faith Centre.

During our harvest service, we made an effort to promote the valuable work of Operation Agri, an international development charity that works towards sustainable solutions to poverty, injustice, and hunger. In addition, we dedicated a Mission Sunday to raise awareness about our mission partners who work tirelessly to support and empower students. We are proud to be in partnership with BMS World Mission, Tearfund, and Compassion, and we continue to collaborate with them to make a positive impact in the world.

Social Action

Leader: Julia Horner

Overview

Our focus is to engage with our local and wider community and make a difference through our aims:

- Supporting those in need in our local community, particularly the disadvantaged in society or those struggling financially.
- Supporting community groups and voluntary organisations which meet specific needs in our local and wider area.
- Caring for the local environment.

Exchange

Exchange, which is based within our new Bridge building, was open two afternoons a week, and provided clothing, household goods, furniture and white goods to members of the public. The biggest request was for furniture and household goods for those who had just moved from temporary accommodation to their first and completely empty property. They were very blessed to have Church members who regularly collected and delivered furniture using their trailer, and a volunteer who carried out portable appliance (PAT) testing on our white goods, enabling them to be received and given away. They also helped many asylum seekers from a local hotel who came to choose clothing. In conjunction with the Church's Pantry, they gave out fifteen Christmas gift bags in December.

BSBC Advocate

This year an ex-town councillor with years of experience started up an advocacy project in our Bridge building, opening two afternoons a week. She helped members of the public with various issues but specialised in housing and benefits needs.

Breaking Bread Café

We ran a café in the Gathering Area, serving hot drinks and homemade cake one afternoon a week to any members of the public. The free café and warm space was particularly helpful due to the cost-of-living crisis, and the relationships and community feel being built up was valuable in reducing loneliness and social isolation and providing a meeting place where people can get to know others. We also ran free cafes in the Bridge building two afternoons a week while Exchange was running, to provide refreshments to Exchange visitors while they wait to be seen.

Toddlers and Co

Toddlers and Co had their first "normal" year for quite a few years. They were able to stay fully open for the whole year although they still operated with fewer families on their registers than pre-COVID, which was a help to keep the room less busy. Both

sessions remained full for the whole year with short waiting lists for both. They welcomed just over fifty families every week between the two groups with a mix of mums, grandparents, childminders and nannies attending. They held various charity events throughout the year, celebrated Easter, Christmas, Mother's and Father's Day and managed an outing to the park. Their families always appreciate the support they receive, and the opportunity to make new friends over a cup of tea.

Canal Adoption

The church has informally 'adopted' a one mile stretch of canal beside the Church. We have a Church member who is a Waterways Chaplain, who regularly walked the towpaths in Bishop's Stortford and Sawbridgeworth, and supported anyone who needed practical or spiritual help, particularly negotiating with the Canal & River Trust regarding boat licence difficulties. He was also involved with the 'Green Spaces' initiative – planting trees and plants on the towpath in association with the Canal & River Trust.

Grove Cottage

We aim to support Grove Cottage (the Mencap provision just a hundred yards from the church) however we can. We ran our usual accessible Carol Service for them in December, held an offering for their work over Christmas, and provided them with regular room hire in the main church building and the Bridge building. We continue to support them practically and financially where possible and in prayer.

Love Stortford – 'Love Stortford' took place in June – a week of activities to show the love of God to the people of the town. We supported a decorated float which took part in the procession to the town Carnival. This included a Freddie mercury impersonator and singer, and the giving out of four thousand sweets and flyers. Our church made two hundred small bouquets with a message of hope, which were left in various places throughout the town to be taken home by anyone finding them.

We ran a café each afternoon for the week, serving free hot and cold drinks, cakes and ice creams. 'Churches Together in Bishops Stortford' supported other churches running free cafes and stalls at the Carnival, litter picking throughout the town, the making and sending of Thank You gifts to school workers, and encouraging Random Acts of Kindness by individuals to the public.

We also had links with:

Street Pastors

Street pastors are trained volunteers from local churches in Bishop's Stortford and Sawbridgeworth representing the Church on the street, who care about their community and want to keep people safe. They patrolled pubs, restaurants and railway stations weekly in teams of men and women on Friday and Saturday nights between 10pm and 2am. They listened to and helped people who are out in the town, particularly those who

are vulnerable or taking risks due to the influence of drugs or alcohol, to make the community a safer place for everyone to enjoy. Much of their work was preventative; removing broken glass or drug paraphernalia, staying with people until they are safe enough to make their way home alone, contacting taxis or friends and relatives, charging phones, keeping lone women safe, giving out bottled water, fruit pastilles, flip flops, space blankets, plasters, sanitising wipes, sick bags etc, signposting people to other agencies for further support or calling emergency services as necessary. They were supported by a team of Prayer Pastors, employed a part time co-ordinator and had a committee of eight trustees. They worked closely with the local police, pub staff and Bishops Stortford Town Council. They were grateful to the Baptist Church for their support, for storing their uniform, allowing them space for meetings, and to Rev John Walford who was their Chair.

Bishops Stortford Food Bank

With the cost-of-living crisis, the Bishop's Stortford Food Bank continued to see an increase in people using them. Clients came to the Food Bank to receive food parcels and they also delivered food to those who couldn't go in person. They also gave visitors Aldi vouchers, meaning clients could choose the extra items they needed such as fresh fruit, vegetable, breads, fridge and freezer items. They supported people with prepayment gas and electricity meters by topping up their accounts via a referral from support agencies.

They had 'in house' volunteers who picked, packed and got ready all the food parcels to go out, and worked with clients face to face who came in to choose their food.

They received referrals from a variety of agencies such as the YMCA, Citizens Advice, Holy Trinity Night Shelter, the local council, housing associations and mental health teams plus many more.

At Christmas they worked together with the Salvation Army, Family Centres and the YMCA providing Christmas hampers to families in need and local residents, along with supporting Care4Calais. They were very well supported with donations from the local community enabled them to help so many people.

External Links

The Church continues to be linked in fellowship to the national structures of the Baptist Union of Great Britain, which are expressed locally through the Eastern Baptist association.

The Church also remains a member of Churches Together in Bishop's Stortford and the Evangelical Alliance

Premises

Leader: Paul Crispn.

The Church has four properties all of which are held in trust by the Baptist Union Trust Corporation for the Church.

- The Church Centre
- The Bridge (second building on the Church Centre site)
- 8 Wilson Close (the Manse for the senior minister and his family)
- 14 Cavell Court (currently occupied by the second minister and his family)

Day to day maintenance is carried out by band of volunteers who meet every second Wednesday of the month.

The Church also took over ownership of the Burial Ground at the former Little Hallingbury Free Church and is responsible for its upkeep.

The Bridge

The Church acknowledges with extreme gratitude the generous grant of £750,000 made by the trustees of the Little Hallingbury Free Church which enabled the old Bishop's Stortford Mineral waters office and warehouse that stands on the Church Centre Site to be modernised to a high standard and expanded. The trustees of Little Hallingbury Free Church have also made a grant available towards the running costs of the Bridge for five years.

The building has been the home of Exchange (see above) for a number of years, but the alterations have allowed for more storage, office space and meeting rooms. They have made for much more pleasant environment to meet with people and allowed the running of a cafe at times when Exchange is open and also for a former town councillor to provide an advice service re benefits at the same time.

The Bridge is used on an occasional basis by some small charities for meetings and the local Salvation Army Citadel held its Sunday meetings on Sunday afternoons.

Trustee Catherine Church is responsible for seeking further users of the Bridge to that enable outreach into the local community. A Slimming World club uses the Bridge every Thursday.

Church Membership

In 2022, we began to see the effects of Covid on Church Membership, with some people having seen this as an opportunity to move to a new area, or a new church. At that time, we were not able to state with any certainty whether people were not attending

because they had left the church, or because they watched our streamed services at home, due to Covid.

In 2023, we gradually saw a return to 'normality' and could begin to see who was not coming back into the church family. This is reflected in the number of members at the beginning and end of 2023, as we began to 'process' those who had left over the previous 2-3 years.

By the same token, we believe that shielding and isolating provided protection for the health of the elderly and at risk, meaning that as the covid rules have relaxed, we are seeing a higher number of deaths – but these are in keeping with what we might expect over a 2-year period.

The year started with 221 members and ended with 210, of which there were 7 deaths and 9 resignations – either by resignation or removal.

We have had 8 baptisms.

We hold a Membership Discovery Course 3 times a year, and this is an opportunity for newcomers to find out more about our beliefs, practices, priorities and activities. People can hear about the joy of serving in the church and the responsibility of governance by the gathered membership. On completion of the two-session course, attendees can decide whether they wish to become membership of the church.

In 2023, 9 people attended the Discovery Course, of which five went on to become members.

Staff and Volunteers

Our current stipend and staff payroll consists of Rev. John Walford, Rev. Gustavo Gubiani, Ira Mayo, Tim Kingston Hepner, Liz Lake and Irene Thorn.

But, in addition, in order to run the vast number of activities that the Church operates, we have an amazing band of volunteers that serve faithfully and enthusiastically. Some 100 individuals serve in various ways on Sundays on 14 different rotas, as well as those who help in the office, in the Breaking Bread Café, in Exchange, in Toddlers & Co or informally in myriad other ways. A great many of these serve in more than one role and many more still pray actively for the Church's work. As always in any vibrant community, there are vacancies for service that need to be filled.

Structure, Governance and Management

A Finance and Administration Committee continues to oversee the administration of the church to free up more time for the rest of the Leadership Team to focus on ministries,

in order to enable the church to thrive, grow and blossom in our service to our Lord and in our witness and service to the community.

Administrative Information

Bishop's Stortford Baptist Church is affiliated to the Eastern Baptist Association and to the Baptist Union. The correspondence address is The Baptist Church Centre, Twyford Road, Bishop's Stortford, CM23 3LJ.

The Church is registered with the Charities Commission as a Charitable Incorporated Organisation (number 1159484; Constitution last amended 23rd September 2021).

Trustee Responsibilities

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently.
- observe the methods and principles in the Charities SORP 2019 (FRS 102). Make judgements and estimates that are reasonable and prudent state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the Trustees are aware:

- There is no relevant audit information of which the Charity's auditor is unaware.
- The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

Financial Review

During the year, total incoming resources amounted to £408,152 (2022: £1,170,030). The primary component related to general donations to the church. Contributions by churches and other organisations towards the development and running costs of The Bridge totalled £19,250 (2022: £788,948).

Resources expended totalled £437,710 (2022: £1,147,899). The charity therefore achieved a deficit before other recognised gains and losses of £29,558 (2022: surplus of £22,131). After recognition of other gains or losses, the charity achieved a deficit of £33,293 (2022: surplus of £1,012,670).

The charity has a reserves policy, and a minimum sum is stipulated within this and held within the General Reserve fund. The amount is sufficient for meeting obligations in a six-month period should the church have to be wound up.

Workplace Pensions

As reported in previous years, the church is an employer participating in a pension scheme known as the Baptist Union of GB Pension Scheme ("the Scheme"). The Scheme is considered to be a multi-employer scheme as described in Section 2B of FRS 102. Because it is not possible to attribute the Scheme's assets and liabilities to specific employers, the Scheme is accounted for as if the Scheme were a defined contribution scheme.

The Minister and all members of the church staff are eligible to join the Scheme and pension provision is made through a defined contribution (DC) plan. Members of the Ministers' section of the scheme pay 8% of their pensionable income and employers pay 6% into individual pension accounts. In addition, the employer pays a further 4% of pensionable income (or 3% if the employer is in the segregated DC section) to cover death in service benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity.

Our non-ministerial employees are eligible to join the Basic section of the scheme. Members pay contributions of 5% of Pensionable Income, and their employers also pay a total of 5%. However, benefits in respect of service prior to 1 January 2012 are provided through a Defined Benefit (DB) Plan within the Scheme. The main benefits for pre-2012 service were a DB pension of one eightieth of Final Minimum Pensionable Income for each year of Pensionable Service, together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum pensionable Income. The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed due to future accrual of defined benefits on 31 December 2011.

A formal valuation of the DB Plan as at 31 December 2019 was carried out by a professionally qualified Actuary using the Projected Unit Method at the valuation date the market value of the DBV Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316 million, giving a deficit of £18 million (equivalent to a

past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit.

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Plan reveals a deficit the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan. Following the 2019 valuation a Recovery Plan was signed in September 2020 under which deficiency contributions are payable until June 2026. These contributions were broadly based on each employer's membership at 31 December 2014 and increase annually in line with increases to Minimum Pensionable Income as defined in the Rules.

On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just are now providing financial backing for all pensions provided through the Scheme's DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022.

As at 30th November 2021 the Church's individual estimated debt within the Baptist Pension Scheme was £45,000, based on the service of current and previous ministers. At 31st December 2022 no liability exists.

Reference and Administrative Details

CIO Number	1159484
Principal Address	Bishop's Stortford Baptist Church Twyford Road Bishop's Stortford CM23 3LJ

Trustees

The Trustees for 2023 were as follows:

Ex Officio Members

Senior Minister	The Reverend John Walford
Minister	The Reverend Gustavo Gubiani

Elected members

Elders	Mr Keith Bintley (since March 2023) Mr Jamie Davidson (since April 2023) Mr Rupert Moore
Church Secretary	Mr Michael Talbot (since March 2022)
Church Treasurer	Mr Richard Lake
Deacons	Mrs Judy Box Mrs Catherine Church Mr Paul Crispin Mr Jamie Davidson (until April 2023) Mrs Julia Horner Mr Stephen Lee (since March 2023) Mr Richard Jones Mrs Jo Moore Mr Thiego Ribeiro (since June 2023) Mr Graham Page Mrs Mandy Talbot Mr David Thomas

Auditors	Lawrence & Company Accountants Ltd 26 Bell Street Sawbridgeworth Hertfordshire CM21 9AN
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This report was approved by the Trustees on 15 September 2020 and is signed on their behalf by:



Audit Report

for the year ended 31 December 2023

Independent Auditor's Report to the Trustees of Bishop's Stortford Baptist Church

Opinion

We have audited the financial statements of Bishop's Stortford Baptist Church (the 'charity') for the year ended 31 December 2023 which comprise the Statement of Financial Activities, Balance Sheet, Statement of Cash flows, and Notes to the Financial Statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2023 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is

appropriate. Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue. Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information in the Report of the Trustees, but does not include the financial statements and our Report of the Auditors thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Charities Act 2011

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or

- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies
- regime and take advantage of the small companies' exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditors' responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of

instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Auditors.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in a Report of the Auditors and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Colin Peacock FCCA MAAT (Senior Statutory Auditor)
For and on behalf of Lawrence & Company Accountants Ltd
26 Bell Street
Sawbridgeworth
Hertfordshire
CM21 9AN

Accounts for the year ended 31 December 2023

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Statement of Financial Activities (including income and expenditure account) year ended 31 December 2023

		Unrestricted Funds	Designated Funds	2023 Restricted Funds	Total Funds	Unrestricted Funds	Designated Funds	2022 Restricted Funds	Total Funds
	Note	£	£	£	£	£	£	£	£
Income from:									
Donations and legacies	4	302,163	77,706	19,250	399,119	289,785	118,949	759,389	1,168,124
Investments	5	9,033	-	-	9,033	1,906	-	-	1,906
Total income		311,196	77,706	19,250	408,152	291,692	118,949	759,389	1,170,030
Expenditure on:									
Charitable activities	6	303,256	128,851	5,603	437,710	261,875	185,112	700,913	1,147,899
Total expenditure		303,256	128,851	5,603	437,710	261,875	185,112	700,913	1,147,899
Net income/(expenditure)		7,940	(51,145)	13,647	(29,558)	29,817	(66,163)	58,476	22,131
Transfers between funds		(58,162)	102,412	(44,250)	-	(79,169)	104,169	(25,000)	-
Other recognised gains/(losses)		(3,735)	-	-	(3,735)	1,053,077	(62,538)	-	990,539
Net movement in funds		(53,957)	51,267	(30,603)	(33,293)	1,003,725	(24,532)	33,476	1,012,670
Reconciliation of funds									
Total funds brought forward		4,043,528	(99,538)	33,476	3,977,466	3,039,803	(75,007)	-	2,964,797
Total funds carried forward		3,989,571	(48,271)	2,873	3,944,173	4,043,528	(99,538)	33,476	3,977,466

The statement of financial activities includes all gains and losses recognized in the year. All income and expenditure derive from continuing activities.

The notes on pages 27 to 36 form part of these financial statements.

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Statement of Financial Position 31 December 2023

	Note	2023 £	2022 £
Fixed assets			
Tangible assets	11	4,186,880	4,262,927
Current assets			
Debtors	12	17,297	19,200
Cash at bank and in hand		463,667	427,308
		480,964	446,508
Creditors: amounts falling due within one year	13	(198,979)	(62,953)
Net current assets		281,985	383,555
Total assets less current liabilities		4,468,865	4,646,481
Creditors: amounts falling due after one year	14	(524,692)	(669,015)
Net assets		3,944,173	3,977,466
Funds of the charity			
Unrestricted funds		3,989,571	4,043,528
Designated funds		(48,271)	(99,538)
Restricted funds		2,873	33,476
Total charity funds	15	3,944,173	3,977,466

Cash Flow

Cash Flow Statement 31 December 2023

	2023 £	2022 £
Cash flows from operating activities		
Cash (used in)/generated from operations (below)	171,649	53,455
Cash flows from investing activities		
Interest received	9,033	1,906
Cash flows from financing activities		
Net repayment of long term borrowings	(144,323)	(5,924)
Change in cash and cash equivalents in the reporting period	36,359	49,437
Cash and cash equivalents at the beginning of the reporting period	427,308	377,871
Cash and cash equivalents at the end of the reporting period	463,667	427,308

Reconciliation of net income to net cash flow from operating activities

	2023 £	2022 £
Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)	(33,293)	1,012,670
Adjustments for:		
Depreciation charged	72,312	51,325
Other losses/(gains) on subsequent recognition of tangible assets	3,735	(1,053,077)
Decrease/(increase) in debtors	1,903	(18,510)
Increase/(decrease) in creditors	136,026	62,953
Interest received	(9,033)	(1,906)
	171,649	53,455

Approval of Accounts

These accounts were approved by the Trustees on 15 September 2024.

Signed for and on behalf of the Trustees by:

Michael Talbot, Church Secretary and Trustee.



Notes to the Financial Statements

Notes to the Financial Statements 31 December 2023

1. General information

The charity is a public benefit entity and a charity registered in England and Wales. The address of the registered office is Bishop's Stortford Baptist Church, Twyford Road, Bishop's Stortford, CM23 3LJ.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', and the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)).

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis. They are prepared in sterling, which is the functional currency of the charity.

Going Concern

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

Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently recognised at amortised cost using the effective interest method.

Pension costs

The charity offers a defined contribution pension scheme for its employees. There are no further liabilities other than that already recognised in the SOFA.

Income tax

The charity is exempt for taxation on its income and gains where they are to be applied for charitable purposes.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future projects or commitments.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Freehold Land	-	no depreciation
Freehold Buildings	-	depreciated over 50 years on a straight-line basis

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

4. Income from donations and legacies

	Unrestricted	Designated	Restricted	Total 2023
	£	£	£	£
Regular offerings	230,849	40,941	-	271,790
Specific donations and appeals	18,115	9,890	-	28,005
Legacies	-	18,820	-	18,820
Donations and grants for 'The Bridge'	-	-	19,250	19,250
Gift Aid recoverable	45,185	8,055	-	53,240
Donations for use of the Church Centre	8,014	-	-	8,014
	302,163	77,706	19,250	399,119

	Unrestricted	Designated	Restricted	Total 2022
	£	£	£	£
Regular offerings	222,057	51,892	-	273,950
Specific donations and appeals	14,881	14,508	-	29,390
Legacies	-	7,975	-	7,975
Donations and grants for 'The Bridge'	-	29,559	759,389	788,948
Gift Aid recoverable	46,166	15,015	-	61,180
Donations for use of the Church Centre	5,681	-	-	6,681
	289,785	118,949	759,389	1,168,124

5. Income from investments

	Total 2023	Total 2022
	£	£
Bank interest receivable	9,033	1,906

6. Expenditure on charitable activities

		Unrestricted	Designated	Restricted	Total 2023
	Note	£	£	£	£
Premises costs		54,082	12,988	5,603	72,673
Depreciation		72,312	-	-	72,312
Bank interest payable		15,188	30,979	-	46,167
Ministry & outreach		144,320	18,532	-	162,852
Ministry support		17,354	1,177	-	18,531
Mission grants	7	-	65,175	-	65,175
		303,256	128,851	5,603	437,710

		Unrestricted	Designated	Restricted	Total 2022
	Note	£	£	£	£
Premises costs		51,535	70,348	700,913	822,796
Depreciation		51,325	-	-	51,325
Bank interest payable		9,653	21,765	-	31,410
Ministry & outreach		131,940	15,153	-	147,093
Ministry support		16,021	-	-	16,021
Mission grants	7	1,401	77,846	-	79,247
		261,875	185,112	700,913	1,147,899

7. Mission grants

	Unrestricted £	Designated £	Restricted £	Total 2023 £
<u>National Mission</u>				
Baptist Home Mission	-	10,000	-	10,000
Stort Valley Schools Trust	-	3,470	-	3,470
Holiday Bible Week	-	3,250	-	3,250
Others	-	6,360	-	6,360
Subtotal	-	23,080	-	23,080
<u>World & Other Mission</u>				
European Christian Mission (R&C Smith)	-	8,879	-	8,879
Samaritan Hospital (E&C Singirankabo)	-	8,808	-	8,808
Eastern Europe Mission Work (E&P Reed)	-	4,130	-	4,130
BMS World Mission	-	15,031	-	15,031
Operation Agri	-	2,348	-	2,348
Support for Ukrainian churches and families	-	2,899	-	2,899
Subtotal		42,095		42,095
Total	-	65,175	-	65,175

	Unrestricted £	Designated £	Restricted £	Total 2022 £
<u>National Mission</u>				
Baptist Home Mission	-	11,800	-	11,800
Stort Valley Schools Trust	-	3,371	-	3,371
Holiday Bible Week	-	2,150	-	2,150
Bishop's Stortford Food Bank	1,000	-	-	1,000
Others	401	2,000	-	2,401
Subtotal	1,401	19,321	-	20,721
<u>World & Other Mission</u>				
European Christian Mission (R&C Smith)	-	11,351	-	11,351
Samaritan Hospital (E&C Singirankabo)	-	8,196	-	8,196
Eastern Europe Mission Work (E&P Reed)	-	4,316	-	4,316
BMS World Mission	-	17,831	-	17,831
Operation Agri	-	-	-	-
Support for Ukrainian churches and families	-	16,831	-	16,831
Subtotal	-	58,525	-	58,525
Total	1,401	77,846	-	79,247

8. Audit fees

	2023 £	2022 £
Fees payable to the independent auditor for:		
Audit of the financial statements	5,760	7,440

9. Staff costs and trustee remuneration

Staff costs were as follows:

	Total 2023 £	Total 2022 £
Stipends and salaries	117,173	105,962
Social security costs	3,884	3,216
Pension costs	10,562	12,413
	131,619	121,591

No employee earned more than £60,000 during the year.

The key management personnel of the charity comprise the ministers of the church. As permitted by the constitution of the charity, Rev John Walford and Rev Gustavo Gubiani – both trustees of the charity – were remunerated in this capacity. The total employee benefits of the key management personnel were £78,349 (2022: £59,955).

	2023 No.	2022 No. £
Average head count	9	4

10. Trustee remuneration

Other than those trustees identified in note 9, no other trustees were remunerated by the charity.

11. Tangible fixed assets

	Freehold Land £	Freehold Buildings £	Total £
Cost			
At 1 st January 2023	746,250	3,619,327	3,312,500
Additions	-	-	-
Revaluations	-	(3,735)	(3,735)
At 31 st December 2023	<u>746,250</u>	<u>3,615,592</u>	<u>3,308,765</u>
Depreciation			
At 1 st January 2023	-	102,650	102,650
Charge for the year	-	72,312	72,312
Eliminated on disposal	-	-	-
At 31 st December 2023	<u>-</u>	<u>174,962</u>	<u>174,962</u>
Net Book Value			
At 31 st December 2023	<u>746,250</u>	<u>3,440,630</u>	<u>4,186,880</u>
At 31 st December 2022	<u>746,250</u>	<u>3,516,677</u>	<u>4,262,927</u>

12. Debtors

	2023 £	2022 £
Gift aid receivable	12,595	12,218
Prepayments and accrued income	4,702	6,982
	<u>17,297</u>	<u>19,200</u>

13. Creditors: amounts falling due within one year

	2023 £	2022 £
Accruals and deferred income	116,234	62,953
Baptist Union Loan for Church Centre & "The Bridge"	61,200	-
Baptist Union Loan for 14 Cavell Court	21,545	-
	<u>198,979</u>	<u>62,953</u>

14. Creditors: amounts falling due after one year

	2023 £	2022 £
Baptist Union Loan for Church Centre & "The Bridge"	340,053	456,474
Baptist Union Loan for 14 Cavell Court	184,639	212,542
	<u>524,692</u>	<u>669,015</u>

15. Analysis of charitable funds

	At 1 st January 2023	Income	Expenditure	Transfers	Gains / Losses	At 31 st December 2023
	£	£	£	£	£	£
Unrestricted funds	4,043,528	311,196	(303,256)	(58,162)	(3,735)	3,989,571
Designated funds						
General Reserve	150,401	-	-	-	-	150,401
Bridge	87,292	850	(14,151)	-	-	73,991
Redevelopment Fund						
Church Centre Loan	(456,474)	27,716	(30,979)	58,484	-	(401,253)
Fund						
Legacies Fund	39,713	18,820	(4,068)	(1,825)	-	52,641
Capital Reserve	15,412	-	-	-	-	15,412
Communion Fund	11,676	3,053	(5,286)	-	-	9,443
Church Centre Fit- Out Fund	11,662	-	(6,286)	-	-	5,376
Special Projects Funds	14,146	1,800	-	1,825	-	17,771
Other Funds	26,634	25,467	(68,081)	43,928	-	27,948
	(99,538)	77,706	(128,851)	102,412	-	(48,271)
Restricted funds						
Hallingbury Free Church	31,878	19,250	(4,005)	(44,250)	-	2,873
Herts Comm. Foundation	1,598	-	(1,598)	-	-	-
	33,476	19,250	(5,603)	(44,250)	-	2,873
Total funds	3,977,466	408,152	(437,710)	-	(3,735)	3,944,173

	At 1 st January 2022	Income	Expenditure	Transfers	Gains / Losses	At 31 st December 2022
	£	£	£	£	£	£
Unrestricted funds	3,039,803	291,692	(261,875)	(79,169)	1,053,077	4,043,528
Designated funds						
General Reserve	150,105	-	-	296	-	150,401
Bridge	117,468	34,741	(64,918)	-	-	87,292
Redevelopment Fund						
Church Centre Loan	(453,271)	30,480	(21,765)	50,620	(62,538)	(456,474)
Fund						
Legacies Fund	35,642	7,975	(3,104)	(800)	-	39,713
Capital Reserve	20,572	-	(5,160)	-	-	15,412
Communion Fund	18,227	739	(6,790)	(500)	-	11,676
Church Centre Fit- Out Fund	11,662	-	-	-	-	11,662

Special Projects Funds	11,696	1,650	-	800	-	14,146
Other Funds	12,891	53,728	(98,429)	53,253	-	21,443
	(75,006)	118,949	(185,112)	104,169	(62,538)	(99,538)
Restricted funds						
Hallingbury Free Church	-	750,000	(639,122)	(25,000)	-	31,878
Herts Comm. Foundation	-	5,000	(3,402)	-	-	1,598
East Herts District Council	-	4,389	(4,389)	-	-	-
	-	759,389	(700,913)	(25,000)	-	33,476
Total funds	2,964,797	1,170,030	(1,147,899)	-	990,539	3,977,466

Unrestricted funds: Funds which can be used at the discretion of the trustees to further the objectives of the charity.

General Reserve: Monies set aside to provide resilience in the operational delivery of the charity's legal obligations.

Bridge Redevelopment Fund: Dedicated fund used for the refurbishment of the Bridge site (this fund will be discontinued once the project is complete).

Church Centre Loan Fund: Funds for the financing of the church centre mortgage.

Legacies Fund: Funds held from gifts given to the church in legacy.

Capital Reserve: Funds set aside for major repairs and refits of church centre equipment and plant.

Communion Fund: Social action fund given to support people in need.

Church Centre Fit-Out Fund: Funds allocated for Church Centre equipment when the building was developed (this fund is being run down and will be discontinued).

Special Projects Funds: Dedicated funds held for a specific project identified by the church that is to be supported.

Other Funds: Funds held for minor projects that do not fall in to any other category.

Hallingbury Free Church: Monies donated by the Hallingbury Free Church trustees held for supporting the bridge project in line with their mandate.

Herts. Comm Foundation: Monies held from grants to provide specific equipment for the Bridge café and exchange (this work is now complete and this fund will be discontinued).

East Herts District Council: Monies held from grants made for specific purposes by East Herts District Council (EHDC). This separate fund is a condition made by EHDC when a grant was made.

16. Analysis of net assets between funds

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2023 £
Fixed assets	4,186,880	–	–	4,186,880
Current assets	(184,639)	(340,053)	–	(524,592)
Creditors less than 1 year	18,905	373,746	88,313	480,964
Creditors after 1 year	(31,575)	(81,964)	(85,440)	(198,979)
Net assets	3,989,571	(48,271)	2,873	3,944,173

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2022 £
Fixed assets	4,262,927	–	–	4,262,927
Current assets	(212,542)	(456,473)	–	(669,015)
Creditors less than 1 year	977	357,814	87,716	446,507
Creditors after 1 year	(7,834)	(879)	(54,240)	(62,953)
Net assets	4,043,528	(99,538)	33,476	3,977,466

17. Related party transactions

During the year, the charity paid a sum of £610 to Crispin Developments, a business owned by a family member of one of the charity's trustees, in respect of maintenance work on one of the church's properties. The transaction was conducted under normal market conditions.

During the year, 14 trustees made donations to the charity, totalling £77,643.

During the year, seven trustees incurred and were reimbursed for expenses incurred on behalf of the charity. Total expenses reimbursed to trustees in the year totalled £12,828 and consisted of costs incurred by the trustees in relation to travel, pastoral care, training and development, costs connected with maintenance of the church's properties, and the delivery of a number of the church's core ministries, including worship, social action and local mission.

BISHOP'S STORTFORD BAPTIST CHURCH

England & Wales - Charity number 1159484

Accounts



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Annual Report 2022

This church aims to be a community of believers living according to the Bible's teaching where people become fully devoted followers of Jesus Christ

I

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Annual Report 2022

We are pleased to present a report of the life and work of the Church during 2022.

Aims and Purposes

The vision of Bishop's Stortford Baptist Church is to be a community of believers living according to the Bible's teaching so that Christ's redemptive purposes can be accomplished in the world. The Church's mission is to enable people to become fully devoted followers of Jesus Christ by the power of the Holy Spirit. The fellowship of the church seeks to go **deeper** with God, become **closer** to each other and **wider** in our influence.

Objectives and Activities

The Church is committed to carrying out its activities in line with the Baptist tradition and to encourage and enable people in the local area to attend and take part in its services and meetings.

Activities include:

- Services each week for worship, prayer, Bible Study, preaching and teaching, including additional services for those in the local area whose first language is not English
- Baptism on request
- Meetings for young people
- Small group meetings (Life Groups)
- Pastoral care
- Discipleship for Christian service
- Evangelism and mission
- Support of Christian and social charitable action within the local area
- Support for mission overseas
- Involvement with the local and national Baptist associations

The ministry areas of the Church are classified into **Worship, Fellowship, Reaching Out, Discipleship and Social Action**, supplemented by a **Resources Team** (all led by the Deacons) and with spiritual oversight and pastoral care administered by the Elders.

Achievements and Performance

Worship, Teaching and Prayer

2022 represented a return to pre-Covid formats. Masks became optional and social distancing was present in half the Worship Area and absent in the other half. People were free to sit where they wanted. We continued to live-stream services and to record them via YouTube. This gave people the option of attending in person or watching from home, and this also had the benefit of allowing people to catch up with the service if they had been away. We discovered that several people became part of our regular congregation from other parts of the country and abroad.

As the year went on and people established new, post-Covid patterns of behavior we had many new people attending. We also had a number of asylum-seekers from a local hotel that became part of the congregation. We moved the Portuguese language service to begin at the same time as the English-language service. This had the advantage of enabling the children from both congregations to be part of our children and youth activities together, and to allow us to mix afterwards in fellowship.

We had the occasional evening service for specific events, including a prayer watch following the death of her Majesty the Queen. We continued with regular prayer events including weekly prayer meetings via Zoom.

Over the year we looked at the following topics in our services:

- Vision for 2022
- The Messy Church
- A Passion for Life
- We Believe – a short series on Christian basics
- The Gospel of Mark Chapters 1-15

After a period without a worship deacon, 2022 was a year of re-establishing the ministry post-lockdown. This has involved a lot of work 'behind the scenes', which is probably not immediately apparent to most, but has been essential. The worship team has welcomed in new members and has seen the return of some who were part of the team pre-covid. Christmas saw the return of drama and we want to encourage more expressions of creativity as part of our worship in the future. At the end of the year we began to explore the possibility of establishing a youth band to encourage, mentor and help our children to engage with the rest of the congregation. This has now begun and we look forward to them leading us as part of our Sunday morning worship.

International Ministry

This ministry is overseen by our Minister Gustavo Gubiani and is now being led by Uelton Ricardo.

The International Ministry has had its focus on Portuguese and Spanish speakers. A Sunday morning service in Portuguese has been offered to people who would like to worship in this language. Uelton Ricardo has been offering pastoral care and servant leadership to those part of this service.

Our growing connection with the Ibis Hotel is providing an opportunity to reach other nationalities. People in this hotel are asylum seekers and have been encouraged to take part in our services (both in English and Portuguese) and are gradually being included in our church life.

The International Ministry continues with the vision to draw people in from the wider town community and is very effective in aiding the international community to feel fully included in the Church family.

Safeguarding

In 2022 we approved a new Safeguarding Policy, based on the Baptist Union Model Policy. This Policy states that we recognise our responsibilities in safeguarding all children, young people, and adults at risk, regardless of gender, ethnicity or ability.

We have shared this policy with the Church Fellowship. We have two Designated People for Safeguarding, Mandy Talbot (Child Protection) and Steve Barber (Adults at Risk). Everyone working with children, young people or adults at risk holds an enhanced DBS check and will be expected to complete Safeguarding Training.

Children and Youth

Children's Ministry

This ministry is led by Richard Jones

We were delighted that in 2022 we were back with Xplorers (school years 4-6) and the two Kidzone groups (nursery- school year 3) meeting in person on a Sunday morning. Regularly we have around 40 children attend in total.

A number of new families joined the church and we were pleased to welcome their children into

the groups. We were also pleased to have some new volunteer leaders and helpers join a faithful existing team.

Thanks are due to all the volunteers for making the groups safe and welcoming place where through stories, crafts and games the children can learn about God's love for them, how they can accept Jesus as saviour for themselves, and how they can grow as Christians and as part of the church.

Youth Ministry

This ministry is led by Mandy Talbot.

Our Sunday morning group, for aged 11-18, is called Impact and meets during the Church Service. Numbers attending fluctuated during 2022, but we now seem to have a solid group of 10-15 youngsters each week.

Our team of dedicated leaders delivers interesting and fun sessions to help the young people to learn more about the Bible and discuss how to live as a Christian in today's world. We usually include breakfast together once a month and have held some social events to help us get to know each other better.

Moving forward, we have just begun a new Youth Group on Friday evenings to allow more opportunities for the group to mix and learn from each other.

Discipleship

This area is led by Graham Page and Calvin Horner.

Small groups (known as LIFE Groups) continue to be the primary focus for Church members and non-members to grow as disciples of Jesus by building relationships with each other, deepening faith through prayer and Bible study, and living their faith out in the world.

Most LIFE Groups are meeting in person. However, a number have adopted a Hybrid approach with members being able to attend face-to-face or via ZOOM when more convenient. Communication with LIFE Group Leaders is maintained through email, and now through a new WhatsApp group chat.

LIFE Group leaders are contacted when new church members are seeking to become part of a

group so that they can join the most suitable group based on several criteria: the prospective member's Christian experience, the demographics of potential LIFE Groups and geographical location. We have also supported the "Link Up" team by attending the monthly Link up meetings to meet people interested in knowing more about the Church and discuss LIFE Group participation where applicable.

One area of focus for future development will be to examine how the resources library and discipleship ministry team can support the work of LIFE groups. The development of the Church's digital ministry will allow the expansion of the electronic resources that can be made available for members to develop their spiritual lives. This has started progressing with some preliminary discussions about the possibility of serving the church community via an intranet of electronic teaching resources.

Discussions are also taking place with the LIFE Group leaders to ascertain what digital and hard print materials can be provided to support their individual groups.

In conjunction with the Teaching Ministry Team we have started to provide an overview of teaching topics for the forthcoming 3-6 month period so that Life Groups can deepen their study of the themes covered during the Sunday morning services should they so wish.

Fellowship

Janet Casson and Catherine Church continued to lead the Fellowship ministry during 2022.

The fellowship group known as the **Baptist Midweek Fellowship** (BMF) restarted in September 2021 and has continued to meet on a regular basis.

The **Contact Group** reaches about 60 people in the wider context. Eight people who are housebound or in care homes are visited by the team members each month and when not possible to visit in person, are contacted with a phone call, letter, or card. They also received a book at Christmas with Bible passages, prayers, and some comforting words of encouragement.

The Breaking Bread café has continued every Tuesday over the last year and has now extended to include a Thursday afternoon which meets in the new Bridge building on a Thursday. Both groups include church members and folk in the community. The numbers in both of these cafes are increasing week by week and are becoming a popular place for people visiting Exchange to meet

over a cup of tea or coffee with cake.

The **Cake and Make** group led by Margaret Webb and assisted by Audrey Jenkins is a small group which continues to meet. One person volunteers to bring the cake and make the coffee each time.

The Network Group has put on several events over the last year, to include bacon brunches after the Sunday morning service, a theatre trip to The Lion King and a picnic in Hatfield Forest. Other fellowship events are planned in the coming months to encourage people to get to know one another and welcome new people to the church.

Stewarding: Once the morning services started again, a loyal group of stewards have been welcoming folk to our Sunday services. Stewarding is a great way to get to know others, so we would welcome any new people onto this rota to provide a welcoming smile at the door for details see Catherine Church.

Link Up: This group meet normally on the first Sunday of the month after the morning service and it is an opportunity for newcomers to meet in a quieter space and find out about church life. It also allows the church to show hospitality and get to know them, to supply the required information, and to collect their details, if appropriate, in order to keep in touch.

We want to make the “welcome experience” as good as it can be, so members of the Link Up team are actively looking out for newcomers whenever they are at church. All church members are welcome to come along with new people they may have met.

A **Remote Garden Club** via WhatsApp (open to non gardeners or those without gardens too) started by Stephen Beach, continues to encourage one another with their photos and tips.

The **Prayer Chain** has continued its faithful confidential ministry, praying each day at a specific time, or if urgent prayer is needed, at any time of the day.

Reaching Out

This ministry area is led by Jamie Davidson.

Overview

Our Reaching Out ministries seek to share the gospel with those who do not yet know Jesus.

As a church, we seek to do this through two main channels:

- Sharing our faith with the people of Bishop's Stortford and the surrounding area;
- Supporting missionaries and mission organisations; and encouraging church members to take part in mission

In 2022, we ran the following activities:

Local work

A Passion for Life: We participated in the national A Passion for Life month of mission in the Spring of 2022, running training for the church, and several events including a quiz, Messy Church; and street outreach with OAC Ministries

Study groups: We have run study groups for those who want to explore the Christian Faith and The Bible in more depth. Courses run in 2022 include Discipleship Explored and The Bible Course.

Flower arranging: The flowers team have continued activity throughout the year running – flower arranging classes and sharing flowers and encouraging verses through Lonely Bouquets.

Puppets Galore: The puppets team have run shows both as part of church events and in external locations such as schools.

Gospel literature: We provide a range of gospel literature for individuals to take and read or share with others. This includes copies of single gospels and leaflets answering common questions about the Christian Faith.

World Mission

We partner with a number of overseas missionaries connected with the church including:

- Roland & Carolien Smith (Netherlands)
- Eric & Claire Singirankabo (Rwanda)
- Paul & Lizzie Reed (Eastern Europe)
- Sergio & Liz Vilela (Mozambique)

- Storly & Kate Michel (Haiti)

Some church members are also involved in UK-based mission amongst students including:

- Rachel Tallintire (UCCF, London)
- Tracy Moreton (Friends International, Colchester)

Our annual Harvest Sunday focused on the work of Operation Agri and their Vital Vegetables campaign in Mozambique. We also continue to support mission organisations including Stort Valley Schools Trust, BMS World Mission and Compassion.

Social Action

This ministry area is led by Julia Horner.

Overview

Our focus is to engage with our local community and make a difference through our three aims:

- Supporting those in need in our local community, particularly the disadvantaged in society or those struggling financially;
- Supporting community groups who meet specific needs in our local area;
- Caring for the local environment.

As we moved on from Covid, and started to feel the impact of the cost-of-living crisis, charitable work and helping the vulnerable was our priority, so a variety of social action projects operated throughout the year, which we either ran ourselves or were affiliated to.

Exchange: Exchange, which is based within our new Bridge building, was open 2 afternoons a week, and provided clothing, household goods, furniture and white goods to members of the public who visited Exchange during the year. The biggest request was for furniture and household goods for those who had just moved from temporary accommodation to their first and completely empty property. We were very blessed to have Church members who regularly collected and delivered furniture using their trailer, and a volunteer who carried out portable appliance (PAT) testing on our white goods, enabling them to be received and given away. In conjunction with the Church's Pantry we gave out 28 Christmas gift bags in December. We also saw a large number of asylum seekers from a local hotel coming to choose clothing.

Toddlers and Co. Toddlers and Co had their first 'normal year' for quite a long time following the Covid restrictions. They were able to stay fully open for the whole year, running Toddlers

and Co on 2 mornings a week, although they were still operating with fewer families on their registers than pre-Covid, to help keep the room less busy. Both sessions remained full for the whole year, with a short waiting list for both days. They welcomed just over 50 families each week between the 2 groups, with a mixture of parents, grandparents, childminders and nannies attending. They held various charity events throughout the year, celebrated Easter, Christmas, Mother's and Father's Day, and managed an outing to the park. The families always appreciated the support they received, the opportunity to make new friends, and the fact that once a week someone else made them a cup of tea!

Canal Adoption: The church has informally 'adopted' the one mile stretch of canal beside the Church. We have a Church member who is a Waterways Chaplain, who regularly walked the towpaths in Bishop's Stortford and Sawbridgeworth and supported anyone who needed practical or spiritual help. He has also been involved with the 'Green Spaces' initiative - planting trees and plants on the towpath in association with the Canal and River Trust.

Love Stortford: 'Love Stortford' took place again in June. We supported a decorated float which took part in the procession to the town Carnival. This included an Elvis impersonator, and the giving out of sweets and flyers. Our church made 200 small bouquets with a message of hope, to leave in various places throughout the town to be taken home by anyone finding them. We also ran a café each afternoon for the week, serving free tea, coffee, cakes and ice creams. 'Churches Together in Bishop's Stortford supported other churches running other free cafes and stalls at the Carnival, litter picking throughout the town, the making and sending of Thank You gifts to care workers in the local care homes and encouraging the Acts of Random Kindness by individuals to the public.

Bishops Stortford Food Bank With the cost-of-living crisis, the Bishop's Stortford food bank continued to see an increase in people using it. In 2022 it fed over 3400 people - a 42% increase on the year before. They offered the clients appointments to come to the food bank to choose items, but also offered a delivery service for those unable to get there in person. With the food parcels they also gave Aldi vouchers, so clients could buy fresh fruit and vegetables, bread and chilled and frozen foods. They also supported people with pre-payment gas and electricity meters, and via referrals from a support agency, could help top up their accounts. They had a wonderful team of volunteers without which they would be unable to run. They had 'in house' volunteers who picked, packed and got ready all the food parcels to go out, plus worked with clients face-to-face who came in to choose their food. They also had a team of delivery drivers who took the food parcels to those most vulnerable and unable to come in person. They received referrals

from a variety of agencies such as the YMCA, CAB, Holy Trinity Night Shelter, the local council, housing associations and mental health teams plus many more. As always at Christmas, they worked with the Salvation Army, Family Centres and the YMCA providing around 300 Christmas hampers to families and local residents in need, along with supporting Calé Calais who help asylum seekers. They fully appreciated the support the food bank received from the community, which enabled them to help so many people.

Bishops Stortford Money Advice Service This year, Community Money Advice Connect Centre Bishop's Stortford (CMAC BS) felt that debt advice was becoming more of a specialist service and would be better delivered by the local CAB which had a higher level of resources to do this. CMAS BS therefore closed at the end of March, with aim of referring clients on to the CAB.

Street Pastors: Street pastors are trained volunteers from local churches in Bishop's Stortford and Sawbridgeworth who care about their community and want to keep people safe. They patrol the pubs, bars restaurants and railway stations weekly in teams of men and women on Friday or Saturday nights between 10pm and 2am. Their aim is to care for, listen to, and help people who are out and about in our town, and to make the community a safer place for everyone to enjoy. In 2022, Street Pastors cared for those who needed help particularly those who were vulnerable or who were taking risks. Teams regularly encountered people struggling to get home after a night out, those who had had too much to drink or were under the influence of drugs, those with nowhere to sleep for the night and those who simply wanted a friendly person to talk to. Much of their work was preventative; by being a friendly, non-threatening presence. Street Pastors were accepted in the community and deterred crime. They also swept up bottles, glass and drug paraphernalia for safe disposal. They were able to be a quiet presence and distraction at known 'hot spots' and were sometimes able to diffuse and prevent difficult situations from escalating. Street Pastors also signposted people to other agencies for further support if they wanted them to and listened to those who wanted to chat. They charged mobile phones, called taxis or contacted friends or relatives of those who had become stranded, were vulnerable, or at risk of making poor decisions. They kept lone individuals company as they waited for friends, especially lone women. They handed out bottled water, fruit pastilles, flip flops, space blankets, plasters, sanitising wipes, sick bags and helpful contact cards. They called for emergency services when necessary and remained in support until help arrived. They currently have a team of 14 volunteers, a wonderful team of Prayer Pastors covering their work in prayer, and a dedicated team of trustees who oversee our work. They are also supported by the police and the local

authority, including Bishops Stortford Town Council. They are extremely grateful to the Baptist Church for their support; for storing their uniform, allowing them space for meetings, and especially to John Walford, their Chair for all he has done.

Grove Cottage We aim to support Grove Cottage (the Mencap provision just 100 yards from the church) however we can. We ran our usual accessible Carol Service for them in December, held an offering for their work over Christmas, and provide them with room hire in the church building. We continue to support them practically and financially where possible and in prayer.

Future Plans

Our Strategy moving forward is to develop a culture in which we are growing in:

- Compassion
- Community
- Hospitality
- Christlikeness
- Proclamation
- Creativity
- Global Perspective
- Accountability

Each Ministry Area has developed aims and goals to move towards this, and they will be reviewed regularly to see how they are being met. We look forward to The Bridge being fully operational and enabling us to be even better equipped as a place of healing, comfort and encouragement.

External Links

The Church continues to be linked in fellowship to the national structures of the Baptist Union of Great Britain which are expressed locally through the Eastern Baptist Association.

The Church also remains a member of Churches Together in Bishop's Stortford and the Evangelical Alliance.

Church members take part in the meetings and events of Churches Together in Bishop's Stortford and support a number of joint projects.

Premises

This area is led by Paul Crispin.

The Church has four properties, all of which are held in trust by the Baptist Union Corporation:

- The Church Centre
- The Bridge (second building on the Church Centre site)
- 8 Wilson Close (Manse 1)
- 14 Cavell Court (Manse 2)

I am grateful to Cliff Cureton, Angus McLeod, Andy Doochan, Dave Lambert, Steve Beach and Paul Morris for their practical help in general maintenance.

We meet every 2nd Wednesday to attend to any issues as they arise.

Church Membership

We are now beginning to see church life opening up again after Covid, and attendance is beginning to rise. A small number of people have taken an opportunity for a fresh start during the Covid period, and have moved to a new area to live, or moved to a new church. We are also taking the opportunity of this new season to contact people who have not returned to church after Covid or have not been active members for some time, to see how they are and to see whether their membership circumstances have changed. All these criteria are reflected in our membership numbers for 2022.

The year started with 223 members and ended with 216, of which there were 3 deaths and 17 resignations either by request, or by removal. (It should be noted that whilst this looks like a large number, it simply reflects the natural movement in and out of membership that would have taken place during the 3 years of the Covid period but was delayed. We had 2 baptisms.

The BSBC 'Discovery Course' is held for newcomers to the Church to find out more about our beliefs, practices, priorities and activities. These are informal and interactive sessions, during which people can hear about the joys and the responsibilities of membership within Baptist churches, where governance is the responsibility of the gathered membership. On completion of the two sessions attendees can decide whether they wish to become members of the Church. We held courses in March, June and October, and there was a total of 14 attendees, 13 of whom became members.

Staff and Volunteers

We were very pleased to appoint Irene Thorn as our new Finance Assistant in January 2022. She joins John Walford, Gustavo Gubiani, Tim Kingston Hepner, Liz Lake and Ira Mayo to complete a team of six.

But in addition, in order to run the vast number of activities that the Church operates, we have an amazing band of volunteers that serve faithfully and enthusiastically. A large percentage of our Church members and members of the congregation serve in one way or another, many in a multitude of roles. Many others are also very active prayerfully. As always in any vibrant community, there are vacancies for service that need to be filled.

Structure, Governance and Management

A Finance and Administration Committee continues to oversee the administration of the church to free up more time for the rest of the Leadership Team to focus on ministries, in order to enable the church to thrive, grow and blossom in our service to our Lord and in our witness and service to the community.

Administrative Information

Bishop's Stortford Baptist Church is affiliated to the Eastern Baptist Association and to the Baptist Union. The correspondence address is The Baptist Church Centre, Twyford Road, Bishop's Stortford CM23 3LJ

The Church is registered with the Charities Commission as a Charitable Incorporated Organisation (number 1159484; Constitution last amended 23rd September 2021)

Trustees' Responsibilities

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS 102) • Make judgements and estimates that are reasonable and prudent state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the Trustees are aware:

- There is no relevant audit information of which the Charity's auditor is unaware;
- The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information

Trustees

The Trustees for 2022 were as follows:

Ex Officio Members

Senior Minister

The Reverend John Walford

Minister

The Reverend Gustavo Gubiani

Elected members

Elders

Mr Keith Bintley

Mr Martin Gill

Mr Rupert Moore

Church Secretary

Mr Michael Talbot (since March 2022)

Church Treasurer

Mr Geoffrey Gosling (Until March 2022)

Mr Richard Lake (since March 2022)

Deacons

Mrs Judy Box

Mrs Janet Casson (until March 2022)

Mrs Catherine Church

Mr Paul Crispin

Mr Jamie Davidson

Mrs Julia Horner

Mr Calvin Horner

Mr Richard Jones

Mrs Jo Moore (since March 2022)

Mr Graham Page (since March 2022)

Mrs Mandy Talbot

Mr David Thomas

Financial overview

All monies received are donations from members and other persons associated with the church. A small sum is received from the letting of premises to other organisations. In 2022 the church also received grants from external organisations towards the major redevelopment of the second building on our campus known as The Bridge.

Following the lifting of coronavirus restrictions, planned giving through weekly cash offerings (including casual cash gifts) and giving through the envelope scheme recovered to the levels of pre-pandemic years. Direct giving by standing order also increased. Organisations using the Church Centre for various functions returned, leading to £6,681 being received, an increase of 30% over 2021.

The church was immensely grateful to receive a very generous grant of £750,000 from the Hallingbury Free Church Trust towards the construction costs of 'The Bridge' redevelopment. Further gifts from the fellowship and grants from East Herts District Council and Hertfordshire Community Foundation were received for the fit-out costs totalled and £44,130 including gift aid.

A legacy of £7,975 was received during 2022.

Total receipts for the General Fund (including Gift Aid) were £272,912, an increase of 5.8% compared to equivalent giving in 2021 (£258,061). Total income for the year amounted to £1,170,030 (£475,911 in 2021).

Total expenditure in 2022 was £1,147,899 (£382,068 excluding £765,831 for The Bridge construction and fit out). This compares to £396,904 in 2021 (£356,549 excluding £40,355 for The Bridge).

A significant proportion of the church's income is given to Christian mission and relief groups. A total of £79,247 was donated by the church, supporting similar ministries to 2021. This was over budget, as gifts totalling £16,831 were also received to support Christian churches and families in Ukraine. This represents about 21% of expenditure excluding 'The Bridge'.

There was a deficit in the General Fund (receipts less payments) of £7,154 compared to a surplus of £14,425 in 2021.

£5,160 was spent (using the capital reserve) on replacement pumps in the Church Centre. £56,100 was paid towards repayment of the Baptist Union Corporation loan for the costs of Church Centre construction and the redevelopment work associated with The Bridge Project, so that the amount outstanding is now £456,474. The loan is to be paid off by 2036.

£18,780 was paid towards repayment of the Baptist Union Corporation loan for the purchase of our second manse, so that the amount outstanding is now £212,542. The loan is to be paid off by 2037.

As at 31 December 2022 the General Reserve stood at £150,401. The Capital Goods Reserve stood at £15,412. The monies held for equipping the Church Centre and Special Projects totalled £25,808. The Bridge development works and fit out fund stood at £87,292.

The church has a reserves policy, and a minimum sum is stipulated within this and held within the General Reserve. The amount is sufficient for meeting obligations in a six-month period should the Church have to be wound up.

The property is used to further the aims of the church and is not used for investment purposes.

Workplace Pensions

As reported in previous years, the church is an employer participating in a pension scheme known as the Baptist Union of GB Pension Scheme ("the Scheme"). The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. Because it is not possible to attribute the Scheme's assets and liabilities to specific employers, the Scheme is accounted for as if the Scheme were a defined contribution scheme.

The Minister and all members of the church staff are eligible to join the Scheme and pension provision is made through a defined contribution (DC) plan. Members of the Ministers' section of the scheme pay 8% of their pensionable income and employers pay 6% into individual pension accounts. In addition, the employer pays a further 4% of pensionable income (or 3% if the employer is in the segregated DC section) to cover death in service benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity.

Our non-ministerial employees are eligible to join the Basic section of the scheme. Members pay contributions of 5% of Pensionable Income, and their employers also pay a total of 5%. However, benefits in respect of service prior to 1 January 2012 are provided through a Defined Benefit (DB) Plan within the Scheme. The main benefits for pre-2012 service were a DB pension of one eightieth of Final Minimum Pensionable Income for each year of Pensionable Service, together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011.

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

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Plan reveals a deficit the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan. Following the 2019 valuation a Recovery Plan was signed in September 2020 under which deficiency contributions are payable until June 2026. These contributions were broadly based on each employer's membership at 31 December 2014 and increase annually in line with increases to Minimum Pensionable Income as defined in the Rules.

On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just are now providing financial backing for all pensions provided through the Scheme's DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022.

As at 30th November 2021 the Church's individual estimated debt within the Baptist Pension Scheme was £45,600, based on the service of current and previous ministers. At 31st December 2022 no liability exists.

BISHOP'S STORTFORD BAPTIST CHURCH

AUDIT REPORT FOR THE YEAR ENDED 31 DECEMBER 2022

Independent Auditor's Report to the Trustees of Bishop's Stortford Baptist Church

Opinion

We have audited the financial statements of Bishop's Stortford Baptist Church for the year ended 31 December 2022 which comprise Statement of Financial Activity, Balance Sheet, Cashflow Statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

give a true and fair view of the state of the charity's affairs as at 31 December 2022, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor responsibilities for the audit of the financial statements section of our report.

We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other Information

The other information comprises the information included in the trustees annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated.

If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

the information given in the financial statements is inconsistent in any material respect with the trustees' report; or

the charity has not kept adequate accounting records; or

the financial statements are not in agreement with the accounting records and returns; or

we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on pages 15 and 16, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary

to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor responsibilities for the audit of the financial statements

We have been appointed as auditor under section 1443 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an

auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

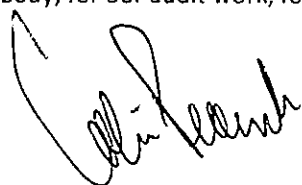
The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the FRC's website at: <https://www.frc.org.uk/auditors/audit-assurance/auditor-s-responsibilities-for-the-audit-of-the-fi/description-of-the-auditor%E2%80%99s-responsibilities-for>. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Colin Peacock FCCA MAAT (Senior Statutory Auditor)
for and on behalf of Lawrence & Company
26 Bell Street
Sawbridgeworth
Herts
CM21 9AN

Bishop's Stortford Baptist Church

Statement of Financial Activities for the period from 01 January 2022 to 31 December 2022

		Unrestricted funds	Designated funds	Restricted funds	Total funds	Prior year total funds
Income and endowments from:						
Donations and legacies	Note 3	289,785	118,949	759,389	1,168,124	473,697
Investments - bank interest		1,906	-	-	1,906	2,214
Total income		291,692	118,949	759,389	1,170,030	475,911
Expenditure on:						
Expenditure on charitable activities	Note 4	261,875	185,112	700,913	1,147,899	396,904
Total expenditure		261,875	185,112	700,913	1,147,899	396,904
Net Income / (expenditure) resources before transfer		29,817	(66,163)	58,476	22,131	79,008
Transfers:						
Gross transfers between funds - in		59	105,280	-	105,347	122,975
Gross transfers between funds - out		(79,228)	(1,119)	(25,000)	(105,347)	(122,975)
Other recognised gains / losses						
Gains on fixed assets and loans		1,053,077	(62,538)	-	990,539	2,573,882
Net movement in funds		1,003,725	(24,532)	33,476	1,012,670	2,652,890
Reconciliation of funds						
Total funds brought forward	Notes 15 & 16	3,039,803	(75,007)	-	2,964,797	311,907
Total funds carried forward	Notes 15 & 16	4,043,528	(99,538)	33,476	3,977,466	2,964,797

The gains and losses represent fixed assets and a new loan. All of the church's activities are classed as continuing.

The notes numbered 1-17 form part of these accounts.

Bishop's Stortford Baptist Church
Balance Sheet as at 31 December 2022

		Total Funds 2022 £	Total Funds 2021 £
<i>Fixed assets:</i>			
Tangible assets	Note 10	4,262,927	3,261,175
Total Fixed assets		4,262,927	3,261,175
<i>Current assets:</i>			
Debtors	Note 11	19,200	690
Cash and cash equivalents	Note 12	427,308	377,871
Total Current assets		446,508	378,561
<i>Liabilities:</i>			
Creditors falling due within one year	Note 13	(62,953)	-
Net Current assets/(liabilities)		383,555	378,561
Total assets less current liabilities		4,646,481	3,639,736
Creditors falling due after more than one year	Note 14	(669,015)	(674,939)
Total net assets		3,977,466	2,964,797
<i>The funds of the charity:</i>			
Unrestricted funds	Note 15	4,043,528	3,039,803
Designated funds	Note 16	(99,538)	(75,007)
Restricted funds	Note 17	33,476	-
Total charity funds		3,977,466	2,964,797

Approved by the Trustees on 23 October 2023 and signed on their behalf by

....., Michael Talbot, Trustee

The notes numbered 1-17 form part of these accounts.

Bishop's Stortford Baptist Church

Cash Flow Statement for the Year Ended 31 December 2022

	2022	2021
	£	£
Net income/(expenditure) for 2022 (as per the financial statements)	961,345	2,652,890
Depreciation charges	51,325	51,325
(Increase)/decrease in fixed assets	(1,001,752)	(3,312,500)
(Increase)/decrease in debtors	(18,511)	612
Increase/(decrease) in creditors	57,030	674,939
Net cash provided by operating activities	<u>49,437</u>	<u>67,266</u>

BISHOP'S STORTFORD BAPTIST CHURCH

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2022

1. Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a. Basis of preparing the financial statements

The accounts are prepared in accordance with the Charities Statement of Recommended Practice (Charities SORP 2019), FRS102 and with the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. Bishop's Stortford Baptist Church meets the definition of a public benefit entity under FRS102.

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

b. Preparation of accounts on a going concern basis

In order to assess the appropriateness of the going concern assumption basis, the trustees have considered the church's financial position, liquidity, unrestricted reserves and forecasts for the foreseeable future, taking into account the principal risks to which the charity is exposed. Trustees have also considered the circumstances under which the activities of the church would be unable to continue. After taking into account the current level of the charity's cash and reserves and the financial performance since 31st December 2022, the trustees have concluded that the risk of this situation occurring is remote.

Accordingly, and after making appropriate enquiries, the trustees have a reasonable expectation that the charity will be able to continue in operation and meet its liabilities as they fall due for at least twelve months from the date of signing of this report.

On this basis, these financial statements have been prepared on a going concern basis.

c. Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is more likely than not that the income will be received and the amount can be measured reliably and is not deferred.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance attached to the grants have been met, it is more likely than not that the income will be received and the amount can be measured reliably and is not deferred.

Legacies are accounted for when probate has been completed, the amount of the legacy can be quantified and the conditions of the legacy are within the control of the church. One such legacy and received was notified and received for the current year (2022). No such legacy was notified in the previous year (2021).

d. Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity, which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt. No such services or facilities have been donated in the current (2022) or previous (2021) years.

In accordance with the Charities SORP (FRS102), the general volunteer time of the church members and wider church fellowship is not recognised in financial terms. Refer to the trustees' annual report for more information about their contribution.

e. Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

BISHOP'S STORTFORD BAPTIST CHURCH

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2022

f. Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the church.

Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. In the event of the intended purpose not requiring the money such funds could be returned to general use. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are donations which the donor has specified are to be solely used for particular areas of the church's work or for specific projects supported by the church. The aim and use of each restricted fund is set out in the notes to the financial statements.

The church has no endowment funds.

g. Expenditure and irrecoverable VAT

All expenditure is accounted for on an accruals basis. Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is classified as relating to charitable activities.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

h. Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful economic life.

Freehold Land	Not depreciated.
Freehold Buildings	Depreciated over 50 years.
Equipment, Fixtures & Fittings	10% per annum, and costing £5,000 or more. There are no assets that meet this criteria.

i. Debtors

Debtors are recognised at the settlement amount due. Prepayments are valued at the amount prepaid net of any trade discounts due.

j. Cash and cash equivalents

Cash and cash equivalents includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening the deposit or similar account. These short term highly liquid investments are valued at the initial investment value.

k. Creditors and accruals

Creditors and accruals are recognised when the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party, and the amount due to settle the obligation can be measured or estimated reliably. Creditors and accruals are normally estimated at their settlement amount after allowing for any trade discounts due.

l. Related charities

The custodian Trustee of the church is the Baptist Union Corporation Limited which is charity number 249635, and which is controlled by the Baptist Union Council. The church is also a member of the Baptist Union of Great Britain, and the Eastern Baptist Association. The church made a donation to Baptist Union Home Mission Scheme as set out in note 5.

2. Legal Status of the Church

Bishop's Stortford Baptist Church is a registered charitable incorporated organisation no. 1159484, and the church building is a registered place of worship.

BISHOP'S STORTFORD BAPTIST CHURCH

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2022

3. Income from Donations and Legacies

	Unrestricted £	Designated £	Restricted £	Total 2022 £	Total 2021 £
Regular Offerings	222,057	51,892	-	273,950	233,160
Donations	14,881	14,508	-	29,390	39,256
Legacies	-	7,975	-	7,975	-
Donations/Grants for 'The Bridge'	-	29,559	759,389	788,948	122,063
Gift Aid Recoverable	46,166	15,015	-	61,180	71,768
Receipts for Use of Church Centre	6,681	-	-	6,681	5,141
HMRC (Work Retention Scheme)	-	-	-	-	2,310
	<u>289,785</u>	<u>118,949</u>	<u>759,389</u>	<u>1,168,124</u>	<u>473,697</u>
2021 totals by type of fund	<u>273,847</u>	<u>199,850</u>	<u>-</u>		<u>473,697</u>

4. Expenditure on Charitable Activities

	Unrestricted £	Designated £	Restricted £	Total 2022 £	Total 2021 £
Premises	51,535	70,348	700,913	822,796	92,031
Depreciation	51,325	-	-	51,325	51,325
Interest Payable	9,663	21,765	-	31,410	15,521
Ministry & Outreach	131,940	15,153	-	147,093	142,310
Ministry Support	16,021	-	-	16,021	5,531
Mission Grants	1,401	77,846	-	79,247	90,186
	<u>261,875</u>	<u>185,112</u>	<u>700,913</u>	<u>1,147,899</u>	<u>396,904</u>
2021 totals by type of fund	<u>238,225</u>	<u>152,296</u>	<u>6,382</u>		<u>396,904</u>

5. Grants for Mission

	Unrestricted £	Designated £	Restricted £	Total 2022 £	Total 2021 £
National Mission					
- Baptist Home Mission	-	11,800	-	11,800	11,500
- Holiday Bible Week	-	3,371	-	3,371	73
- Stort Valley Schools Trust	-	2,150	-	2,150	2,720
- Bishop's Stortford Food Bank	1,000	-	-	1,000	2,313
- Others	401	2,000	-	2,401	247
	<u>1,401</u>	<u>19,321</u>	<u>-</u>	<u>20,721</u>	<u>16,852</u>
2021 totals by type of fund	<u>619</u>	<u>16,233</u>	<u>-</u>		<u>16,852</u>
World Mission					
- BMS World Mission	-	17,831	-	17,831	16,955
- European Christian Mission (R & C Smith)	-	11,351	-	11,351	10,105
- Samaritan Hospital (E & C Singirankabo)	-	8,196	-	8,196	8,168
- Eastern Europe Mission Work (E & P Reed)	-	4,316	-	4,316	3,803
- Operation Agri	-	-	-	-	576
- Tear Fund	-	-	-	-	740
	<u>-</u>	<u>41,694</u>	<u>-</u>	<u>41,694</u>	<u>40,346</u>
2021 totals by type of fund	<u>-</u>	<u>40,346</u>	<u>-</u>		<u>40,346</u>
Other Mission					
- Compassion UK (Rwanda School Project)	-	-	-	-	32,988
- Support for Ukrainian Churches and Families	-	16,831	-	16,831	-
	<u>-</u>	<u>16,831</u>	<u>-</u>	<u>16,831</u>	<u>32,988</u>
2021 totals by type of fund	<u>-</u>	<u>26,607</u>	<u>6,382</u>		<u>32,988</u>
Total	<u>1,401</u>	<u>77,846</u>	<u>-</u>	<u>79,247</u>	<u>90,186</u>
2021 totals by type of fund	<u>619</u>	<u>83,185</u>	<u>6,382</u>		<u>90,186</u>

BISHOP'S STORTFORD BAPTIST CHURCH

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2022

6. Total Expenditure

	Staff Costs £	Premises Costs £	Other Costs £	Total 2022 £	Total 2021 £
Local Ministry	121,591	930,539	9,082	1,061,212	306,718
National Mission	-	-	20,721	20,721	16,852
World Mission	-	-	41,604	41,604	40,346
Other Mission	-	-	16,831	16,831	32,888
Governance	-	-	7,440	7,440	-
	121,591	930,539	95,769	1,147,899	396,804

Total expenditure was £1,147,899 (2021: £396,804), of which £261,875 was unrestricted (2021: £238,226), £185,112 was designated (2021: £152,296) and £700,913 was restricted (2021: £6,382).

7. Analysis of staff costs, trustee remuneration and the cost of key management personnel

	2022 £	2021 £
Stipends, Expenses & Wages	105,962	104,493
Social Security Costs	3,216	4,030
Pensions Costs	12,413	14,263
	121,591	122,776

No employees had employee benefits in excess of £60,000 (2021: nil).

2 ministers were remunerated £59,955 (2021: 2 pastors £58,096). No trustees were remunerated during the year for work not related to their role as trustees (2021: nil). No charity trustee received payment for professional or other services supplied to the charity (2021: nil). During the year phone, travel and meal expenses totalling £1,584 were reimbursed to 2 ministers and nil trustees were reimbursed (2021: phone, travel and meal expenses totalling £1,360 to 2 pastors and nil trustees). In addition, 1 minister and 6 trustees made purchases totalling £4,424 on behalf of the church and were reimbursed (2021: 2 ministers and 3 trustees, £6,277).

In addition to the trustees, the key management personnel of Bishop's Stortford Baptist Church comprise the church centre manager, church publicist, church bookkeeper (2022 only) and church youth worker (2021 only). The total employee benefits of the key management personnel of the trust who are not trustees (3 individuals) were £36,315 (2021: 3 individuals, £37,165). During the year, no expenses were reimbursed to any member of the key management personnel (2021: nil). In addition, 1 key management personnel (non-trustees) made purchases totalling £523 on behalf of the church (2021: 1 individual, £107).

Remuneration for other employees (1 individual) was £8,108 (2021: £7,872). During the year, no expenses were reimbursed (2021: nil).

8. Staff Numbers

	2022 Number	2021 Number
Average Number of Employees		
Ministers	2	2
Youth Worker	0	0.4
Church Centre Manager	1	1
Church Publicist and Church Bookkeeper	0.6	0.3
Cleaner	0.4	0.4
	4	4.1

9. Related party transactions

Close family members of the trustees and key management personnel of Bishop's Stortford Baptist Church are regarded as related parties for the purposes of these accounts. The majority of these people are themselves member of the church.

The total amount of donations received without conditions from trustees and connected parties was £104,215 (£2021: £126,915).

No expenses were paid to any related party (2021: nil). Persons related to the trustees made purchases on behalf of the church and were reimbursed £811 (2021: £1,040). No reimbursements were made to parties related to the key management personnel (2021: nil).

BISHOP'S STORTFORD BAPTIST CHURCH

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2022

10. Tangible fixed assets

	Freehold Land £	Freehold Buildings £	Total £
Cost			
at 1 January 2022	746,250	2,566,250	3,312,500
Disposals	-	-	-
Revaluations	-	-	-
Additions		<u>1,053,077</u>	<u>1,053,077</u>
	<u>746,250</u>	<u>3,619,327</u>	<u>4,365,577</u>
Depreciation			
at 31 December 2021	-	51,325	51,325
Disposals	-	-	-
Additions	-	-	-
Charge for the year	-	<u>51,325</u>	<u>51,325</u>
	-	<u>102,650</u>	<u>102,650</u>
Net book value			
at 31 December 2022	<u>746,250</u>	<u>3,516,677</u>	<u>4,262,927</u>
at 31 December 2021	<u>746,250</u>	<u>2,514,925</u>	<u>3,261,175</u>

11. Debtors

	2022 £	2021 £
Other Debtors	6,982	690
Income Tax Recoverable	<u>12,218</u>	<u>-</u>
	<u>19,200</u>	<u>690</u>

12. Cash and Cash Equivalents

	2022 £	2021 £
Bank Accounts	427,110	377,582
Cash in Hand	<u>198</u>	<u>289</u>
	<u>427,308</u>	<u>377,871</u>

13. Creditors: amounts falling due within one year

	2022 £	2021 £
Accruals	<u>62,953</u>	<u>-</u>
	<u>62,953</u>	<u>-</u>

14. Creditors: amounts falling due after one year

	2022 £	2021 £
Baptist Union Loan for Church Centre & 'The Bridge'	456,474	453,271
Baptist Union Loan for Manse 2 (14 Cavell Court)	<u>212,542</u>	<u>221,668</u>
	<u>669,015</u>	<u>674,939</u>

15. Unrestricted Funds

	Balance 1.1.22 £	Movement Incoming £	Outgoing £	Transfers £	Gains and losses £	Balance 31.12.22 £
General Fund	296	272,912	(200,897)	(79,169)	-	(6,857)
Manse 2 Loan Fund	(221,668)	18,780	(9,653)	-	-	(212,542)
Tangible Fixed Assets	<u>3,261,175</u>	-	<u>(51,325)</u>	-	<u>1,053,077</u>	<u>4,262,927</u>
	<u>3,039,803</u>	<u>291,692</u>	<u>(261,875)</u>	<u>(79,169)</u>	<u>1,053,077</u>	<u>4,043,528</u>

Gains and losses reflects the additional fixed asset created by 'The Bridge' redevelopment.

BISHOP'S STORTFORD BAPTIST CHURCH

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2022

15. Designated Funds

	Balance 1.1.22 £	Movement		Transfers £	Gains and losses £	Balance 31.12.22 £
		Incoming £	Outgoing £			
General Reserve	150,105	-	-	296	-	150,401
The Bridge' Redevelopment Fund	117,468	34,741	(64,918)	-	-	87,292
Church Centre Loan Fund	(453,271)	30,480	(21,765)	60,620	(62,538)	(456,474)
Logacios	35,642	7,076	(3,104)	(800)	-	39,713
Capital Reserve	20,572	-	(5,160)	-	-	15,412
Communion Fund	18,227	739	(6,790)	(500)	-	11,676
Church Centre Fit-Out Fund	11,062	-	-	-	-	11,062
Special Projects Fund	11,696	1,650	-	800	-	14,146
Others	12,891	53,728	(98,429)	53,253	-	21,443
	(75,006)	118,949	(185,112)	104,169	(62,538)	(99,538)

Gains and losses reflects additional loan received from the Baptist Union for 'The Bridge' redevelopment.

16 Restricted Funds

	Balance 1.1.22 £	Movement		Transfers £	Gains and losses £	Balance 31.12.22 £
		Incoming £	Outgoing £			
Grants for 'The Bridge'	-	750,000	(693,122)	(25,000)	-	31,878
Hallingbury Free Church Trust	-	5,000	(3,402)	-	-	1,598
Herts Community Foundation	-	4,389	(4,389)	-	-	-
East Herts District Council	-	759,389	(700,913)	(25,000)	-	33,476

Transfer from the Hallingbury Free Church Trust grant in order to repay part of the loan taken to fund 'The Bridge' redevelopment.

17 Post Balance Sheet

There are no material post balance sheet events to report, although Trustees note the inflationary pressures which may impact future financial performance and events in Ukraine which may contribute to above inflation increases in energy costs once current hedges expire.

Bishop's Stortford Baptist Church - Summary of Accounts

Statement of Financial Activities for the period from 01 January 2022 to 31 December 2022

	Unrestricted funds £	Designated funds £	Restricted funds £	Total funds £	Prior year total funds £
INCOME & EXPENDITURE					
Income from:					
Donations and legacies					
- Regular Offerings	222,057	51,892	-	273,950	233,160
- Donations	14,881	14,508	-	29,390	39,256
- Legacies	-	7,075	-	7,075	-
- Donations/Grants for 'The Bridge'	-	29,559	759,389	788,948	122,053
- Gift Aid Recoverable	46,166	15,015	-	61,180	71,768
- Receipts for Use of Church Centre	6,681	-	-	6,681	5,141
- HMRC (Work Retention Scheme)	-	-	-	-	2,310
Investments					
- Bank interest	1,906	-	-	1,906	2,214
Total	291,692	118,949	759,389	1,170,030	475,911
Expenditure on:					
Charitable activities					
- Premises	51,535	70,348	700,913	822,796	92,031
- Depreciation	51,325	-	-	51,325	51,325
- Interest Payable	9,653	21,765	-	31,418	15,521
- Ministry & Outreach	131,940	15,153	-	147,093	142,310
- Ministry Support	16,021	-	-	16,021	5,531
- Mission Grants					
- National Mission	1,401	19,321	-	20,721	16,852
- World Mission	-	41,694	-	41,694	40,346
- Other Mission	-	16,831	-	16,831	32,988
Total	261,875	185,112	700,913	1,147,899	396,904
Net income / (expenditure)	29,817	(66,163)	58,476	22,131	79,008
Transfers between funds	(79,169)	104,169	(25,000)	-	-
	(49,352)	38,006	33,476	22,131	79,008
Gains/ (losses) on fixed assets and loans	1,053,077	(62,538)	-	990,539	2,573,882
Net Movement in Funds	1,003,725	(24,532)	33,476	1,012,670	2,652,890
Total funds brought forward at 31.12.21	3,039,803	(75,007)	-	2,964,797	311,907
Total funds carried forward at 31.12.22	4,043,528	(99,538)	33,476	3,977,466	2,964,797

Balance Sheet as at 31 December 2022

	2022 £	2021 £
Fixed Assets		
Tangible fixed assets	4,262,927	3,261,175
Current Assets		
Debtors	19,200	690
Cash and cash equivalents	427,308	377,871
Liabilities		
Amounts falling due within one year	(62,953)	-
Net Current assets	383,555	378,561
Total assets less current liabilities	4,646,481	3,639,736
Amounts falling due after more than one year	(669,015)	(674,939)
Total Net Assets	3,977,466	2,964,797
Funds:		
Unrestricted	4,043,528	3,039,803
Designated	(99,538)	(75,007)
Restricted	33,476	-
	3,977,466	2,964,797

BISHOP'S STORTFORD BAPTIST CHURCH

England & Wales - Charity number 1159484

Accounts



Annual Report 2021

Bishop's Stortford Baptist Church

This Church aims to be a community of believers living according to the Bible's teaching where people become fully devoted followers of Jesus Christ

Annual Report 2021

We are pleased to present a report of the life and work of the Church during 2021.

Aim and Purposes

The vision of Bishop's Stortford Baptist Church is to be a community of believers living according to the Bible's teaching so that Christ's redemptive purposes can be accomplished in the world. The Church's mission is to enable people to become fully devoted followers of Jesus Christ by the power of the Holy Spirit. The fellowship of the Church seeks to go **deeper** with God, become **closer** to each other and **wider** in our influence.

Objectives and Activities

The Church is committed to carrying out its activities in line with the Baptist tradition and to encourage and enable people in the local area to attend and take part in its services and meetings.

Activities include:

- Services each week for worship, prayer, Bible study, preaching and teaching, including additional services for those in the local area whose first language is not English
- Baptisms on request
- Meetings for young people
- Small group meetings (LIFE Groups) for all ages
- Pastoral care
- Discipleship for Christian service
- Evangelism and mission
- Support of Christian and social charitable action within the local area
- Support for mission overseas
- Involvement with the local and national Baptist associations

The ministry areas of the Church are classified into Worship, Fellowship, Reaching Out, Discipleship and Social Action, supplemented by a Resources Team (all led by the Deacons) and with spiritual oversight and pastoral care administered by the Elders.

COVID-19

The COVID-19 pandemic continued to have a great effect on the life of the Church. Church premises were closed in line with Government rules and Baptist Union guidelines. Communication and fellowship continued via digital means. Sunday services were streamed via the Church's YouTube channel and other meetings were held via Zoom. From the 25th July, following the relaxation of regulations, services resumed in the Church building with social distancing and hygiene practices being strictly observed. Booking was required for services initially, but this extensively limited the numbers that could attend. Live streaming took place in parallel.

Achievements and Performance

Worship, Teaching and Prayer

In accordance with Government regulations our acts of worship during 2021 had a number of limitations placed upon them at different stages. We began the year by live-streaming services without a congregation, using the YouTube platform. As regulations eased we were gradually able to reintroduce a live congregation, and following the Government's roadmap we were fully open with appropriate distancing from the end of July. Our services continue to be live streamed and we have a consistent number of viewers via this medium. Inevitably a number of activities that we would have run in other circumstances were not possible.

Our services have continued on Sunday mornings only but we have also run prayer meetings via Zoom.

Over the year we looked at the following topics in our services:

- Being Human - a series on the distinctive traits of our humanity
- Generosity
- Rebooting the Church
- The 7 Habits of Highly Effective Christians
- The Book of Ruth
- Under Pressure - an examination of the pressure points in our lives

International Ministry

This ministry is overseen by our Minister-in-training Gustavo Gubiani

Our International Ministry has been affected in the same way that other aspects of Church life have been. Activities have been greatly curtailed but we have continued with our Portuguese Language Congregation. Initially this met via video meeting platforms but once restrictions eased we were also able to meet in person. We have held Sunday meetings for worship as well as small group Bible

studies. Our volunteer, Uelton Ricardo has been involved in many of these online and was able to receive his visa and come to the United Kingdom at the end of the year.

The International Ministry continues with the vision to draw people in from the wider town community and is very effective in aiding the international community to feel fully included in the Church family.

Children and Youth

Children's Ministry

This ministry is led by Richard Jones

We began 2021 as we finished 2020, by not meeting with the children in person, but emailing them each week (through their parents) with material to help the children grow in their knowledge of God, His word and his love for them. As the church opened up to meeting in person we welcomed children back to the church and met as one group, going through the same material that we continued to email out each week for those who were hesitant to return in person. It was wonderful to get back together with the children in person and to see friendships renewed.

This joint approach continued until after the summer, by which time many more had returned to church in person and we restarted the separate groups for children of different ages. Two or three leaders took the enforced break as the opportunity to step down from leading. We thank them for their service over many years. At the same time other volunteers stepped forward to join the leader group and we thank them and the existing leaders for their willingness to serve.

There are some of the children who we saw regularly before lockdown in 2020 that we have yet to see since opening up. We hope to see them again. But we have also welcomed new families into the church and are delighted to see the new children settling quickly into the groups.

Youth Ministry

We began 2021 with Youth activities continuing online. The Friday night games evenings continued with specific themed events fortnightly, while on Sunday mornings we continued to meet weekly. A Sunday evening group via Zoom for some of the older teenagers was also trialled. From Easter onwards we were able to hold some "in person" meetings and enjoyed an evening stroll by the river, a film night, pizza and games evening and our own Olympics in the Car Park on Friday evenings. On Sundays some young people joined us in the Church Centre, while others joined via Zoom.

Since September we met in person and combined all children aged 11-18 in one group on Sunday mornings. Several new teenagers joined the group, enabling us to have some great discussions.

Our Friday night sessions are more of a challenge. When we restarted our summer term gatherings, we were so pleased that, despite the long lockdown, many of our previous young people wanted to come along. We did not have a team of leaders who were able to commit to leading weekly meetings, but we wanted to maintain contact with our young people, so we held monthly meetings in the Autumn term, and sent out regular emails to tell families what was planned.

Our Youth Worker, Heather Martin, left us in the Summer, she made a great contribution to the Youth work in the Church and is greatly missed. We have a good team of volunteers to work with the young people, but as we move out of the Covid years are looking for guidance for the way ahead.

Discipleship

This area is led by Mandy Talbot and Calvin Horner.

Small groups (known as LIFE Groups) continue to be the primary focus for Church members and non-members to grow as disciples of Jesus by building relationships with each other, deepening faith through prayer and Bible study, and living their faith out in the world.

The impact of the pandemic continued for large parts of the year, with many groups meeting via zoom, or intermittently in person when the restrictions were eased. By the end of the year most LIFE Groups were meeting in person, although many have continued to use Zoom as a way of connecting with those who find attending a physical meeting difficult. At least one group meets in a 'hybrid' format with members of the church outside Bishop's Stortford, or who are reluctant to meet in person, joining via zoom. For many people the contact with these small groups has been a vital support throughout the difficulties of the pandemic. Communication with Life Group Leaders is maintained through email, with Mandy coordinating this. Regular updates from the Leaders are sought so that when new people join the Church, they can be linked with a group which may be suited to their character/geographical location/Christian experience. There has been some changes in group membership, with one or two new groups having formed in 2021, and this has been very encouraging.

Access to the Church library continued to be limited throughout 2021 because of the pandemic. Work on improving this resource therefore continued to be put on hold for most of the year. It has similarly been impossible to host the 'pop-up bookshop' as envisaged in 2020. Both of these initiatives will be resumed in 2022 as restrictions are lifted and plans are put in place. One area of work will be to examine how the resources library can be used to support the work of life groups. The development of the Church's digital ministry will allow the expansion of the electronic resources that can be made available for members to develop their spiritual lives.

Access to Bible reading notes for all age groups to aid spiritual development continues to be provided.

Fellowship

Janet Casson and Catherine Church continued to lead the Fellowship ministry during 2021.

The year proved to be one of ups and downs, highs, and lows as one might expect, since the year began with a further Lockdown due to the Covid-19 pandemic. During this period Fellowship activities were able to continue, although not always in person, and provided much needed encouragement, fun and fellowship for which we give thanks to God.

The '**Flower Ladies**' group are led by Julie Pollard and Mary Scales. From the beginning of the pandemic and all through the Lockdowns, without a break, they held regular meetings on Zoom – a quiz night every Monday evening and an Afternoon Tea gathering on Wednesdays, usually attended by 15-20 people. This incorporated a growing number of our church fellowship as well as the original flower group. Wednesday afternoons had a theme – e.g., favourite books, holidays, gardening tips. After the first two or three quiz nights it became the norm for volunteers to set the questions each week. Julie and Mary also sent out a weekly Newsletter to about 50-60 people.

During late spring/early summer 2021 the Covid restrictions allowed gatherings of 6 people indoors and they took advantage of this to enable people to meet each other face to face instead of on screen. Often this was the first time some people had seen each other in person! As the weather warmed up the gatherings of 6 moved to gardens and proved to be extremely popular, eventually moving to South Mill Arts Centre where they have a lovely garden to enjoy on a fine sunny day and room to have tables of 6 indoors if the weather was inclement.

When restrictions eased and normal activities resumed the Zoom meetings ceased and quite a number of people were keen to join the flower classes on Wednesdays. Wednesday afternoon sessions have a register of 16 people, the majority of whom are not connected with BSBC, some from other churches and some with no church connections. There is a good friendly atmosphere.

In September, an invitation was extended to the group to join with **BMF** and **Breaking Bread Café**, to which several people now attend and have begun to enjoy. The group's newest venture is to invite people to the café once a month and to bring along a jigsaw or book to swap. It is hoped that people begin to feel at home and will visit the café more frequently, particularly with the opening of the Bridge in mind. Some elderly people are given a lift as they would not be able to meet up with friends without this facility.

During the summer, the Flower Ladies joined with other churches in Bishop's Stortford to help St James Church with their Flower festival during August Bank Holiday weekend. The theme celebrated the groups of people who had worked hard in the community during the pandemic. Six ladies were able to promote the work of Exchange, the Food Bank and the Money Advice Service and it proved to be very enjoyable time of fellowship working alongside those from other churches.

The fellowship group known as the **Baptist Midweek Fellowship (BMF)** restarted in September 2021. From January to August the BMF members continued to receive weekly encouraging telephone calls as no physical meeting could take place. Ladies and gentlemen meet on the first and third Wednesday of

each month and enjoy listening to a variety of speakers as well as the essential cup of tea to chat and share news. Numbers have been encouraging and above 20 people attend each meeting. A well organised Christmas lunch was very well received as was Steve Barber, playing Carols and Christmas music with an entertaining commentary betwixt and between musical items. The group were able to sing some carols. (Behind masks of course!)

The **Contact Group** reaches about 60 people in the wider context. These people enjoyed an 'Afternoon Strawberry Tea Box' delivered to their door in July by team members. Sadly, no larger gatherings have taken place due to restrictions. Eight people who are housebound or in care homes are visited by the team members each month and when not possible to visit in person, are contacted with a phone call, letter, or card. They also received a book at Christmas with Bible passages, prayers, and some comforting words of encouragement.

During the Lockdowns **Friends Together@Home** met via Zoom fortnightly. Before Covid the group met in Caffe Nero and has not been meeting since July 2021, as an alternative more spacious venue is needed. It is hoped that this type of informal fellowship will be able to continue in The Bridge space once it is open.

The **Breaking Bread Café** operating every Tuesday afternoon began again in September 2021. It has proved very popular with 'regular' customers, both with a limited number of members of our fellowship and many others from the local community who attend every week.

The **Cake and Make** group led by Margaret Webb and assisted by Audrey Jenkins re-started in September. Prior to lockdown 18 ladies attended. Since being back numbers have been lower for various reasons. Everyone enjoys the chat and the coffee, even more than whatever they bring to knit/sew/make. One person volunteers to bring the cake and make the coffee each time.

Network: A barbecue kickstarted this initiative in July 2021. Two attempts at a walk were planned but did not go ahead at the last minute due to inclement weather and an issue with the footpath being submerged in water making passing through it impossible.

Stewarding: Once the morning services started again, a loyal group of stewards have been welcoming folk to our Sunday services. Stewarding is a great way to get to know others, so we would welcome any new people onto this rota to provide a welcoming smile at the door – for details see Catherine Church.

The **Welcome Team** ceased to operate last year, but has evolved into a new initiative called **Link Up**. This group meet normally on the first Sunday of the month after the morning service and it is an opportunity for newcomers to meet in a quieter space and find out about church life. It also allows the church to show hospitality and get to know them, to supply the required information, and to collect their details, if appropriate, in order to keep in touch.

We want to make the "welcome experience" as good as it can be, so members of the Link Up team are actively looking out for newcomers whenever they are at church. All church members are welcome to come along with new people they may have met.

A '**Remote Garden Club**' via WhatsApp (open to non-gardeners or those without gardens too) started by Stephen Beach, continues to encourage one another with their photos and tips. The group has attacked the grounds of the Church building on two occasions, enjoying fellowship alongside strenuous physical work to reduce unwanted foliage.

The **Prayer Chain** has continued its faithful confidential ministry, praying each day at a specific time, or if urgent prayer is needed, at any time of the day.

Reaching Out

This ministry area is led by Jamie Davidson.

Overview

Our Reaching Out ministries seek to respond to The Great Commission: Therefore go and make disciples of all nations, baptising them in the name of the Father and of the Son and of the Holy Spirit, and teaching them to obey everything I have commanded you. And surely I am with you always, to the very end of the age." (Matthew 28 v19-20, NIV)

As a church, we seek to do this through two main channels:

- Sharing the gospel locally in and around the town;
- Supporting various missionaries and mission organisations.

Some of the work is about getting to know people, meeting their needs and building relationships. Other work is about more directly presenting the gospel.

Local work

Alpha: Alpha is a twelve week course that provides people with the opportunity to explore the Christian faith in a relaxed environment. We ran the course from September to December and had some excellent discussions with guests.

Flower arranging: The flowers team have continued activity throughout the year – running classes in the Church Centre and the Lonely Bouquets initiative.

Good News for Everyone (previously Gideons): Some members of the Church continue to play a role in Good News for Everyone and have been active in distributing bibles in schools and other establishments as agreed with their leadership.

Puppets Galore: The puppets team continue to run shows in local primary schools, sharing bible stories and the Christian message.

Gospel literature: We provide a range of gospel literature in the Church – for Church members to take and give to their friends, or for visitors to the Church to take and read for themselves. These booklets try to answer some of the questions people have about the Christian faith (e.g. Can we Trust the Bible?; Where is God in our Suffering?). All of the booklets are available in the Church Centre.

World Mission

Compassion International: We continue to partner with Compassion International in supporting their Transforming Lives with New Classroom Facilities project in Rwanda.

The **Mission Council** continues to co-ordinate our prayer and support for our overseas mission partners. The missionaries we partner with include:

- Roland & Carolien Smith (Netherlands)
- Eric & Claire Singirankabo (Rwanda)
- Paul & Lizzie Reed (Eastern Europe)
- Sergio & Liz Vilela (Mozambique)
- Storly & Kate Michel (Haiti)

Whilst we haven't been able to visit missionaries this year or have them visit us, it has been encouraging to have some of them join us for the prayer meetings taking place over Zoom, and to keep in touch with them and their work.

We ran a **Mission Sunday** and promoted the work of a number of organisations including BMS World Mission, The Barnabas Fund and Tearfund.

Social Action

This ministry area is led by Julia Horner

Overview

Our focus is to engage with our local community and make a difference through our three aims:

- Supporting those in need in our local community, particularly the disadvantaged in society or those struggling financially;
- Supporting community groups who meet specific needs in our local area;
- Caring for the local environment.

As we moved out of lockdown due to Covid, charitable work and helping the vulnerable and has been our priority, so a variety of social action projects have re-started throughout the year, which we either operate or are affiliated to.

Exchange – Exchange, which is based within our church, was open 2 afternoons a week, and provided furniture, clothing, household and nursery items to 100 members of the public who visited or contacted Exchange during the year. The biggest request was for furniture and household goods for those who had just moved from temporary accommodation to their first and completely empty property. We are very blessed to have both a Church member who regularly collects and delivers furniture using his trailer, and a volunteer who carries out portable appliance (PAT) testing on our white goods, enabling them to be received and given away. In conjunction with the Church's pantry we gave out 33 Christmas gift bags in December, and money gifts from the Gilfrere Trust of £980 for those most in need. We were able to move from delivery only to face-to-face appointments again, once the Covid restrictions were eased.

Toddlers and Co – For the Spring Term of 2021, Toddlers remained closed in line with Government Guidelines. They kept in touch with our families through weekly emails and regular postal mailings. In the summer term they were able to re-open in a very different format with a booking system to limit the number of families to 15 in a session, each family playing at their own table with their own set of toys. It was lovely to see everyone again although there was a very different feel to the group. Described as a lifeline for many parents, Toddlers has remained popular, and both Tuesday and Thursday groups aim to provide excellent care, witness, ministry and support to all the families. In September they were able to re-open with our usual pre-COVID format but the leaders decided to limit the numbers on the register in order to help with social distancing. Some weeks were very quiet and others busier. They were able to celebrate Christmas with their usual nativity service and party. They currently have 50 families on our registers across the two days with a waiting list facility when needed.

Canal Adoption – Whilst we have formally ‘adopted’ the stretch of canal beside the Church, we have had limited activity helping with the upkeep and improvement of the environment this year. We do however have a Church member who is a Waterways Chaplain, who regularly walks the towpaths in Bishop’s Stortford and Sawbridgeworth, and supports anyone who needs practical or spiritual help.

Love Stortford – Love Stortford was cancelled again this year due to Covid, with hopes for a re-launch next year.

Bishops Stortford Food Bank – The Food Bank has had to change the way it works, and has changed to a delivery service only. This has involved a large number of volunteers from the town who collect and deliver the food bags, while on site volunteers get the food boxes ready and sort donations. It is now able to give out fresh fruit and vegetables, and many fresh food products from Fare Share – food about to go out of date, donated freely from local supermarkets. There has been a big increase in demand as the effect of the virus on local incomes has taken its toll, particularly to large families and the homeless, and now the reduction of Universal credit. Referrals come from a variety of agencies such as the YMCA, Citizens Advice Bureau, Night Shelter, the local council and housing associations. Together with the Salvation Army and Family Centres, it also provided Christmas hampers to needy families and local residents, and to the YMCA. The Church supports it financially and provides a food donation point, but it has had wonderful support locally with many very generous donations from local individuals and companies.

Bishops Stortford Money Advice Service– Community Money Advice Connect Centre Bishop’s Stortford (CMAC BS) continued its work face to face with clients at the church and also over the phone and internet to help them with debt management and budgeting. They collected all the relevant information to forward to the Community Money Advice Hub who provided the ‘in house’ regulated debt advice which the CMAC BS money mentors help them understand and put into practice.

They have 8 volunteers, and this year helped 14 clients with finances and debt problems, gave general advice and provided food bank vouchers when needed. 5 more clients are now debt free. They are supported financially by our church and other churches in the town.

Street Pastors – Street pastors are trained volunteers from local churches in Bishop's Stortford and Sawbridgeworth who care about their community and want to keep people safe. They patrol weekly in teams of men and women on Friday or Saturday nights between 10pm and 2am. Their aim is to care for, listen to, and help people who are out and about in our town, and to make the community a safer place for everyone to enjoy. Street Pastors care for those who need help –particularly those who are vulnerable or who are taking risks. Teams regularly encounter people struggling to get home after a night out, those who have had too much to drink or are under the influence of drugs, those with nowhere to sleep for the night and those who simply want a friendly person to talk to. Much of their work is preventative; by being a friendly, non-threatening presence, Street Pastors are accepted in the community and deter crime. They are able to be a quiet presence and distraction at know 'hot spots' and are sometimes able to diffuse and prevent difficult situations from escalating. Street Pastors also signpost people to other agencies for further support if they would like them to.

They currently have 14 trained volunteers, and are held in prayer by a wonderful team of Prayer Pastors. They are supported by a part time employed coordinator, and a committee of 8 trustees. They work very closely with the local police and pub staff. They are finding that there are many pressing needs to address since the pandemic, including poor mental health, financial issues, and an increase in sexual crime.

Grove Cottage – The charity has made less use of the Church building than in previous years. However, we did run our usual Carol Service for them, and held an offering for their work over Christmas. We continue to support them practically and financially where possible and in prayer.

YMCA – We continue to support the YMCA financially and prayerfully. We are pleased that a member of the Community Church has become a chaplain there, and residents frequently use Exchange.

Future Plans

Our vision for 2021 included a 2-year plan to revive the church following COVID.

We want the renewing power of the Holy Spirit to shake us and energise us:

- Restoring passion for Christ in our hearts
- Renewing our care for one another
- Reigniting our evangelistic enthusiasm.

Happily, we met most of our goals for 2021.

In the post-Covid age, digital ministry will continue to grow in importance and is still a priority for us. After this year's Annual Church Meeting we expect to have filled the vacancies for team leaders on our Leadership Team.

We look forward to joining with other Churches across the UK in the Passion for Life campaign leading up to Easter.

After Easter we will be bringing The Bridge into use and we will be developing ministries there as well as moving some existing ministries into that building.

External Links

The Church continues to be linked in fellowship to the national structures of the Baptist Union of Great Britain which are expressed locally through the Eastern Baptist Association.

The Church also remains a member of Churches Together in Bishop's Stortford and the Evangelical Alliance.

Church members take part in the meetings and events of Churches Together in Bishop's Stortford and support a number of joint projects.

Premises

This area is led by Paul Crispin

The Church has four properties, all of which are held in trust by the Baptist Union Corporation:

- The Church Centre
- The Bridge (second building on the Church Centre site)
- 8 Wilson Close (Manse 1)
- 14 Cavell Court (Manse 2)

The Church Centre building gutters were cleaned out. Some repair work was carried out to the Welcome Area ceiling and first floor walls and then patch decorated.

A water damaged ceiling in the gentlemen's toilet was repaired after finding that an inline trap from the air conditioning system had never been tightened. This was discovered behind the kitchen units in the kitchen above.

A leaking joint from behind the urinals was repaired.

In 2014 the Church purchased the second building on the Church Centre site and it has been used for Exchange, storage and the language programme but in a very basic state of repair. In 2019 plans were prepared for a major refurbishment of the building with an extension at the rear for which planning consent was obtained in 2020. Detailed design work and costing continued throughout 2020 and early 2021 when a proposal was put to the church members to put the proposed work out to tender. This was accepted by the church members. The tender process was run by our professional design team and a contractor selected and contract price agreed. With the church members' agreement, the building contract was signed in July for £795,000 + VAT and work commenced in September with completion programmed for April 2022. Issues have arisen relating to the availability of building materials, but so far these have been overcome and work has proceeded satisfactorily

In preparation for this work to be done the existing building was gradually emptied of stored items and 2 skips were filled with rubbish ready for the builders to move in. Exchange was moved into a marquee in the back car park, so it could carry on its work and still be on site. We are grateful to all the volunteers who assisted with the above tasks.

Manse 1 has had an electric certificate issued after some safety issues had been addressed by the electrician. The boiler failed and so a new one was installed. This included new controls, new radiator valves, a power flush, a new pump and a new Magna Clean. A new gas certificate was then issued.

Manse 2 has had a boiler service and a new gas certificate issued. The ground floor toilet cistern and the main bathroom toilet cistern have had new flush mechanisms fitted, as they had both failed. A new basin pop up waste in the main bathroom has been replaced. The en-suite shower, which had started leaking into the main bathroom below, has had all the failing silicon sealant removed and has been re-sealed. A failed kitchen sealant was also re-sealed.

Church Membership

The year started with 227 members and ended with 228. Despite this being a challenging year with a few being reluctant to attend services in the Church Centre due to COVID-19, we still had 6 membership applications.

There was 1 death and 4 resignations. We did not remove any members during the year as in reality, no-one has been able to show the commitment to Church Family life that they would wish.

We had 1 baptism.

‘Discover BSBC’ groups are held for newcomers to the Church to find out more about our beliefs, practices, priorities and activities. These are informal and interactive sessions during which people can be told of the importance of membership within Baptist churches, where governance is the responsibility of the gathered membership. On completion of the two sessions attendees can decide whether they wish to become members of the Church. Just one group was held in 2021 in October, at which there were 6 attendees, 4 of whom expressed interest in becoming members.

Staff and Volunteers

At the beginning of the year it was decided to continue to make use of the Government’s Job Retention Scheme. After this scheme ended, pandemic restrictions on work and meetings in person (including Worship services, continued to have a significant effect on staff and volunteers throughout the rest of the year. Some staff worked almost exclusively from home, though others needed to work at least partly at the Centre.

In July we said farewell to Heather Martin, our excellent Youth Worker, when she took up a new post working with young people in the west of the country. This post has not been filled at present. Once again, tribute needs to be paid to the work of a vast number of volunteers who support Church activities and enable them to run, and run well. A large proportion of our Church members and members of the congregation serve in one way or another, many in a multitude of roles. Those who are less able physically are very active prayerfully. As ever in any vibrant community, there are vacancies for service that need to be filled.

Financial Overview

All monies received are donations from members and other persons associated with the Church. A small sum is received from the letting of premises to other organisations.

The Coronavirus pandemic has meant that throughout 2021 there have been restrictions on collective worship and meeting as a church. This has had a significant impact on donations and on lettings income. Planned giving through weekly cash offerings (including casual cash gifts) and giving through the envelope scheme greatly decreased compared with pre-pandemic years. Direct giving by Standing Order, however, has slightly increased. Organisations using the Church Centre for various functions led to £5,140 being received, slightly more than for 2020.

Grants totalling £2,309.91 were received from HMRC through the Job Retention Scheme.

Pledges were given towards the cost of the major refurbishment of the second building on our campus, to facilitate The Bridge Project. Thanks to the sacrificial giving of members of the fellowship the total received, including 'Gift Aid', was £155,289.50.

Total receipts for the General Fund (including Gift Aid and Grants) were £320,622, a decrease of nearly 4% compared to equivalent giving in 2020 (£333,833).

A total of £57,198 was given to Mission, supporting similar ministries to 2020. This was over budget, as gifts were also received for targeted causes and passed through the accounts.

Once Gift Aid had been claimed for the entire year, there was a surplus of receipts over payments for the year of £296.44.

£6,289 was spent (using the Capital Reserve) on a replacement boiler for our first Manse, and on essential groundworks in our second Manse. £61,200 was paid towards repayment of the Baptist Union Corporation loan for the costs of Church Centre construction and the redevelopment work associated with The Bridge Project, so that the amount outstanding is now £701,892. The loan is to be paid off by 2036.

£18,000 was paid towards repayment of the Baptist Union Corporation loan for the purchase of our second Manse, so that the amount outstanding is now £221,668. The loan is to be paid off by 2037.

As at 31st December 2021 the General Reserve stood at £150,105. The Capital Goods Reserve stood at £20,572. The Bridge development works gifts stood at £117,468. The monies held for equipping the Church Centre and Special Projects totalled £23,358.

The Church has a Reserves Policy and a minimum sum is stipulated within this and held within the General Reserve. The amount is sufficient for meeting obligations in a six-month period should the Church have to be wound up.

Workplace Pensions

As reported in previous years, the Church is an employer participating in a pension scheme known as the Baptist Union of GB Pension Scheme ("the Scheme").

The Minister and all members of the Church staff are eligible to join the Scheme and pension provision is made through a Defined Contribution (DC) Plan.

Members of the Ministers' section of the scheme pay 8% of their Pensionable Income and employers pay 6% into individual pension accounts. In addition, the employer pays a further 4% of Pensionable Income (or 3% if the employer is in the segregated DC section) to cover Death in Service Benefits,

administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity.

Our non-ministerial employees are eligible to join the Basic section of the scheme. Members pay contributions of 5% of Pensionable Income, and their employers also pay a total of 5%. However, benefits in respect of service prior to 1 January 2012 are provided through a Defined Benefit (DB) Plan within the Scheme. The main benefits for pre-2012 service were a DB pension of one eightieth of Final Minimum Pensionable Income for each year of Pensionable Service, together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011.

A formal valuation of the DB Plan was performed at 31 December 2013 by a professionally qualified Actuary. The market value of the DB Plan assets at the valuation date was £162 million and revealed a deficit of assets compared with the value of liabilities of £84 million (equivalent to a past service funding level of 66%). The Baptist Union are addressing this issue, and agreed a recovery plan in April 2018; they have injected money into the Pension Fund, reducing the deficit to around £50 million, with plans to clear the deficit by the end of 2028. It does mean though that churches and other employers involved long term in the DB Plan now pay 12% of Pensionable Income/Minimum Pensionable Income. The contributions are based on each church's or other employer's position at March 2015. As at 30th November 2021 the Church's individual estimated debt within the Baptist Pension Scheme is £45,600, based on the service of current and previous ministers.

Structure, Governance and Management

A Finance & Administration Committee has been formed to oversee the administration of church to free up more time for the rest of the LT to focus on ministries with a brief to consider and make recommendations on the post-pandemic staffing needs of the church, in order to enable the church to thrive, grow and blossom in our service to our Lord and in our witness and service to the community.

Administrative Information

Bishop's Stortford Baptist Church is affiliated to the Eastern Baptist Association and to the Baptist Union. The correspondence address is The Baptist Church Centre, Twyford Road, Bishop's Stortford, CM23 3LJ.

The Church is registered with the Charities Commission as a Charitable Incorporated Organisation (number 1159484; Constitution last amended 23rd September 2021).

The Trustees for 2021 were as follows:

Ex Officio Member:

Senior Minister The Reverend John Walford

Elected Members:

Elders Mr Keith Bintley

	Mr Simon Curran - resigned August 2021
	Mr Martin Gill
	Mr Rupert Moore
Church Secretary	Mr Robin Baker - resigned November 2021
	Position vacant until next AGM
Church Treasurer	Mr Geoffrey Gosling
Deacons	Mrs Judy Box
	Mrs Janet Casson
	Mrs Catherine Church
	Mr Paul Crispin
	Mr Jamie Davidson
	Mr Calvin Horner
	Mrs Julia Horner
	Mr Richard Jones
	Mr Stewart McCulloch
	Mrs Mandy Talbot
	Mr David Thomas

BISHOP'S STORTFORD BAPTIST CHURCH

COMMENTARY ON 2021 ACCOUNTS

(For Annual Church Meeting, March 2022)

REPORT OF INDEPENDENT EXAMINERS

As members will know, the Church Meeting held on 23rd September 2021 appointed Heather Sandy and Michael Casson as External Examiners for the church's 2021 Accounts.

The two Examiners duly met on 12th February 2022 and examined the 2021 accounts and the End of Year Statement.

SURPLUS

As we all know, the pandemic has had a significant impact on the life, work and worship of the church. One such has been that, for a variety of reasons, our income in 2021 was again lower than we planned for. In the September Church Meeting the church was informed that this lower income meant that it may not be possible to give all we planned to BMS or BU Home Mission. This was a real possibility despite the great efforts made through the year to minimise our spending, and the wonderful, generous giving of the fellowship.

I am pleased and excited to report that our Lord has blessed our efforts and our giving, so that at the end of the year that we were able to fully meet the church's budget commitment to support the work of BU Home Mission and of the BMS, without overspending. Our Lord is indeed, most wonderful and generous. All the other commitments to support individuals serving in Mission, and Mission and Social Action organisations, were also fully met. After all this, the Accounts show an end of year surplus of £296.44 (0.06% of our income)

STATEMENT OF FINANCIAL ACTIVITIES (SOFA)

This is a summary of the Income and Expenditure for the year, showing that all funds were used for the purposes of the charity, the sum of all transfers between accounts as balanced, and the total funds being carried forward into 2022 were £383,660.61, an increase of £71,753.57 since the beginning of 2021 (including, of course, some of the giving for The Bridge Project).

STATEMENT of RECOMMENDED PRACTICE (SORP)

This is a summary of the Assets and Liabilities of the Charity.

We have no tangible assets (the BU is the Ultimate Trustee of our Centre and the Manses).

Debtors: Those who owe us and prepayments we have made in 2021 for services being provided in 2022 (e.g. Credit notes for some services etc).

Investments: Funds held in interest bearing accounts.

Cash: Funds in Current Accounts or held in Cash.

Creditors: Any loans we hold in our Accounts, which we will need to repay, which is nil, and any services we received in 2021 that were not paid for before the end of the year (again, nil).

Total Net Assets: Show the amount of £383,660.61 as current assets on 31st December 2021.

Funds of Charity: Show the types of funds held – Restricted, for those that may only be used Strictly and only for the purpose given and those to be used as the Trustees (& Church meeting) decide. These are shown as divided between ‘*Designated*’ (funds the Trustees/Church meeting have allocated) and ‘*Unrestricted*’ (the remainder), which is the £296.44 surplus on the General Fund at the end of the year.

BALANCE SHEET

This again shows the balance held at the end of 2021 was £383,660.61. It shows in which accounts the funds of the charity were held at the end of year, and our liabilities (which are nil).

The BU Loans for the building of the Centre/The Bridge do not go through the Church Accounts, so does not show in them as a liability. Neither does the BU loan for the purchase of our second Manse (14 Cavell Court).

Finally, the Balance Sheet confirms that all our monetary assets are allocated to funds.

STATEMENT OF ACCOUNTS – INCOME and EXPENDITURE

This sheet shows the Income and Expenditure for the year (*Left Hand Column*) so that these may be compared with the agreed Budget (*Centre Column*) and also shows the equivalent 2020 figures (*Right Hand Column*).

INCOME

General Income: General Income was about £29,000 lower than the agreed 2021 budget, though individual income sources varied.

Tax Refund: We received £48,477.45, about £6,500 lower than Budget. As income was lower, so was the Gift Aid that could be claimed.

CC usage: Some £5,140 was received from others making use of the Centre during 2021, as pandemic restrictions resulted in it not being possible for groups to use the Centre for meetings for a large part of the year.

Grants: We received some HMRC support from the Job Retention Scheme (furlough of staff)

Interest: Very low rates still apply.

Legacies: No legacies were received during the year

The Bridge: In addition to the General income, thanks to the sacrificial giving of members of the fellowship, the total of Pledges and gifts received towards the cost of the redevelopment work to facilitate The Bridge Project, including ‘Gift Aid’, was £145,353.

EXPENDITURE

Ministry & Outreach: Overall, less was spent in these areas.

- Ministers & staff costs and expenses were less than budget as Heather Martin, our Youth Worker, left her service with us at the end of July, and the pandemic restrictions meant that ministerial visits were not possible.
- College Tuition fees are higher than budget as the total includes some costs of travel to

Spurgeon's College and occasional accommodation costs incurred once pandemic restrictions were lifted.

- All ministry areas spent very carefully, so that most were under budget.
- Youth expenses were reduced as the nature of youth work during the pandemic changed. However, because they did not physically meet for most of the year, income from subs was greatly reduced, so more costs were met using church funds.
- Fellowship spending includes Pantry spending, which has greatly increased to address increasing need during the pandemic. Nevertheless, generous giving has meant that Pantry spending is still self-funded.

Property: Overall, less was spent than anticipated.

- **Havers Community Centre:** Toddlers & Co no longer use the Havers Community Centre
- **Insurance:** The insurance company offered a monthly payment scheme for the CC Insurance at no extra cost, an offer we accepted. The payment shown, therefore, is the December payment, rather than the full amount. The "Site 2" insurance (before building commenced) was included in last year's insurance of the CC.
- **Loan Repayments:** These are repayments of the loans from BU for the purchase of the Church Centre and our second Manse.
- **Other Expenses:** The Office have continued to be very vigilant in spending. Again, however, costs related to cleaning, hand cleansers, sanitising equipment etc. have been added extra cost. It is to our staff's credit that their vigilance has meant that, overall, expenses have still remained below budget.

Expenditure using c/f Funds:

Some donations received in earlier year(s) were used during the year.

In particular the development of plans for The Bridge, including fees for architects, surveyors, professional advice and the planning application etc.

The Capital Goods reserve was drawn on to pay for a replacement central heating and water boiler for Manse 1 and necessary groundworks in Manse 2

A Digital Ministry was introduced in 2020. It has enabled the recording of Worship Services and publishing them on You-Tube, and the Streaming of live services. It also enables various meetings to be held remotely using Zoom (or other similar media systems). In order to be able to do this, it was necessary to purchase specialist equipment, software and licences. The Leadership decided that we should use some of the Legacy funds we have received to develop this new and distinctive ministry area, and this decision was ratified and approved by the church when the 2021 budget was approved.

Total Expenditure for Year

Shows the total amount spent in the year.

Reserve Changes: These show the increase or depletion in various funds resulting from income and expenditure during the year.

Balance Carried Forward: £296.44 is the surplus to be carried forward into 2022.

MISSION

This shows details of giving to Mission during the year.

Directed Giving: Offerings for specific Mission work received during the year.

General Mission/Famine Relief etc: Offerings given for "Mission", allocated as indicated.

From General Fund: Funds from general giving used to ensure overall giving was as agreed by the Trustees/Church meeting (Please see earlier comments on Surplus).

Total Giving & Budget: ("As it says on the tin")

- ECM: Spending from the General Fund was lower than budgeted, because school fees for Rhiannon Smith were less than anticipated.
- Giving to Eric & Claire appears lower because Eric has requested a tithe be held back as his giving to this Fellowship.
- BMS: Giving appears less because of donations made directly payable to BMS and so cannot be shown in the church accounts
- Various other mission works and societies are supported by individuals, groups and by offerings at particular times, as well as those agreed in the budget for the year. Details of each of these are shown in the lower half of this page.
- HBW: As HBW was mostly a "virtual" event this year, they did not require funds. Nevertheless, we did cover the cost of duplicating the materials used during the week. HBW is returning to it's "normal" style in 2022.

BALANCE SHEET

This is similar to "Balance Sheet detailed", shows how much was held in each Account on 31st December last. It also shows the balance held in each of the various funds on that date.

Credits: Shows the balance held in the various funds.

Represented by: Shows the amounts held in each Bank Account.

For Information: For your information, the insurance values of each property and contents, and the remaining amount of the loan from BU are shown.

ACCRUALS and PREPAYMENTS

Accruals: Are monies owed this year for goods and services received in 2021, which are nil.

Prepayments: Are payments made in 2021 for goods and services to be provided this year. These total £5,789.55.

Accounts Receivable: Is the Gift Aid claimed for 6th April to 31st December 2021, but not yet received. It is blank because all claims have already been received.

Geoff Gosling

3rd February 2022



2021

CHURCH ACCOUNTS

For Annual Church Meeting

March 2022

Bishop's Stortford Baptist Church

This Church aims to be a community of believers living according to the Bible's teaching
where people become fully devoted followers of Jesus Christ.

12th February 2022

Independent Examiners' Report to the Trustees of Bishop's Stortford Baptist Church

Respective Responsibilities of Trustees and Examiners

We report on the accounts of the church for the year ended 31st December 2021, which are set out on pages 1 to 7.

The church's trustees are responsible for the preparation of the accounts. The church trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is our responsibility to:

- Examine the accounts under Section 145 of the 2011 Act;
- To follow the procedures laid down in the General Directions given by the Charity Commissioners under Section 145(5)(b) of the 2011 Act; and
- To state whether particular matters have come to our attention.

Basis of Independent Examiners' Report

Our examination was carried out in accordance with the General Directions given by the Charities Commission. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent Examiners' Statement

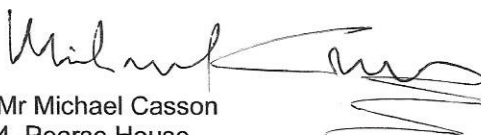
Since the gross income for the year exceeds the amount provided in Section 145(3) of the Act, we confirm that we are qualified to act as Independent examiners under the provisions of that section of the Act and that Heather Sandy's qualification is as shown below.

In connection with our examination, no matter has come to our attention:

- Which gives us reasonable cause to believe that in any material respect the requirements:
 - To keep accounting records in accordance with section 130 of the 2011 Act; and
 - To prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
- To which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Mrs Heather Sandy MAAT
36, Milliners Way
Bishop's Stortford
CM23 4GG



Mr Michael Casson
4, Pearse House
Birchwood Mews
Bishop's Stortford
CM23 5FA

Baptist Church Centre

✉: Twyford Road, Bishop's Stortford, Hertfordshire, CM23 3LJ

☎: 01279 836695 📧: churchoffice@stortfordbaptist.org

🌐: www.stortfordbaptist.org

Registered Charity No. 1159484

Bishop's Stortford Baptist Church
Statement of Financial Activities
For the period from 01 January 2021 to 31 December 2021

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	473,697.18	-	-	473,697.18	379,790.79
Other trading activities	-	-	-	-	-
Investments	2,214.07	-	-	2,214.07	2,653.19
Income from charitable activities	-	-	-	-	-
Other income	-	-	-	-	-
Total income	475,911.25	-	-	475,911.25	382,443.98
Expenditure on:					
Costs of generating funds	-	-	-	-	-
Costs of generating voluntary income	-	-	-	-	-
Expenditure on charitable activities	397,776.18	6,381.50	-	404,157.68	387,286.60
Other expenditure	-	-	-	-	-
Total expenditure	397,776.18	6,381.50	-	404,157.68	387,286.60
Net income / (expenditure) resources before transfer	78,135.07	(6,381.50)	-	71,753.57	(4,842.62)
Transfers:					
Gross transfers between funds - in	122,974.98	-	-	122,974.98	90,886.75
Gross transfers between funds - out	(122,974.98)	-	-	(122,974.98)	(90,886.75)
Other recognised gains / losses					
Gains/losses on investment assets	-	-	-	-	-
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-
Net movement in funds	78,135.07	(6,381.50)	-	71,753.57	(4,842.62)
Reconciliation of funds					
Total funds brought forward	305,525.54	6,381.50	-	311,907.04	316,749.66
Total funds carried forward	383,660.61	-	-	383,660.61	311,907.04

Bishop's Stortford Baptist Church

Balance Sheet detailed

	As at 31/12/2021	As at 31/12/2020
Fixed assets		
OTHER: various small fixed assets	-	-
PASYSTEM P A System for Worship	-	-
Total Fixed assets	-	-
Current assets		
BU DEPOSIT: Baptist Union Deposit Acc	52,846.25	52,736.84
BUFIXED: BU Fixed Interest Acc	24,958.58	24,710.38
CA001: Bank Current Acc (Lloyds)	46,386.86	44,828.32
CA003: Deposit Acc (Lloyds)	122,578.30	27,895.91
CA005: Cash in Hand (Office)	285.37	370.36
CA006: Cash in hand (Treasurer)	3.65	63.50
CA007: Redwood Bank	50,812.05	80,000.00
CA008: United Trust Bank Charity Bond	80,000.00	80,000.00
Z05: Accounts Receivable	5,789.55	1,301.73
Total Current assets	383,660.61	311,907.04
Liabilities		
Z04: Accounts Payable	-	-
Z10: NCC Loan 5	-	-
Total Liabilities	-	-
Net Asset surplus (deficit)	383,660.61	311,907.04
Reserves		
Excess/(deficit) to date	71,753.57	(4,842.62)
Z01: Starting balances	311,907.04	316,749.66
Total Reserves	383,660.61	311,907.04

Represented by Funds

General (Unrestricted)	296.44	(14,128.97)
Designated	383,364.17	319,654.51
Restricted	-	6,381.50
Endowment	-	-
Total	383,660.61	311,907.04

Bishop's Stortford Baptist Church

Statement of Recommended Practice

(Statement of Assets and Liabilities)

For the Period from 01 January 2020 to 31 December 2021

	Total Funds	Prior Year Funds
Fixed assets		
Tangible assets	0.00	0.00
Current assets		
Debtors (Accounts Receivable)	5,789.55	1,301.73
Investments	331,195.18	265,343.13
Cash at bank/ in hand	46,675.88	45,262.18
	<u>383,660.61</u>	<u>311,907.04</u>
Liabilities		
Creditors: (Amounts falling due after more than one year)	0.00	0.00
Net current assets/(liabilities)	<u>383,660.61</u>	<u>311,907.04</u>
Total assets less current liabilities	<u>383,660.61</u>	<u>311,907.04</u>
Total net assets / (liabilities)	<u>383,660.61</u>	<u>311,907.04</u>
The funds of the charity		
Endowment	0.00	0.00
Restricted	0.00	6,381.50
Designated	383,364.17	319,654.51
Unrestricted income funds	<u>296.44</u>	<u>(14,128.97)</u>
The funds of the charity	<u>383,660.61</u>	<u>311,907.04</u>

BAPTIST CHURCH
Bishop's Stortford

STATEMENT OF ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2021

2021 INCOME & EXPENDITURE

INCOME		2021	Budget 2021	2020	EXPENDITURE		2021	Budget 2021	2020
BALANCE	Brought forward	-£14,128.97		£15,499.44	GENERAL EXPENDITURE				
GENERAL INCOME					MINISTRY & OUTREACH				
OFFERINGS: Loose		5,047.65	4,783.00	3,470.63	Minister, Youth Min, Staff, etc		122,814.62	134,433.00	142,787.84
Envelopes		11,463.20	21,000.00	12,699.70	Staff Conferences, Courses and Training		349.85	630.00	156.00
Direct		216,648.96	210,000.00	200,239.78	Church Conferences, Courses and Training		84.34	600.00	30.00
Sub Total:- OFFERINGS		233,159.81	235,783.00	216,410.11	College Tuition Fees		5,787.85	5,100.00	8,481.70
TAX REFUND (Gift Aid)		48,477.75	55,000.00	49,794.14	Pulpit Supplies			250.00	80.00
DONATIONS + RECEIPTS		39,256.20	50,250.00	34,713.68	Worship		1,459.42	1,940.00	1,538.54
RECEIPTS re Use of CC		5,140.51	6,000.00	4,080.38	Youth Work		700.00	1,355.00	993.35
EHDC Discretionary Grant				10,000.00	Reaching Out			1,850.00	115.76
HMRC (inc. Work Retention Scheme)		2,309.91		16,181.59	International Ministry		107.70	650.00	822.33
TAX REFUND (Gift Aid) Acc Receivable					Social Action		2,160.00	3,000.00	3,775.00
INTEREST		2,214.07	2,700.00	2,653.19	Communication		200.00	800.00	100.80
Sub-Totals		330,558.25	349,733.00	333,833.09	Spiritual Development/ Discipleship		59.93	700.00	357.39
THE BRIDGE Development Income					Fellowship		166.90	1,025.00	194.78
DONATIONS (The Bridge)		122,063.00			Fellowship (Pantry)		3,075.27	-00	2,907.66
TAX REFUND (Gift Aid)		23,290.00			Sub Total: MINISTRY & OUTREACH		136,965.88	152,333.00	162,341.15
		145,353.00			MISSIONARY & SOCIAL ACTION SUPPORT				
Summary (by Type of Income)					COMMUNION				
Total Voluntary Income (inc Gift Aid)		471,387.27		304,998.31	PROPERTY				
EHDC Discretionary Grant				10,000.00	Manse 1 (8 Wilson Close) (Running costs)		3,684.63	5,050.00	4,005.12
HMRC Grants (Pandemic related)		2,309.91		16,181.59	Manse 2 (14 Cavell Ct) (Running costs)		3,968.02	4,600.00	4,219.18
Total Investment Income		2,214.07		2,653.19	Havers Community Centre			500.00	2.50
		475,911.25		333,833.09	CC Running costs (Energy, Water etc)		9,578.51	12,300.00	9,590.36
LEGACIES RECEIVED					CC Insurance		983.19	6,500.00	6,223.22
				47,610.89	Cleaning mats, gardening, fire equip etc		993.69	1,150.00	1,470.36
				<u>1,000.00</u>	Maintenance works (annual/Biennial)		1,643.21	2,000.00	5,013.62
				48,610.89	Service agreements		16,688.66	18,500.00	18,477.00
Grand Totals					Site 2 Running costs		1,724.28	1,000.00	2,750.18
		461,782.28		397,943.42	Site 2 Insurance			500.00	231.00
					Site 2 NNDR			2,250.00	
					Photocopier (Rent)		849.60	900.00	597.73
					Sub Total - Property Running Costs		40,113.79	55,250.00	52,580.27
					Manse 2 (14 Cavell Court) Loan repayments		18,000.00	18,000.00	15,000.00
					CC Loan repayments		61,200.00	61,200.00	51,000.00
					Sub Total - CC Build & Fitting costs		79,200.00	79,200.00	66,000.00
					Sub Total - All PROPERTY COSTS		119,313.79	134,450.00	118,580.27
					OTHER EXPENSES				
					Stationery, Supplies, postage etc		596.88	1,800.00	1,347.54
					Office Telephone, I'net etc		1,518.15	2,200.00	1,345.18
					Photocopier usage		387.39	800.00	267.27
					Subscriptions		1,410.25	1,500.00	1,206.60
					Office IT Support & Development		438.40	1,340.00	742.56
					Membership/Finance/Gift Aid IT & Support&cloud		1,180.00	1,530.00	1,112.50
					Publicity & Hospitality			110.00	
					Sub Total - OTHERS		5,531.07	9,280.00	6,021.65
					Total General Expenditure for year		319,008.60	349,733.00	343,846.03
					EXPENDITURE USING other FUNDS				
					Digital Ministry (using Legacies received)		5,344.35		2,624.23
					TEARFUND Rwanda Commun Proj (Spec Gifts)				24,046.10
					The Bridge development (NBF4)		40,502.54		14,249.24
					CC Fitting Out (NBF3)		24.95		
					Rwanda Compassion Project (Rwanda Brick F)		32,988.00		
					Reserves (Capital-Goods)		6,289.24		2,521.00
					Total Expenditure from Funds brought forward		85,149.08		43,440.57
					Reserve Changes in year				
					CC Mortgage Fund (NBF2)		-00		-00
					CC Fitting Out (NBF3)		-24.95		-00
					"The Bridge" redevelopment Fund (NBF4)		114,934.96		-14,249.24
					Special Projects		-00		-00
					To General Reserve - c/f from previous year		14,128.97		15,499.44
					Capital Goods Reserve		-6,289.24		-2,521.00
					Special Gifts		-00		-16,859.10
					Rwanda Brick Fund		-32,988.00		-00
					EEMW		11.25		547.50
					BMS		-00		-00
					HM		-00		-00
					Other Missionary Funds		-557.27		105.00
					ECM		-445.00		-571.25
					Communion		1,450.00		1,503.35
					Pantry		-1,233.87		1,196.29
					Exchange		1,933.60		-00
					Youth		-00		-752.36
					Scholarship		-00		-150.00
					Short Term Service		10.00		50.50
					Legacies		-£5,344.35		£40,986.66
					Balance carried forward		296.44		-14,128.97
							461,782.28		397,943.42

BAPTIST CHURCH - MISSIONARY & OTHER SUPPORT

2021

2020

	Directed Giving (inc Gift Aid)	From General Missionary Giv(m Fund (inc Gift Aid)	From General	Total Giving	Budget	Total Giving
European Christian Mission (re: The Smiths)	5,215.00		4,889.61	10,104.61	6,000.00	9,627.06
Samaritan Hospital (re: Eric & Claire Singirankabo)	650.00		7,518.00	8,168.00	8,620.00	8,318.00
East Europe Mission work (re: Lizzie & Paul Reed)	321.25		3,481.25	3,802.50	3,580.00	4,539.50
Sub Total	<u>6,186.25</u>		<u>15,888.86</u>	<u>22,075.11</u>	<u>18,200.00</u>	<u>22,484.56</u>
Baptist Missionary Society	920.35	1,093.52	14,941.13	16,955.00	17,000.00	16,780.00
Home Mission	733.75		10,766.25	11,500.00	11,500.00	11,390.00
Pastoral Visits				-	1,000.00	-
Sub Total	<u>1,654.10</u>	<u>1,093.52</u>	<u>25,707.38</u>	<u>28,455.00</u>	<u>29,500.00</u>	<u>28,170.00</u>
Total	<u>7,840.35</u>	<u>1,093.52</u>	<u>41,596.24</u>	<u>50,530.11</u>	<u>47,700.00</u>	<u>50,654.56</u>

5

BAPTIST CHURCH - DONATIONS, SPECIAL OFFERINGS AND GIFTS

	Directed Giving (inc Gift Aid)	Christmas Offerings	From General Fund	Total Giving	Total Giving
Bible Society	212.50			72.73	100.00
Holiday Bible Week	62.50	184.00		246.50	100.00
Mencap (Grove Cottage)	576.25			576.25	158.00
Operation AGRI					825.00
Spurgeons Theological College	650.00		2,070.00	2,720.00	1,000.00
Stort Valley Schools Trust	739.77			739.77	2,441.25
Tear Fund (Disaster- Famine relief)	1,812.50		500.00	2,312.50	262.50
BS FoodBank	<u>4,053.52</u>	<u>184.00</u>	<u>2,070.00</u>	<u>6,667.52</u>	<u>4,886.75</u>
OVERALL TOTALS	<u>11,893.87</u>	<u>1,277.52</u>	<u>43,666.24</u>	<u>57,197.86</u>	<u>55,541.31</u>

BAPTIST CHURCH
Balance Sheet

	<u>At</u> <u>31.12.21</u>	<u>At</u> <u>31.12.20</u>
Credits:-		
General Reserve	£ 150,104.94	£ 164,233.91
General Fund	£ 296.44	-£ 14,128.97
Capital Goods Reserve	£ 20,572.49	£ 26,861.73
BMS		£ -
Home Mission		£ -
ECM		£ 445.00
East Europe Mission work (via Stwdshp)	£ 45.00	£ 33.75
New Buildings Fund 1		£ -
New Buildings Fund 2 - re Loan repayments		£ -
New Building Fund 3 - Fitting Out	£ 11,661.90	£ 11,686.85
New Building Fund 4 - Remainder of site	£ 117,468.38	£ 2,533.42
Special Projects	£ 11,696.17	£ 11,696.17
Special Gifts Fund	£ 5,000.00	£ 5,000.00
Youth		£ -
Communion	£ 18,227.23	£ 16,777.23
Pantry	£ 598.51	£ 1,832.38
Exchange	£ 1,933.60	
Rwanda Brick Fund	£ 6,317.66	£ 39,305.66
Other Mission Funds	£ 366.02	£ 923.29
Scholarship		
Short Term Service	£ 3,729.96	£ 3,719.96
Legacies	£ 35,642.31	£ 40,986.66
SUB TOTAL	£ 383,660.61	£ 311,907.04
Represented by:-		
Lloyds Bank - Current	£ 46,386.86	£ 44,828.32
Lloyds Bank - Deposit	£ 122,578.30	£ 27,895.91
Petty Cash	£ 289.02	£ 433.86
Baptist Union - Deposit	£ 52,846.25	£ 52,736.84
Baptist Union 1 Yr Fixed Interest Bond	£ 24,958.58	£ 24,710.38
United Trust Bank (1 yr Charities Bond)	£ 80,000.00	£ 80,000.00
Redwood Bank (35 day Deposit Acc)	£ 50,812.05	£ 80,000.00
Prepayments (e.g. Council Tax, Fees)	£ 5,789.55	£ 1,301.73
Accruals (Invoices not received)	£ -	
TOTAL	£ 383,660.61	£ 311,907.04
For information purposes only, details of fixed and other assets are:-		
Manse 1 (8 Wilson Close)	£ 1,000,000.00	£ 1,000,000.00
Manse 2 (14 Cavell Court)	£ 1,000,000.00	£ 1,000,000.00
Church Centre & Bridge BU Loan	-£ 453,270.84	-£ 273,646.13
14 Cavell Court BU Loan	-£ 221,668.20	-£ 232,609.92
Church Centre	£ 4,701,892.00	£ 4,452,549.00
BSBC Fixtures and Fittings	£ 207,050.00	£ 196,160.00

Geoff Gosling -Treasurer

3rd February 2022

BAPTIST CHURCH

Accruals and Prepayments - 2021

Prepayments		
CC BU Loan repayment	£	5,100.00
Missionsmith children sch fees	£	298.98
Everflow (Credit note)	£	210.51
Initial Services (Credit note)	£	180.06
	TOTAL	
Accounts Receivable (Gift Aid)	Gift Aid to come	
		-
	TOTAL	£ 5,789.55
	Z05	

Summary of other Departments Accounts as 31st December 2021

		Simplified					
	Income	2021	2020	Expenditure		2021	2020
Toddlers & Co (Heather Sandy)	Balance b/f	£ 1,838	£ 3,028	Equipment		£ 218	£ 319
	Donations	£ 650	£ 769	Events costs		£ -	£ 94
				Donations		£ 100	£ 541
				Sundries etc		£ 314	£ 986
				Balance c/f	current a/c	£ 1,839	£ 1,852
					Cash in Hand	£ 17	£ 4
		£ 2,488	£ 3,796			£ 2,488	£ 3,796
Contact Group (Sarah McCulloch)	Balance b/f	£ 688	£ 688	Trips etc			
	Returned minibus deposit			Minibus deposits (2x£250)			
	Donations		£ 120	Catering			£ 162
	Coffee morning proceeds			Costs			£ 295
				Other			
				Balance c/f	current a/c	£ 688	£ 688
					Cash in Hand		
		£ 688	£ 808			£ 688	£ 1,145
Youth Account (Sally Vernon)	Balances b/f	£ 4,926	£ 4,885	Training		£ -	£ 70
	Transfer from Church Acc	£ 700	£ 700	Sunday Club Teaching/ Craft materials		£ 140	£ 498
	Offerings	£ -	£ 169	Youth expense aged 10+		£ 134	£ 81
	Puppet Ministry	£ -	£ 80	Puppet Ministry		£ 2,125	£ 94
	Zone	£ -	£ 1,065	Zone		£ -	£ 1,159
	Interest	£ -	£ 1	Messy Church		£ -	£ 49
				Donations		£ 405	£ -
				Sundries		£ -	£ 22
				Lambourne End Deposit		£ 450	
				Lloyds Treasurer Acc		£ 1,778	
				Lloyds Instant Acc		£ 24	
				Lloyds Treasurer Acc Zone		£ 570	
				Balances c/f		£ 2,822	£ 4,926
		£ 5,626	£ 6,900			£ 5,626	£ 6,899
Baptist Midweek Fellowship (BWL) (Sharon Squirrell)	Balance b/f	£ 108	£ 294	Donations			
	Offerings & Donations	£ 309	£ 65	Donations via Church A/Cs			£ 250
	Sales etc	£ -	£ 15	Speakers		£ 25	£ 20
	Coppers	£ -	£ 4	Gifts & Cards			
				Expenses (postage & xmas lunch)		£ 90	
				Balance c/f		£ 302	£ 108
		£ 417	£ 378			£ 417	£ 378
Church Bookstall (Brenda Baker)	Balance b/f	£ 515	£ 378	CLC & ETC		£ 451	£ 401
	Payments - Clients	£ 548	£ 571	Stationery & Postage			£ 33
	Incorrect credits received	£ 1,500		Credit errors to BSBC		£ 1,500	
				Balance c/f		£ 612	£ 515
		£ 2,563	£ 949			£ 2,563	£ 949
Events (Geoff Gosling)	Balance b/f	£ 647	£ 647	Expenditure for Events		£ -	£ -
	Income for Events	£ -	£ -	Balance c/f	Current Acc	£ 647	£ 647
					Cash in Hand		
		£ 647	£ 647			£ 647	£ 647
Courses & Classes (Geoff Gosling)	Balance b/f	£ 3,805	£ 3,805				
	Fitness Classes	£ -	£ -	Flowers Classes		£ -	£ -
	Language Classes			Craft Fayre		£ -	£ -
	Flowers Classes	£ -	£ -	Exchange		£ -	£ -
	Craft Fayre			Other			
	Exchange	£ -	£ -	Balance c/f		£ 3,805	£ 3,805
	Other	£ -	£ -			£ 3,805	£ 3,805
		£ 3,805	£ 3,805				

Full details available on request

BISHOP'S STORTFORD BAPTIST CHURCH

England & Wales - Charity number 1159484

Accounts



Bishop's Stortford Baptist Church

This Church aims to be a community of believers living according to the Bible's teaching
where people become fully devoted followers of Jesus Christ

Annual Report 2020

We are pleased to present a report of the life and work of the Church during 2020.

Aim and Purposes

The vision of Bishop's Stortford Baptist Church is to be a community of believers living according to the Bible's teaching so that Christ's redemptive purposes can be accomplished in the world. The Church's mission is to enable people to become fully devoted followers of Jesus Christ by the power of the Holy Spirit. The fellowship of the Church seeks to go **deeper** with God, become **closer** to each other and **wider** in our influence.

Objectives and Overview

The Church is committed to carrying out its activities in line with the Baptist tradition and to encourage and enable people in the local area to attend and take part in its services and meetings. Activities include:

- Services each week for worship, prayer, Bible study, preaching and teaching, including additional services for those in the local area whose first language is not English
- Baptisms on request
- Meetings for young people
- Small group meetings (LIFE Groups) for all ages
- Pastoral care
- Discipleship for Christian service
- Evangelism and mission
- Support of Christian and social charitable action within the local area
- Support for mission overseas
- Involvement with the local and national Baptist associations

The ministry areas of the Church are classified into Worship, Fellowship, Reaching Out, Discipleship and Social Action, supplemented by a Resources Team (all led by the Deacons) and with spiritual oversight and pastoral care administered by the Elders.

COVID-19

The Church (like all others) was much affected by the sudden Lockdown procedures introduced in March 2020. Church premises were closed in line with Government rules and Baptist Union guidelines. Communication and fellowship moved speedily to digital means. Sunday services were streamed via the Church's YouTube channel and other meetings started to be held via Zoom. When Lockdown eased, services resumed in the Church building with social distancing and hygiene practices being strictly observed, but this extensively limited the numbers that could attend. Therefore live streaming took place in parallel. Once strict Lockdown resumed later in the year, the Church building was again closed and all communication carried out digitally.

Church Activities

Worship, Teaching and Prayer

Due to the pandemic, many of our usual activities had to be cancelled or pursued in other forms. Whilst we met as usual for worship on Sunday mornings and evenings until March, Lockdown led to the recording of Sunday morning services from private homes (or in the Church Centre when the regulations permitted it), and broadcasting an edited version on the YouTube platform. All Sunday evening services after March were cancelled.

When attendance at services was permitted we proceeded with a mix of live and recorded elements and then live-streamed services once we had the ability to do so. The year ended with a mix of live streamed services and recorded services as appropriate and in keeping with Government regulations. These have generally been well received and have had good viewing figures but this varies greatly. Both Christmas and Easter services were very widely viewed. Content and style of services has largely been dictated by the restrictions of the format now available and the theme of the service. We have continued to encourage wide participation but this has again been limited by the restrictions of technology. Those that have been able to record their contributions have done so and contributed greatly to the life of the Church.

Opportunities for prayer have continued via Zoom and we have entered into a pattern of weekly prayer meetings; as well as in our Life Groups, which have continued to meet using whatever format was appropriate.

During the year we looked at the following topics in our services:

- Our 2020 Vision
- A Lent series entitled The Road to the Cross
- The Sermon on the Mount
- Exploring Faith - looking at basic ideas of the Christian faith and why they make sense.

International Ministry

In July 2020 we celebrated the 13th Anniversary of the International Ministry. For this occasion, we recorded a video for the YouTube morning service where different people sang 'Amazing Grace' in their own mother tongue; and we shared a message of inclusion based on the experience of the Ethiopian eunuch in Acts chapter 8.

Language Programme – This ran until the first lockdown started. After this, tuition continued to be provided virtually, but with no direct contact with the Church.

Portuguese Language Congregation – Our weekly meeting was held in the worship area of the Church on Sundays at 4pm until Lockdown. Then services moved to Zoom. The meetings have an attendance of around 20 adults. Children are being supported through the Children's work programme covering the whole church. Alongside the services, discipleship and pastoral care is being given. Marcela Gubiani ran a couple of women's meetings to discuss our emotions and feelings and how we could better look after ourselves in a Christian way. A Portuguese Language LIFE group has been held weekly via Zoom since Lockdown. Despite the obvious difficulties brought about by the pandemic, our group seems to have developed a better interaction with each other and a core group has been formed. In our longing to grow, a Brazilian missionary family is being integrated gradually to the life and work of the group. Uelton Ricardo is helping to lead our Portuguese Language LIFE group every week via Zoom and we are looking forward to them moving to Bishop's Stortford sometime in 2021.

The International Ministry continues with the vision to draw people in from the wider town community and is very effective in aiding the international community to feel fully included in the Church family.

Children and Youth

When Lockdown came in March, we were concerned to support parents in helping their children to grow in their knowledge of God, His word and His love for them. Hence we emailed the children every week, through their parents, with material to meet this aim. A mixture of Bible stories and references, video links to the story, questions to provoke discussion, and activity sheets were sent out every week. We ran series relating to:

- the people Jesus met;
- Old Testament characters;
- the story of Paul;
- the fruits of the spirit;
- and the life of Daniel.

We can't be sure how engaged everyone was, but feedback suggests that most families engaged to one degree or another.

Over the summer, with Holiday Bible Week being cancelled, we wanted to provide something for families and children to continue to engage with them and have some fun. We ran 5 mornings of an online Holiday Club on Zoom which included Bible stories, games, quizzes, crafts and discussions. This was a great success with around 50 children joining us over the course of the week. With the success of Holiday Club online, in the autumn we moved to live zoom sessions with the children once a month. These went well with many taking part.

In difficult circumstances, a nucleus of leaders remained committed to meeting the aims of the children's work. We anticipate continuing on a similar basis into 2021, but of course the leaders are all looking forward to being able to engage face to face with the children once again.

Regarding the youth work, we had an encouraging start to the year with 3 baptisms in February. However, we too had to make the move to online sessions with the Lockdown in March. Sessions over the course of the year then comprised Bible studies on a Sunday morning and games on a Friday night. This has presented challenges as there is only so much you

can do through Zoom and it has therefore required much more thought and planning to come up with different ideas that work well. One of the biggest challenges of the year has been young people who have struggled to engage with online sessions. As more and more school work was placed online, young people became more reluctant to engage with church online. Single events, such as a bake-off, though have been successful.

We are thankful to those leaders who have continued to assist with the work and serve in this ministry but we recognise that it is becoming reliant on a few and would therefore value your continued prayers as we seek to sustain the team, as well as for opportunities to engage with children, young people and their families who have been missing.

The team were also thankful to Jo Moore for her administrative support until she stood down from her role towards the end of the year.

Discipleship

David Thomas and Richard Lake were leading in this area at the beginning of 2020, and the church is very grateful for the work they have both done. As the year progressed, Mandy Talbot and Calvin Horner took over as the Deacons with responsibility for Discipleship.

Small groups (known as LIFE Groups) continue to be the primary focus for Church members and non-members to grow as disciples of Jesus by building relationships with each other, deepening faith through prayer and Bible study, and living their faith out in the world.

Since March 2020 the LIFE Groups have had to explore different ways to meet and care for each other. The survey conducted in October 2020 revealed that the challenge of not being able to meet in people's homes had been met in a variety of ways, in response to the circumstances of group members and the level of restrictions. Many of the groups have been meeting virtually via Zoom or Skype, where they can continue to study the Bible together and pray, although a few have struggled to adapt to the use of technology. In addition, some groups have been regularly phoning each other; others are keeping in touch via social media or emails. During periods when national or regional restrictions have relaxed, the group leaders have sought to find new ways of physically coming together, including meeting in the Church Centre, in gardens, in public parks and in smaller groups in homes (when permitted). Only one group has decided to disband. Overall membership of the groups seems to have decreased slightly, to around 125, although some groups saw increased membership later in the year. Several groups have seen a greater level of commitment from members.

Whilst it has not been possible to hold leaders meetings since the start of the first lockdown, group leaders have maintained communication for mutual encouragement and to share ideas with each other via email and WhatsApp.

Access to the Church library has not been possible during the pandemic. Work on improving this resource has therefore had to be put on hold. It was similarly impossible to host the 'pop-up bookshop' as envisaged. Both of these initiatives will be resumed once restrictions have lifted. The development of the Church's digital ministry will allow the expansion of the electronic resources that can be made available for members to develop their spiritual lives.

Access to Bible reading notes for all age groups to aid spiritual development continues to be provided.

Fellowship Overview

Catherine Church has joined Janet Casson as Deacons for Fellowship following a rearrangement of roles of responsibility within the leadership team.

"We consider that the Church is not the building, but rather a body of Christian believers..." began the 2019 Fellowship report. How true and apt are those words for the 2020 report. Fellowship at the Church has taken on a vastly different look in 2020. Due to Lockdown, we were no longer able to gather in our place of worship, nor even in each other's homes, but 'our Church' has not gone away. Far from it. As Christians we have found creative ways to have fellowship with one another, albeit not in large groups or in person.

The fellowship group known as the **Baptist Women's Link** (BWL) began the year as usual with speakers and our annual fish and chip lunch jointly with the Contact group in February. Geoff Gosling's after dinner talk with slide show took us through the highlights of the Israel Tour to the Holy Land in September 2019. The group had their last meeting on 4th March 2020. At the committee meeting on 16th March a resolution was passed to change the name of the group to reflect the inclusiveness that we wished to promote. The group would meet at the same time and on the same day but would be known as the **Baptist Midweek Fellowship** (BMF) going forward from September 2020. Obviously the group has not been able to meet yet, but has been active in a variety of ways. Each member received an encouraging phone call each week or a card as many were shielding. Those members who are unable to access the Sunday services online, received the service by DVD, posted or delivered by hand.

The **Contact Group** now reaches about 60 people in a wider catchment. These people enjoyed an 'Afternoon Strawberry Tea Box' delivered to their door in July by team members, and similarly a 'Christmas Treat Box' in December. In addition, nine people who are housebound or in care homes are contacted by the team members each month with a phone call, letter, or card. The Contact Team visitors were obviously unable to visit people's homes.

Friends Together @Home has met via Zoom fortnightly on the second and fourth Friday mornings each month and when needed has met weekly. This is a time where people can chat in an informal atmosphere with no pressure, sharing concerns and updating each other with family and Church family news.

The **Breaking Bread Café** has been unable to operate. It is ready to resume when the local and national restrictions are lifted.

Stewarding teams continue to be coordinated and led by Catherine Church and stewarding took place when Church services were permitted. The role took on a different dimension as strict rules and operational procedures were needed. Inevitably some stewards could not continue in their role due to health and shielding considerations. More stewards are needed in this vital role.

The **Welcome Team** has continued only as the **Link Up** initiative, operating on the first Sunday of every month via Zoom, when services were unable to take place in the Church building. It is hoped that people who access our services online will make enquiries by this method.

The **Cake and Make** group have not been able to meet, but people keep in touch via phone calls, particularly on the Friday of the month when there would have been a meeting.

Network: A relaunch of Network began in February 2020. A planning group were buzzing with ideas and planning events. Sadly, such activities as theatre trips, a Graham Kendrick concert, picnics, and group walks could not take place. However, three new initiatives have evolved. A **weekly quiz night** each Monday evening is led by Julie Pollard and Mary Scales. It is particularly targeted at enjoying fellowship, involving as many from our church congregation who wish to join, as well as core members of the 'flower' group. A **weekly afternoon tea** takes place every Wednesday when a different theme is explored each time. These sessions via Zoom are fun and provide a much-needed respite from the stresses of Lockdown. A **'Remote Garden Club'** (open to non-gardeners and those without gardens too) started by Steve Beach, share their tips on growing plants and vegetables, and generally encouraging one another via a WhatsApp group. Stunning photographs of home produce and flowers grown in allotments, gardens and Open Garden visits are shared, as well as questions about unknown plants answered and recipes exchanged. It has provided a much-needed way of keeping in touch.

Cluster groups have formed, based on the geographical areas of Bishop's Stortford and surrounding villages. The success of this venture which began as a means of encouraging fellowship and looking after the Church family and new connections in our local neighbourhood, is still to be fully evaluated. Some clusters have worked well, for example making flower bouquets at Christmas for a local care home or carol singing in groups of six.

The **Prayer Chain** has continued its faithful confidential ministry, praying each day at a specific time, or if urgent prayer is needed, at any time of the day. This past year has seen many prayer requests from church members both past and present and from wider connections around the world. Many have asked prayer for a specific person suffering from COVID-19.

Reaching Out Overview

Mark records Jesus' command to share our faith, and reminds us of the importance of doing so: And he said to them, "Go into all the world and proclaim the gospel to the whole creation. Whoever believes and is baptised will be saved, but whoever does not believe will be condemned." (ESV).

As a church, we seek to do this through two main channels:

- Sharing the gospel locally in and around the town;
- Supporting various missionaries and mission organisations.

Some of the work is about getting to know people, meeting their needs and building relationships. Other work is about more directly presenting the gospel.

Local work

Alpha: Alpha is a twelve week course that provides people with the opportunity to explore the Christian faith in a relaxed environment. We ran two courses this year. The first was held at the Church Centre between January and March, and we were encouraged by the number of guests, both from within the fellowship and those that had been invited by, and come with, a friend. This demonstrates that there continues to be significant numbers of people locally with questions about God and about the meaning of life. The Alpha Course provides an excellent opportunity for people to explore these questions.

The second course was online, held using Zoom. We did this as a trial following reports from other churches that such courses were working well during the initial period of Lockdown. Whilst numbers were smaller for this course, a group continued through to the end and found the content useful. We will continue to seek to provide opportunities for people to explore the Christian faith in 2021, even where it is not possible to physically meet together.

Fitness classes: These were running regularly between January and March 2020 but have subsequently been cancelled in line with Government guidance.

Flower arranging: The flowers team have continued activity throughout this challenging year, including through a summer tea party.

Good News for Everyone (previously Gideons): Some members of the Church continue to play a role in Good News for Everyone and have been very active despite the challenges posed by lockdown.

Schools: In January we led a Year 7 assembly at Hockerill Anglo European College. In December we attended Joyce Frankland School and provided the staff with a link to a professionally produced video of the prodigal son, followed by a promotion of the Youth Testaments. 160 were taken, along with 5 Large Print versions.

Hotels: One local hotel and a number of local guest houses accepted Bibles, which was an answer to prayer and very encouraging as the hotel manager in particular seemed very keen. Bibles were also distributed to hotel staff and we were able to supply some in their local language.

Care homes: Bibles and/or Hope magazines were also distributed at seven care homes in the area with residents pleased to be able to access large print Bibles in some cases.

Puppets Galore: Lockdown was unable to stop the puppet ministry from continuing. Whilst the usual programme of assemblies had to be cancelled, the team worked with the Great Open Door puppet team in Harlow and were able to produce a socially-distanced Christmas puppet show from their homes, which was made available on YouTube and the Great Open Door website. The show attracted an international audience.

Evangelistic literature: We provide a range of gospel literature in the Church – for Church members to take and give to their friends, or for visitors to the Church to take and read for themselves. These booklets try to answer some of the questions people have about the Christian faith (e.g. Can we Trust the Bible?; Where is God in our Suffering?), and we have supplemented these this year with some literature on 'Where is God in a Coronavirus World'. All of the booklets are available in the Church Centre, but as access is currently restricted, they can be supplied on request.

Retirement homes: Regular visits were taking place in the early part of the year, but these have been put on hold due to the pandemic and are unlikely to start again in the near future.

Our other **regular outreach events** unfortunately had to be cancelled, including the Community Christmas Meal, Messy Church and our PEG (Practical, Evangelistic, Growing) projects. We hope to be able to recommence these activities in the future.

World Mission

Rwanda/Tearfund: We have continued our partnership with Tearfund in its Church and Community Transformation programme (CCT) in Rwanda.

Rwanda went into full Lockdown in March, lasting into July, leaving many people vulnerable because of lost daily wages, food insecurity, isolation, and a lack of information. The crisis also affected the ability of Self Help Groups (SHG) to meet and continue savings and loan repayments. Community facilitators and church leaders who had previously been trained in CCT identified those most affected by COVID-19 in local churches and communities. They collected donations from their church members, redistributing them to households in the greatest need. Most of the funding to address this came from local churches and communities, with Tearfund bridging the gap. During the lockdown, Tearfund's partner AMU also advocated to local government to allow farmers to harvest their produce, enabling their communities to survive without hunger. The project facilitators remained in contact with SHG members throughout the crisis and members attribute their resilience during lockdown to the information and support they received from AMU, together with the training received before the pandemic.

After the Lockdown eased, 44 out of 55 SHGs resumed their weekly meetings and started to save money together again, while observing the government's guidelines. AMU is working with the remaining 11 groups to encourage them to recommence their meetings. Information on the programme in the second half of the year has been limited, and Tearfund continues to work with SHGs throughout the country to help them recover from their setbacks.

We had hoped to build on our Church visit to Rwanda in 2019 by a number of different members visiting in 2020. Whilst this was not possible due to the pandemic, we continue to pray for the project and are encouraged by the positive impact it has had on the local community there.

Compassion International: We were delighted to be able to agree to donate the money from the Church's Brick Fund to Compassion International to support their Transforming Lives with New Classroom Facilities project in Rwanda.

The **Mission Council** continues to co-ordinate our prayer and support for our overseas mission partners. We have continued to meet by Zoom to co-ordinate input into services, and importantly, to ensure we maintain contact with our various mission partners. The missionaries we partner with include:

- Roland & Carolien Smith (Netherlands)
- Eric & Claire Singirankabo (Rwanda)
- Paul & Lizzie Reed (Eastern Europe)
- Sergio & Liz Vilela (Mozambique)
- Storly & Kate Michel (Haiti)

Zoe Moore was serving with BMS in India but had to return earlier than initially planned due to the impact of the pandemic.

Whilst we haven't been able to visit missionaries this year or have them visit us, it has been encouraging to have some of them join us for the prayer meetings taking place over Zoom, and to have received some video updates as part of our online services.

Social Action Overview

Our focus is to engage with our local community and make a difference through our three aims:

- Supporting those in need in our local community, particularly the disadvantaged in society or those struggling financially;
- Supporting community groups who meet specific needs in our local area;
- Caring for the local environment.

In spite of the pandemic preventing a lot of activity, helping the vulnerable and charitable work has been allowed, so a variety of social action projects have still been ongoing throughout the year, which we either operate or are affiliated to.

Exchange – Exchange provided furniture, clothing, household and nursery goods to 37 people who visited or contacted Exchange during the year. The biggest request was for furniture and household goods for those who had just moved from temporary accommodation to their first and completely empty property. We are very blessed to have both a Church member and a Christian colleague from another church who regularly collect and deliver furniture using their vans and trailer, (21 deliveries made this year) and a volunteer who carries out portable appliance (PAT) testing on our white goods, enabling them to be given away. In conjunction with the Church's pantry we gave Christmas gift bags and food vouchers to 24 Exchange visitors in December. Due to COVID-19 we changed from a drop-in, to visitors being seen by appointment only, and when restrictions tightened further, closing to the public, but continuing to help people via collection and delivery only.

Toddlers and Co – This year Toddlers & Co has been full, with 30 families attending, and with a waiting list. Described as a lifeline for many parents, Toddlers has remained popular, and both Tuesday and Thursday groups aim to provide excellent care, witness, ministry and support to all the families. Due to the Lockdown Toddlers was unable to meet from April onwards. However the leaders have been in regular contact with the parents, sending out weekly emails to 78 adults, with activity ideas, encouragement, Bible verses and links to stories and videos, with closer links to a few families, and also mailings by post including cards, stickers, seeds to grow and an Advent calendar. They were also able to run an open air drive through Nativity service and sing-along which was well received. They hope to re-open in a COVID secure way in spring 2021, as many parents have struggled with friendships, mental health and dealing with small children with little support; and children have struggled developmentally due to lack of contact with others.

The Havers Drop-in Toddler sessions have closed at present as the leaders felt their limited resources were better used supporting the two toddler groups that meet at the Church Centre. It was also unable to keep in touch with the families who went there once it closed due to the pandemic, as no contact details could be kept due to its drop-in nature.

Canal Adoption – Whilst we have formally 'adopted' the stretch of canal beside the Church, we have had limited activity helping with the upkeep and improvement of the environment this year. We do however have a Church member who was appointed a Waterways Chaplain, who regularly walks the towpaths in Bishop's Stortford and Sawbridgeworth, and supports anyone who needs practical or spiritual help.

Love Stortford – Love Stortford had to be cancelled this year due to the pandemic, and will probably not be able to go ahead in 2021 while the situation is so uncertain.

Bishop's Stortford Food Bank – The Food Bank has had to change the way it works, and has changed to a delivery service only. This has

involved a large number of volunteers from the town who collect and deliver the food bags, while on site volunteers get the food boxes ready and sort donations. It is now able to give out fresh fruit and vegetables, and many fresh food products from Fare Share – food about to go out of date, donated freely from local supermarkets.

There has been a big increase in demand as the effect of the virus on local incomes has taken its toll, particularly to the homeless, temporarily housed by the council in a local hostel, and many large families. It fed more than 6 times as many people in December as it had in the previous 6 months. Referrals come from a variety of agencies such as the YMCA, Citizens Advice Bureau, Night Shelter, the local council and housing associations. Together with the Salvation Army and Family Centres, it also provided 180 Christmas hampers to needy families and local residents, and 30 to the YMCA. The Church supports it financially and provides a food donation point, but it has had wonderful support locally with many very generous donations from local individuals and companies.

Bishop's Stortford Money Advice Service – BSMAS meets clients at the Church to help them with debt management and budgeting. It has 9 volunteers, and this year has helped 12 clients with finances and debt problems, given general advice and providing food bank vouchers when needed. 3 clients are now debt free. It is supported financially by the Church and other churches in the town.

2020 has been a year of change and challenge. Following an 18 month pilot scheme working with Community Money Advice (CMA), in the summer BSMAS became a CMA Connect Centre - a satellite service of CMA to increase its support at a higher level. CMA provides the 'in house' regulated debt advice supported by the BSMAS money mentors. BSMAS has updated its publicity and website, and contacted local agencies to offer its services. For now it has mainly stopped meeting clients face-to-face, but continues to work with clients via phone and internet.

Street Pastors – The Street Pastors patrol Bishop's Stortford and Sawbridgeworth town centres in the evenings to offer support to any who need it. It has 13 volunteers, 2 trainees and 20 prayer pastors, and a management team of 8. Several members and attendees of the Church are involved with Street Pastors and we support them financially and prayerfully. This year Street Pastors had over 100 significant and longer conversations with people. It also signposted people to other agencies and cleared up broken glass, weapons or other health and safety concerns. It gave out cards with useful local contacts on, and provided a QR code where people can watch a 3 minute gospel message.

Street Pastors had to stop patrolling for much of the year due to the pandemic, but has been using its time on online training – safeguarding, mental health issues, first aid and 'difficult questions', ready for an expected rise in its demand due to money worries, bereavement, depression and loneliness caused by the events of 2020, once it can go out on patrol again.

Grove Cottage – The charity has made less use of the Church building than in previous years. Due to the pandemic we were unable to run our usual Carol Service for them, but we still held an offering for their work over Christmas. We continue to support them practically and financially where possible and in prayer.

YMCA – We continue to support the YMCA financially and prayerfully. We are pleased to hear that a member of the Community Church has become a chaplain there, and residents frequently use Exchange.

Development of Digital Ministry

At the beginning of the year we identified digital ministry as an area that needed investment. Our original plan was to make more of our ministries available online. As the year proceeded and Lockdown came into play, we quickly realised that digital needed far more input than we had originally imagined. As a result we appointed one of the Deacons to have special responsibility for this area.

With live services unable to continue after March, we began to prerecord services for transmission on Sundays via the YouTube platform. Easter services were dealt with similarly, and this continued until it became possible to have live services again. At that point we began to move towards live streaming services. Initially we continued to record the majority of the content and play it to a live congregation. In the last quarter of the year we had equipment in place to enable us to fully live stream.

We have also increasingly made use of video resources in our communications throughout the year. DVDs of the Sunday services have been made available for people who have not had the computer equipment to access the online service, and in December we made a video Advent Calendar available. Meetings as diverse as LIFE Groups, prayer meetings, formal Church discussions and interviews have relied on videoconferencing as a way of allowing people to interact.

Our intention is to continue to develop live streaming and to begin to put an increasing amount of teaching and other support resources online, to be accessed from our website and our YouTube channel. The aim is to support all our ministry areas to enhance and reinforce their reach and engagement.

In growing this ministry we have been seeking to develop a team of people with the skills and creative imagination to be able to staff it and to give greater resilience to what we are doing. This will become more apparent as new ways are found to support and complement our Church life, and ministries across all areas of the Church.

Future Plans

2020 was unprecedented and once the long pandemic interruption is over, the Church needs effectively to be relaunched in physical form. Many of the plans we had for the year had to be adapted or delayed, but nevertheless some were achieved.

For 2021, we have set the following vision:
We want the renewing power of the Holy Spirit to shake us and energise us:

- Restoring passion for Christ in our hearts
- Renewing our care for one another
- Reigniting our evangelistic enthusiasm.

Our goals:

- Develop The Bridge (the second building on our site), aiming for active ministry in 2022.
- Sustain and support Exchange to continue to meet needs during these development works.
- Build the digital team and resources.
- Appoint a new ministry leader for the Worship Team.
- Identify a new Church Treasurer and develop new systems.
- Rework our corporate identity, marketing and communication.

Each ministry area should:

- Identify ways to connect over the internet.
- Utilise video clips, database resources and social media to promote opportunities and improve communication.
- Work with LIFE Group leaders and/or Clusters to provide small scale local worship, evangelism opportunities, discipleship and prayer.
- Be ready with relaunch events to bring people together once we can meet again.

External Links

The Church continues to be linked in fellowship to the national structures of the Baptist Union of Great Britain which are expressed locally through the Eastern Baptist Association.

The Church also remains a member of Churches Together in Bishop's Stortford and the Evangelical Alliance.

Church members take part in the meetings and events of Churches Together and support a number of joint projects.

Premises

The Church has four buildings: The Church building itself, the second building on the Church site, the manse in Wilson Close and the manse in Cavell Court. Minor maintenance has been carried out during the year.

A team of dedicated gardeners continue to maintain the Church grounds, for which we are very grateful.

We ask Church attendees to advise of any issues that they become aware of that need attention, so that we can keep the buildings up to a high standard. We also like to know of any individuals with abilities relating to buildings.

The Church purchased the second building on the site in 2014 and it has been used for Exchange, storage and the language programme. It is in poor shape and needs extensive refurbishment. A working group of Church members considered our ministry objectives, consulting with ministry leaders and other potential users of the building. Working with an architect, and quantity surveyor, a preferred scheme was produced for a major refurbishment of the building with an extension at the rear.

Following agreement by the Church, a specialist planning consultant was appointed and a planning application was submitted in February 2020. To support the application, and as demanded by the local authority planning officer, we commissioned a Flood Risk Assessment, Asbestos Survey, Site Contamination Survey and Ecology Survey. Arising from the latter we had to commission a separate Bat Survey. All of these reports were submitted with our application. We wrote to local residents to explain our intentions so they were less likely to object to our application, and we invited local Councillors to visit us so we could explain what we hoped to do, and this resulted in them writing to the Council to confirm their support. We dealt with an objection received from the Environment Agency. And after much prayer planning permission was granted.

Church Membership

The year started with 228 members and ended with 227. Despite this being a challenging year, with people unable to attend services in the Church Centre due to COVID-19, we still had 2 membership applications.'

There were 3 deaths and no resignations. We did not remove any members during the year as, in reality, no one has been able to attend the Church regularly.

3 young people were baptised in February before lockdown.

'Discover BSBC' groups are held for newcomers to the Church to find out more about our beliefs, practices, priorities and activities. These are informal and interactive sessions during which people can be told of the importance of membership within Baptist churches, where governance is the responsibility of the gathered membership. On completion of the two sessions attendees can decide whether they wish to become members of the Church. Just one group was held this year, in February, at which there were 10 attendees, 2 of whom expressed interest in becoming members.

Staff and Volunteers

With the advent of Lockdown, staff resource was reviewed and the decision taken to use the Government's Job Retention Scheme. During the year, 4 staff were put on furlough for varying spells of time, depending on job demands. Furlough continued for some until the year end.

In October we said farewell as a paid employee to Jo Moore who had done an outstanding job as Personal Assistant to the Ministers. That vacant post has not been filled at present.

Once again, tribute needs to be paid to the support of a vast number of volunteers that support Church activities and allow them to run well. A large proportion of our Church members and members of the congregation serve in one way or another, many in a multitude of roles. Those who are less able physically are very active prayerfully. As ever in any vibrant community, there are vacancies for service that need to be filled.

Financial Overview

All monies received are donations from members and other persons associated with the Church. A small sum is received from the letting of premises to other organisations.

The Coronavirus pandemic meant that from March until the end of year, (and continuing into 2021) restrictions on collective worship and meeting as a church had a significant impact on donations and on lettings income. Planned giving through weekly cash offerings (including casual cash gifts) and giving through the envelope scheme greatly decreased compared with the previous year. Direct giving by Standing Order, however, slightly increased. Organisations using the Church Centre for various functions led to £4,080 in fees being received (2019: £7,587). There were no lettings between April and the end of the year. Grants totalling £16,181.59 were received from HMRC through the Job Retention Scheme and pandemic sick leave support. A discretionary grant of £10,000 was also received from East Herts District Council.

Total receipts for the General Fund (including Gift Aid and Grants) were £333,833, a decrease of nearly 11% compared to equivalent giving in 2019 (£374,531).

A total of £55,541 was given to Mission, supporting similar ministries to 2019. This was over budget, as gifts were also received for targeted causes and passed through the accounts.

Once Gift Aid had been claimed for the entire year, there was a deficit of receipts over payments for the year of £14,128.97.

£2,521 was spent (using the Capital Reserve) on a replacement boiler for our second Manse (14, Cavell Court), after a regular inspection found the old one to be faulty. £51,000 was paid towards repayment of the Baptist Union Corporation loan for the Church Centre construction cost, so that the amount outstanding is now £273,646. The loan is to be paid off by 2026. £15,000 was paid towards repayment of the Baptist Union Corporation loan for the purchase of our second Manse, so that the amount outstanding is now £232,610. The loan is to be paid off by 2037.

Plans for the redevelopment of our second building (The Bridge) progressed, including gaining planning consent and more detailed work toward preparing to go to tender. A total of £14,046 was spent on this, using gifts towards purchasing the remainder of the site received in previous years.

As at 31st December 2020 the General Reserve stood at £164,234. The Capital Goods Reserve stood at £26,862. The monies held for equipping the Church Centre, Special Projects and gifts towards purchasing the remainder of the site totalled £25,916.

The Church has a Reserves Policy and a minimum sum is stipulated within this and held within the General Reserve. The amount is sufficient for meeting obligations in a six-month period should the Church have to be wound up.

Workplace Pensions

As reported in previous years, the Church is an employer participating in a pension scheme known as the Baptist Ministers' Pension Scheme ("the Scheme").

The Minister and all members of the Church staff are eligible to join the Scheme and pension provision is made through a Defined Contribution (DC) Plan.

Members of the Ministers' section of the scheme pay 8% of their Pensionable Income and employers pay 6% into individual pension accounts. In addition, the employer pays a further 4% of Pensionable Income (or 3% if the employer is in the segregated DC section) to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity.

Our non-ministerial employees are eligible to join the Basic section of the scheme. Members pay contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

However, benefits in respect of service prior to 1 January 2012 are provided through a Defined Benefit (DB) Plan within the Scheme. The main benefits for pre-2012 service were a DB pension of one eightieth of Final Minimum Pensionable Income for each year of Pensionable Service, together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. The Scheme, previously known as the Baptist Ministers' Pension Fund, started

in 1925, but was closed to future accrual of defined benefits on 31 December 2011.

A formal valuation of the DB Plan was performed at 31 December 2013 by a professionally qualified Actuary. The market value of the DB Plan assets at the valuation date was £162 million and revealed a deficit of assets compared with the value of liabilities of £84 million (equivalent to a past service funding level of 66%). The Baptist Union are addressing this issue, and agreed a recovery plan in April 2018; they have injected money into the Pension Fund, reducing the deficit to around £50 million, with plans to clear the deficit by the end of 2028. It does mean though that churches and other employers involved long term in the DB Plan now pay 12% of Pensionable Income/Minimum Pensionable Income. The contributions are based on each church's or other employer's position at March 2015. As at 31st December 2020 the Church's individual estimated debt within the Baptist Pension Scheme is £62,600, based on the service of current and previous ministers.

Structure, Governance and Management

The method of appointment of the Leadership Team is set out in the Church Constitution. The Leadership Team consists of the Ministers, the Elders, the Church Secretary, the Church Treasurer, and the Deacons who are elected by Church members. All those who attend our services or who are members of the congregation are encouraged to consider Church membership and its responsibilities, in line with the Church's basis of faith and values.

In recent times, the Leadership Team has reviewed and supplemented the Church's policies and 14 were agreed during the year. The Church now has some 40 policies in place, which are reviewed every three years, and these can all be found on the Church's website.

The Church members at the Church Meeting are responsible for making decisions on all matters of general concern and importance to the Church, including deciding on how the funds of the Church are to be spent, those who are to form the Leadership Team and how to develop our ministry through the Church's property. They are regularly asked to discuss and agree recommendations.

The Leadership Team met 11 times during the year with an average attendance of 92% (2019: 83%). 8 of these meetings were by Zoom. No physical Church Meetings were held during the year due to Lockdown, but on 3 occasions, a Zoom discussion was held to deal with 'critical items' (trustee appointments, donation to Compassion International, Church budget for 2021). These were followed by an online vote, closing about a week later on each occasion. Some members without electronic access were able to submit a paper postal vote. All discussions were well attended, with more members joining than would normally be expected in a physical meeting.

Oversight of the numerous responsibilities and functions in the Church is carried out by individual members of the Leadership Team who are responsible to each other and to the Church as a whole, and they report regularly on their activities.

The Trustees believe they have complied with their duty to have due regard to the guidance on public benefit prescribed by the Charities Commission in exercising their powers and duties.

Administrative Information

Bishop's Stortford Baptist Church is affiliated to the Eastern Baptist Association and to the Baptist Union. The correspondence address is The Baptist Church Centre, Twyford Road, Bishop's Stortford, CM23 3LJ.

The Church is registered with the Charities Commission as a Charitable Incorporated Organisation (number 1159484; Constitution last amended 21st September 2017).

The Trustees for 2020 were as follows:

Ex Officio Member:

Senior Minister The Reverend John Walford

Elected Members:

Elders	Mr Keith Bintley – appointed 24 th September 2020
	Mr Simon Curran
	Mr Martin Gill
	Mr Rupert Moore
Church Secretary	Mr Robin Baker
Church Treasurer	Mr Geoffrey Gosling
Deacons	Mrs Judy Box
	Mrs Janet Casson
	Mrs Catherine Church – appointed 24 th September 2020
	Mrs Jamie Davidson
	Mr Calvin Horner – appointed 24 th September 2020
	Mrs Julia Horner
	Mr Richard Jones
	Mr Richard Lake – resigned 17 th September 2020
	Mr Stephen Shorter
	Mrs Mandy Talbot
	Mr David Thomas



bishops stortford baptist church

2020

CHURCH ACCOUNTS

For Annual Church Meeting

March 2020

Bishop's Stortford Baptist Church

This Church aims to be a community of believers living according to the Bible's teaching where people become fully devoted followers of Jesus Christ.

24th February 2021

Independent Examiners' Report to the Trustees of Bishop's Stortford Baptist Church

Respective Responsibilities of Trustees and Examiners

We report on the accounts of the church for the year ended 31st December 2020.

The church's trustees are responsible for the preparation of the accounts. The church trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is our responsibility to:

- Examine the accounts under Section 145 of the 2011 Act;
- To follow the procedures laid down in the General Directions given by the Charity Commissioners under Section 145(5)(b) of the 2011 Act; and
- To state whether particular matters have come to our attention.

Basis of Independent Examiners' Report

Our examination was carried out in accordance with the General Directions given by the Charities Commission. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent Examiners' Statement

Since the gross income for the year exceeds the amount provided in Section 145(3) of the Act, we confirm that we are qualified to act as Independent examiners under the provisions of that section of the Act and that Richard Lake's qualification is as shown below.

In connection with our examination, no matter has come to our attention:

- Which gives us reasonable cause to believe that in any material respect the requirements:
 - To keep accounting records in accordance with section 130 of the 2011 Act; and
 - To prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
- To which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Mr Richard Lake ACMA
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CM23 4PX

 T A. Crocker

Mr Michael Casson
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🌐: www.stortfordbaptist.org

Registered Charity No. 1159484

Bishop's Stortford Baptist Church
Statement of Financial Activities
For the period from 01 January 2020 to 31 December 2020

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<i>Income and endowments from:</i>					
Donations and legacies	379,790.79	—	—	379,790.79	371,600.16
Investments	2,653.19	—	—	2,653.19	2,930.57
Total income	382,443.98	—	—	382,443.98	374,530.73
<i>Expenditure on:</i>					
Expenditure on charitable activities	387,286.60	—	—	387,286.60	397,000.31
Total expenditure	387,286.60	—	—	387,286.60	397,000.31
Net income / (expenditure) resources before transfer	(4,842.62)	—	—	(4,842.62)	(22,469.58)
<i>Transfers</i>					
Gross transfers between funds - in	90,886.75	—	—	90,886.75	140,935.73
Gross transfers between funds - out	(90,886.75)	—	—	(90,886.75)	(140,935.73)
<i>Other recognised gains / losses</i>					
Gains / losses on investment assets	—	—	—	—	—
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
Net movement in funds	(4,842.62)	—	—	(4,842.62)	(22,469.58)
<i>Reconciliation of funds</i>					
Total funds brought forward	310,368.16	6,381.50	—	316,749.66	339,219.24
Total funds carried forward	305,525.54	6,381.50	—	311,907.04	316,749.66

Bishop's Stortford Baptist Church

Statement of Recommended Practice

(Statement of Assets and Liabilities)

For the Period from 01 January 2020 to 31 December 2020

	Total Funds	Prior Year Funds
Fixed assets		
Tangible assets	0.00	0.00
Current assets		
Debtors (Accounts Receivable)	1,301.73	65,785.50
Investments	265,343.13	242,218.37
Cash at bank/ in hand	45,262.18	8,745.79
	<u>311,907.04</u>	<u>316,749.66</u>
Liabilities		
Creditors: (Amounts falling due after more than one year)	0.00	0.00
Net current assets/(liabilities)	<u>311,907.04</u>	<u>316,749.66</u>
Total assets less current liabilities	<u>311,907.04</u>	<u>316,749.66</u>
Total net assets / (liabilities)	<u>311,907.04</u>	<u>316,749.66</u>
The funds of the charity		
Endowment	0.00	0.00
Restricted	6,381.50	6,381.50
Designated	319,654.51	294,868.72
Unrestricted income funds	(14,128.97)	15,499.44
The funds of the charity	<u>311,907.04</u>	<u>316,749.66</u>

Bishop's Stortford Baptist Church

Balance Sheet detailed

	As at 31/12/2020	As at 31/12/2019
Fixed assets		
OTHER: various small fixed assets	—	—
PASYSYSTEM: P A System for Worship	—	—
Total Fixed assets	—	—
Current assets		
BU DEPOSIT: Baptist Union Deposit Acc	52,736.84	52,563.21
BUFIXED: BU Fixed Interest Acc	24,710.38	182,250.00
CA001: Bank Current Acc (Lloyds)	44,828.32	8,088.90
CA003: Deposit Acc (Lloyds)	27,895.91	7,405.16
CA005: Cash in Hand (Office)	370.36	529.92
CA006: Cash in hand (Treasurer)	63.50	126.97
CA007: Redwood Bank	80,000.00	—
CA008: United Trust Bank Charity Bond	80,000.00	—
Z05: Accounts Receivable	1,301.73	65,785.50
Total Current assets	311,907.04	316,749.66
Liabilities		
Z04: Accounts Payable	—	—
Z10: NCC Loan 5	—	—
Total Liabilities	—	—
Net Asset surplus (deficit)	311,907.04	316,749.66
Reserves		
Excess / (deficit) to date	(4,842.62)	(157,088.53)
Z01: Starting balances	316,749.66	473,838.19
Total Reserves	311,907.04	316,749.66

Represented by Funds		
Unrestricted	(14,128.97)	15,499.44
Designated	319,654.51	294,868.72
Restricted	6,381.50	6,381.50
Endowment	—	—
Total	311,907.04	316,749.66

BAPTIST CHURCH
Bishop's Stortford

STATEMENT OF ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2020

2020 INCOME & EXPENDITURE

INCOME		2020	Budget 2020	2019	EXPENDITURE		2020	Budget 2020	2019
BALANCE	Brought forward	£16,499.44		58,361.48	GENERAL EXPENDITURE				
GENERAL INCOME					MINISTRY & OUTREACH				
OFFERINGS: Loose		3,470.63	15,625.00	13,277.04	Minister, Youth Min, Staff, etc		142,787.84	153,984.00	118,869.55
Envelopes		12,689.70	35,500.00	27,968.80	Staff Conferences, Courses and Training		156.00	530.00	428.61
Direct		209,239.78	206,900.00	195,551.58	Church Conferences, Courses and Training		30.00	800.00	456.33
Sub Total - OFFERINGS		215,410.11	257,125.00	245,926.72	College Tuition Fees		8,481.70	5,386.00	12,651.93
					Pulpit Supplies		80.00	250.00	197.00
					Worship		1,538.54	2,950.00	4,375.09
					Youth Work		993.35	950.00	481.11
					Reaching Out		116.75	1,850.00	511.12
					200hr. Anniv. surplus (for Short Term Service Fund)				956.69
TAX REFUND (Gift Aid)		49,794.14	60,000.00	10,785.42	International Ministry		822.33	1,740.00	1,213.60
DONATIONS + RECEIPTS		34,713.68	50,400.00	61,935.23	Social Action		3,775.00	3,700.00	2,839.43
RECEIPTS re Use of CC		4,060.38	10,000.00	7,567.04	Communication		100.80	1,400.00	477.27
EHDC Discretionary Grant		10,000.00			Spiritual Development/ Discipleship		357.39	1,050.00	405.95
HMRC (inc. Work Retention Scheme)		16,181.59			Fellowship		194.78	2,125.00	2,192.44
TAX REFUND (Gift Aid) Acc Receivable				39,363.35	Fellowship (Pantry)		2,897.66	-00	-00
INTEREST		2,653.19	2,700.00	2,930.67	Sub Total: MINISTRY & OUTREACH		162,341.15	175,715.00	144,129.64
Sub-Totals		333,833.09	393,225.00	374,530.73					
					MISSIONARY SUPPORT		55,641.31	55,190.00	73,944.92
Total Voluntary Income (inc Gift Aid)		304,998.31		571,600.19	COMMUNION		1,361.65		5,141.00
EHDC Discretionary Grant		10,000.00			PROPERTY				
HMRC Grants (Pandemic related)		18,181.59			Manse 1 (B Wilson Close) (Running costs)		4,005.12	4,950.00	4,023.68
Total Investment Income		2,653.19		2,930.67	Manse 2 (14 Cavell Ct) (Running costs)		4,219.18	4,740.00	3,274.12
		333,833.09		574,530.73	Havers Community Centre		2.50	1,150.00	623.40
					CC Running costs (Energy, Water etc)		9,580.38	12,300.00	11,530.53
LEGACIES RECEIVED		47,810.86			CC Insurance		8,223.22	7,000.00	6,000.00
		1,360.00			Cleaning mats, gardening, fire equip etc		1,470.35	850.00	656.11
		48,610.86			Maintenance works (annual/biennial)		5,913.82	6,900.00	663.16
					Service agreements		18,477.00	18,000.00	17,624.12
					Site 2 Running costs		2,750.18	2,800.00	2,553.05
					Site 2 Insurance		231.00	1,600.00	222.77
					Photocopier (Rent)		597.73	900.00	849.60
					Sub Total - Property Running Costs		52,580.27	60,250.00	45,040.59
					Manse 2 (14 Cavell Court) Loan repayments		15,000.00	15,000.00	18,000.00
					CC Loan repayments		51,000.00	61,200.00	61,200.00
					Sub Total - CC Build & Fitting costs		66,000.00	79,200.00	79,200.00
					Sub Total - All PROPERTY COSTS		118,580.27	139,450.00	127,240.39
					OTHER EXPENSES				
					Stationery, Supplies, postage etc		1,347.54	2,450.00	2,341.41
					Office Telephone, Internet etc		1,345.18	2,050.00	1,549.39
					Photocopier usage		267.27	950.00	615.64
					Subscriptions		1,206.60	1,500.00	1,247.80
					Office IT Support & Development		742.56	3,200.00	1,879.98
					Equipment			150.00	
					Membership/Finance/Gift Aid IT & Support		1,112.50	1,530.00	962.60
					Sub Total - OTHERS		8,021.65	11,830.00	8,596.73
Total Income for Year (Not including Legacies, GA and C/F)		284,338.95	393,225.00	319,380.56	Total General Expenditure for year		343,846.03	393,225.00	359,052.58
					EXPENDITURE USING other FUNDS				
					Digital Ministry (using Legacies received)		2,624.23		
					TEARFUND Rwanda Commun Proj (Spec Gifts)		24,046.10		27,961.88
					The Bridge development (NBF4)		14,249.24		8,655.20
					CC Fitting Out (NBF3)				1,900.65
					Reserves (Capital-Goods)		2,521.00		
					Total Expenditure from Funds brought forward		43,440.57		37,947.73
					Reserve Changes in year				
					NCC Building fund (NBF1)		-00		-00
					NCC Mortgage Fund (NBF2)		-00		00
					NCC Fitting Out (NBF3)		-00		-1,900.65
					NCC Remainder of site Fund (NBF4)		-14,249.24		-8,065.20
					Special Projects		-00		-00
					To General Reserve - c/f from previous year		15,499.44		8,061.48
					Capital Goods Reserve		-2,521.00		-00
					Special Gifts		-16,859.10		-50,218.88
					Rwanda Brick Fund		-00		-00
					REMYW		547.50		-8.75
					BMS				-00
					HMA				-00
					Other Missionary Funds		105.00		-281.00
					ECM		-571.25		-957.50
					Contribution		1,503.35		2,167.50
					Pantry		1,196.29		363.19
					Youth		-752.86		1.14
					Scholarship		-150.00		-2,738.33
					Short Term Service		50.50		3,668.48
					Legacies		£40,986.66		
Grand Totals		397,343.42		382,592.21	Balance carried forward		14,335.97		15,499.44
							397,343.42		382,592.21

BAPTIST CHURCH - MISSIONARY SUPPORT

	2020			2019	
	Directed Giving (inc Gift Aid)	From General Missionary Giving (inc Gift Aid)	From General Fund	Total Giving	Budget
European Christian Mission (re: The Smiths)	3,600.75		6,126.31	9,627.06	5,950.00
Samarian Hospital (re: Eric & Claire Singirankabo)	708.50		7,609.50	8,318.00	8,670.00
East Europe Mission work (re: Lizzie & Paul Reed)	1,508.25		3,031.25	4,539.50	3,560.00
					<i>#513.45 extra spent in '19</i>
Sub Total	5,717.50		16,767.06	22,484.56	18,080.00
Baptist Missionary Society	1,739.20	600.00	14,440.80	16,780.00	16,500.00
Home Mission	1,538.75		9,851.25	11,390.00	11,200.00
Pastoral Visits					794.88
Sub Total	3,277.95	600.00	24,292.05	28,170.00	31,170.00
Total	8,995.45	600.00	41,059.11	50,654.56	49,250.00

BAPTIST CHURCH - DONATIONS, SPECIAL OFFERINGS AND GIFTS

	Directed Giving (inc Gift Aid)	From Famine Relief Giving (inc Gift Aid)	From General Fund	Total Giving	Total Giving
Bible Society	100.00			100.00	140.50
BS Night Shelter					1,738.13
CBM ("See the Way" Appeal)					194.50
GLN Offering					3,944.77
Holiday Bible Week	100.00			100.00	876.80
Mencap (Grove Cottage)	158.00			158.00	510.75
Operation AGRI	825.00			825.00	100.00
Short Term Service (STS)			1,000.00	1,000.00	1,000.00
Spurgeons Theological College			2,060.00	2,441.25	2,167.50
Stort Valley Schools Trust	381.25			381.25	293.75
Tear Fund (Disaster- Famine relief)	100.00	162.50		262.50	350.00
Yona Mondo					
	1,664.25	162.50	3,060.00	4,886.75	11,316.70
OVERALL TOTALS	10,659.70	762.50	44,119.11	55,541.31	73,944.82

BAPTIST CHURCH
Balance Sheet

	At <u>31.12.20</u>	At <u>31.12.19</u>
Credits:-		
General Reserve	£ 164,233.91	£ 148,734.47
Net Balance on General Reserve Fund	£ 164,233.91	£ 148,734.47
General Fund	-£ 14,128.97	£ 15,499.44
Capital Goods Reserve	£ 26,861.73	£ 29,382.73
BMS	£ -	£ -
Home Mission	£ -	£ -
ECM	£ 445.00	£ 1,016.25
East Europe Mission work (via Stwdshp)	£ 33.75	-£ 513.75
New Buildings Fund 1	£ -	£ -
New Buildings Fund 2 - re Loan repayments	£ -	£ -
New Building Fund 3 - Fitting Out	£ 11,686.85	£ 11,686.85
New Building Fund 4 - Remainder of site	£ 2,533.42	£ 16,782.66
Special Projects	£ 11,696.17	£ 11,696.17
Special Gifts Fund	£ 5,000.00	£ 21,859.10
Youth	£ -	£ 752.36
Communion	£ 16,777.23	£ 15,273.88
Pantry	£ 1,832.38	£ 636.09
Rwanda Brick Fund	£ 39,305.66	£ 39,305.66
Other Mission Funds	£ 923.29	£ 818.29
Scholarship	£ -	£ 150.00
Short Term Service	£ 3,719.96	£ 3,669.46
Legacies	£ 40,986.66	£ -
SUB TOTAL	£ 311,907.04	£ 316,749.66
Represented by:-		
Lloyds Bank - Current	£ 44,828.32	£ 8,088.90
Lloyds Bank - Deposit	£ 27,895.91	£ 7,405.16
Petty Cash	£ 433.86	£ 656.89
Baptist Union - Deposit	£ 52,736.84	£ 52,563.21
Baptist Union 1 Yr Fixed Interest Bond	£ 24,710.38	£ 182,250.00
United Trust Bank (1 yr Charities Bond)	£ 80,000.00	
Redwood Bank (35 day Deposit Acc)	£ 80,000.00	
Prepayments (e.g. Council Tax, Fees)	Z05 £ 1,301.73	£ 26,422.15
Accruals (Invoices not received)	Z04	
Accounts Receivable (Gift Aid Apr - Dec 2020)	Z05	£ 39,363.35
TOTAL	£ 311,907.04	£ 316,749.66
For information purposes only, details of fixed and other assets are:-		
Manse 1 (8 Wilson Close)	Insurance Value (Blanket basis)	£ 1,000,000.00
Manse 2 (14 Cavell Court)	Insurance Value (Blanket basis)	£ 1,000,000.00
Church Centre BU Loan		-£ 273,646.13
14 Cavell Court BU Loan		-£ 232,609.92
Church Centre	Insurance Value	£ 4,452,549.00
BSBC Fixtures and Fittings	Insurance Value	£ 196,160.00
		£ 195,573.00

Geoff Gosling -Treasurer

24th February 2021

BAPTIST CHURCH

Accruals and Prepayments - 2020

Prepayments		
NDR for Site 2	£	523.36
IT Support	£	100.00
Missionsmith children sch fees	£	678.37
TOTAL	£	1,301.73
Accounts Receivable (Gift Aid)	Gift Aid to come	
		-
TOTAL	Z05	£ 1,301.73