



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
7 The Brambles
Bishop's Stortford
CM23 4PX

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

Mrs Tracey Crocker
Hatchetts Cottage,
Beggarmans Lane,
Old Hall Green,
Nr Ware SG11 1HB

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 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
<hr/>		
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	153,994.00	118,869.55	
Envelopes		12,699.70	35,500.00	37,968.80	Staff Conferences, Courses and Training	156.00	530.00	428.81	
Direct		209,239.78	206,000.00	195,551.58	Church Conferences, Courses and Training	30.00	800.00	456.33	
Sub Total - OFFERINGS		216,410.11	257,125.00	245,926.72	College Tuition Fees	8,481.70	5,386.00	12,681.93	
					Pulpit Supplies	80.00	250.00	197.00	
					Worship	1,538.54	2,950.00	4,375.09	
					Youth Work	993.55	950.00	481.11	
					Reaching Out	116.75	1,850.00	511.12	
					200th Anniv. surplus (for Short Term Service Fund)			956.69	
TAX REFUND (Gift Aid)	49,794.13	60,000.00	16,285.82	International Ministry	822.33	1,740.00	1,213.60		
DONATIONS + RECEIPTS	34,713.68	55,400.00	61,436.23	Social Action	3,775.00	3,700.00	2,835.43		
RECEIPTS re Use of CC	4,060.38	10,000.00	7,587.04	Communication	100.80	1,400.00	477.27		
EHDC Discretionary Grant	10,000.00			Spiritual Development/ Discipleship	357.39	1,050.00	408.85		
HMRC (inc. Work Retention Scheme)	16,181.59			Fellowship	194.78	2,125.00	2192.44		
TAX REFUND (Gift Aid) Acc Receivable			39,363.35	Fellowship (Pantry)	2,997.66	-00	-00		
INTEREST	2,653.19	2,700.00	2,930.57	Sub Total - MINISTRY & OUTREACH	162,341.15	176,716.00	144,129.64		
Sub-Totals	333,833.09	393,225.00	374,530.73						
Total Voluntary Income (inc Gift Aid)	304,968.31		571,600.36		MISSIONARY SUPPORT	55,541.31	55,180.00	73,944.82	
EHDC Discretionary Grant	10,000.00				COMMUNION	1,361.65		5,141.00	
HMRC Grants (Pandemic related)	16,181.59								
Total Investment Income	2,653.19		2,930.57		PROPERTY				
	333,833.09		374,530.73		Manse 1 (B Wilson Close) (Running costs)	4,005.12	4,950.00	4,022.58	
					Manse 2 (14 Cayell Ct) (Running costs)	4,219.18	4,740.00	3,274.12	
LEGACIES RECEIVED	47,810.99				Havers Community Centre	2.50	1,150.00	623.40	
	1,060.00				CC Running costs (energy, Water etc)	9,590.36	12,300.00	11,530.53	
	48,810.99				CC Insurance	8,223.22	7,000.00	6,000.00	
					Cleaning mats, gardening, fire equip etc	1,470.36	850.00	656.11	
					Maintenance works (annual/biennial)	5,013.62	6,000.00	683.16	
					Service agreements	18,477.00	18,000.00	17,624.12	
					Site 2 Running costs	2,750.18	2,800.00	2,553.00	
					Site 2 Insurance	231.00	1,600.00	222.77	
					Photocopier (Rent)	597.73	900.00	349.60	
					Sub Total - Property Running Costs	52,580.27	60,290.00	45,040.36	
					Manse 2 (14 Cayell Court) Loan repayments	15,000.00	19,000.00	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	139,490.00	127,240.39	
					OTHER EXPENSES				
					Stationery, Supplies, postage etc	1,347.54	2,450.00	2,341.41	
					Office Telephone, Print 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	742.96	3,200.00	1,878.98	
					Equipment		150.00		
					Membership/Finance/Gift Aid IT & Support	1,112.50	1,530.00	962.50	
					Sub Total - OTHERS	8,021.85	11,830.00	8,596.73	
Total Income for Year	284,038.95	393,225.00	319,380.36	Total General Expenditure for year	343,846.03	383,225.00	359,052.59		
(Not including Legacies, GA and C/F)									
					EXPENDITURE USING other FUNDS				
					Digital Ministry (using Legacies received)	2,624.23			
					TEAR FUND Rwanda Commun Proj (Spec Gifts)	24,046.10		27,981.88	
					The Bridge development (NBF4)	14,249.24		8,065.26	
					CC Fitting Out (NBF3)			1,900.66	
					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		-1,900.66	
					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		-30,218.88	
					Rwanda Brick Fund	-00		-00	
					EMMY	547.55		-8.75	
					BMS			-00	
					HM			-00	
					Other Missionary Funds	105.00		-281.00	
					ECM	-571.25		-957.50	
					Communion	1,503.36		2,167.50	
					Pantry	1,196.29		363.19	
					Youth	-752.36		1.14	
					Scholarship	-150.00		-2,738.33	
					Short Term Service	50.50		3,669.48	
					Legacies	£40,586.66			
					Balance carried forward	140,635.97		15,499.44	
Grand Totals	397,343.42		382,592.21		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 31.12.20	At 31.12.19
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	-£ 315,132.63
14 Cavell Court BU Loan	-£ 232,609.92	-£ 239,958.01
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