



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

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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



bishops stortford baptist church

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

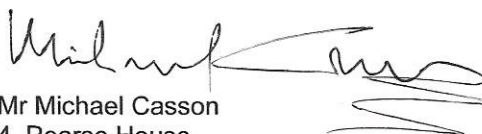
Since the gross income for the year exceeds the amount provided in Section 145(3) of the Act, we confirm that we are qualified to act as Independent examiners under the provisions of that section of the Act and that Heather Sandy's qualification is as shown below.

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 Fund	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) Insurance Value (Blanket basis)	£ 1,000,000.00	£ 1,000,000.00
Manse 2 (14 Cavell Court) Insurance Value (Blanket basis)	£ 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 Insurance Value	£ 4,701,892.00	£ 4,452,549.00
BSBC Fixtures and Fittings Insurance Value	£ 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	£ 1,839	£ 1,852	
		£ 2,488	£ 3,796	current a/c	£ 17	£ 4	
				Cash in Hand			
					£ 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	£ 688	£ 688	
		£ 688	£ 808	current a/c			
				Cash in Hand			
					£ 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	£ 647	£ 647	
		£ 647	£ 647	Current Acc			
				Cash in Hand			
					£ 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