

# **UNITED CHURCH FERNDOWN**

## **TRUSTEES' REPORT 2020**

### **Aim and Purposes**

The purpose of United Church Ferndown is to advance the Christian faith in accordance with the principles and practices of the Baptist and United Reformed Church.

The Minister(s) and Deacons (Trustees) aim to promote the purpose of the Church and be responsible for the maintenance of the Church premises.

### **Objectives and Activities**

The Church premises are open for public worship every Sunday morning. Our services put the Christian faith into action through worship, prayer, bible readings with exposition and communion.

When planning our activities the Minister(s) and Deacons (Trustees) have considered the Commission's guidance on Public benefit and in particular, the guidance on charities for the advancement of religion.

We engage in a range of activities including:

Public worship, teaching of the Christian faith, pastoral work, provision of facilities with a Christian ethos for local community, supporting other charities in the UK and overseas.

### **Achievements and Performance**

#### *The Celebration of Public Worship & the teaching of the Christian Faith*

The year started with our usual pattern of services. Re:vive services were held on the first Sunday morning of the month offering a more informal style of worship with the purpose of attracting people to our Church who would not normally attend a more traditional service.

We continued to have weekly morning services with a family service and a communion service once a month.

Children had their own activities during part of the morning service.

Covid-19 lockdown in March 2020 meant we could no longer meet in the Church building but we continued offering a weekly Sunday service initially through WhatsApp and later using YouTube.

Monthly High Tea Low Church was stopped as a result of covid.

A daily "Thought for the Day" was established and sent out via WhatsApp and e-mail.

For those Church members without access to technology a weekly mail shot was sent out, which included sermon notes, the daily 'Thoughts for The Day' and the Weekly News Sheet.

During the times that we were able to return to Church on a Sunday morning we also live streamed the service aimed at those people who could not attend.

Our current membership now stands at 84.

The prayer life of the church remains very important and we have continued to meet to pray as a church with particular themes as a focus. In addition, the Deacons also meet regularly specifically to seek God and pray together for the life of the church. During lockdown prayer meetings continued via Zoom.

### *Mission and Evangelism*

Until the March lockdown the Church ran a weekly Lunch club for anyone over 60 who lived in the locality. On Thursdays the participants enjoyed a two course meal followed by a short talk.

On Christmas day, we were able to prepare and deliver 40 Christmas dinners to those housebound and without company due to the Christmas lockdown rules.

The church runs a weekly table tennis group that is open to all. This ran at times during the year when Covid regulations permitted.

On Wednesday mornings the Church runs a group for Parent/Carers with their pre-school children called "Tiddlers". Due to lockdown, contact was maintained via a Facebook page. The Church ran activities for children on a Friday afternoon/evening until lockdown. Initially contact was maintained with parents via a Facebook page and from September meetings were run via Zoom.

Due to covid-19 the Church run Kids Club activities which runs for a week during the school summer holidays was cancelled, as was our Youth Minister's participation in school assemblies and lunchtime clubs in the local Ferndown schools. Our Minister continued as a Governor at Ferndown First School.

### *Pastoral Care*

Up to covid -19 restrictions the church had six home groups that met on a regular basis to study the bible, pray together and provide pastoral care to each other. Some were able to continue using Zoom.

The Church had a pastoral team who visited those who are not members of a home group or are unable to attend Church due to illness or age. The Minister and others visited those who were in hospital or in end-of-life situations to encourage and pray with them and their families. Restrictions meant that face to face visits had to stop. To keep people in touch Sunday morning coffee, normally held after the Sunday service, was replaced by using Zoom for a "virtual" coffee together. WhatsApp groups were set up for prayer and chat. People were encouraged to phone each other and written updates were sent to those without access to the technology.

The Church led two services at Fernhill Care Home before lockdown stopped visits.

The Church has an email / WhatsApp / phone system for those requesting specific prayer needs (prayer chain).

Flowers were distributed weekly, prior to March lockdown, to those who were unwell, celebrating a special occasion or as a way of thanking people.

### *The Church Premises*

The Church buildings are not only available for Church run events but are used by the community for meetings, children parties etc. There is a regular booking from Slimming World, Poole Heart Support Group, Kingfisher crafts and Oddfellows.

During lockdown these groups could not use the premises and not all felt able to return at any stage during the remainder 2020.

All hall hirers must adhere to the Church lettings policy, health and safety policy and young people and adults at risk safeguarding policy.

The upkeep of the premises is an important consideration of the Trustees.

## *Support of Charities in the UK and Overseas*

Helping those in need is a demonstration of our faith.

Due to Covid-19, this year, boxes were not sent out to Romania by the Biggin Hill Romania Group. However, they asked for financial donations so that items could be purchased, boxed and distributed in Romania and we were able to support this initiative. At Christmas we supported a local charity – Christians Against Poverty based at the Turbary Resource Centre. The Church has provided ongoing financial support to seven Missions working in the UK and abroad during the year and details can be seen in the accounts.

## **Ecumenical Relationships**

The Church is a member of Churches together in West Moors and Ferndown. The Churches usual joint activities did not happen due to the pandemic. There are continuing links between all the local Baptist Ministers, and among local Ministers of URC churches.

The Church enjoys a good relationship with the local Ferndown Anglican Church and the Churches in Ferndown who normally work together on various events where possible. However this year all such events were cancelled.

## **Financial Review**

The general receipts and payments account is showing a deficit of £2,245.61. The previous year was a surplus of £1,091.42.

General Receipts- Whilst we were unable to meet on the Church premises, the offering initially reduced by the cash element of the weekly offering. However, as it became clear this was not short term, some of the congregation made alternative arrangements for funds to reach the Church account.

The amount of gift aid on small donations that we could claim dropped after the first quarter due to the lack of cash offerings.

Hall usage by non-Church organisations stopped during times of restriction and again reduced the income.

We took advantage of the government furlough scheme and both our administrator and cleaner were on furlough at times.

In July we appealed to the congregation for gifts to rebuild our reserves and pay for equipment to improve our ability to stream our services live.

We are thankful for the response from our congregation and the Sylvia Adams Fund to the appeal.

We ended 2020 with our overall income being just above the previous year.

General Payments- In the first quarter of 2020 we started improvements in the kitchen. A new hob and two ovens were installed. At the time of the first lockdown we were committed to purchasing new stainless steel worktops. These were finally fitted in the summer.

We postponed the budgeted purchase of an adjustable lectern.

As we have not been able to use the Church premises some expenses were reduced such as electricity and gas. However we have incurred additional spend on the equipment needed to enable us to live stream our services.

We are grateful to the Baptist Pension Fund who reduced the Church pension fund deficit contribution by 50% for the second half of 2020.

We continued to support our partner Missions/Missionaries with grants as agreed in our original budget.

## **Reserves Policy**

It is the policy of the charity to maintain a minimum level of unrestricted funds, which are available reserves of the charity, at a level that equates to six months' of unrestricted expenditure. It is felt that this would be sufficient to continue the activities of the charity in the event of a significant loss of income.

Unrestricted reserves at 31 December 2020 were sufficient to adhere to the policy.

## **Volunteers**

We continue to be grateful to church members and all those who volunteer and work so hard to make United Church Ferndown such a welcoming and active community. We would not be able to run so many activities for all ages without their support.

## **Structure, Governance and Management**

The method of appointing Trustees is set out in the Church Governing Document and Church Rules.

Whilst legally the Trustees are empowered to make binding decisions the traditional practice is that the ultimate decision-maker is the Church Members meeting.

Day to day running of Church affairs is delegated to the elected Deacons (maximum 8) who, together with the appointed Minister(s) of the day, form the Charity Trustees, who meet as required, usually monthly except August or more frequently if occasion demands. The Trustees may also appoint no more than two Co-opted Trustees.

## **Administrative Information**

The United Church Ferndown is situated at 505 Wimborne Road East, Ferndown, Dorset BH22 9NF.

Charity Registration number is 1159971.

The Trustees during the calendar year 2020 were:

Minister Rev. Bob Almond  
Youth Minister Miriam Biggs

Deacons.  
Arthur Ansell  
Angela Ball  
Steve Ford  
George Groves  
David Hamblin  
Angela Jameson (Treasurer)  
Geoff Morley  
Alison Vincent

Co-Opted Trustees  
Janet Latham from 06.04.2020

**UNITED CHURCH FERNDOWN - Registered Charity Number: 1159971**  
**FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2020**

**GENERAL RECEIPTS & PAYMENT ACCOUNT**

	<b>Note</b>	<b>2020</b>	<b>2019</b>
<b>Receipts</b>			
Monthly/Weekly Offering		£ 69,965.33	£ 67,179.20
Donations and other income	2	£ 12,611.29	£ 10,329.26
Income tax recovered on gifts		£ 15,249.57	£ 15,013.52
Interest (Bank & HMRC)		£ 520.40	£ 112.87
Rents and contributions for use of premises		£ 3,719.46	£ 9,076.00
		<u>£ 102,066.05</u>	<u>£ 101,710.85</u>
<b>Payments</b>			
Ministry	3	£ 60,539.71	£ 61,356.57
Mission	4	£ 8,846.69	£ 9,714.28
Upkeep of Church premises	5	£ 11,928.23	£ 10,962.01
Administration	6	£ 7,177.62	£ 6,853.73
Church other expenses	7	£ 7,433.91	£ 3,918.01
Manse loan repayment - capital element		£ 8,385.50	£ 7,814.83
		<u>£ 104,311.66</u>	<u>£ 100,619.43</u>
<b>Surplus (deficit) for the year</b>		-£ 2,245.61	£ 1,091.42
<b>Balance brought forward</b>		£ 56,084.25	£ 54,992.83
<b>Balance carried forward</b>		£ 53,838.64	£ 56,084.25

**DESIGNATED FUND - Bursary**

<b>Receipts</b>		£ -	£ 15.00
<b>Payments</b>		£ -	£ -
<b>Surplus (deficit) for the year</b>		£ -	£ 15.00
<b>Balance brought forward</b>		£ 652.00	£ 637.00
<b>Balance carried forward</b>		£ 652.00	£ 652.00

**RESTRICTED MISSION RECEIPTS & PAYMENTS ACCOUNT**

<b>Receipts</b>		£ 2,233.75	£ 4,273.23
<b>Payments</b>	8	<u>£ 2,571.16</u>	<u>£ 5,148.06</u>
<b>Surplus (deficit) for the year</b>		-£ 337.41	-£ 874.83
<b>Balance brought forward</b>		£ 2,710.97	£ 3,585.80
<b>Balance carried forward</b>		£ 2,373.56	£ 2,710.97

<b>RESTRICTED - OTHER</b>	<b>2020</b>	<b>2019</b>
<b>Receipts</b>		
Manse Loan Repayment	£ 1,946.25	£ 2,062.50
Training	£ 187.50	£ -
Kids Club		£ 350.76
Pastoral fund	£ 625.00	£ -
Choir Funds	£ 120.00	£ -
Table Tennis	£ 350.00	£ 332.48
Flower Fund	£ 160.00	£ 497.94
West Moors Churches Together		£ 60.00
	<u>£ 3,388.75</u>	<u>£ 3,303.68</u>
<b>Payments</b>		
Manse Loan Repayment	£ 1,946.25	£ 2,062.50
Training	£ 187.50	£ -
Kids Club		£ 357.10
Pastoral fund	£ 625.00	£ -
Choir Funds		£ -
Table Tennis		£ -
Flower Fund	£ 323.57	£ 507.31
West Moors Churches Together	£ 60.00	£ -
	<u>£ 3,142.32</u>	<u>£ 2,926.91</u>
<b>Surplus (deficit) for the year</b>	<u>£ 246.43</u>	<u>£ 376.77</u>

## STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2020

	<b>Note</b>	<b>2020</b>	<b>2019</b>
<b>ASSETS</b>			
Bank and other cash balances		<u>£ 58,824.90</u>	<u>£ 61,161.49</u>
<b>REPRESENTING BALANCE ON THE FOLLOWING ACCOUNTS:</b>			
General Fund		£ 53,838.64	£ 56,084.25
Designated Fund - Bursary		£ 652.00	£ 652.00
Restricted Mission fund		£ 2,373.56	£ 2,710.97
Restricted - Kids Club			£ -
Restricted - Flower Fund		£ 41.99	£ 205.56
Restricted - Table Tennis Club		£ 1,200.00	£ 850.00
Restricted - Choir		£ 320.96	£ 200.96
Restricted - Youth & childrens work		£ 315.00	£ 315.00
Restricted - West Moors Churches together		£ 82.75	£ 142.75
		<u>£ 58,824.90</u>	<u>£ 61,161.49</u>
<b>LIABILITIES</b>	10		
Current		£ 2,449.81	£ 2,710.97
Long-term loans		<u>£ 32,910.51</u>	<u>£ 43,242.26</u>

## NOTES TO THE ACCOUNTS

**1 Basis of accounts:** These accounts have been prepared on a 'receipts and payments' basis and accord with Section 133 Charities Act 2011

**2 Donations and other income:**

	2020	2019
Donations	£ 446.50	£ 1,007.52
Sylvia Adams Grant	£ 9,500.00	£ 7,000.00
Lunch Club	£ 407.35	£ 1,657.43
Coffee Donations	£ 20.00	£ 60.00
Government grant	£ 2,031.14	£ -
Funeral Fees	£ 200.00	£ 600.00
Other items	£ 6.30	£ 4.31
	<u>£ 12,611.29</u>	<u>£ 10,329.26</u>

**3 Ministry:**

Ministers' stipend & expenses	£ 58,560.79	£ 58,298.59
Manse Upkeep	£ 702.42	£ 810.81
Manse loan interest	£ 1,226.50	£ 1,797.17
Pulpit Supply	£ 50.00	£ 450.00
	<u>£ 60,539.71</u>	<u>£ 61,356.57</u>

**4 Mission:**

SCBA Home Mission	£ 1,485.00	£ 1,529.04
URC M & M Fund	£ 1,485.00	£ 1,529.04
Hope Now	£ 875.00	£ 893.40
Laura Weeds (W.E.C.)	£ 875.00	£ 875.00
Louise & Arthur Brown (B.M.S.)	£ -	£ 50.00
Dave & Michele Mahon (B.M.S.)	£ 875.00	£ 875.00
Helen & Adrian Harrod (O.M.)	£ 875.00	£ 875.00
Arab World Ministries	£ 875.00	£ 925.00
Muluote - (Christian Education Centre, Nagaland)	£ 875.00	£ 875.00
Tim Spring (London City Mission)	£ 300.00	£ 300.00
Moorlands College	£ 40.00	£ -
Local Outreach	£ 286.69	£ 987.80
	<u>£ 8,846.69</u>	<u>£ 9,714.28</u>

**5 Upkeep of Church premises:**

Lighting & Heat	£ 2,322.07	£ 3,341.48
Water & Sewage	£ 78.90	£ 74.68
Cleaning (incl. wages)	£ 3,376.34	£ 3,277.85
Insurance	£ 953.89	£ 939.10
Repairs/maintenance & improvements	£ 5,197.03	£ 3,328.90
	<u>£ 11,928.23</u>	<u>£ 10,962.01</u>

**6 Administration:**

Printing & Stationery	£ 344.69	£ 830.92
Telephone	£ 462.49	£ 435.81
Office Equipment	£ 544.94	£ -
Administrator	£ 5,750.50	£ 5,512.00
Accounts Examination	£ 75.00	£ 75.00
	<u>£ 7,177.62</u>	<u>£ 6,853.73</u>

**7 Church other expenses:**

	2020	2019
Youth/Childrens Work	£ 225.09	£ 272.79
CCL Licence	£ 636.88	£ 561.73
Coffee/Catering	£ 56.39	£ 708.83
Subscriptions	£ 520.58	£ 376.00
Training	£ 228.90	£ 305.60
Furniture & Equipment	£ 3,888.43	£ -
Other	£ 1,877.64	£ 1,693.06
	<u>£ 7,433.91</u>	<u>£ 3,918.01</u>

**8 Restricted Mission/Charity**

Muluote - (Christian Education Centre, Nagaland)	£ 783.71	£ 2,385.00
Hope Now	£ 5.00	£ 33.78
Biggin Hill Romania Group	£ 295.00	£ -
Hope for Food	£ 586.85	£ -
Bus Stop Club - CAP Centre	£ 106.25	£ 1,049.00
BMS Birthdays	£ 100.00	£ 146.25
Christian Aid	£ 649.35	£ 35.00
BMS - South Sudan	£ 15.00	£ 189.00
BMS Chad	£ 30.00	£ -
Red Box Project (Bournemouth & Poole)	£ -	£ 327.51
Cherry Tree Nursery	£ -	£ 327.51
East African Playgrounds	£ -	£ 655.01
	<u>£ 2,571.16</u>	<u>£ 5,148.06</u>

**9 Non-monetary assets:**

Manse - 29 Heath Farm Road, Ferndown. BH22 8JN	Cost	£ 284,985.00
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The Church also owns fixtures, furniture & equipment with an insurance value of £95,931

**10 Liabilities:**

	2020	2019
<b>(a) Current:</b> BMS Birthdays	£ -	£ 15.00
Muluote	£ 2,449.81	£ 1,578.52
Christmas Charities	£ -	£ 1,117.45
Restricted Mission		
Restricted Mission		
<b>(b) Long-term loan:</b> Baptist Union Corporation	<u>£ 32,910.51</u>	<u>£ 43,242.26</u>

Loan relates to manse purchase. The original loan end date was February 2035.

The accounts and statement of assets and liabilities set out on pages 1 & 2 relating to the year ending 31 December 2020 are as approved by the Deacons.

Angela Jameson - Church Treasurer



## Report of the Independent Examiner to the Trustees of United Church Ferndown

On the accounts for the year ended 31<sup>st</sup> December 2020

### Respective responsibilities of Trustees and Examiner

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

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

### Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity 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 examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

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

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed by or on behalf of the Examiner John Berridge (Rev) Date 25/2/2021

Name: John Berridge

Address: 12, Stonechat Close, Ferndown, Dorset. BH22 9QH