

EVESHAM BAPTIST CHURCH

England & Wales · Charity number 1162147

Details

Status Registered

Legal form CIO

Registered 2015-06-11

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

Contact

Address Evesham Baptist Church
Offenham Road
Evesham
Worcestershire
WR11 3DY

Phone 01386446368

Email minister@eveshambaptistchurch.org

Website www.eveshambaptistchurch.org

Activities

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

Activities: We meet regularly for worship; celebrating the Communion; engage in evangelism and mission, encourage the inclusion of all people; nurture Christian disciples; educate and train people for Christian and community service; encourage engagement in pastoral care; support charitable social action in the United Kingdom and abroad; relate with Christian groups locally and nationally.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, Religious Activities
- **Who:** The General Public/mankind

Geography

- Worcestershire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£209,493	£245,344	-	-
2023-12-31	£243,225	£2,369,311	-	-
2022-12-31	£189,547	£336,728	-	-
2021-12-31	£1,738,502	£175,135	£1,950,325	2
2020-12-31	£86,727	£63,193	-	-

Trustees

Name	Role	Appointed
Rev Edward Morton Pillar	Chair	1995-05-01
Catherine Watton		2023-09-13
DEREK MARKIE		2021-03-17
Hilary Mary Honor Brotherton		2024-04-17
Kennedy Asare		2025-07-02
Mary Louise Brown		2025-07-02
Timothy Ive		2025-07-02

EVESHAM BAPTIST CHURCH

England & Wales - Charity number 1162147

Accounts



EVESHAM BAPTIST CHURCH

TRUSTEES ANNUAL REPORT 2024



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TRUST INFORMATION

Status	Charitable Incorporated Organisation
Trustees	Rev. Dr Edward Pillar (Minister) Hilary Brotherton (Elected April 2024) Andrew Foster Derek Markie Catherine Watton
Registered Address	Offenham Road Evesham WR11 3DY
Independent Examiner	Stewardship 1 Lamb's Passage London EC1Y 8AB
Bankers	Cooperative Bank Limited PO Box 250 Delf House Southway Skelmersdale WN8 6WT



TRUSTEES REPORT FOR THE YEAR ENDED 31ST DECEMBER 2024

OBJECTS

The primary aims of the trust are to fulfil the role of a Christian Church in the Evesham area and to provide help to others in promoting the Christian faith in the United Kingdom and overseas.

THE CHURCH: ITS AIMS AND OBJECTIVES

The Church is not a building, but a gathering of ordinary people of different ages and backgrounds, whose lives have been changed by the Lord Jesus Christ, the Son of God. The New Testament reveals the Church as a community of people, properly taught and cared for, who by loving and serving Jesus Christ, were also committed to love and care for each other and to bring a blessing to the area in which they lived. Evesham Baptist Church, its trustees and members, are committed to seeking to live out those New Testament principles. Evesham Baptist Church is not alone in this, but it is one of many churches in the area, country and all over the world that are committed to following the teaching of Jesus Christ. The vision is to see the wider fellowship of people in and around Evesham Baptist Church come into this experience of knowing Jesus as their Lord, Saviour and friend.

Evesham Baptist Church is a member of the Baptist Union of Great Britain, the Heart of England Baptist Association and the Evangelical Alliance.

Directions relating to the Church are made by the trustees, who are responsible for governing the life and teaching of the church. Day to day decisions on expenditure and activities are decided by the staff and volunteers in charge of different areas of the church, with budgets set and monitored by the trustees. The powers of appointment or removal of trustees rests with the members. New trustees are selected from the members of the church. On being appointed, new trustees spend time with the existing trustees to ensure they understand their responsibilities and the legal and financial framework in which the church operates.

Whilst the church does employ two staff, it is the work of every member of the church, whether employed or not, that will make the difference in the church achieving its great commission. This is done by encouraging all members of the church to live out their faith in Jesus Christ amongst the people they interact with every day; by praying, by visiting the sick and others in need, in being involved in training others, in public teaching and worship, and also in administration. The financial resources of the church, to a very large extent, are given by the members and their private assets and equipment are regularly used in the work of the church. Much of this work is done privately, without recognition, and the hours and value of that time cannot be quantified.

THE YEAR: ITS OBJECTIVES AND ACHIEVEMENTS

2024 has been a new season in the life of the church as we inhabit, use and explore the potential impact of our life and the Evesham Baptist Church Community Centre in a new location on the South-East side of the town. We moved from our old location in Cowl St, close to the town centre on 10th December 2023 and so were able to celebrate Christmas and have the joy of delivering about 1000 invitation cards and then welcoming more than 75 people in the course of a few weeks to join our 50+ regular attendees all of whom settled quickly in the new building.



Patterns of engagement had declined slowly until autumn of 2023 but began to improve as the move drew closer. Subsequently several new attendees indicated a desire to be involved as well as long servers taking on more. Church organisations resumed fully on the new site as term began in January 2024 and were almost immediately joined by two new under 5's groups and then an increasing variety of organisations covering all ages and interests. Most of these were run by community or commercial organisations but a new church run prayer course also flourished while the existing ones grew as did the Bulgarian Fellowship that meets in our building.

The larger, modern premises with open plan and café facilities made possible several community events including pre-service breakfasts and, from mid-summer, a new weekly Coffee Shop. This has attracted a significant number of people now from across the town some of whom have become regular attendees in worship. In a report to one of our grant funders we were able to report an increase in groups using our premises from 3 to 10 and the number of people impacted at around 800 in the first year.

The Church Meetings continued throughout 2024 on a face-to-face basis while videoconference remains an option, and a hybrid option is being developed. The leadership, meeting alternately remotely and face to face continued to navigate a course through the remaining construction and defect resolution and the landscaping aspects will not be resolved before summer 2025. We are now keen to expand the work of the church, and a leadership event mid-year is being followed up by a different agenda format for church meetings designed to inspire wider engagement.

A major milestone was the decision to sell the old building by auction when the preferred purchaser withdrew unexpectedly in March. However, the delay was minimised, and the same purchaser did return ahead of the auction and concluded a satisfactory deal in early September. This allowed us to repay 75% of the outstanding loan on our building the following month and shorten the term of it to 5 years or less.

Overall the objectives of the organisation remained unchanged:

- Fulfilling the objects in teaching, preaching and showing practical care in the community now with an emphasis on getting to know our new neighbours.
- Impacting the next generation with 5+ groups led by committed volunteers who are also in full-time work. Our Music Makers, a parent and toddler group, continues as a core activity but currently only one morning a week linked by a WhatsApp Group. Similar links sustain contacts with older children and young people beyond Sundays, while we support a town wide weekly youth night for 11 to 18 year olds.
- Pastoral care of members and contacts of the church is led by our recently retired deacon with direct or phone contact with all members and contacts. There is a fortnightly online fellowship open to all, a WhatsApp group for families, a weekly Share & Prayer group for women and a bi-monthly breakfast for men. The creative prayer course is being repeated, and topical home groups are planned. Extra care is provided for any facing a time of crisis.
- The new financial system implemented in 2022 served well through the very high expenditure associated with the build and furnishings. An asset register is now under construction. A review of finance is now planned to unify the capital and revenue thinking ahead of our treasurer's retirement in September.
- Supporting the wider community included continued publicity to the work of the Caring Hands (the largest local food bank), financial and volunteer support for the town's Street Pastors. Major events have been held independently and in partnership with the local Alzheimer's group and the Residential Care Home very close to our site.



- Bringing support to churches working elsewhere both in the United Kingdom and overseas. Evesham Baptist Church supports the Baptist Missionary Society and from time to time has closer links with individual missionaries. Last year we established a long-term commitment to a family moving out to Kenya to work with the Africa Inland Mission (AIM) at the Rift Valley Academy. Other individuals are supported with different societies including one regularly working with emergency medical teams and a young woman also with AIM in Chad.
- Evesham Baptist Church also works with and supports other local churches under the umbrella of Churches Together in Evesham and District.

In planning the activities, the Trustees have applied the guidance on public benefit issued by the Charity Commission.

POLICY DEVELOPMENT

Our work on the Privacy Policy was completed in April incorporating policy for our CCTV and Website. A priority on arrival in our new building was the Fire Risk Assessment and our Evacuation procedure. These were formally approved in April and amended marginally in July following the first Fire Drill. A series of training sessions were undertaken for all our regular users and key holders.

A kitchen policy was also urgent and especially as we wished to meet the Environmental standards for our Coffee Shop. This was also approved informally in August, but formal approval was deferred until it had been tested. We achieved 5-Star rating in the Food Standards inspection that month.

PROPERTY OWNERSHIP AND CONTROL

EBC now owns 3 properties, a manse, the Church Community Centre and a vacant site (Badsey Rd) of which we have a one-third share bequeathed to us at the same time as the main Offenham Rd site on which EBCCC now stands.

The sale of Cowl St brought into focus the trusteeship of these sites and we had to make a rapid decision to adopt Baptist Model Trusts in respect of Cowl St to ensure our right to sell it could not be challenged. We were already aware that one of the personal trustees of the Badsey Rd site was moving from the area, so we commissioned a report on all our sites after the sale to seek to simplify and maximise our direct control as a CIO. The resulting Report dated December 2024 states that we now have absolute control of 87.74% of the Value in Offenham Road Land & Buildings, the remaining 12.26% and the Manse freehold are owned outright by us but are under the Custodial control of Baptist Union Corporation who have a duty to safeguard certain clauses in Baptist Model Trusts. Badsey Rd share is similarly owned outright but EBC appointed personal trustees before our incorporation with a duty to protect our constitution. We are now able to plan the conveyance of that property share into the absolute control of EBCCIO.

PLANS FOR THE NEW YEAR

The key strategies for the church are to harness the energy built in the last 12 months without setting specific objectives for the coming year in quantitative terms. We have set a budget now reflecting the higher operating costs and the income from lettings and will continue existing activities with a focus on linking and promotion to the neighbouring community. However as mentioned above a revised agenda approach has been established for the church and the trustees to enable us to focus on key areas and groups to improve the pace and depth of discipleship. This began with our own review of "What has changed" at the January Deacons' and Church Meetings.



We achieved most of the hopes for last year and more people are involved in the work that these involve but if we are to do more, then more volunteers will be needed, and our newest ventures need reinforcement.

We have not yet resolved all the key capacity issues facing the leadership and as mentioned the replacement of our treasurer is a particular challenge for this year.

FINANCIAL REVIEW

The Financial reserves of the Church have been reviewed and increased accordingly, during the year. Members continue to give generously to both the building fund and the day-to-day costs. The budget income (excluding the building fund) was not achieved. Building funds, loan and proceeds of sale of our previous site have delivered the contract payments for the new church and have been strengthened by bank interest. The remaining building costs relate to incomplete work, retention payments, final settlements with our professional advisors following completion, repayment of the loan and the intended thank offering to the loan company which does not charge interest.

The trustees have set a policy of retaining funds sufficient for the foreseeable needs of the Church and to ensure the Church can meet the commitments that have been entered into. Where there is specific expenditure foreseen or expansion planned, amounts from the unrestricted funds (excluding amounts invested in assets for church use) are set aside into a number of designated funds to meet these needs, with the General Fund available to meet the day to day running costs of the Church.

A Reserve Fund of six months of all expenditure is retained to allow the church to adapt to any changes in the income or expenditure of the church plus a further £5,000 contingency to allow for an emergency or unforeseen cost. The reserve fund should remain cash-

in-hand, however the fund is classed as unrestricted and can be used to reduce borrowing or in other exceptional circumstance as is stated within the reserves policy. If the fund is accessed for an exceptional circumstance the trustees must approve a written finance plan to replenish the fund within two years. At the year end the balance in the Reserve Fund was £24,000. Based on the figures set in the budget for 2025 this should sufficiently cover the needs detailed in our policy. This retained figure will be reviewed annually. The unrestricted funds at the year-end were £112,500 (including £24,000 Reserve Fund per reserves policy), and £500 in Restricted Funds.

As a church we recognise the generosity of the church family, not just with the general giving for the day to day running, but the continued giving to make final payments for the New Building. At the end of the financial year, the total allocation to the new building which is all held in a designated fund was £66,500. Regular gifts into the restricted building fund are always spent before the designated building funds are used to service the loan or pay new building costs.

GRANT MAKING POLICY

Gifts to external organisations and individuals are considered by the trustees on the basis of need and fulfilment of the charitable objectives. The Church aims to distribute gifts totalling 10% of annual unrestricted income, rising to 15% if funds allow.



RISK MANAGEMENT

All major insurable risks are subject to normal Churches and Employers' Insurance. Contractual risks are reviewed before being entered into to assess that they could not significantly impact upon the Church's ability to fulfil its objectives. In particular, in this period a bond was required to cover the risk of major difficulties including Contractor failures in connection with the build. This risk continues at a much-reduced level, but the contractor is having difficulty in fulfilling the defect rectification including monitoring of the fire alarm and landscaping aspects of the policy. An annual review of areas of risk is undertaken by the trustees in conjunction with staff and volunteers responsible for the area of activity. The trustees have considered their obligations relating to Health & Safety, Safeguarding and Privacy and continue to do so annually.

Insurance underwent a major review last year to cover the new building and, temporarily, the old one as well. That was simplified in October after the old building and site were sold.

We have been guided by professionals in regard to all the risks associated with our new building and now have the added security of fire alarms, monitored intruder alarm and all-round CCTV.

Trustees were guided by Government publications and The Baptist Union's specific advice to member churches.

STATEMENT OF TRUSTEES RESPONSIBILITIES

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

The trustees confirm that the accounts comply with current statutory requirements and those of the Charity's trust deed.

Approved by the board of trustees on: 8th April 2025

and signed on its behalf by: Dr Edward Morton Pillar (Chair)

Bringing the love of Christ to the community



CHURCH VALUES

Jesus	We are committed to Jesus and seek to be his disciples.
Welcome	We are committed to welcoming all and making a safe place.
Community	We are committed to making authentic relationships - vulnerable yet available to one another.
Inclusive	We acknowledge that everyone has an intrinsic value - created and loved by God. We commit ourselves to honour all who come across our paths.
Involvement	According to gift and ability - all are encouraged to find their 'right seat' - in freedom and joy we can grow as we serve.
Journey	Together we make a spiritual journey to discover Jesus and to make sense of Him.



Evesham Baptist Church

Report and Accounts

Year ended 31 December 2024

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

EVESHAM BAPTIST CHURCH
LEGAL AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2024

ADDRESS FOR CORRESPONDENCE	Offenham Road Evesham WR11 4PN
GOVERNING DOCUMENT	CIO - Association registered 11Jun2015 as amended 15Jun2022.
CHARITY REGISTRATION NUMBER	1162147
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Rev. Dr Edward Pillar Hilary Brotherton (appointed April 2024) Andrew Foster (resigned March 2025) Derek Markie Catherine Watton
CUSTODIAN TRUSTEES	Baptist Union Corporation
BANKERS	Cooperative Bank Baptist Union Corporation Limited
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
EVESHAM BAPTIST CHURCH

I report to the trustees on my examination of the accounts of Evesham Baptist Church ('the charity') for the year ended 31 December 2024 on pages 3 to 6 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

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

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and 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.

J. Young
J. Young (May 20, 2025 13:47 GMT+1)

Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: May 20, 2025

EVESHAM BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	<u>Unrestricted Funds</u>		Restricted Funds	Total 2024	Total 2023
		General Funds	Designated Funds			
		£	£	£	£	£
Income receipts						
Donations		58,203	5,233	36,423	99,859	127,670
Gift aid receipts		14,511	1,298	7,788	23,597	25,693
Grants		-	8,202	65,825	74,027	61,500
Café		1,519	-	-	1,519	-
Income from letting of facilities		6,929	-	-	6,929	583
Investment income		1,443	394	-	1,837	26,723
Other		432	1,067	226	1,725	1,056
		<u>83,037</u>	<u>16,195</u>	<u>110,262</u>	<u>209,493</u>	<u>243,225</u>
Capital and similar receipts						
Sale of fixed assets		-	-	-	-	450
Loans received		-	-	-	-	420,000
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>420,450</u>
Total receipts		<u>83,037</u>	<u>16,195</u>	<u>110,262</u>	<u>209,493</u>	<u>663,675</u>
Payments						
Payments in relation to charitable activities undertaken directly	2	82,048	22,766	327	105,141	57,033
Grants paid in relation to charitable activities undertaken by others	3	-	6,956	1,344	8,300	7,624
New building project		-	3,540	128,363	131,903	2,304,654
Total payments		<u>82,048</u>	<u>33,262</u>	<u>130,033</u>	<u>245,344</u>	<u>2,369,311</u>
Net of receipts / (payments) before transfers		988	(17,067)	(19,772)	(35,851)	(1,705,637)
Transfers between funds	5	(2,562)	(15,609)	18,170	-	-
Net movement in funds		<u>(1,573)</u>	<u>(32,676)</u>	<u>(1,601)</u>	<u>(35,851)</u>	<u>(1,705,637)</u>
Cash funds as at last year end		3,266	143,448	2,134	148,849	1,854,485
Cash funds at this year end	A	<u>1,693</u>	<u>110,772</u>	<u>533</u>	<u>112,998</u>	<u>148,849</u>

The notes on pages 5-6 form part of these accounts.

EVESHAM BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
AS AT THE YEAR ENDED 31 DECEMBER 2024

	<u>Unrestricted Funds</u>		Restricted funds	Total 2024	Total 2023
	General funds	Designated funds			
	£	£	£	£	£
A Cash funds					
Cash at bank with immediate access	1,531	27,032	533	29,096	30,094
Notice deposits	-	83,740	-	83,740	116,903
Petty cash	162	-	-	162	1,851
	<u>1,693</u>	<u>110,772</u>	<u>533</u>	<u>112,998</u>	<u>148,849</u>
B Other monetary assets					
Gift aid due to charity	1,695	-	-	1,695	3,146
Other debtors	1,341	-	-	1,341	-
	<u>3,036</u>	<u>-</u>	<u>-</u>	<u>3,036</u>	<u>3,146</u>
C Liabilities					
Falling due within one year:					
Trade creditors	12,815	-	-	12,815	80,290
New building liabilities and retention fees	56,925	-	-	56,925	56,524
Taxes due	395	-	-	395	389
Fee for Independent Examination	1,860	-	-	1,860	2,100
Loan 1	20,000	-	-	20,000	10,000
	<u>91,995</u>	<u>-</u>	<u>-</u>	<u>91,995</u>	<u>149,302</u>
Falling due after one year:					
Loan 1	75,000	-	-	75,000	390,000
Loan 2	-	-	-	-	20,000
Note 2	75,000	-	-	75,000	410,000
	<u>166,995</u>	<u>-</u>	<u>-</u>	<u>166,995</u>	<u>559,302</u>
Total	<u>166,995</u>	<u>-</u>	<u>-</u>	<u>166,995</u>	<u>559,302</u>

Loan 1 - £400,000 loan from the Baptist Building CIO. £300,000 of this was repaid from the sale of property in October 2024. The remaining £100,000 is to be repaid over 5 years in quarterly payments of £5,000, starting from October 2024. The payments until early 2026 are expected to be met from the proceeds of the sale which are being held by The Baptist Union Corporation.

Loan 2 - £20,000 loan was repaid during the year following the sale of property.

D Assets retained for charity's own use	Fund to which asset belongs	Value 2024	Value 2023
		£	£
<i>New church building, Offenham Road Manse</i>	<i>General</i>		
	<i>General</i>		
Church contents	General	159,000	90,192
		<u>159,000</u>	<u>90,192</u>

The trustees have used insurance values as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

The Custodian Trustees of the new church building are the trustees of the charity. The title to the Manse is held by the Baptist Union Corporation as Custodian Trustee.
Current property values have not been quoted because reliable valuations are not available and disclosure is not mandatory.

E Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf

by Edward Pillar
Edward Pillar (May 20, 2025 11:19 GMT+1)
Rev. Dr Edward Pillar

date May 20, 2025

The notes on pages 5-6 form part of these accounts.

EVESHAM BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

		<u>Unrestricted Funds</u>		Restricted Funds £	Total 2024 £	Total 2023 £
		General funds £	Designated funds £			
		£	£			
2 Payments in relation to charitable activities undertaken directly						
Minister	Note 4	38,855	-	-	38,855	36,765
Church building costs (including employment)		24,992	-	-	24,992	9,411
Loan repayments		-	20,000	-	20,000	-
Administration, support and equipment		8,427	1,905	223	10,555	2,430
Manse costs	Note 4	6,009	-	-	6,009	5,342
Church activities		1,762	861	104	2,727	1,735
Governance		2,004	-	-	2,004	1,350
		<u>82,048</u>	<u>22,766</u>	<u>327</u>	<u>105,141</u>	<u>57,033</u>

3 Grants paid in relation to charitable activities undertaken by others

Organisations:

Baptist Missionary Society	-	2,500	-	2,500	2,000
Christian Aid	-	139	1,061	1,200	-
HEBA Home Mission Fund	-	2,500	-	2,500	2,000
Tearfund	-	-	-	-	2,224
African Inland Mission	-	1,017	283	1,300	1,000
Organisations < £1,000	-	800	-	800	400
	<u>-</u>	<u>6,956</u>	<u>1,344</u>	<u>8,300</u>	<u>7,624</u>

4 Transactions with related parties

The total costs (stated in Note 2) for the minister Edward Pillar consist of his stipend, pension, expenses of office and manse costs (which is customary for ministers). These payments are for his services to the Church and not for acting as a trustee, as permitted by the governing document. The minister is not party to any decisions about these costs.

No other trustees were paid any expenses during the year and there were no transactions with trustees other than to reimburse them for amounts they spent on behalf of the Church.

EVESHAM BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

5 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	3,266	83,037	(82,048)	(2,562)	1,693
Designated funds					
Mission Giving	2,946	50	(6,956)	7,205	3,244
Fabric	3,035	-	-	-	3,035
Youth and Children's Work	3,788	380	(95)	-	4,073
New Building	94,738	15,765	(23,540)	(20,458)	66,505
Outreach	3,520	-	-	-	3,520
Seward Close Amenities	378	-	-	(378)	-
Benefact	6,480	-	(2,671)	2,378	6,188
Reserve	24,000	-	-	-	24,000
Surplus Fund	4,562	-	-	(4,356)	207
	<u>146,714</u>	<u>99,231</u>	<u>(115,311)</u>	<u>(18,170)</u>	<u>112,465</u>
Restricted funds					
Benefact Trust grant	379	-	(327)	(52)	-
New Building	-	109,891	(127,968)	18,077	-
New Building youth room	928	-	(395)	-	533
Special Appeals	827	370	(1,344)	146	-
	<u>2,134</u>	<u>110,262</u>	<u>(130,033)</u>	<u>18,170</u>	<u>533</u>
Total funds	<u>148,849</u>	<u>209,493</u>	<u>(245,344)</u>	<u>-</u>	<u>112,998</u>

Mission giving is either designated for the church to contribute mission outside of the church, or restricted in response to a specific appeal.

Fabric relates to funds set aside for maintenance of the church building.

Youth and children's work relates to funds given specifically, and set aside from general funds, to further the youth and children's work in the church.

New Building relates to funds given specifically, and set aside from general funds, for the new church building on Offenham Road.

Outreach relates to funds set aside toward the overall ministry of the church.

Sewards Close amenities is allocated toward a community activity.

The grant from the Benefact Trust was restricted for community activities at the new church building and the Benefact designated fund is in place to manage the EBC match funding for community activities.

Reserve Surplus is to pay for ongoing going liabilities should the CIO close.

6 The Baptist Pension Scheme

Previously the Baptist Pension Scheme's now closed defined benefit scheme had been reporting a funding deficit and the charity had been making contributions to help make good the shortfall. The Baptist Pension Scheme provided estimates for the charity's share of the funding deficit and the estimate at the year end was included as a monetary liability in the Statement of Assets and Liabilities.

In July 2022 the Baptist Pension Scheme reached an agreement with an insurance company, called Just, to secure the benefits payable under the now closed defined benefit pension scheme ('DB Scheme'). The premium payable to Just was favourable and, after the transaction with Just, the DB Scheme no longer has a funding deficit. It will take some time to complete the process and, until it is complete, some risks remain. Based on current values the Baptist Pension Scheme believes it has sufficient assets to complete the process without requiring additional contributions from participating employers but, because some risks do remain, the charity has been asked to make a nominal monthly contribution of £1 to the DB Scheme from August 2022.



EVESHAM BAPTIST CHURCH

TRUSTEES ANNUAL REPORT 2024



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TRUST INFORMATION

Status	Charitable Incorporated Organisation
Trustees	Rev. Dr Edward Pillar (Minister) Hilary Brotherton (Elected April 2024) Andrew Foster (resigned March 2025) Derek Markie Catherine Watton
Registered Address	Offenham Road Evesham WR11 3DY
Independent Examiner	Stewardship 1 Lamb's Passage London EC1Y 8AB
Bankers	Cooperative Bank Limited PO Box 250 Delf House Southway Skelmersdale WN8 6WT



TRUSTEES REPORT FOR THE YEAR ENDED 31ST DECEMBER 2024

OBJECTS

The primary aims of the trust are to fulfil the role of a Christian Church in the Evesham area and to provide help to others in promoting the Christian faith in the United Kingdom and overseas.

THE CHURCH: ITS AIMS AND OBJECTIVES

The Church is not a building, but a gathering of ordinary people of different ages and backgrounds, whose lives have been changed by the Lord Jesus Christ, the Son of God. The New Testament reveals the Church as a community of people, properly taught and cared for, who by loving and serving Jesus Christ, were also committed to love and care for each other and to bring a blessing to the area in which they lived. Evesham Baptist Church, its trustees and members, are committed to seeking to live out those New Testament principles. Evesham Baptist Church is not alone in this, but it is one of many churches in the area, country and all over the world that are committed to following the teaching of Jesus Christ. The vision is to see the wider fellowship of people in and around Evesham Baptist Church come into this experience of knowing Jesus as their Lord, Saviour and friend.

Evesham Baptist Church is a member of the Baptist Union of Great Britain, the Heart of England Baptist Association and the Evangelical Alliance.

Directions relating to the Church are made by the trustees, who are responsible for governing the life and teaching of the church. Day to day decisions on expenditure and activities are decided by the staff and volunteers in charge of different areas of the church, with budgets set and monitored by the trustees. The powers of appointment or removal of trustees rests with the members. New trustees are selected from the members of the church. On being appointed, new trustees spend time with the existing trustees to ensure they understand their responsibilities and the legal and financial framework in which the church operates.

Whilst the church does employ two staff, it is the work of every member of the church, whether employed or not, that will make the difference in the church achieving its great commission. This is done by encouraging all members of the church to live out their faith in Jesus Christ amongst the people they interact with every day; by praying, by visiting the sick and others in need, in being involved in training others, in public teaching and worship, and also in administration. The financial resources of the church, to a very large extent, are given by the members and their private assets and equipment are regularly used in the work of the church. Much of this work is done privately, without recognition, and the hours and value of that time cannot be quantified.

THE YEAR: ITS OBJECTIVES AND ACHIEVEMENTS

2024 has been a new season in the life of the church as we inhabit, use and explore the potential impact of our life and the Evesham Baptist Church Community Centre in a new location on the South-East side of the town. We moved from our old location in Cowl St, close to the town centre on 10th December 2023 and so were able to celebrate Christmas and have the joy of delivering about 1000 invitation cards and then welcoming more than 75 people in the course of a few weeks to join our 50+ regular attendees all of whom settled quickly in the new building.



Patterns of engagement had declined slowly until autumn of 2023 but began to improve as the move drew closer. Subsequently several new attendees indicated a desire to be involved as well as long servers taking on more. Church organisations resumed fully on the new site as term began in January 2024 and were almost immediately joined by two new under 5's groups and then an increasing variety of organisations covering all ages and interests. Most of these were run by community or commercial organisations but a new church run prayer course also flourished while the existing ones grew as did the Bulgarian Fellowship that meets in our building.

The larger, modern premises with open plan and café facilities made possible several community events including pre-service breakfasts and, from mid-summer, a new weekly Coffee Shop. This has attracted a significant number of people now from across the town some of whom have become regular attendees in worship. In a report to one of our grant funders we were able to report an increase in groups using our premises from 3 to 10 and the number of people impacted at around 800 in the first year.

The Church Meetings continued throughout 2024 on a face-to-face basis while videoconference remains an option, and a hybrid option is being developed. The leadership, meeting alternately remotely and face to face continued to navigate a course through the remaining construction and defect resolution and the landscaping aspects will not be resolved before summer 2025. We are now keen to expand the work of the church, and a leadership event mid-year is being followed up by a different agenda format for church meetings designed to inspire wider engagement.

A major milestone was the decision to sell the old building by auction when the preferred purchaser withdrew unexpectedly in March. However, the delay was minimised, and the same purchaser did return ahead of the auction and concluded a satisfactory deal in early September. This allowed us to repay 75% of the outstanding loan on our building the following month and shorten the term of it to 5 years or less.

Overall the objectives of the organisation remained unchanged:

- Fulfilling the objects in teaching, preaching and showing practical care in the community now with an emphasis on getting to know our new neighbours.
- Impacting the next generation with 5+ groups led by committed volunteers who are also in full-time work. Our Music Makers, a parent and toddler group, continues as a core activity but currently only one morning a week linked by a WhatsApp Group. Similar links sustain contacts with older children and young people beyond Sundays, while we support a town wide weekly youth night for 11 to 18 year olds.
- Pastoral care of members and contacts of the church is led by our recently retired deacon with direct or phone contact with all members and contacts. There is a fortnightly online fellowship open to all, a WhatsApp group for families, a weekly Share & Prayer group for women and a bi-monthly breakfast for men. The creative prayer course is being repeated, and topical home groups are planned. Extra care is provided for any facing a time of crisis.
- The new financial system implemented in 2022 served well through the very high expenditure associated with the build and furnishings. An asset register is now under construction. A review of finance is now planned to unify the capital and revenue thinking ahead of our treasurer's retirement in September.
- Supporting the wider community included continued publicity to the work of the Caring Hands (the largest local food bank), financial and volunteer support for the town's Street Pastors. Major events have been held independently and in partnership with the local Alzheimer's group and the Residential Care Home very close to our site.



- Bringing support to churches working elsewhere both in the United Kingdom and overseas. Evesham Baptist Church supports the Baptist Missionary Society and from time to time has closer links with individual missionaries. Last year we established a long-term commitment to a family moving out to Kenya to work with the Africa Inland Mission (AIM) at the Rift Valley Academy. Other individuals are supported with different societies including one regularly working with emergency medical teams and a young woman also with AIM in Chad.
- Evesham Baptist Church also works with and supports other local churches under the umbrella of Churches Together in Evesham and District.

In planning the activities, the Trustees have applied the guidance on public benefit issued by the Charity Commission.

POLICY DEVELOPMENT

Our work on the Privacy Policy was completed in April incorporating policy for our CCTV and Website. A priority on arrival in our new building was the Fire Risk Assessment and our Evacuation procedure. These were formally approved in April and amended marginally in July following the first Fire Drill. A series of training sessions were undertaken for all our regular users and key holders.

A kitchen policy was also urgent and especially as we wished to meet the Environmental standards for our Coffee Shop. This was also approved informally in August, but formal approval was deferred until it had been tested. We achieved 5-Star rating in the Food Standards inspection that month.

PROPERTY OWNERSHIP AND CONTROL

EBC now owns 3 properties, a manse, the Church Community Centre and a vacant site (Badsey Rd) of which we have a one-third share bequeathed to us at the same time as the main Offenham Rd site on which EBCCC now stands.

The sale of Cowl St brought into focus the trusteeship of these sites and we had to make a rapid decision to adopt Baptist Model Trusts in respect of Cowl St to ensure our right to sell it could not be challenged. We were already aware that one of the personal trustees of the Badsey Rd site was moving from the area, so we commissioned a report on all our sites after the sale to seek to simplify and maximise our direct control as a CIO. The resulting Report dated December 2024 states that we now have absolute control of 87.74% of the Value in Offenham Road Land & Buildings, the remaining 12.26% and the Manse freehold are owned outright by us but are under the Custodial control of Baptist Union Corporation who have a duty to safeguard certain clauses in Baptist Model Trusts. Badsey Rd share is similarly owned outright but EBC appointed personal trustees before our incorporation with a duty to protect our constitution. We are now able to plan the conveyance of that property share into the absolute control of EBCCIO.

PLANS FOR THE NEW YEAR

The key strategies for the church are to harness the energy built in the last 12 months without setting specific objectives for the coming year in quantitative terms. We have set a budget now reflecting the higher operating costs and the income from lettings and will continue existing activities with a focus on linking and promotion to the neighbouring community. However as mentioned above a revised agenda approach has been established for the church and the trustees to enable us to focus on key areas and groups to improve the pace and depth of discipleship. This began with our own review of "What has changed" at the January Deacons' and Church Meetings.



We achieved most of the hopes for last year and more people are involved in the work that these involve but if we are to do more, then more volunteers will be needed, and our newest ventures need reinforcement.

We have not yet resolved all the key capacity issues facing the leadership and as mentioned the replacement of our treasurer is a particular challenge for this year.

FINANCIAL REVIEW

The Financial reserves of the Church have been reviewed and increased accordingly, during the year. Members continue to give generously to both the building fund and the day-to-day costs. The budget income (excluding the building fund) was not achieved. Building funds, loan and proceeds of sale of our previous site have delivered the contract payments for the new church and have been strengthened by bank interest. The remaining building costs relate to incomplete work, retention payments, final settlements with our professional advisors following completion, repayment of the loan and the intended thank offering to the loan company which does not charge interest.

The trustees have set a policy of retaining funds sufficient for the foreseeable needs of the Church and to ensure the Church can meet the commitments that have been entered into. Where there is specific expenditure foreseen or expansion planned, amounts from the unrestricted funds (excluding amounts invested in assets for church use) are set aside into a number of designated funds to meet these needs, with the General Fund available to meet the day to day running costs of the Church.

A Reserve Fund of six months of all expenditure is retained to allow the church to adapt to any changes in the income or expenditure of the church plus a further £5,000 contingency to allow for an emergency or unforeseen cost. The reserve fund should remain cash-

in-hand, however the fund is classed as unrestricted and can be used to reduce borrowing or in other exceptional circumstance as is stated within the reserves policy. If the fund is accessed for an exceptional circumstance the trustees must approve a written finance plan to replenish the fund within two years. At the year end the balance in the Reserve Fund was £24,000. Based on the figures set in the budget for 2025 this should sufficiently cover the needs detailed in our policy. This retained figure will be reviewed annually. The unrestricted funds at the year-end were £112,500 (including £24,000 Reserve Fund per reserves policy), and £500 in Restricted Funds.

As a church we recognise the generosity of the church family, not just with the general giving for the day to day running, but the continued giving to make final payments for the New Building. At the end of the financial year, the total allocation to the new building which is all held in a designated fund was £66,500. Regular gifts into the restricted building fund are always spent before the designated building funds are used to service the loan or pay new building costs.

GRANT MAKING POLICY

Gifts to external organisations and individuals are considered by the trustees on the basis of need and fulfilment of the charitable objectives. The Church aims to distribute gifts totalling 10% of annual unrestricted income, rising to 15% if funds allow.



RISK MANAGEMENT

All major insurable risks are subject to normal Churches and Employers' Insurance. Contractual risks are reviewed before being entered into to assess that they could not significantly impact upon the Church's ability to fulfil its objectives. In particular, in this period a bond was required to cover the risk of major difficulties including Contractor failures in connection with the build. This risk continues at a much-reduced level, but the contractor is having difficulty in fulfilling the defect rectification including monitoring of the fire alarm and landscaping aspects of the policy. An annual review of areas of risk is undertaken by the trustees in conjunction with staff and volunteers responsible for the area of activity. The trustees have considered their obligations relating to Health & Safety, Safeguarding and Privacy and continue to do so annually.

Insurance underwent a major review last year to cover the new building and, temporarily, the old one as well. That was simplified in October after the old building and site were sold.

We have been guided by professionals in regard to all the risks associated with our new building and now have the added security of fire alarms, monitored intruder alarm and all-round CCTV.

Trustees were guided by Government publications and The Baptist Union's specific advice to member churches.

STATEMENT OF TRUSTEES RESPONSIBILITIES

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

The trustees confirm that the accounts comply with current statutory requirements and those of the Charity's trust deed.

Approved by the board of trustees on 8th April 2025 and signed on its behalf by:

Edward Pillar

Edward Pillar (May 20, 2025 11:19 GMT+1)

Dr Edward Morton Pillar (Chair)

Date May 20, 2025

Bringing the love of Christ to the community



CHURCH VALUES

Jesus	We are committed to Jesus and seek to be his disciples.
Welcome	We are committed to welcoming all and making a safe place.
Community	We are committed to making authentic relationships - vulnerable yet available to one another.
Inclusive	We acknowledge that everyone has an intrinsic value - created and loved by God. We commit ourselves to honour all who come across our paths.
Involvement	According to gift and ability - all are encouraged to find their 'right seat' - in freedom and joy we can grow as we serve.
Journey	Together we make a spiritual journey to discover Jesus and to make sense of Him.



Evesham Baptist Church

Report and Accounts

Year ended 31 December 2024

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

EVESHAM BAPTIST CHURCH
LEGAL AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2024

ADDRESS FOR CORRESPONDENCE	Offenham Road Evesham WR11 4PN
GOVERNING DOCUMENT	CIO - Association registered 11Jun2015 as amended 15Jun2022.
CHARITY REGISTRATION NUMBER	1162147
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Rev. Dr Edward Pillar Hilary Brotherton (appointed April 2024) Andrew Foster (resigned March 2025) Derek Markie Catherine Watton
CUSTODIAN TRUSTEES	Baptist Union Corporation
BANKERS	Cooperative Bank Baptist Union Corporation Limited
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
EVESHAM BAPTIST CHURCH

I report to the trustees on my examination of the accounts of Evesham Baptist Church ('the charity') for the year ended 31 December 2024 on pages 3 to 6 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

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

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and 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.

J. Young
J. Young (May 20, 2025 13:47 GMT+1)

Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: May 20, 2025

EVESHAM BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	<u>Unrestricted Funds</u>		Restricted Funds	Total 2024	Total 2023
		General Funds	Designated Funds			
		£	£	£	£	£
Income receipts						
Donations		58,203	5,233	36,423	99,859	127,670
Gift aid receipts		14,511	1,298	7,788	23,597	25,693
Grants		-	8,202	65,825	74,027	61,500
Café		1,519	-	-	1,519	-
Income from letting of facilities		6,929	-	-	6,929	583
Investment income		1,443	394	-	1,837	26,723
Other		432	1,067	226	1,725	1,056
		<u>83,037</u>	<u>16,195</u>	<u>110,262</u>	<u>209,493</u>	<u>243,225</u>
Capital and similar receipts						
Sale of fixed assets		-	-	-	-	450
Loans received		-	-	-	-	420,000
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>420,450</u>
Total receipts		<u><u>83,037</u></u>	<u><u>16,195</u></u>	<u><u>110,262</u></u>	<u><u>209,493</u></u>	<u><u>663,675</u></u>
Payments						
Payments in relation to charitable activities undertaken directly	2	82,048	22,766	327	105,141	57,033
Grants paid in relation to charitable activities undertaken by others	3	-	6,956	1,344	8,300	7,624
New building project		-	3,540	128,363	131,903	2,304,654
Total payments		<u><u>82,048</u></u>	<u><u>33,262</u></u>	<u><u>130,033</u></u>	<u><u>245,344</u></u>	<u><u>2,369,311</u></u>
Net of receipts / (payments) before transfers		988	(17,067)	(19,772)	(35,851)	(1,705,637)
Transfers between funds	5	(2,562)	(15,609)	18,170	-	-
Net movement in funds		<u>(1,573)</u>	<u>(32,676)</u>	<u>(1,601)</u>	<u>(35,851)</u>	<u>(1,705,637)</u>
Cash funds as at last year end		3,266	143,448	2,134	148,849	1,854,485
Cash funds at this year end	A	<u><u>1,693</u></u>	<u><u>110,772</u></u>	<u><u>533</u></u>	<u><u>112,998</u></u>	<u><u>148,849</u></u>

The notes on pages 5-6 form part of these accounts.

EVESHAM BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
AS AT THE YEAR ENDED 31 DECEMBER 2024

	<u>Unrestricted Funds</u>		Restricted funds	Total 2024	Total 2023
	General funds	Designated funds			
	£	£	£	£	£
A Cash funds					
Cash at bank with immediate access	1,531	27,032	533	29,096	30,094
Notice deposits	-	83,740	-	83,740	116,903
Petty cash	162	-	-	162	1,851
	<u>1,693</u>	<u>110,772</u>	<u>533</u>	<u>112,998</u>	<u>148,849</u>
B Other monetary assets					
Gift aid due to charity	1,695	-	-	1,695	3,146
Other debtors	1,341	-	-	1,341	-
	<u>3,036</u>	<u>-</u>	<u>-</u>	<u>3,036</u>	<u>3,146</u>
C Liabilities					
Falling due within one year:					
Trade creditors	12,815	-	-	12,815	80,290
New building liabilities and retention fees	56,925	-	-	56,925	56,524
Taxes due	395	-	-	395	389
Fee for Independent Examination	1,860	-	-	1,860	2,100
Loan 1	20,000	-	-	20,000	10,000
	<u>91,995</u>	<u>-</u>	<u>-</u>	<u>91,995</u>	<u>149,302</u>
Falling due after one year:					
Loan 1	75,000	-	-	75,000	390,000
Loan 2	-	-	-	-	20,000
Note 2	75,000	-	-	75,000	410,000
	<u>166,995</u>	<u>-</u>	<u>-</u>	<u>166,995</u>	<u>559,302</u>
Total	<u>166,995</u>	<u>-</u>	<u>-</u>	<u>166,995</u>	<u>559,302</u>

Loan 1 - £400,000 loan from the Baptist Building CIO. £300,000 of this was repaid from the sale of property in October 2024. The remaining £100,000 is to be repaid over 5 years in quarterly payments of £5,000, starting from October 2024. The payments until early 2026 are expected to be met from the proceeds of the sale which are being held by The Baptist Union Corporation.

Loan 2 - £20,000 loan was repaid during the year following the sale of property.

D Assets retained for charity's own use	Fund to which asset belongs	Value 2024	Value 2023
		£	£
<i>New church building, Offenham Road Manse</i>	<i>General</i>		
	<i>General</i>		
Church contents	General	159,000	90,192
		<u>159,000</u>	<u>90,192</u>

The trustees have used insurance values as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

The Custodian Trustees of the new church building are the trustees of the charity. The title to the Manse is held by the Baptist Union Corporation as Custodian Trustee.
Current property values have not been quoted because reliable valuations are not available and disclosure is not mandatory.

E Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf

by Edward Pillar
Edward Pillar (May 20, 2025 11:19 GMT+1)
Rev. Dr Edward Pillar

date May 20, 2025

The notes on pages 5-6 form part of these accounts.

EVESHAM BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

		<u>Unrestricted Funds</u>		Restricted Funds £	Total 2024 £	Total 2023 £
		General funds £	Designated funds £			
		£	£			
2 Payments in relation to charitable activities undertaken directly						
Minister	Note 4	38,855	-	-	38,855	36,765
Church building costs (including employment)		24,992	-	-	24,992	9,411
Loan repayments		-	20,000	-	20,000	-
Administration, support and equipment		8,427	1,905	223	10,555	2,430
Manse costs	Note 4	6,009	-	-	6,009	5,342
Church activities		1,762	861	104	2,727	1,735
Governance		2,004	-	-	2,004	1,350
		<u>82,048</u>	<u>22,766</u>	<u>327</u>	<u>105,141</u>	<u>57,033</u>

3 Grants paid in relation to charitable activities undertaken by others

Organisations:

Baptist Missionary Society	-	2,500	-	2,500	2,000
Christian Aid	-	139	1,061	1,200	-
HEBA Home Mission Fund	-	2,500	-	2,500	2,000
Tearfund	-	-	-	-	2,224
African Inland Mission	-	1,017	283	1,300	1,000
Organisations < £1,000	-	800	-	800	400
	<u>-</u>	<u>6,956</u>	<u>1,344</u>	<u>8,300</u>	<u>7,624</u>

4 Transactions with related parties

The total costs (stated in Note 2) for the minister Edward Pillar consist of his stipend, pension, expenses of office and manse costs (which is customary for ministers). These payments are for his services to the Church and not for acting as a trustee, as permitted by the governing document. The minister is not party to any decisions about these costs.

No other trustees were paid any expenses during the year and there were no transactions with trustees other than to reimburse them for amounts they spent on behalf of the Church.

EVESHAM BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

5 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	3,266	83,037	(82,048)	(2,562)	1,693
Designated funds					
Mission Giving	2,946	50	(6,956)	7,205	3,244
Fabric	3,035	-	-	-	3,035
Youth and Children's Work	3,788	380	(95)	-	4,073
New Building	94,738	15,765	(23,540)	(20,458)	66,505
Outreach	3,520	-	-	-	3,520
Seward Close Amenities	378	-	-	(378)	-
Benefact	6,480	-	(2,671)	2,378	6,188
Reserve	24,000	-	-	-	24,000
Surplus Fund	4,562	-	-	(4,356)	207
	<u>146,714</u>	<u>99,231</u>	<u>(115,311)</u>	<u>(18,170)</u>	<u>112,465</u>
Restricted funds					
Benefact Trust grant	379	-	(327)	(52)	-
New Building	-	109,891	(127,968)	18,077	-
New Building youth room	928	-	(395)	-	533
Special Appeals	827	370	(1,344)	146	-
	<u>2,134</u>	<u>110,262</u>	<u>(130,033)</u>	<u>18,170</u>	<u>533</u>
Total funds	<u>148,849</u>	<u>209,493</u>	<u>(245,344)</u>	<u>-</u>	<u>112,998</u>

Mission giving is either designated for the church to contribute mission outside of the church, or restricted in response to a specific appeal.

Fabric relates to funds set aside for maintenance of the church building.

Youth and children's work relates to funds given specifically, and set aside from general funds, to further the youth and children's work in the church.

New Building relates to funds given specifically, and set aside from general funds, for the new church building on Offenham Road.

Outreach relates to funds set aside toward the overall ministry of the church.

Sewards Close amenities is allocated toward a community activity.

The grant from the Benefact Trust was restricted for community activities at the new church building and the Benefact designated fund is in place to manage the EBC match funding for community activities.

Reserve Surplus is to pay for ongoing going liabilities should the CIO close.

6 The Baptist Pension Scheme

Previously the Baptist Pension Scheme's now closed defined benefit scheme had been reporting a funding deficit and the charity had been making contributions to help make good the shortfall. The Baptist Pension Scheme provided estimates for the charity's share of the funding deficit and the estimate at the year end was included as a monetary liability in the Statement of Assets and Liabilities.

In July 2022 the Baptist Pension Scheme reached an agreement with an insurance company, called Just, to secure the benefits payable under the now closed defined benefit pension scheme ('DB Scheme'). The premium payable to Just was favourable and, after the transaction with Just, the DB Scheme no longer has a funding deficit. It will take some time to complete the process and, until it is complete, some risks remain. Based on current values the Baptist Pension Scheme believes it has sufficient assets to complete the process without requiring additional contributions from participating employers but, because some risks do remain, the charity has been asked to make a nominal monthly contribution of £1 to the DB Scheme from August 2022.



EVESHAM BAPTIST CHURCH

TRUSTEES ANNUAL REPORT 2024



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TRUST INFORMATION

Status	Charitable Incorporated Organisation
Trustees	Rev. Dr Edward Pillar (Minister) Hilary Brotherton (Elected April 2024) Andrew Foster (resigned March 2025) Derek Markie Catherine Watton
Registered Address	Offenham Road Evesham WR11 3DY
Independent Examiner	Stewardship 1 Lamb's Passage London EC1Y 8AB
Bankers	Cooperative Bank Limited PO Box 250 Delf House Southway Skelmersdale WN8 6WT



TRUSTEES REPORT FOR THE YEAR ENDED 31ST DECEMBER 2024

OBJECTS

The primary aims of the trust are to fulfil the role of a Christian Church in the Evesham area and to provide help to others in promoting the Christian faith in the United Kingdom and overseas.

THE CHURCH: ITS AIMS AND OBJECTIVES

The Church is not a building, but a gathering of ordinary people of different ages and backgrounds, whose lives have been changed by the Lord Jesus Christ, the Son of God. The New Testament reveals the Church as a community of people, properly taught and cared for, who by loving and serving Jesus Christ, were also committed to love and care for each other and to bring a blessing to the area in which they lived. Evesham Baptist Church, its trustees and members, are committed to seeking to live out those New Testament principles. Evesham Baptist Church is not alone in this, but it is one of many churches in the area, country and all over the world that are committed to following the teaching of Jesus Christ. The vision is to see the wider fellowship of people in and around Evesham Baptist Church come into this experience of knowing Jesus as their Lord, Saviour and friend.

Evesham Baptist Church is a member of the Baptist Union of Great Britain, the Heart of England Baptist Association and the Evangelical Alliance.

Directions relating to the Church are made by the trustees, who are responsible for governing the life and teaching of the church. Day to day decisions on expenditure and activities are decided by the staff and volunteers in charge of different areas of the church, with budgets set and monitored by the trustees. The powers of appointment or removal of trustees rests with the members. New trustees are selected from the members of the church. On being appointed, new trustees spend time with the existing trustees to ensure they understand their responsibilities and the legal and financial framework in which the church operates.

Whilst the church does employ two staff, it is the work of every member of the church, whether employed or not, that will make the difference in the church achieving its great commission. This is done by encouraging all members of the church to live out their faith in Jesus Christ amongst the people they interact with every day; by praying, by visiting the sick and others in need, in being involved in training others, in public teaching and worship, and also in administration. The financial resources of the church, to a very large extent, are given by the members and their private assets and equipment are regularly used in the work of the church. Much of this work is done privately, without recognition, and the hours and value of that time cannot be quantified.

THE YEAR: ITS OBJECTIVES AND ACHIEVEMENTS

2024 has been a new season in the life of the church as we inhabit, use and explore the potential impact of our life and the Evesham Baptist Church Community Centre in a new location on the South-East side of the town. We moved from our old location in Cowl St, close to the town centre on 10th December 2023 and so were able to celebrate Christmas and have the joy of delivering about 1000 invitation cards and then welcoming more than 75 people in the course of a few weeks to join our 50+ regular attendees all of whom settled quickly in the new building.



Patterns of engagement had declined slowly until autumn of 2023 but began to improve as the move drew closer. Subsequently several new attendees indicated a desire to be involved as well as long servers taking on more. Church organisations resumed fully on the new site as term began in January 2024 and were almost immediately joined by two new under 5's groups and then an increasing variety of organisations covering all ages and interests. Most of these were run by community or commercial organisations but a new church run prayer course also flourished while the existing ones grew as did the Bulgarian Fellowship that meets in our building.

The larger, modern premises with open plan and café facilities made possible several community events including pre-service breakfasts and, from mid-summer, a new weekly Coffee Shop. This has attracted a significant number of people now from across the town some of whom have become regular attendees in worship. In a report to one of our grant funders we were able to report an increase in groups using our premises from 3 to 10 and the number of people impacted at around 800 in the first year.

The Church Meetings continued throughout 2024 on a face-to-face basis while videoconference remains an option, and a hybrid option is being developed. The leadership, meeting alternately remotely and face to face continued to navigate a course through the remaining construction and defect resolution and the landscaping aspects will not be resolved before summer 2025. We are now keen to expand the work of the church, and a leadership event mid-year is being followed up by a different agenda format for church meetings designed to inspire wider engagement.

A major milestone was the decision to sell the old building by auction when the preferred purchaser withdrew unexpectedly in March. However, the delay was minimised, and the same purchaser did return ahead of the auction and concluded a satisfactory deal in early September. This allowed us to repay 75% of the outstanding loan on our building the following month and shorten the term of it to 5 years or less.

Overall the objectives of the organisation remained unchanged:

- Fulfilling the objects in teaching, preaching and showing practical care in the community now with an emphasis on getting to know our new neighbours.
- Impacting the next generation with 5+ groups led by committed volunteers who are also in full-time work. Our Music Makers, a parent and toddler group, continues as a core activity but currently only one morning a week linked by a WhatsApp Group. Similar links sustain contacts with older children and young people beyond Sundays, while we support a town wide weekly youth night for 11 to 18 year olds.
- Pastoral care of members and contacts of the church is led by our recently retired deacon with direct or phone contact with all members and contacts. There is a fortnightly online fellowship open to all, a WhatsApp group for families, a weekly Share & Prayer group for women and a bi-monthly breakfast for men. The creative prayer course is being repeated, and topical home groups are planned. Extra care is provided for any facing a time of crisis.
- The new financial system implemented in 2022 served well through the very high expenditure associated with the build and furnishings. An asset register is now under construction. A review of finance is now planned to unify the capital and revenue thinking ahead of our treasurer's retirement in September.
- Supporting the wider community included continued publicity to the work of the Caring Hands (the largest local food bank), financial and volunteer support for the town's Street Pastors. Major events have been held independently and in partnership with the local Alzheimer's group and the Residential Care Home very close to our site.



- Bringing support to churches working elsewhere both in the United Kingdom and overseas. Evesham Baptist Church supports the Baptist Missionary Society and from time to time has closer links with individual missionaries. Last year we established a long-term commitment to a family moving out to Kenya to work with the Africa Inland Mission (AIM) at the Rift Valley Academy. Other individuals are supported with different societies including one regularly working with emergency medical teams and a young woman also with AIM in Chad.
- Evesham Baptist Church also works with and supports other local churches under the umbrella of Churches Together in Evesham and District.

In planning the activities, the Trustees have applied the guidance on public benefit issued by the Charity Commission.

POLICY DEVELOPMENT

Our work on the Privacy Policy was completed in April incorporating policy for our CCTV and Website. A priority on arrival in our new building was the Fire Risk Assessment and our Evacuation procedure. These were formally approved in April and amended marginally in July following the first Fire Drill. A series of training sessions were undertaken for all our regular users and key holders.

A kitchen policy was also urgent and especially as we wished to meet the Environmental standards for our Coffee Shop. This was also approved informally in August, but formal approval was deferred until it had been tested. We achieved 5-Star rating in the Food Standards inspection that month.

PROPERTY OWNERSHIP AND CONTROL

EBC now owns 3 properties, a manse, the Church Community Centre and a vacant site (Badsey Rd) of which we have a one-third share bequeathed to us at the same time as the main Offenham Rd site on which EBCCC now stands.

The sale of Cowl St brought into focus the trusteeship of these sites and we had to make a rapid decision to adopt Baptist Model Trusts in respect of Cowl St to ensure our right to sell it could not be challenged. We were already aware that one of the personal trustees of the Badsey Rd site was moving from the area, so we commissioned a report on all our sites after the sale to seek to simplify and maximise our direct control as a CIO. The resulting Report dated December 2024 states that we now have absolute control of 87.74% of the Value in Offenham Road Land & Buildings, the remaining 12.26% and the Manse freehold are owned outright by us but are under the Custodial control of Baptist Union Corporation who have a duty to safeguard certain clauses in Baptist Model Trusts. Badsey Rd share is similarly owned outright but EBC appointed personal trustees before our incorporation with a duty to protect our constitution. We are now able to plan the conveyance of that property share into the absolute control of EBCCIO.

PLANS FOR THE NEW YEAR

The key strategies for the church are to harness the energy built in the last 12 months without setting specific objectives for the coming year in quantitative terms. We have set a budget now reflecting the higher operating costs and the income from lettings and will continue existing activities with a focus on linking and promotion to the neighbouring community. However as mentioned above a revised agenda approach has been established for the church and the trustees to enable us to focus on key areas and groups to improve the pace and depth of discipleship. This began with our own review of "What has changed" at the January Deacons' and Church Meetings.



We achieved most of the hopes for last year and more people are involved in the work that these involve but if we are to do more, then more volunteers will be needed, and our newest ventures need reinforcement.

We have not yet resolved all the key capacity issues facing the leadership and as mentioned the replacement of our treasurer is a particular challenge for this year.

FINANCIAL REVIEW

The Financial reserves of the Church have been reviewed and increased accordingly, during the year. Members continue to give generously to both the building fund and the day-to-day costs. The budget income (excluding the building fund) was not achieved. Building funds, loan and proceeds of sale of our previous site have delivered the contract payments for the new church and have been strengthened by bank interest. The remaining building costs relate to incomplete work, retention payments, final settlements with our professional advisors following completion, repayment of the loan and the intended thank offering to the loan company which does not charge interest.

The trustees have set a policy of retaining funds sufficient for the foreseeable needs of the Church and to ensure the Church can meet the commitments that have been entered into. Where there is specific expenditure foreseen or expansion planned, amounts from the unrestricted funds (excluding amounts invested in assets for church use) are set aside into a number of designated funds to meet these needs, with the General Fund available to meet the day to day running costs of the Church.

A Reserve Fund of six months of all expenditure is retained to allow the church to adapt to any changes in the income or expenditure of the church plus a further £5,000 contingency to allow for an emergency or unforeseen cost. The reserve fund should remain cash-

in-hand, however the fund is classed as unrestricted and can be used to reduce borrowing or in other exceptional circumstance as is stated within the reserves policy. If the fund is accessed for an exceptional circumstance the trustees must approve a written finance plan to replenish the fund within two years. At the year end the balance in the Reserve Fund was £24,000. Based on the figures set in the budget for 2025 this should sufficiently cover the needs detailed in our policy. This retained figure will be reviewed annually. The unrestricted funds at the year-end were £112,500 (including £24,000 Reserve Fund per reserves policy), and £500 in Restricted Funds.

As a church we recognise the generosity of the church family, not just with the general giving for the day to day running, but the continued giving to make final payments for the New Building. At the end of the financial year, the total allocation to the new building which is all held in a designated fund was £66,500. Regular gifts into the restricted building fund are always spent before the designated building funds are used to service the loan or pay new building costs.

GRANT MAKING POLICY

Gifts to external organisations and individuals are considered by the trustees on the basis of need and fulfilment of the charitable objectives. The Church aims to distribute gifts totalling 10% of annual unrestricted income, rising to 15% if funds allow.



RISK MANAGEMENT

All major insurable risks are subject to normal Churches and Employers' Insurance. Contractual risks are reviewed before being entered into to assess that they could not significantly impact upon the Church's ability to fulfil its objectives. In particular, in this period a bond was required to cover the risk of major difficulties including Contractor failures in connection with the build. This risk continues at a much-reduced level, but the contractor is having difficulty in fulfilling the defect rectification including monitoring of the fire alarm and landscaping aspects of the policy. An annual review of areas of risk is undertaken by the trustees in conjunction with staff and volunteers responsible for the area of activity. The trustees have considered their obligations relating to Health & Safety, Safeguarding and Privacy and continue to do so annually.

Insurance underwent a major review last year to cover the new building and, temporarily, the old one as well. That was simplified in October after the old building and site were sold.

We have been guided by professionals in regard to all the risks associated with our new building and now have the added security of fire alarms, monitored intruder alarm and all-round CCTV.

Trustees were guided by Government publications and The Baptist Union's specific advice to member churches.

STATEMENT OF TRUSTEES RESPONSIBILITIES

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

The trustees confirm that the accounts comply with current statutory requirements and those of the Charity's trust deed.

Approved by the board of trustees on 8th April 2025 and signed on its behalf by:

Edward Pillar

Edward Pillar (May 20, 2025 11:19 GMT+1)

Dr Edward Morton Pillar (Chair)

Date May 20, 2025

Bringing the love of Christ to the community



CHURCH VALUES

Jesus	We are committed to Jesus and seek to be his disciples.
Welcome	We are committed to welcoming all and making a safe place.
Community	We are committed to making authentic relationships - vulnerable yet available to one another.
Inclusive	We acknowledge that everyone has an intrinsic value - created and loved by God. We commit ourselves to honour all who come across our paths.
Involvement	According to gift and ability - all are encouraged to find their 'right seat' - in freedom and joy we can grow as we serve.
Journey	Together we make a spiritual journey to discover Jesus and to make sense of Him.

EVESHAM BAPTIST CHURCH

England & Wales - Charity number 1162147

Accounts



EVESHAM BAPTIST CHURCH

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TRUST INFORMATION

Status	Charitable Incorporated Organisation	
Trustees	Rev. Dr Edward Pillar (Minister)	
	Mr Andrew Foster	
	Mr Derek Markie	
	Mr Graham Wells (Retired September)	
	Mrs Catherine Watton (Elected September 2023)	
Registered Address	Cowl Street	To be amended to with
	Evesham	immediate effect
	Worcestershire	December 2023:
	WR11 4PN	Offenham Road
		Evesham
Independent Examiner		WR11 3DY
	Stewardship	
	1 Lamb's Passage	
	London	
	EC1Y 8AB	
Bankers	Cooperative Bank Limited	
	PO Box 250	
	Delf House	
	Southway	
	Skelmersdale	
	WN8 6WT	



TRUSTEES REPORT FOR THE YEAR ENDED 31ST DECEMBER 2023

OBJECTS

The primary aims of the trust are to fulfil the role of a Christian Church in the Evesham area and to provide help to others in promoting the Christian faith in the United Kingdom and overseas.

THE CHURCH: ITS AIMS AND OBJECTIVES

The Church is not a building, but a gathering of ordinary people of different ages and backgrounds, whose lives have been changed by the Lord Jesus Christ, the Son of God. The New Testament reveals the Church as a community of people, properly taught and cared for, who by loving and serving Jesus Christ, were also committed to love and care for each other and to bring a blessing to the area in which they lived. Evesham Baptist Church, its trustees and members, are committed to seeking to live out those New Testament principles. Evesham Baptist Church is not alone in this, but it is one of many churches in the area, country and all over the world that are committed to following the teaching of Jesus Christ. The vision is to see the people of Evesham Baptist Church come into this experience of knowing Jesus as their Lord, Saviour and friend.

Evesham Baptist Church is a member of the Baptist Union of Great Britain, the Heart of England Baptist Association and the Evangelical Alliance.

Directions relating to the Church are made by the trustees, who are responsible for governing the life and teaching of the church. Day to day decisions on expenditure and activities are decided by the staff and volunteers in charge of different areas of the church, with budgets set and monitored by the trustees. The powers of appointment or removal of trustees rests with the members. New trustees are selected from the members of the church. On being appointed, new trustees spend time with the existing trustees to ensure they understand their responsibilities and the legal and financial framework in which the church operates.

Whilst the church does employ two staff, it is the work of every member of the church, whether employed or not, that will make the difference in the church achieving its great commission. This is done by encouraging all members of the church to live out their faith in Jesus Christ amongst the people they interact with every day; by praying, by visiting the sick and others in need, in being involved in training others, in public teaching and worship, and also in administration. The financial resources of the church, to a very large extent, are given by the members and their private assets and equipment are regularly used in the work of the church. Much of this work is done privately, without recognition, and the hours and value of that time cannot be quantified.



THE YEAR: ITS OBJECTIVES AND ACHIEVEMENTS

2023 has been dominated by the construction phase and subsequent relocation while continuing to develop a forward view and prepare for activities amongst our new neighbours. As the year progressed regularity of attendance improved and some 50 attended each Sunday morning. We held a memories and thanksgiving event in the old building in October. When we moved on 10th December the number attending doubled and continued at a higher level into 2024 with many declaring a desire to receive weekly communication from us.

Patterns of engagement had declined slowly until autumn but began to improve as the move drew closer. Subsequently several new attendees indicated a desire to be involved as well as long servers taking on more. Church organisations resumed fully on the new site as term began in January 2024.

The Church Meetings continued throughout 2023 on a face-to-face basis while Zoom remains an option. The leadership navigated a course through the evolving construction in which the completion date repeatedly receded from early September to the eventual move very close to Christmas. This was difficult for leaders and members alike but the course of ministry, and activities were fully sustained until the Autumn half-term at which point some activities had to be suspended to prepare for the move. At the same point some launch and communication activities built up.

We were delighted to be approached by a group of Bulgarians who, with the support of a larger group meeting at a Baptist Church in Birmingham, wished to start a weekly service on a Saturday evening in our building. They first met on 6th May and have met on our premises ever since.

Overall the objectives of the organisation remained unchanged:

- Fulfilling the objects in teaching, preaching and showing practical care in the community now with an emphasis on getting to know our new neighbours.
- Impacting the next generation with 5+ groups led by committed volunteers who are also in full-time work. Our Music Makers, a parent and toddler group, continues as a core activity but currently only one morning a week linked by a WhatsApp Group. Similar links sustain contacts with older children and young people beyond Sundays.
- Pastoral care of members and contacts of the church is led by our recently retired deacon with direct or phone contact with all members and contacts. There is a fortnightly online fellowship open to all, a WhatsApp group for families, a weekly Share & Prayer group for women and a bi-monthly breakfast for men. Extra care is provided for any facing a time of crisis.
- The new financial system implemented in 2022 served well through the very high expenditure associated with the build and furnishings. An asset register is now under construction.
- Supporting the wider community included continued publicity to the work of the Caring Hands (the largest local food bank) and other work in the community, encouraging members to play their part in both long-standing and special initiatives. The church fellowship gave food supplies generously and individuals also made financial gifts directly especially as Christmas approached.
- Members involvement with the local Street Pastors continued and active patrols of trained volunteers from local churches usually from 10.00pm to 3.00am most weekends, and Sunday nights before a Bank Holiday, to care for, listen to and help people who are out on the streets.
- Bringing support to churches working elsewhere both in the United Kingdom and overseas. Evesham Baptist Church supports the Baptist Missionary Society and from time to time has closer links with individual missionaries. This year we established a long-term commitment to a family moving out to Kenya to work with the Africa Inland Mission (AIM) at the Rift Valley Academy. Other individuals are supported with different societies including one regularly working with emergency medical teams and a young woman also with AIM in Chad.
- Evesham Baptist Church also works with and supports other local churches under the umbrella of Churches Together in Evesham and District.



NEW BUILDING DEVELOPMENT

In 2005 we addressed the needs of the Church in terms of our building and recognised that we were unable to expand in our current building. We sought alternative buildings that could accommodate a growing Church family but were not successful in this search. In 2006 we were gifted a parcel of land and since this time have been raising funds to move to a new building on this land.

This has continued to be central to our future planning of a new Church & Community Centre on the Offenham Road where we were bequeathed the land. A sale of a portion of the land was completed in 2020 and a Social Housing Scheme by Bromford Housing Association is now almost complete. A further major appeal raised £400,000 in March 2021 from within the fellowship and the revised plan for our centre was approved that September. This still proved too expensive however and amendments were finally approved in June 2022 and put out to tender. This led to the appointment of Barnwood Ltd of Gloucester as Principal Contractor in October and work commenced in November. Completion of the construction of the £2.3m 550 square meter multi-purpose Community and Worship Centre, originally scheduled for September 2023 actually occurred on December 6th. Snagging work and some external aspects remain to be completed but the church is fully operational there and the old building has closed.

Funding includes a 10-year zero interest loan which it is hoped will be repaid early from the proceeds of sale of the existing church buildings and other assets. The prospects for sale are now good as the preferred bidder is considering an outright purchase of the building and wider freehold site which they already lease from us. The trustees have complied with the duty under the Charities Acts to have due regard to the public benefit guidance published by the Charity Commission.

POLICY DEVELOPMENT

Our work on the Privacy Policy proved more complicated than expected and was delayed until all the implications of the new buildings security system could be considered. The Lettings policy was completed and adopted as a working draft in February 2023.

PLANS FOR THE NEW YEAR

The key strategies for the church are to remain the same; the trustees have not set specific objectives for the coming year in quantitative terms beyond the budget and continuation of existing activities although funding from the Benefact Trust does commit us to record and demonstrate progress in use and attendance at the new building including use by non-church groups.

It is growth in these activities and the possibility of drop-in weekday gatherings which are the centre of our thinking as well as a determination to Expand the Impact of our Life Together. We have already established an excellent working relationship with a residential care home opposite and expect to expand this. The Bulgarian Fellowship came with us to our new location, literally providing some of the muscle for the removal itself and now thrives with increased numbers in our new building each Saturday evening.

We have not yet resolved all the key capacity issues facing the leadership but having replaced our retiring deacon/trustee in the autumn and are working hard to ensure a more stable situation emerges soon.



FINANCIAL REVIEW

The Financial reserves of the Church have been reviewed and increased accordingly, during the year members continue to give generously to both the building fund as well toward the day-to-day costs. The budget income (excluding the building fund) was not achieved however the budget deficit is offset against budget surplus generated in previous years. The Building funds have delivered the contract payments for the new church and have been strengthened with additional grants as well as bank interest.

The trustees have set a policy of retaining funds sufficient for the foreseeable needs of the Church and to ensure the Church can meet the commitments that have been entered into. Where there is specific expenditure foreseen or expansion planned, amounts from the unrestricted funds (excluding amounts invested in assets for church use) are set aside into a number of designated funds to meet these needs, with the General Fund available to meet the day to day running costs of the Church.

A Reserve Fund of six months of all expenditure is retained to allow the church to adapt to any changes in the income or expenditure of the church plus a further £5,000 contingency to allow for an emergency or unforeseen cost. The reserve fund should remain cash in hand, however the fund is classed as unrestricted and can be used to reduce borrowing or in other exceptional circumstance as is stated within the reserves policy. If the fund is accessed for an exceptional circumstance the trustees must approve a written finance plan to replenish the fund within two years. At the year end the balance in the Reserve Fund was £24,000. Based on the figures set in the budget for 2024 this should sufficiently cover the needs detailed in our policy. This retained figure will be reviewed annually. The unrestricted funds at the year-end were £146,700 (including £24,000 Reserve Fund per reserves policy), and £2,100 in Restricted Funds.

As a church we recognise the generosity of the church family, not just with the general giving for the day to day running, but the continued giving to a fund for the New Building. At the end of the financial year, the total allocation to the new building which is all held in a designated fund was £94,700. Regular gifts into the restricted building fund are always spent by each month end.

GRANT MAKING POLICY

Gifts to external organisations and individuals are considered by the trustees on the basis of need and fulfilment of the charitable objectives. The Church aims to distribute gifts totalling 10% of annual unrestricted income, rising to 15% if funds allow.

RISK MANAGEMENT

All major insurable risks are subject to normal Churches and employers' insurance. Contractual risks are reviewed before being entered into to assess that they could not significantly impact upon the Church's ability to fulfil its objectives. In particular in this period a bond was required to cover the risk of major difficulties including Contractor failures in connection with the build. An annual review of areas of risk is undertaken by the trustees in conjunction with staff and volunteers responsible for the area of activity. The trustees have considered their obligations relating to Health & Safety, Safeguarding and Privacy and continue to do so annually.

Insurance has undergone a major review this year to cover the new building and, temporarily, the old one as well.

We have been guided by professionals in regard to all the risks associated with our new building and now have the added security of monitored intruder, fire alarm systems and all-round CCTV.

Trustees were guided by Government publications and The Baptist Union's specific advice to member churches.



STATEMENT OF TRUSTEES RESPONSIBILITIES

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

The trustees confirm that the accounts comply with current statutory requirements and those of the Charity's trust deed.

Approved by the board of trustees on:

16th April 2024.

and signed on its behalf by: Dr Edward Morton Pillar (Chair)

Bringing the love of Christ to the community

CHURCH VALUES

Jesus	We are committed to Jesus and seek to be his disciples.
Welcome	We are committed to welcoming all and making a safe place.
Community	We are committed to making authentic relationships - vulnerable yet available to one another.
Inclusive	We acknowledge that everyone has an intrinsic value - created and loved by God. We commit ourselves to honour all who come across our paths.
Involvement	According to gift and ability - all are encouraged to find their 'right seat' - in freedom and joy we can grow as we serve.
Journey	Together we make a spiritual journey to discover Jesus and to make sense of Him.

Evesham Baptist Church

Report and Accounts

Year ended 31 December 2023

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

EVESHAM BAPTIST CHURCH
LEGAL AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2023

ADDRESS FOR CORRESPONDENCE	Offenham Road Evesham WR11 4PN
GOVERNING DOCUMENT	Charitable Incorporated Organisation 11 June 2015
CHARITY REGISTRATION NUMBER	1162147
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Rev. Dr Edward Pillar Andrew Foster Derek Markie Catherine Watton (appointed September 2023) Graham Wells (resigned September 2023)
CUSTODIAN TRUSTEES	Baptist Union Corporation
BANKERS	Cooperative Bank Baptist Union Corporation Limited
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
EVESHAM BAPTIST CHURCH

I report to the trustees on my examination of the accounts of Evesham Baptist Church ('the charity') for the year ended 31 December 2023 on pages 3 to 7 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

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

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and 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.

J. Young

Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 17 May 2024

EVESHAM BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2023

Notes	<u>Unrestricted Funds</u>		Restricted Funds	Total 2023	Total 2022
	General Funds	Designated Funds			
	£	£	£	£	£
<i>Income receipts</i>					
Donations	46,691	403	80,576	127,670	106,372
Gift aid receipts	9,776	51	15,867	25,693	23,660
Other grants	-	-	61,500	61,500	30,000
Income from letting of facilities	583	-	-	583	524
Investment income	15,078	11,644	-	26,723	28,990
Other	526	490	40	1,056	-
	<u>72,654</u>	<u>12,588</u>	<u>157,983</u>	<u>243,225</u>	<u>189,547</u>
<i>Capital and similar receipts</i>					
Sale of fixed assets	450	-	-	450	-
Loans received	-	-	420,000	420,000	-
	<u>450</u>	<u>-</u>	<u>420,000</u>	<u>420,450</u>	<u>-</u>
<i>Total receipts</i>	<u>73,104</u>	<u>12,588</u>	<u>577,983</u>	<u>663,675</u>	<u>189,547</u>
<i>Payments</i>					
Payments in relation to charitable activities undertaken directly	2 57,003	30	-	57,033	54,720
Grants paid in relation to charitable activities undertaken by others	3 -	6,400	1,224	7,624	4,000
New building project	413,879	-	1,890,776	2,304,654	278,008
<i>Total payments</i>	<u>470,882</u>	<u>6,430</u>	<u>1,891,999</u>	<u>2,369,311</u>	<u>336,728</u>
Net of receipts / (payments) before transfers	(397,777)	6,157	(1,314,016)	(1,705,637)	(147,182)
Transfers between funds	5 401,043	(1,370,182)	969,139	-	-
<i>Net movement in funds</i>	<u>3,266</u>	<u>(1,364,025)</u>	<u>(344,878)</u>	<u>(1,705,637)</u>	<u>(147,182)</u>
Cash funds as at last year end	-	1,507,473	347,012	1,854,485	2,001,667
<i>Cash funds at this year end</i>	A <u>3,266</u>	<u>143,448</u>	<u>2,134</u>	<u>148,849</u>	<u>1,854,485</u>

The notes on pages 5 - 7 form part of these accounts.

EVESHAM BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
AS AT THE YEAR ENDED 31 DECEMBER 2023

		Unrestricted Funds			
		General funds	Designated funds	Restricted funds	Total
Notes		£	£	£	2023 £
A Cash funds					
		1,415	26,545	2,134	30,094
		-	116,903	-	116,903
		1,851	-	-	1,851
		<u>3,266</u>	<u>143,448</u>	<u>2,134</u>	<u>148,849</u>
B Other monetary assets					
		854	-	2,292	3,146
		<u>854</u>	<u>-</u>	<u>2,292</u>	<u>3,146</u>
C Liabilities					
Falling due within one year:					
		80,290	-	-	80,290
	Note 7	56,524	-	-	56,524
		389	-	-	389
		2,100	-	-	2,100
		10,000	-	-	10,000
		<u>149,302</u>	<u>-</u>	<u>-</u>	<u>149,302</u>
Falling due after one year:					
		390,000	-	-	390,000
		20,000	-	-	20,000
		<u>410,000</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total		<u>559,302</u>	<u>-</u>	<u>-</u>	<u>559,302</u>

Loan 1 - £400,000 from the Baptist Building CIO is to be repaid over 10 years in 40 quarterly payments of £10,000, starting from October 2024.

Loan 2 - £20,000 loan to be repaid when Cowl Street is sold.

D Assets retained for charity's own use	Fund to which asset belongs	Value 2023 £
Original church building and land	Endowment	
New church building, Offenham Road	General	
Manse	General	
Church contents	General	90,192
		<u>-</u>

The trustees have used insurance values as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

The title to the church building at Cowl Street and the Manse are held by the Baptist Union Corporation as Custodian Trustee. The church building is held as an endowment fund with proceeds to be used for capital expenditure only. Current values have not been quoted because reliable valuations are not available and disclosure is not mandatory.

The Custodian Trustees of the new church building are the trustees of the charity.

E Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf

by A. Foster date 18 April 2024

Andrew Foster

The notes on pages 5 - 7 form part of these accounts.

EVESHAM BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

		<u>Unrestricted Funds</u>		Restricted Funds	Total 2023	Total 2022
		General funds	Designated funds			
		£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly						
Minister	Note 4	36,765	-	-	36,765	36,390
Manse costs	Note 4	5,342	-	-	5,342	4,776
Church building costs (including employment)		9,411	-	-	9,411	8,811
Church activities		1,705	30	-	1,735	357
Administration and support		2,430	-	-	2,430	3,186
Governance		1,350	-	-	1,350	1,200
		<u>57,003</u>	<u>30</u>	<u>-</u>	<u>57,033</u>	<u>54,720</u>

3 Grants and gifts paid to others

Organisations:

Baptist Missionary Society	-	2,000	-	2,000	2,000
HEBA Home Mission Fund	-	2,000	-	2,000	2,000
Tearfund	-	1,000	1,224	2,224	-
African Inland Mission	-	1,000	-	1,000	-
Organisations < £1,000	-	400	-	400	-
	<u>-</u>	<u>6,400</u>	<u>1,224</u>	<u>7,624</u>	<u>4,000</u>

4 Transactions with related parties

The total costs (stated in Note 2) for the minister Edward Pillar consist of his stipend, pension, expenses of office and manse costs (which is customary for ministers). These payments are for his services to the Church and not for acting as a trustee, as permitted by the governing document. The minister is not party to any decisions about these costs.

No other trustees were paid any expenses during the year and there were no transactions with trustees other than to reimburse them for amounts they spent on behalf of the Church.

EVESHAM BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023

5 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	-	73,104	(470,882)	401,043	3,266
Designated funds					
Mission Giving	3,446	-	(6,400)	5,900	2,946
Fabric	3,035	-	-	-	3,035
Youth and Children's Work	3,365	453	(30)	-	3,788
New Building	1,455,953	12,134	-	(1,373,350)	94,738
Outreach	10,000	-	-	(6,480)	3,520
Seward Close Amenities	378	-	-	-	378
Benefact	-	-	-	6,480	6,480
Reserve	22,700	-	-	1,300	24,000
Surplus Fund	8,594	-	-	(4,032)	4,562
	<u>1,507,473</u>	<u>85,692</u>	<u>(477,312)</u>	<u>(969,139)</u>	<u>146,714</u>
Restricted funds					
Children's Work	919	-	(619)	(300)	-
Fred Hands Legacy	1,000	-	(1,000)	-	-
Benefact Trust grant	-	6,500	(6,121)	-	379
New Building	343,746	569,432	(1,883,035)	969,858	-
New Building youth room	1,347	-	-	(419)	928
Special Appeals	-	2,051	(1,224)	-	827
	<u>347,012</u>	<u>577,983</u>	<u>(1,891,999)</u>	<u>969,139</u>	<u>2,134</u>
Total funds	<u>1,854,485</u>	<u>663,675</u>	<u>(2,369,311)</u>	<u>-</u>	<u>148,848</u>

Mission giving is either designated for the church to contribute mission outside of the church, or restricted in response to a specific appeal.

Fabric relates to funds set aside for maintenance of the church building.

Youth and children's work relates to funds given specifically, and set aside from general funds, to further the youth and children's work in the church. The transfer out was for the purpose of children's work in the new church building.

New Building relates to funds given specifically, and set aside from general funds, for the building of the new church on Offenham Road.

The transfer out of the New Building youth room was for the purpose of youth facilities in the new church building.

Outreach relates to funds set aside toward the overall ministry of the church.

Sewards Close amenities is allocated toward a community activity.

The grant from the Benefact Trust was restricted for community activities at the new church building and the Benefact designated fund is in place to manage the EBC match funding for community activities.

Reserve Surplus is to pay for ongoing going liabilities should the CIO close.

The Fred Hands legacy was used for the baptistry in the new church building.

EVESHAM BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023

6 The Baptist Pension Scheme

Previously the Baptist Pension Scheme's now closed defined benefit scheme had been reporting a funding deficit and the charity had been making contributions to help make good the shortfall. The Baptist Pension Scheme provided estimates for the charity's share of the funding deficit and the estimate at the year end was included as a monetary liability in the Statement of Assets and Liabilities.

In July 2022 the Baptist Pension Scheme reached an agreement with an insurance company, called Just, to secure the benefits payable under the now closed defined benefit pension scheme ('DB Scheme'). The premium payable to Just was favourable and, after the transaction with Just, the DB Scheme no longer has a funding deficit. It will take some time to complete the process and, until it is complete, some risks remain. Based on current values the Baptist Pension Scheme believes it has sufficient assets to complete the process without requiring additional contributions from participating employers but, because some risks do remain, the charity has been asked to make a nominal monthly contribution of £1 to the DB Scheme from August 2022.

7 New build project

On 28th September 2022 the trustees committed to paying a maximum of £200,000 excluding VAT in respect of preliminary works in relation to the construction of the new church building ahead of formalising the arrangements for Architect validated stage payments.

The completion date of 6th September 2023 was missed, eventually by a total of 3 months. Beyond that completion date an extensive list of delayed work and snags remained to be addressed. As at March 2024, the final accounts have not been presented by the contractor but are due no later than 6th May 2024. However, retentions which for most of the contract are 5% of valuation, are recognised as liabilities and at completion amounted to £56,524. Disputed sums can only be resolved after the presentation of the final account but at present our architects believe there are no proven liabilities in excess of the contracted sum including contingencies.



TRUSTEES ANNUAL REPORT 2023



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TRUST INFORMATION

Status	Charitable Incorporated Organisation		
Trustees	Rev. Dr Edward Pillar (Minister)		
	Mr Andrew Foster		
	Mr Derek Markie		
	Mr Graham Wells (Retired September)		
	Mrs Catherine Watton (Elected September 2023)		
Registered Address	Cowl Street	To be amended to with	
	Evesham	immediate effect	
	Worcestershire	December 2023:	
	WR11 4PN	Offenham Road	Evesham
		WR11 3DY	
Independent Examiner	Stewardship		
	1 Lamb’s Passage		
	London		
	EC1Y 8AB		
Bankers	Cooperative Bank Limited		
	PO Box 250		
	Delf House		
	Southway		
	Skelmersdale		
	WN8 6WT		



TRUSTEES REPORT FOR THE YEAR ENDED 31ST DECEMBER 2023

OBJECTS

The primary aims of the trust are to fulfil the role of a Christian Church in the Evesham area and to provide help to others in promoting the Christian faith in the United Kingdom and overseas.

THE CHURCH: ITS AIMS AND OBJECTIVES

The Church is not a building, but a gathering of ordinary people of different ages and backgrounds, whose lives have been changed by the Lord Jesus Christ, the Son of God. The New Testament reveals the Church as a community of people, properly taught and cared for, who by loving and serving Jesus Christ, were also committed to love and care for each other and to bring a blessing to the area in which they lived. Evesham Baptist Church, its trustees and members, are committed to seeking to live out those New Testament principles. Evesham Baptist Church is not alone in this, but it is one of many churches in the area, country and all over the world that are committed to following the teaching of Jesus Christ. The vision is to see the people of Evesham Baptist Church come into this experience of knowing Jesus as their Lord, Saviour and friend.

Evesham Baptist Church is a member of the Baptist Union of Great Britain, the Heart of England Baptist Association and the Evangelical Alliance.

Directions relating to the Church are made by the trustees, who are responsible for governing the life and teaching of the church. Day to day decisions on expenditure and activities are decided by the staff and volunteers in charge of different areas of the church, with budgets set and monitored by the trustees. The powers of appointment or removal of trustees rests with the members. New trustees are selected from the members of the church. On being appointed, new trustees spend time with the existing trustees to ensure they understand their responsibilities and the legal and financial framework in which the church operates.

Whilst the church does employ two staff, it is the work of every member of the church, whether employed or not, that will make the difference in the church achieving its great commission. This is done by encouraging all members of the church to live out their faith in Jesus Christ amongst the people they interact with every day; by praying, by visiting the sick and others in need, in being involved in training others, in public teaching and worship, and also in administration. The financial resources of the church, to a very large extent, are given by the members and their private assets and equipment are regularly used in the work of the church. Much of this work is done privately, without recognition, and the hours and value of that time cannot be quantified.



THE YEAR: ITS OBJECTIVES AND ACHIEVEMENTS

2023 has been dominated by the construction phase and subsequent relocation while continuing to develop a forward view and prepare for activities amongst our new neighbours. As the year progressed regularity of attendance improved and some 50 attended each Sunday morning. We held a memories and thanksgiving event in the old building in October. When we moved on 10th December the number attending doubled and continued at a higher level into 2024 with many declaring a desire to receive weekly communication from us.

Patterns of engagement had declined slowly until autumn but began to improve as the move drew closer. Subsequently several new attendees indicated a desire to be involved as well as long servers taking on more. Church organisations resumed fully on the new site as term began in January 2024.

The Church Meetings continued throughout 2023 on a face-to-face basis while Zoom remains an option. The leadership navigated a course through the evolving construction in which the completion date repeatedly receded from early September to the eventual move very close to Christmas. This was difficult for leaders and members alike but the course of ministry, and activities were fully sustained until the Autumn half-term at which point some activities had to be suspended to prepare for the move. At the same point some launch and communication activities built up.

We were delighted to be approached by a group of Bulgarians who, with the support of a larger group meeting at a Baptist Church in Birmingham, wished to start a weekly service on a Saturday evening in our building. They first met on 6th May and have met on our premises ever since.

Overall the objectives of the organisation remained unchanged:

- Fulfilling the objects in teaching, preaching and showing practical care in the community now with an emphasis on getting to know our new neighbours.
- Impacting the next generation with 5+ groups led by committed volunteers who are also in full-time work. Our Music Makers, a parent and toddler group, continues as a core activity but currently only one morning a week linked by a WhatsApp Group. Similar links sustain contacts with older children and young people beyond Sundays.
- Pastoral care of members and contacts of the church is led by our recently retired deacon with direct or phone contact with all members and contacts. There is a fortnightly online fellowship open to all, a WhatsApp group for families, a weekly Share & Prayer group for women and a bi-monthly breakfast for men. Extra care is provided for any facing a time of crisis.
- The new financial system implemented in 2022 served well through the very high expenditure associated with the build and furnishings. An asset register is now under construction.
- Supporting the wider community included continued publicity to the work of the Caring Hands (the largest local food bank) and other work in the community, encouraging members to play their part in both long-standing and special initiatives. The church fellowship gave food supplies generously and individuals also made financial gifts directly especially as Christmas approached.
- Members involvement with the local Street Pastors continued and active patrols of trained volunteers from local churches usually from 10.00pm to 3.00am most weekends, and Sunday nights before a Bank Holiday, to care for, listen to and help people who are out on the streets.
- Bringing support to churches working elsewhere both in the United Kingdom and overseas. Evesham Baptist Church supports the Baptist Missionary Society and from time to time has closer links with individual missionaries. This year we established a long-term commitment to a family moving out to Kenya to work with the Africa Inland Mission (AIM) at the Rift Valley Academy. Other individuals are supported with different societies including one regularly working with emergency medical teams and a young woman also with AIM in Chad.
- Evesham Baptist Church also works with and supports other local churches under the umbrella of Churches Together in Evesham and District.



NEW BUILDING DEVELOPMENT

In 2005 we addressed the needs of the Church in terms of our building and recognised that we were unable to expand in our current building. We sought alternative buildings that could accommodate a growing Church family but were not successful in this search. In 2006 we were gifted a parcel of land and since this time have been raising funds to move to a new building on this land.

This has continued to be central to our future planning of a new Church & Community Centre on the Offenham Road where we were bequeathed the land. A sale of a portion of the land was completed in 2020 and a Social Housing Scheme by Bromford Housing Association is now almost complete. A further major appeal raised £400,000 in March 2021 from within the fellowship and the revised plan for our centre was approved that September. This still proved too expensive however and amendments were finally approved in June 2022 and put out to tender. This led to the appointment of Barnwood Ltd of Gloucester as Principal Contractor in October and work commenced in November. Completion of the construction of the £2.3m 550 square meter multi-purpose Community and Worship Centre, originally scheduled for September 2023 actually occurred on December 6th. Snagging work and some external aspects remain to be completed but the church is fully operational there and the old building has closed.

Funding includes a 10-year zero interest loan which it is hoped will be repaid early from the proceeds of sale of the existing church buildings and other assets. The prospects for sale are now good as the preferred bidder is considering an outright purchase of the building and wider freehold site which they already lease from us. The trustees have complied with the duty under the Charities Acts to have due regard to the public benefit guidance published by the Charity Commission.

POLICY DEVELOPMENT

Our work on the Privacy Policy proved more complicated than expected and was delayed until all the implications of the new buildings security system could be considered. The Lettings policy was completed and adopted as a working draft in February 2023.

PLANS FOR THE NEW YEAR

The key strategies for the church are to remain the same; the trustees have not set specific objectives for the coming year in quantitative terms beyond the budget and continuation of existing activities although funding from the Benefact Trust does commit us to record and demonstrate progress in use and attendance at the new building including use by non-church groups.

It is growth in these activities and the possibility of drop-in weekday gatherings which are the centre of our thinking as well as a determination to Expand the Impact of our Life Together. We have already established an excellent working relationship with a residential care home opposite and expect to expand this. The Bulgarian Fellowship came with us to our new location, literally providing some of the muscle for the removal itself and now thrives with increased numbers in our new building each Saturday evening.

We have not yet resolved all the key capacity issues facing the leadership but having replaced our retiring deacon/trustee in the autumn and are working hard to ensure a more stable situation emerges soon.



FINANCIAL REVIEW

The Financial reserves of the Church have been reviewed and increased accordingly, during the year members continue to give generously to both the building fund as well toward the day-to-day costs. The budget income (excluding the building fund) was not achieved however the budget deficit is offset against budget surplus generated in previous years. The Building funds have delivered the contract payments for the new church and have been strengthened with additional grants as well as bank interest.

The trustees have set a policy of retaining funds sufficient for the foreseeable needs of the Church and to ensure the Church can meet the commitments that have been entered into. Where there is specific expenditure foreseen or expansion planned, amounts from the unrestricted funds (excluding amounts invested in assets for church use) are set aside into a number of designated funds to meet these needs, with the General Fund available to meet the day to day running costs of the Church.

A Reserve Fund of six months of all expenditure is retained to allow the church to adapt to any changes in the income or expenditure of the church plus a further £5,000 contingency to allow for an emergency or unforeseen cost. The reserve fund should remain cash in hand, however the fund is classed as unrestricted and can be used to reduce borrowing or in other exceptional circumstance as is stated within the reserves policy. If the fund is accessed for an exceptional circumstance the trustees must approve a written finance plan to replenish the fund within two years. At the year end the balance in the Reserve Fund was £24,000. Based on the figures set in the budget for 2024 this should sufficiently cover the needs detailed in our policy. This retained figure will be reviewed annually. The unrestricted funds at the year-end were £146,700 (including £24,000 Reserve Fund per reserves policy), and £2,100 in Restricted Funds.

As a church we recognise the generosity of the church family, not just with the general giving for the day to day running, but the continued giving to a fund for the New Building. At the end of the financial year, the total allocation to the new building which is all held in a designated fund was £94,700. Regular gifts into the restricted building fund are always spent by each month end.

GRANT MAKING POLICY

Gifts to external organisations and individuals are considered by the trustees on the basis of need and fulfilment of the charitable objectives. The Church aims to distribute gifts totalling 10% of annual unrestricted income, rising to 15% if funds allow.

RISK MANAGEMENT

All major insurable risks are subject to normal Churches and employers' insurance. Contractual risks are reviewed before being entered into to assess that they could not significantly impact upon the Church's ability to fulfil its objectives. In particular in this period a bond was required to cover the risk of major difficulties including Contractor failures in connection with the build. An annual review of areas of risk is undertaken by the trustees in conjunction with staff and volunteers responsible for the area of activity. The trustees have considered their obligations relating to Health & Safety, Safeguarding and Privacy and continue to do so annually.

Insurance has undergone a major review this year to cover the new building and, temporarily, the old one as well.

We have been guided by professionals in regard to all the risks associated with our new building and now have the added security of monitored intruder, fire alarm systems and all-round CCTV.

Trustees were guided by Government publications and The Baptist Union's specific advice to member churches.



STATEMENT OF TRUSTEES RESPONSIBILITIES

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

The trustees confirm that the accounts comply with current statutory requirements and those of the Charity's trust deed.

Approved by the board of trustees on: 16 April 2024

and signed on its behalf by: Dr Edward Morton Pillar (Chair)

Bringing the love of Christ to the community

CHURCH VALUES

Jesus	We are committed to Jesus and seek to be his disciples.
Welcome	We are committed to welcoming all and making a safe place.
Community	We are committed to making authentic relationships - vulnerable yet available to one another.
Inclusive	We acknowledge that everyone has an intrinsic value - created and loved by God. We commit ourselves to honour all who come across our paths.
Involvement	According to gift and ability - all are encouraged to find their 'right seat' - in freedom and joy we can grow as we serve.
Journey	Together we make a spiritual journey to discover Jesus and to make sense of Him.

Evesham Baptist Church

Report and Accounts

Year ended 31 December 2023

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

EVESHAM BAPTIST CHURCH
LEGAL AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2023

ADDRESS FOR CORRESPONDENCE	Offenham Road Evesham WR11 4PN
GOVERNING DOCUMENT	Charitable Incorporated Organisation 11 June 2015
CHARITY REGISTRATION NUMBER	1162147
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Rev. Dr Edward Pillar Andrew Foster Derek Markie Catherine Watton (appointed September 2023) Graham Wells (resigned September 2023)
CUSTODIAN TRUSTEES	Baptist Union Corporation
BANKERS	Cooperative Bank Baptist Union Corporation Limited
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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J. Young

Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 17 May 2024

EVESHAM BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2023

Notes	<u>Unrestricted Funds</u>		Restricted Funds	Total 2023	Total 2022
	General Funds	Designated Funds			
	£	£	£	£	£
<i>Income receipts</i>					
Donations	46,691	403	80,576	127,670	106,372
Gift aid receipts	9,776	51	15,867	25,693	23,660
Other grants	-	-	61,500	61,500	30,000
Income from letting of facilities	583	-	-	583	524
Investment income	15,078	11,644	-	26,723	28,990
Other	526	490	40	1,056	-
	<u>72,654</u>	<u>12,588</u>	<u>157,983</u>	<u>243,225</u>	<u>189,547</u>
<i>Capital and similar receipts</i>					
Sale of fixed assets	450	-	-	450	-
Loans received	-	-	420,000	420,000	-
	<u>450</u>	<u>-</u>	<u>420,000</u>	<u>420,450</u>	<u>-</u>
<i>Total receipts</i>	<u>73,104</u>	<u>12,588</u>	<u>577,983</u>	<u>663,675</u>	<u>189,547</u>
<i>Payments</i>					
Payments in relation to charitable activities undertaken directly	2 57,003	30	-	57,033	54,720
Grants paid in relation to charitable activities undertaken by others	3 -	6,400	1,224	7,624	4,000
New building project	413,879	-	1,890,776	2,304,654	278,008
<i>Total payments</i>	<u>470,882</u>	<u>6,430</u>	<u>1,891,999</u>	<u>2,369,311</u>	<u>336,728</u>
Net of receipts / (payments) before transfers	(397,777)	6,157	(1,314,016)	(1,705,637)	(147,182)
Transfers between funds	5 401,043	(1,370,182)	969,139	-	-
<i>Net movement in funds</i>	<u>3,266</u>	<u>(1,364,025)</u>	<u>(344,878)</u>	<u>(1,705,637)</u>	<u>(147,182)</u>
Cash funds as at last year end	-	1,507,473	347,012	1,854,485	2,001,667
<i>Cash funds at this year end</i>	A <u>3,266</u>	<u>143,448</u>	<u>2,134</u>	<u>148,849</u>	<u>1,854,485</u>

The notes on pages 5 - 7 form part of these accounts.

EVESHAM BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
AS AT THE YEAR ENDED 31 DECEMBER 2023

		Unrestricted Funds			
		General funds	Designated funds	Restricted funds	Total
Notes		£	£	£	2023
					£
A Cash funds					
		1,415	26,545	2,134	30,094
Cash at bank with immediate access		-	116,903	-	116,903
Notice deposits		1,851	-	-	1,851
Cash in hand		<u>3,266</u>	<u>143,448</u>	<u>2,134</u>	<u>148,849</u>
					<u>1,854,485</u>
B Other monetary assets					
		854	-	2,292	3,146
Gift aid due to charity		<u>854</u>	<u>-</u>	<u>2,292</u>	<u>3,146</u>
					<u>1,378</u>
C Liabilities					
Falling due within one year:					
		80,290	-	-	80,290
Trade creditors		56,524	-	-	56,524
New building retention fees	Note 7	389	-	-	389
Taxes due		2,100	-	-	2,100
Fee for Independent Examination		10,000	-	-	10,000
Loan 1		<u>149,302</u>	<u>-</u>	<u>-</u>	<u>149,302</u>
					13,743
Falling due after one year:					
		390,000	-	-	390,000
Loan 1		20,000	-	-	20,000
Loan 2		<u>410,000</u>	<u>-</u>	<u>-</u>	<u>410,000</u>
					-
Total					
		<u>559,302</u>	<u>-</u>	<u>-</u>	<u>559,302</u>
					<u>13,743</u>

Loan 1 - £400,000 from the Baptist Building CIO is to be repaid over 10 years in 40 quarterly payments of £10,000, starting from October 2024.

Loan 2 - £20,000 loan to be repaid when Cowl Street is sold.

D Assets retained for charity's own use	Fund to which asset belongs	Value 2023 £
Original church building and land	Endowment	
New church building, Offenham Road	General	
Manse	General	
Church contents	General	90,192
		<u>-</u>

The trustees have used insurance values as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

The title to the church building at Cowl Street and the Manse are held by the Baptist Union Corporation as Custodian Trustee. The church building is held as an endowment fund with proceeds to be used for capital expenditure only. Current values have not been quoted because reliable valuations are not available and disclosure is not mandatory.

The Custodian Trustees of the new church building are the trustees of the charity.

E Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf

by A. Foster date 18 April 2024

Andrew Foster

The notes on pages 5 - 7 form part of these accounts.

EVESHAM BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

		<u>Unrestricted Funds</u>		Restricted Funds	Total 2023	Total 2022
		General funds	Designated funds			
		£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly						
Minister	Note 4	36,765	-	-	36,765	36,390
Manse costs	Note 4	5,342	-	-	5,342	4,776
Church building costs (including employment)		9,411	-	-	9,411	8,811
Church activities		1,705	30	-	1,735	357
Administration and support		2,430	-	-	2,430	3,186
Governance		1,350	-	-	1,350	1,200
		<u>57,003</u>	<u>30</u>	<u>-</u>	<u>57,033</u>	<u>54,720</u>

3 Grants and gifts paid to others

Organisations:

Baptist Missionary Society	-	2,000	-	2,000	2,000
HEBA Home Mission Fund	-	2,000	-	2,000	2,000
Tearfund	-	1,000	1,224	2,224	-
African Inland Mission	-	1,000	-	1,000	-
Organisations < £1,000	-	400	-	400	-
	<u>-</u>	<u>6,400</u>	<u>1,224</u>	<u>7,624</u>	<u>4,000</u>

4 Transactions with related parties

The total costs (stated in Note 2) for the minister Edward Pillar consist of his stipend, pension, expenses of office and manse costs (which is customary for ministers). These payments are for his services to the Church and not for acting as a trustee, as permitted by the governing document. The minister is not party to any decisions about these costs.

No other trustees were paid any expenses during the year and there were no transactions with trustees other than to reimburse them for amounts they spent on behalf of the Church.

EVESHAM BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023

5 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	-	73,104	(470,882)	401,043	3,266
Designated funds					
Mission Giving	3,446	-	(6,400)	5,900	2,946
Fabric	3,035	-	-	-	3,035
Youth and Children's Work	3,365	453	(30)	-	3,788
New Building	1,455,953	12,134	-	(1,373,350)	94,738
Outreach	10,000	-	-	(6,480)	3,520
Seward Close Amenities	378	-	-	-	378
Benefact	-	-	-	6,480	6,480
Reserve	22,700	-	-	1,300	24,000
Surplus Fund	8,594	-	-	(4,032)	4,562
	<u>1,507,473</u>	<u>85,692</u>	<u>(477,312)</u>	<u>(969,139)</u>	<u>146,714</u>
Restricted funds					
Children's Work	919	-	(619)	(300)	-
Fred Hands Legacy	1,000	-	(1,000)	-	-
Benefact Trust grant	-	6,500	(6,121)	-	379
New Building	343,746	569,432	(1,883,035)	969,858	-
New Building youth room	1,347	-	-	(419)	928
Special Appeals	-	2,051	(1,224)	-	827
	<u>347,012</u>	<u>577,983</u>	<u>(1,891,999)</u>	<u>969,139</u>	<u>2,134</u>
Total funds	<u>1,854,485</u>	<u>663,675</u>	<u>(2,369,311)</u>	<u>-</u>	<u>148,848</u>

Mission giving is either designated for the church to contribute mission outside of the church, or restricted in response to a specific appeal.

Fabric relates to funds set aside for maintenance of the church building.

Youth and children's work relates to funds given specifically, and set aside from general funds, to further the youth and children's work in the church. The transfer out was for the purpose of children's work in the new church building.

New Building relates to funds given specifically, and set aside from general funds, for the building of the new church on Offenham Road.

The transfer out of the New Building youth room was for the purpose of youth facilities in the new church building.

Outreach relates to funds set aside toward the overall ministry of the church.

Sewards Close amenities is allocated toward a community activity.

The grant from the Benefact Trust was restricted for community activities at the new church building and the Benefact designated fund is in place to manage the EBC match funding for community activities.

Reserve Surplus is to pay for ongoing going liabilities should the CIO close.

The Fred Hands legacy was used for the baptistry in the new church building.

EVESHAM BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023

6 The Baptist Pension Scheme

Previously the Baptist Pension Scheme's now closed defined benefit scheme had been reporting a funding deficit and the charity had been making contributions to help make good the shortfall. The Baptist Pension Scheme provided estimates for the charity's share of the funding deficit and the estimate at the year end was included as a monetary liability in the Statement of Assets and Liabilities.

In July 2022 the Baptist Pension Scheme reached an agreement with an insurance company, called Just, to secure the benefits payable under the now closed defined benefit pension scheme ('DB Scheme'). The premium payable to Just was favourable and, after the transaction with Just, the DB Scheme no longer has a funding deficit. It will take some time to complete the process and, until it is complete, some risks remain. Based on current values the Baptist Pension Scheme believes it has sufficient assets to complete the process without requiring additional contributions from participating employers but, because some risks do remain, the charity has been asked to make a nominal monthly contribution of £1 to the DB Scheme from August 2022.

7 New build project

On 28th September 2022 the trustees committed to paying a maximum of £200,000 excluding VAT in respect of preliminary works in relation to the construction of the new church building ahead of formalising the arrangements for Architect validated stage payments.

The completion date of 6th September 2023 was missed, eventually by a total of 3 months. Beyond that completion date an extensive list of delayed work and snags remained to be addressed. As at March 2024, the final accounts have not been presented by the contractor but are due no later than 6th May 2024. However, retentions which for most of the contract are 5% of valuation, are recognised as liabilities and at completion amounted to £56,524. Disputed sums can only be resolved after the presentation of the final account but at present our architects believe there are no proven liabilities in excess of the contracted sum including contingencies.



EVESHAM BAPTIST CHURCH

TRUSTEES ANNUAL REPORT 2023



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TRUST INFORMATION

Status	Charitable Incorporated Organisation		
Trustees	Rev. Dr Edward Pillar (Minister)		
	Mr Andrew Foster		
	Mr Derek Markie		
	Mr Graham Wells (Retired September)		
	Mrs Catherine Watton (Elected September 2023)		
Registered Address	Cowl Street	To be amended to with	
	Evesham	immediate effect	
	Worcestershire	December 2023:	
	WR11 4PN	Offenham Road	Evesham
		WR11 3DY	
Independent Examiner	Stewardship		
	1 Lamb’s Passage		
	London		
	EC1Y 8AB		
Bankers	Cooperative Bank Limited		
	PO Box 250		
	Delf House		
	Southway		
	Skelmersdale		
	WN8 6WT		



TRUSTEES REPORT FOR THE YEAR ENDED 31ST DECEMBER 2023

OBJECTS

The primary aims of the trust are to fulfil the role of a Christian Church in the Evesham area and to provide help to others in promoting the Christian faith in the United Kingdom and overseas.

THE CHURCH: ITS AIMS AND OBJECTIVES

The Church is not a building, but a gathering of ordinary people of different ages and backgrounds, whose lives have been changed by the Lord Jesus Christ, the Son of God. The New Testament reveals the Church as a community of people, properly taught and cared for, who by loving and serving Jesus Christ, were also committed to love and care for each other and to bring a blessing to the area in which they lived. Evesham Baptist Church, its trustees and members, are committed to seeking to live out those New Testament principles. Evesham Baptist Church is not alone in this, but it is one of many churches in the area, country and all over the world that are committed to following the teaching of Jesus Christ. The vision is to see the people of Evesham Baptist Church come into this experience of knowing Jesus as their Lord, Saviour and friend.

Evesham Baptist Church is a member of the Baptist Union of Great Britain, the Heart of England Baptist Association and the Evangelical Alliance.

Directions relating to the Church are made by the trustees, who are responsible for governing the life and teaching of the church. Day to day decisions on expenditure and activities are decided by the staff and volunteers in charge of different areas of the church, with budgets set and monitored by the trustees. The powers of appointment or removal of trustees rests with the members. New trustees are selected from the members of the church. On being appointed, new trustees spend time with the existing trustees to ensure they understand their responsibilities and the legal and financial framework in which the church operates.

Whilst the church does employ two staff, it is the work of every member of the church, whether employed or not, that will make the difference in the church achieving its great commission. This is done by encouraging all members of the church to live out their faith in Jesus Christ amongst the people they interact with every day; by praying, by visiting the sick and others in need, in being involved in training others, in public teaching and worship, and also in administration. The financial resources of the church, to a very large extent, are given by the members and their private assets and equipment are regularly used in the work of the church. Much of this work is done privately, without recognition, and the hours and value of that time cannot be quantified.



THE YEAR: ITS OBJECTIVES AND ACHIEVEMENTS

2023 has been dominated by the construction phase and subsequent relocation while continuing to develop a forward view and prepare for activities amongst our new neighbours. As the year progressed regularity of attendance improved and some 50 attended each Sunday morning. We held a memories and thanksgiving event in the old building in October. When we moved on 10th December the number attending doubled and continued at a higher level into 2024 with many declaring a desire to receive weekly communication from us.

Patterns of engagement had declined slowly until autumn but began to improve as the move drew closer. Subsequently several new attendees indicated a desire to be involved as well as long servers taking on more. Church organisations resumed fully on the new site as term began in January 2024.

The Church Meetings continued throughout 2023 on a face-to-face basis while Zoom remains an option. The leadership navigated a course through the evolving construction in which the completion date repeatedly receded from early September to the eventual move very close to Christmas. This was difficult for leaders and members alike but the course of ministry, and activities were fully sustained until the Autumn half-term at which point some activities had to be suspended to prepare for the move. At the same point some launch and communication activities built up.

We were delighted to be approached by a group of Bulgarians who, with the support of a larger group meeting at a Baptist Church in Birmingham, wished to start a weekly service on a Saturday evening in our building. They first met on 6th May and have met on our premises ever since.

Overall the objectives of the organisation remained unchanged:

- Fulfilling the objects in teaching, preaching and showing practical care in the community now with an emphasis on getting to know our new neighbours.
- Impacting the next generation with 5+ groups led by committed volunteers who are also in full-time work. Our Music Makers, a parent and toddler group, continues as a core activity but currently only one morning a week linked by a WhatsApp Group. Similar links sustain contacts with older children and young people beyond Sundays.
- Pastoral care of members and contacts of the church is led by our recently retired deacon with direct or phone contact with all members and contacts. There is a fortnightly online fellowship open to all, a WhatsApp group for families, a weekly Share & Prayer group for women and a bi-monthly breakfast for men. Extra care is provided for any facing a time of crisis.
- The new financial system implemented in 2022 served well through the very high expenditure associated with the build and furnishings. An asset register is now under construction.
- Supporting the wider community included continued publicity to the work of the Caring Hands (the largest local food bank) and other work in the community, encouraging members to play their part in both long-standing and special initiatives. The church fellowship gave food supplies generously and individuals also made financial gifts directly especially as Christmas approached.
- Members involvement with the local Street Pastors continued and active patrols of trained volunteers from local churches usually from 10.00pm to 3.00am most weekends, and Sunday nights before a Bank Holiday, to care for, listen to and help people who are out on the streets.
- Bringing support to churches working elsewhere both in the United Kingdom and overseas. Evesham Baptist Church supports the Baptist Missionary Society and from time to time has closer links with individual missionaries. This year we established a long-term commitment to a family moving out to Kenya to work with the Africa Inland Mission (AIM) at the Rift Valley Academy. Other individuals are supported with different societies including one regularly working with emergency medical teams and a young woman also with AIM in Chad.
- Evesham Baptist Church also works with and supports other local churches under the umbrella of Churches Together in Evesham and District.



NEW BUILDING DEVELOPMENT

In 2005 we addressed the needs of the Church in terms of our building and recognised that we were unable to expand in our current building. We sought alternative buildings that could accommodate a growing Church family but were not successful in this search. In 2006 we were gifted a parcel of land and since this time have been raising funds to move to a new building on this land.

This has continued to be central to our future planning of a new Church & Community Centre on the Offenham Road where we were bequeathed the land. A sale of a portion of the land was completed in 2020 and a Social Housing Scheme by Bromford Housing Association is now almost complete. A further major appeal raised £400,000 in March 2021 from within the fellowship and the revised plan for our centre was approved that September. This still proved too expensive however and amendments were finally approved in June 2022 and put out to tender. This led to the appointment of Barnwood Ltd of Gloucester as Principal Contractor in October and work commenced in November. Completion of the construction of the £2.3m 550 square meter multi-purpose Community and Worship Centre, originally scheduled for September 2023 actually occurred on December 6th. Snagging work and some external aspects remain to be completed but the church is fully operational there and the old building has closed.

Funding includes a 10-year zero interest loan which it is hoped will be repaid early from the proceeds of sale of the existing church buildings and other assets. The prospects for sale are now good as the preferred bidder is considering an outright purchase of the building and wider freehold site which they already lease from us. The trustees have complied with the duty under the Charities Acts to have due regard to the public benefit guidance published by the Charity Commission.

POLICY DEVELOPMENT

Our work on the Privacy Policy proved more complicated than expected and was delayed until all the implications of the new buildings security system could be considered. The Lettings policy was completed and adopted as a working draft in February 2023.

PLANS FOR THE NEW YEAR

The key strategies for the church are to remain the same; the trustees have not set specific objectives for the coming year in quantitative terms beyond the budget and continuation of existing activities although funding from the Benefact Trust does commit us to record and demonstrate progress in use and attendance at the new building including use by non-church groups.

It is growth in these activities and the possibility of drop-in weekday gatherings which are the centre of our thinking as well as a determination to Expand the Impact of our Life Together. We have already established an excellent working relationship with a residential care home opposite and expect to expand this. The Bulgarian Fellowship came with us to our new location, literally providing some of the muscle for the removal itself and now thrives with increased numbers in our new building each Saturday evening.

We have not yet resolved all the key capacity issues facing the leadership but having replaced our retiring deacon/trustee in the autumn and are working hard to ensure a more stable situation emerges soon.



FINANCIAL REVIEW

The Financial reserves of the Church have been reviewed and increased accordingly, during the year members continue to give generously to both the building fund as well toward the day-to-day costs. The budget income (excluding the building fund) was not achieved however the budget deficit is offset against budget surplus generated in previous years. The Building funds have delivered the contract payments for the new church and have been strengthened with additional grants as well as bank interest.

The trustees have set a policy of retaining funds sufficient for the foreseeable needs of the Church and to ensure the Church can meet the commitments that have been entered into. Where there is specific expenditure foreseen or expansion planned, amounts from the unrestricted funds (excluding amounts invested in assets for church use) are set aside into a number of designated funds to meet these needs, with the General Fund available to meet the day to day running costs of the Church.

A Reserve Fund of six months of all expenditure is retained to allow the church to adapt to any changes in the income or expenditure of the church plus a further £5,000 contingency to allow for an emergency or unforeseen cost. The reserve fund should remain cash in hand, however the fund is classed as unrestricted and can be used to reduce borrowing or in other exceptional circumstance as is stated within the reserves policy. If the fund is accessed for an exceptional circumstance the trustees must approve a written finance plan to replenish the fund within two years. At the year end the balance in the Reserve Fund was £24,000. Based on the figures set in the budget for 2024 this should sufficiently cover the needs detailed in our policy. This retained figure will be reviewed annually. The unrestricted funds at the year-end were £146,700 (including £24,000 Reserve Fund per reserves policy), and £2,100 in Restricted Funds.

As a church we recognise the generosity of the church family, not just with the general giving for the day to day running, but the continued giving to a fund for the New Building. At the end of the financial year, the total allocation to the new building which is all held in a designated fund was £94,700. Regular gifts into the restricted building fund are always spent by each month end.

GRANT MAKING POLICY

Gifts to external organisations and individuals are considered by the trustees on the basis of need and fulfilment of the charitable objectives. The Church aims to distribute gifts totalling 10% of annual unrestricted income, rising to 15% if funds allow.

RISK MANAGEMENT

All major insurable risks are subject to normal Churches and employers' insurance. Contractual risks are reviewed before being entered into to assess that they could not significantly impact upon the Church's ability to fulfil its objectives. In particular in this period a bond was required to cover the risk of major difficulties including Contractor failures in connection with the build. An annual review of areas of risk is undertaken by the trustees in conjunction with staff and volunteers responsible for the area of activity. The trustees have considered their obligations relating to Health & Safety, Safeguarding and Privacy and continue to do so annually.

Insurance has undergone a major review this year to cover the new building and, temporarily, the old one as well.

We have been guided by professionals in regard to all the risks associated with our new building and now have the added security of monitored intruder, fire alarm systems and all-round CCTV.

Trustees were guided by Government publications and The Baptist Union's specific advice to member churches.



STATEMENT OF TRUSTEES RESPONSIBILITIES

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

The trustees confirm that the accounts comply with current statutory requirements and those of the Charity's trust deed.

Approved by the board of trustees on: 16 April 2024

and signed on its behalf by: Dr Edward Morton Pillar (Chair)

Bringing the love of Christ to the community

CHURCH VALUES

Jesus	We are committed to Jesus and seek to be his disciples.
Welcome	We are committed to welcoming all and making a safe place.
Community	We are committed to making authentic relationships - vulnerable yet available to one another.
Inclusive	We acknowledge that everyone has an intrinsic value - created and loved by God. We commit ourselves to honour all who come across our paths.
Involvement	According to gift and ability - all are encouraged to find their 'right seat' - in freedom and joy we can grow as we serve.
Journey	Together we make a spiritual journey to discover Jesus and to make sense of Him.

EVESHAM BAPTIST CHURCH

England & Wales - Charity number 1162147

Accounts

Evesham Baptist Church

Report and Accounts

Year ended 31 December 2022

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

EVESHAM BAPTIST CHURCH
LEGAL AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2022

ADDRESS FOR CORRESPONDENCE	Seward Close Cowl Street Evesham WR11 4PN
GOVERNING DOCUMENT	Charitable Incorporated Organisation 11 June 2015
CHARITY REGISTRATION NUMBER	1162147
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Rev. Dr Edward Pillar Andrew Foster Derek Markie Graham Wells
CUSTODIAN TRUSTEES	Baptist Union Corporation
BANKERS	Cooperative Bank
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
EVESHAM BAPTIST CHURCH

I report to the trustees on my examination of the accounts of Evesham Baptist Church ('the charity') for the year ended 31 December 2022 on pages 3 to 6 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

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

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and 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.

Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 10 May 2023

EVESHAM BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2022

	Notes	<u>Unrestricted Funds</u>		Restricted Funds	Total 2022	Total 2021
		General Funds	Designated Funds			
		£	£	£	£	£
Income receipts						
Donations		45,221	291	60,861	106,372	146,989
Gift aid receipts		10,288	57	13,315	23,660	30,602
Other grants		-	-	30,000	30,000	58,000
Income from letting of facilities		524	-	-	524	222
Investment income		3,849	25,141	-	28,990	2,689
		<u>59,882</u>	<u>25,489</u>	<u>104,176</u>	<u>189,547</u>	<u>238,502</u>
Capital and similar receipts						
Sale of land		-	-	-	-	1,500,000
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>1,500,000</u>
Total receipts		<u>59,882</u>	<u>25,489</u>	<u>104,176</u>	<u>189,547</u>	<u>1,738,502</u>
Payments						
Payments in relation to charitable activities undertaken directly	2	51,225	3,487	9	54,720	49,776
New building project		-	80,037	197,971	278,008	118,424
Grants paid in relation to charitable activities undertaken by others	3	-	4,000	-	4,000	6,935
Total payments		<u>51,225</u>	<u>87,524</u>	<u>197,979</u>	<u>336,728</u>	<u>175,135</u>
Net of receipts / (payments) before transfers		8,657	(62,036)	(93,803)	(147,182)	1,563,367
Transfers between funds	5	(9,570)	8,255	1,314	-	-
Net movement in funds		<u>(913)</u>	<u>(53,780)</u>	<u>(92,489)</u>	<u>(147,182)</u>	<u>1,563,367</u>
Cash funds as at last year end		913	1,561,253	439,501	2,001,667	438,300
Cash funds at this year end	A	<u>-</u>	<u>1,507,473</u>	<u>347,012</u>	<u>1,854,485</u>	<u>2,001,667</u>

The notes on pages 5 - 6 form part of these accounts.

EVESHAM BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2022

	<u>Unrestricted Funds</u>		Restricted funds	Total 2022	Total 2021
	General funds	Designated funds	£	£	£
A Cash funds					
Cash at bank with immediate access	-	36,116	-	36,116	30,247
Notice deposits	-	1,471,168	347,012	1,818,181	1,971,255
Petty cash	-	188	-	188	165
	<u>-</u>	<u>1,507,473</u>	<u>347,012</u>	<u>1,854,485</u>	<u>2,001,667</u>
B Other monetary assets					
Gift aid due to charity	1,378	-	-	1,378	1,430
	<u>1,378</u>	<u>-</u>	<u>-</u>	<u>1,378</u>	<u>1,430</u>
C Liabilities					
Falling due within one year:					
BU Pension scheme deficit Note 6	-	-	-	-	4,033
Trade creditors	8,135	-	-	8,135	1,260
PAYE/Ni owed	332	-	-	332	362
Accounts preparation and independent examination	1,290	-	-	1,290	1,320
New build retention fees	3,987	-	-	3,987	-
	<u>13,743</u>	<u>-</u>	<u>-</u>	<u>13,743</u>	<u>6,975</u>
Falling due after one year:					
BU Pension scheme deficit Note 6	-	-	-	-	44,367
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>44,367</u>
Total	<u>13,743</u>	<u>-</u>	<u>-</u>	<u>13,743</u>	<u>51,342</u>

On 28th September 2022 the trustees committed to paying a maximum of £200,000 excluding VAT in respect of preliminary works in relation to the construction of the new church building.

D Assets retained for charity's own use	Value 2022
	£
Church buildings and land	1,105,780
Church contents	90,192
Manse	328,772
	<u>1,524,744</u>

The trustees have used insurance values as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

The title to the church building at Cowl Street and the Manse are held by the Baptist Union Corporation as Custodian Trustee. The church building is held as an endowment fund with proceeds to be used for capital expenditure only.

E Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf

by Andrew Foster date 26 April 2023

The notes on pages 5 - 6 form part of these accounts.

EVESHAM BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

		<u>Unrestricted Funds</u>		Restricted Funds	Total 2022	Total 2021
		General funds	Designated funds			
		£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly						
Minister	Note 4	36,390	-	-	36,390	35,213
Manse costs	Note 4	4,776	-	-	4,776	5,226
Church building costs (including employment)		6,594	2,218	-	8,811	5,045
Church activities		308	41	9	357	1,327
Administration and support		1,958	1,229	-	3,186	2,035
Governance		1,200	-	-	1,200	930
		<u>51,225</u>	<u>3,487</u>	<u>9</u>	<u>54,720</u>	<u>49,776</u>

3 Grants and gifts paid to others

Organisations:

Baptist Missionary Society	-	2,000	-	2,000	2,500
HEBA Home Mission Fund	-	2,000	-	2,000	2,000
Tearfund	-	-	-	-	1,000
Organisations < £1,000	-	-	-	-	1,435
	<u>-</u>	<u>4,000</u>	<u>-</u>	<u>4,000</u>	<u>6,935</u>

4 Transactions with related parties

The total costs (stated in Note 2) for the minister Edward Pillar consist of his stipend, pension, expenses of office and manse costs (which is customary for ministers). These payments are for his services to the Church and not for acting as a trustee, as permitted by the governing document. The minister is not party to any decisions about these costs.

No other trustees were paid any expenses during the year and there were no transactions with trustees other than to reimburse them for amounts they spent on behalf of the Church.

EVESHAM BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022

5 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	913	59,882	(51,225)	(9,570)	-
Designated funds					
Mission Giving	1,126	-	(4,000)	6,321	3,446
Fabric	5,253	-	(2,218)	(0)	3,035
Fixed Assets	3,000	-	-	(3,000)	-
Youth and Children's Work	3,088	347	(41)	(29)	3,365
New Building	1,505,802	25,141	(80,037)	5,048	1,455,953
Outreach	10,000	-	-	-	10,000
Seward Close Amenities	378	-	-	-	378
Reserve	22,700	-	-	-	22,700
Surplus Fund	9,906	-	(1,229)	(83)	8,594
	<u>1,562,166</u>	<u>85,370</u>	<u>(138,749)</u>	<u>(1,314)</u>	<u>1,507,473</u>
Restricted funds					
Children's Work	935	-	-	(15)	919
Fred Hands Legacy	1,000	-	-	-	1,000
Mission Giving	467	-	-	(467)	-
New Building	437,007	104,133	(197,971)	577	343,746
New Building youth room	-	-	-	1,347	1,347
Word for Today	92	44	(9)	(127)	-
	<u>439,501</u>	<u>104,176</u>	<u>(197,979)</u>	<u>1,314</u>	<u>347,012</u>
Total funds	<u>2,001,667</u>	<u>189,547</u>	<u>(336,728)</u>	<u>-</u>	<u>1,854,485</u>

Mission giving is either designated for the church to contribute mission outside of the church, or restricted in response to a specific appeal. The transfer to general funds was because these funds had been paid out in a previous year.

Fabric relates to funds set aside for maintenance of the church building.

Youth and children's work relates to funds given specifically, and set aside from general funds, to further the youth and children's work in the church. The transfer relates to funds paid out of general funds in a prior year.

New Building relates to funds given specifically, and set aside from general funds, for the building of the new church on Offenham Road.

Outreach relates to funds set aside toward the overall ministry of the church.

Sewards Close amenities is allocated toward a community activity.

Reserve Surplus is to pay for ongoing going liabilities should the CIO close.

The Fred Hands legacy is to be used for a specific item in the new church rather than being added to the general fund.

The Word for Today funds were transferred to the general funds with permission from the donor (who confirmed the gifts were for general use).

6 The Baptist Pension Scheme

Previously the Baptist Pension Scheme's now closed defined benefit scheme had been reporting a funding deficit and the charity had been making contributions to help make good the shortfall. The Baptist Pension Scheme provided estimates for the charity's share of the funding deficit and the estimate at the year end was included as a monetary liability in the Statement of Assets and Liabilities.

In July 2022 the Baptist Pension Scheme reached an agreement with an insurance company, called Just, to secure the benefits payable under the now closed defined benefit pension scheme ('DB Scheme'). The premium payable to Just was favourable and, after the transaction with Just, the DB Scheme no longer has a funding deficit. It will take some time to complete the process and, until it is complete, some risks remain. Based on current values the Baptist Pension Scheme believes it has sufficient assets to complete the process without requiring additional contributions from participating employers but, because some risks do remain, the charity has been asked to make a nominal monthly contribution of £1 to the DB Scheme from August 2022.

7 New build project

On 28th September 2022 the trustees committed to paying a maximum of £200,000 excluding VAT in respect of preliminary works in relation to the construction of the new church building.



EVESHAM BAPTIST CHURCH

TRUSTEES ANNUAL REPORT 2022



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TRUST INFORMATION

Status	Charitable Incorporated Organisation
Trustees	Rev. Dr Edward Pillar (Minister) Mr Andrew Foster Mr Derek Markie Mr Graham Wells
Registered Address	Cowl Street Evesham Worcestershire WR11 4PN
Independent Examiner	Stewardship 1 Lamb's Passage London EC1Y 8AB
Bankers	Cooperative Bank Limited PO Box 250 Delf House Southway Skelmersdale WN8 6WT



TRUSTEES REPORT FOR THE YEAR ENDED 31ST DECEMBER 2022

OBJECTS

The primary aims of the trust are to fulfil the role of a Christian Church in the Evesham area and to provide help to others in promoting the Christian faith in the United Kingdom and overseas.

THE CHURCH: ITS AIMS AND OBJECTIVES

The Church is not a building, but a gathering of ordinary people of different ages and backgrounds, whose lives have been changed by the Lord Jesus Christ, the Son of God. The New Testament reveals the Church as a community of people, properly taught and cared for, who by loving and serving Jesus Christ, were also committed to love and care for each other and to bring a blessing to the area in which they lived. Evesham Baptist Church, its trustees and members, are committed to seeking to live out those New Testament principles. Evesham Baptist Church is not alone in this, but it is one of many churches in the area, country and all over the world that are committed to following the teaching of Jesus Christ. The vision is to see the people of Evesham Baptist Church come into this experience of knowing Jesus as their Lord, Saviour and friend.

Evesham Baptist Church is a member of the Baptist Union of Great Britain, the Heart of England Baptist Association and the Evangelical Alliance.

Directions relating to the Church are made by the trustees, who are responsible for governing the life and teaching of the church. Day to day decisions on expenditure and activities are decided by the staff and volunteers in charge of different areas of the church, with budgets set and monitored by the trustees. The powers of appointment or removal of trustees rests with the members. New trustees are selected from the members of the church. On being appointed, new trustees spend time with the existing trustees to ensure they understand their responsibilities and the legal and financial framework in which the church operates.

Whilst the church does employ two staff, it is the work of every member of the church, whether employed or not, that will make the difference in the church achieving its great commission. This is done by encouraging all members of the church to live out their faith in Jesus Christ amongst the people they interact with every day; by praying, by visiting the sick and others in need, in being involved in training others, in public teaching and worship, and also in administration. The financial resources of the church, to a very large extent, are given by the members and their private assets and equipment are regularly used in the work of the church. Much of this work is done privately, without recognition, and the hours and value of that time cannot be quantified.



THE YEAR: ITS OBJECTIVES AND ACHIEVEMENTS

2022 has been dominated by the view forward towards our relocation while continuing to rebuild life after the constraints of Covid-19. Some people remained cautious through the winter, but attendance increased from around 50 towards the pre-covid norm of 70 but had not reached that before the end of the year. As noticed in the previous year, patterns of engagement had changed with less frequent attendance by some still loyal members and a reluctance to resume responsibilities. Church organisations resumed fully on site by the Easter term and outside organisations within the church also began to meet again on site. The Church Meetings continued on a mix of Zoom and face to face as the former did still generate higher attendance. We resolved the constitutional issues of business decisions at the face-to-face AGM in June. By September the plan for the new Church Community Centre building was confirmed and funding was in place enabling the appointment of the main contractor who commenced work on site in mid-November.

The leadership then set the course for the following year in terms of ministry, activities and detailed planning in support of the move expected the following autumn.

Overall the objectives of the organisation remained unchanged:

- Fulfilling the objects in teaching, preaching and showing practical care in the community.
- Impacting the next generation with 5+ groups led by committed volunteers who are also in full-time work. Our Music Makers, a parent and toddler group, continues as a core activity two mornings a week linked by a WhatsApp Group. Similar links sustain contacts with older children and young people beyond Sundays.
- The pastoral care of members and contacts of the church is led by a deacon with direct contact or by phone with all members and wider contacts. There is a fortnightly online fellowship open to all, a WhatsApp group amongst families, a weekly Share & Prayer group for women and a bi-monthly breakfast for men. Extra care is provided for individuals or families in time of crisis.
- A new financial system was implemented from the start of the year.
- Supporting the wider community included continued publicity to the work of the Caring Hands (the largest local food bank) and other work in the community, encouraging members to play their part in both long-standing and special initiatives. The church fellowship gave generously both financially and with food supplies especially as Christmas approached.
- Members involvement with the local Street Pastors continued and active patrols were maintained all year. Street Pastors are trained volunteers from local churches who care about their community. They patrol in teams of men and women, usually from 10.00pm to 3.00am on Friday nights, Saturday nights once a month, and Sunday nights before a Bank Holiday Monday, to care for, listen to and help people who are out on the streets.
- Bringing support to churches working elsewhere both in the United Kingdom and overseas. Evesham Baptist Church supports the Baptist Missionary Society and from time to time has closer links with individual missionaries. Other individuals are supported with different societies including one regularly working with emergency medical teams and a young woman in Chad.
- Evesham Baptist Church also works with and supports other local churches under the umbrella of Churches Together in Evesham and District.



NEW BUILDING DEVELOPMENT

In 2005 we addressed the needs of the Church in terms of our building and recognised that we were unable to expand in our current building. We sought alternative buildings that could accommodate a growing Church family, but were not successful in this search. In 2006 we were gifted a parcel of land and since this time have been raising funds to move to a new building on this land.

This has continued to be central to our future planning of a new Church & Community Centre on the Offenham Road where we were bequeathed the land. A sale of a portion of the land was completed in 2020 and a Social Housing Scheme by Bromford Housing Association is now almost complete. A further major appeal raised £400,000 in March 2021 from within the fellowship and the revised plan for our centre was approved that September. This still proved too expensive however and amendments were finally approved in June 2022 and put out to tender. This led to the appointment of Barnwood Ltd of Gloucester as Principal Contractor in October and work commenced in November. Completion of the construction of the £2.3m 550 square meter multi-purpose Community and Worship Centre is scheduled for September 2023.

Funding includes a 10-year zero interest loan which it is hoped will be repaid early from the proceeds of sale of the existing church buildings and other assets. The trustees have complied with the duty under the Charities Acts to have due regard to the public benefit guidance published by the Charity Commission.

POLICY DEVELOPMENT

Our Safeguarding, Health & Safety and Lettings Policy have been thoroughly reviewed during the year to ensure that they are fit for purpose in our new facilities and approved at the Annual or other Members Meetings during the year. Our Privacy Policy was being worked on at the turn of the year. All these will be subject to review and annual recommitment hereafter. Health & Safety and Safeguarding Trustees report directly to the Trustees. An expert Safety Officer and a Designated Person for Safeguarding of considerable experience provide independent channels for report and scrutiny in line with denominational and wider guidance.

PLANS FOR THE NEW YEAR

The key strategies for the church are to remain the same; the trustees have not set specific objectives for the coming year in quantitative terms beyond the budget and continuation of existing activities

The new building and related activities referred to above will necessarily dominate some of the business of the church but more broadly we have set out Expanding the Impact of our Life Together as a key area of thinking alongside Design and Finance as we begin to visualise working in the new area of the town.

Initially consideration of publicity during the build, the opportunity and occasion of an opening event provide a focus. The building of connections and relations with our new neighbours, community organisations and leaders will grow from these. This builds on excellent work throughout the last two years by our webmaster and other volunteers.

We have not yet resolved all the key capacity issues facing the leadership and one of our Trustees is required to retire in September leaving us in an unconstitutional situation. We have however identified a new co-ordinator for catering and related standards which is a key requirement of our new Health and Safety Policy and are well on the way to resolving our data base systems to comply with the emerging Privacy Policy. Our newest members will be making significant contributions.



FINANCIAL REVIEW

The Financial reserves of the Church have been retained during the year as members continue to give generously. The budget income (excluding the building fund) was not achieved however the budget deficit was small and easily offset against budget surplus generated in previous years. The Building funds are on target to deliver the contract payments for the new church and have been strengthened with additional grants as well as bank interest.

The trustees have set a policy of retaining funds sufficient for the foreseeable needs of the Church and to ensure the Church can meet the commitments that have been entered into. Where there is specific expenditure foreseen or expansion planned, amounts from the unrestricted funds (excluding amounts invested in assets for church use) are set aside into a number of designated funds to meet these needs, with the General Fund available to meet the day to day running costs of the Church.

A Reserve Fund is retained six months of all expenditure to allow the church to adapt to any changes in the income or expenditure of the church plus a further £5,000 contingency to allow for an emergency or unforeseen cost. The reserve fund should remain cash in hand, however the fund is classed as unrestricted and can be used to reduce borrowing or in other exceptional circumstance. If the fund is accessed for an exceptional circumstance the trustees must approve a written finance plan to replenish the fund within two years. At the year end the balance in the Reserve Fund was £22,700. Based on the figures set in the budget for 2022, this should sufficiently cover the needs detailed in our policy. This retained figure will be reviewed annually. The unrestricted funds at the year-end were £1,507,473 (including £22,700 Reserve Fund per reserves policy), and £347,012 in Restricted Funds, most of which is allocated to the new building.

As a church we recognise the generosity of the church family, not just with the general giving for the day to day running, but the continued giving to a fund for the New Building. At the end of the financial year, the total allocation to the new building, both restricted and unrestricted, was £1,802,424 including sale value to Bromford HA £1.5m, payments toward the new building construction totalling £278,008 were made during the year.

GRANT MAKING POLICY

Gifts to external organisations and individuals are considered by the trustees on the basis of need and fulfilment of the charitable objectives. The Church aims to distribute gifts totalling 10% of annual unrestricted income, rising to 15% if funds allow.

RISK MANAGEMENT

All major insurable risks are subject to normal Churches and employers' insurance. Contractual risks are reviewed before being entered into to assess that they could not significantly impact upon the Church's ability to fulfil its objectives. In particular in this period a bond was required to cover the risk of major difficulties including Contractor failures in connection with the build. An annual review of areas of risk is undertaken by the trustees in conjunction with staff and volunteers responsible for the area of activity. The trustees have considered their obligations relating to Health & Safety, Safeguarding and Privacy and continue to do so annually.

We continue to be vigilant with regard to pandemic related risks and following a Water Authority review have taken specific precautions in relation to water supply. We also undertook a significant if minor project to reduce the risk of falling render from our aging building.

Trustees were guided by Government publications and The Baptist Union's specific advice to member churches.



STATEMENT OF TRUSTEES RESPONSIBILITIES

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

The trustees confirm that the accounts comply with current statutory requirements and those of the Charity's trust deed.

Approved by the board of trustees on: 26 April 2023

and signed on its behalf by: Dr Edward Morton Pillar (Chair)

Bringing the love of Christ to the community

CHURCH VALUES

Jesus	We are committed to Jesus and seek to be his disciples.
Welcome	We are committed to welcoming all and making a safe place.
Community	We are committed to making authentic relationships - vulnerable yet available to one another.
Inclusive	We acknowledge that everyone has an intrinsic value - created and loved by God. We commit ourselves to honour all who come across our paths.
Involvement	According to gift and ability - all are encouraged to find their 'right seat' - in freedom and joy we can grow as we serve.
Journey	Together we make a spiritual journey to discover Jesus and to make sense of Him.

EVESHAM BAPTIST CHURCH

England & Wales - Charity number 1162147

Accounts



EVESHAM BAPTIST CHURCH

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TRUST INFORMATION

Status	Charitable Incorporated Organisation
Trustees	Rev. Dr Edward Pillar (Minister) Dr Tracey Allan (Secretary) until September 2021 Mr Stuart Brown until December 2020 Mr Andrew Foster Mrs Jacqueline Grace until March 2021 Mr Derek Markie appointed March 2021 Mr Graham Wells
Registered Address	Cowl Street Evesham Worcestershire WR11 4PN
Independent Examiner	Stewardship 1 Lamb's Passage London EC1Y 8AB
Bankers	Cooperative Bank Limited PO Box 250 Delf House Southway Skelmersdale WN8 6WT

TRUSTEES REPORT FOR THE YEAR ENDED 31ST DECEMBER 2020

OBJECTS

The primary aims of the trust are to fulfil the role of a Christian Church in the Evesham area and to provide help to others in promoting the Christian faith in the United Kingdom and overseas.

THE CHURCH: ITS AIMS AND OBJECTIVES

The Church is not a building, but a gathering of ordinary people of different ages and backgrounds, whose lives have been changed by the Lord Jesus Christ, the Son of God. The New Testament reveals the Church as a community of people, properly taught and cared for, who by loving and serving Jesus Christ, were also committed to love and care for each other and to bring a blessing to the area in which they lived. Evesham Baptist Church, its trustees and members, are committed to seeking to live out those New Testament principles. Evesham Baptist Church is not alone in this, but it is one of many churches in the area, country and all over the world that is committed to following the teaching of Jesus Christ. The vision is to see the people of Evesham Baptist Church come into this experience of knowing Jesus as their Lord, Saviour and friend.

Evesham Baptist Church is a member of the Baptist Union of Great Britain, the Heart of England Baptist Association and the Evangelical Alliance.

Directions relating to the Church are made by the trustees, who are responsible for governing the life and teaching of the church. Day to day decisions on expenditure and activities are decided by the staff and volunteers in charge of different areas of the church, with budgets set and monitored by the trustees. The powers of appointment or removal of trustees rests with the members. New trustees are selected from the members of the church. On being appointed, new trustees spend time with the existing trustees to ensure they understand their responsibilities and the legal and financial framework in which the church operates.

Whilst the church does employ two staff, it is the work of every member of the church, whether employed or not, that will make the difference in the church achieving its great commission. This is done by encouraging all members of the church to live out their faith in Jesus Christ amongst the people they interact with every day; by praying, by visiting the sick and others in need, in being involved in training others, in public teaching and worship, and also in administration. The financial resources of the church, to a very large extent, are given by the members and their private assets and equipment are regularly used in the work of the church. Much of this work is done privately, without recognition, and the hours and value of that time cannot be quantified.

THE YEAR: ITS OBJECTIVES AND ACHIEVEMENTS

2021 continued to be strongly influenced by Covid-19 restrictions. Lockdown was eased in March and guided by Government and the Baptist Union we moved to recommence meeting together for worship in May with short 45-minute services, strict hygiene and ventilation protocols and a booking system. These were gradually relaxed through the rest of the year as the situation improved. Some people were very cautious, but attendance increased to around 50 compared with a pre-pandemic norm of 70. The worship and other activities of the church remained strong throughout with video and Zoom gatherings initially and continuing contact between individuals. Some organisations within the church also began to meet again on site while others continued via Zoom or outside. People certainly missed meeting together as a church family, and some people have felt more isolated during this time, but the fellowship has adapted well. As the year ended it was clear too, that some had changed their Sunday

habits in particular and enjoyed the more flexible timing they had for watching worship services. Early thinking around the future of “hybrid” worship began.

The second major influence on the pattern of church life was the absence of the minister as he took a sabbatical from June to August. So almost as soon as worship together recommenced it fell to the three deacons to arrange and lead. The group experimented over the three months with a variety of shorter forms. Main forms included a reflection by one of the deacons, a member, a video or visiting speakers. Three of these focused on the parallel thinking towards the church move to a new site planned for the following year. All were videoed and relayed later on the Sunday to those not present.

Overall the objectives of the organisation remained unchanged:

- Fulfilling the objects in teaching, preaching and showing practical care in the community.
- Impacting the next generation led by our 0-18 Leader appointed around the middle of the year. Evesham Baptist Church continued to run Music Makers, a parent and toddler group, via a video feed, distributed craft packs and WhatsApp Group. Similar links set up the previous year sustained contacts with older children and young people.
- The pastoral care of members and contacts of the church led by a deacon. This continued throughout by direct contact, either in person or by phone, with members and contacts once a month, as well as the various on-line fellowship and WhatsApp groups amongst families, Share & Prayer and leaders. Those isolated by the virus and other illnesses, those in residential care, and those with learning disabilities were a particular concern and several major changes occurred for them during the year. The tragic death of a young man who had grown up in the church was a further focus for visits, prayer and support in the form of family meal provision during the year.
- Supporting the wider community. Continued publicity was given to the work of the Caring Hands (the largest local food bank) and other work in the community, encouraging members to play their part in both long-standing and special initiatives. The church fellowship gave generously both financially and with food supplies especially as Christmas approached.
- Members involvement with the local Street Pastors continued and active patrols recommenced in July; Street Pastors are trained volunteers from local churches who care about their community. They patrol in teams of men and women, usually from 10.00pm to 3.00am on Friday nights, Saturday nights once a month, and Sunday nights before a Bank Holiday Monday, to care for, listen to and help people who are out on the streets.
- Bringing support to churches working elsewhere both in the United Kingdom and overseas. Evesham Baptist Church supports the Baptist Missionary Society and from time to time has closer links with individual missionaries. Other individuals are supported with different societies including one regularly working with emergency medical teams and a young woman in Chad.
- Evesham Baptist Church also works with and supports other local churches under the umbrella of Churches Together in Evesham and District.

NEW BUILDING DEVELOPMENT

In 2005 we addressed the needs of the Church in terms of our building and recognised that we were unable to expand in our current building. We sought alternative buildings that could accommodate a growing Church family but were not successful in this search. In 2006 we were gifted a parcel of land and since this time have been raising funds to move to a new building on this land.

This continues to be central to our future planning of a new Church & Community Centre on the Offenham Road where we were bequeathed the land. A sale of a portion of the land was completed in 2020 and this is now being developed as a Social Housing Scheme by Bromford Housing Association. A further major appeal in March was held the fellowship offered a mixture of one-off gifts and commitments to give regularly. A revised plan for our centre was approved in September. Detailed engineering design was close to conclusion, however, fuel prices, foundation problems and impact of Covid on various supplies led to cost overruns which we could not countenance, and the decision was made, reluctantly, in December, to significantly reduce the scale and complexity of the building. At the turn of the year our architects reported success in their brief to produce a design which was affordable, met our requirements for the medium term, and had opportunities for later development and expansion. We will progress this, hopefully to tender in the summer and on to construction in October 2022 with a view to opening in late summer 2023.

The trustees have complied with the duty under the Charities Acts to have due regard to the public benefit guidance published by the Charity Commission.

Our Safeguarding and other key policies are kept under review and placed before the Annual Members Meeting each year for recommitment. A Safeguarding Officer reports directly to the Minister, Trustees and relevant outside authorities as necessary.

PLANS FOR THE NEW YEAR

The key strategies for the church are to remain the same; the trustees have not set specific objectives for the coming year in quantitative terms beyond the budget and continuation of existing activities

The new building and related activities referred to above will necessarily dominate some of the business of the church but more broadly we have set out Mission as a key area of thinking alongside Design and Finance as we begin to visualise working in the new area of the town.

There are however two other key areas that the Trustees are working at as we move beyond the pandemic and the retirement of our long-term Church Secretary. The pandemic has undoubtedly had an impact on the number of people volunteering to assist in the daily life of the church itself and with just 4 Trustees and vacancies for offices of Secretary and Treasurer there is a real constraint on capacity. We will be consolidating activities including moving towards a more efficient accounting system, while maintaining the emphasis on those things which are central to our life together, work and mission.

FINANCIAL REVIEW

The financial reserves of the Church have been strengthened during the year as members have continued to give through the pandemic and outgoings have fallen. Although the budget was not achieved a sizeable surplus of income has been added to general funds to cover increasing administration costs or transfer on to the Building Fund.

The trustees have set a policy of retaining funds sufficient for the foreseeable needs of the Church and to ensure the Church can meet the commitments that have been entered into. Where there is specific expenditure foreseen or expansion planned, amounts from the unrestricted funds (excluding amounts invested in assets for church use) are set aside into a number of designated funds to meet these needs, with the General Fund available to meet the day to day running costs of the Church. A Reserve Fund is retained at a level sufficient to wind up the Church following nine months of fixed costs after an immediate halving of income; at the year end the balance in the Reserve Fund was £22,700. Based on the figures set in the budget for 2021, a Reserve Fund of £22,700 should sufficiently cover the needs detailed in our policy. The unrestricted cash reserves at the year-end were £1,562,200-

£22,700 Reserve Fund per reserves policy, and £1,538,600 other Designated Funds for planned expenditure/expansion (please see note 5 to the accounts).

As we look forward to the next financial year, our budget details a Reserve Fund continuing at £22,700.

As a church we recognise the generosity of the church family, not just with the general giving for the day to day running, but the continued giving to a fund for the New Building. At the end of the financial year, the balance in this fund was £1,942,809 including sale to Bromford of 1.5m.

GRANT MAKING POLICY

Gifts to external organisations and individuals are considered by the trustees on the basis of need and fulfilment of the charitable objectives. The Church aims to distribute gifts totalling 10% of annual unrestricted income, rising to 15% if funds allow.

RISK MANAGEMENT

All major insurable risks are subject to normal Churches and employers' insurance. Contractual risks are reviewed before being entered into to assess that they could not significantly impact upon the Church's ability to fulfil its objectives. An annual review of areas of risk is undertaken by the trustees in conjunction with staff and volunteers responsible for the area of activity. The trustees have considered their obligations relating to safeguarding and continue to do so annually.

A central concern in the year was the safe management of the premises and its users during the pandemic and strict protocols were established for a) Worship Services b) all other organisations including those hiring our building. Trustees were guided by Government publications and The Baptist Union's specific advice to member churches. These have been kept under review and more recently relaxed in line with the reducing risks of infection. We can report that at no point have we been given evidence of infection whilst using the premises.

We are also conscious that we operate in an old building and on two occasions during the year fallen tiles or render have been found nearby. We continue to monitor the situation closely and will take all action necessary to maintain user and neighbour safety levels.

STATEMENT OF TRUSTEES RESPONSIBILITIES

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

The trustees confirm that the accounts comply with current statutory requirements and those of the Charity's trust deed.

Approved by the board of trustees on:

and signed on its behalf by: _____ Dr Edward Morton Pillar (Chair)

Bringing the love of Christ to the community

CHURCH VALUES

Jesus	We are committed to Jesus and seek to be his disciples.
<i>Welcome</i>	We are committed to welcoming all and making a safe place.
<i>Community</i>	We are committed to making authentic relationships - vulnerable yet available to one another.
<i>Inclusive</i>	We acknowledge that everyone has an intrinsic value - created and loved by God. We commit ourselves to honour all who come across our paths.
<i>Involvement</i>	According to gift and ability - all are encouraged to find their 'right seat' - in freedom and joy we can grow as we serve.
<i>Journey</i>	Together we make a spiritual journey to discover Jesus and to make sense of Him.

Evesham Baptist Church

Report and Accounts

Year ended 31 December 2021

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

EVESHAM BAPTIST CHURCH
LEGAL AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2021

ADDRESS FOR CORRESPONDENCE	Seward Close Cowl Street Evesham WR11 4PN
GOVERNING DOCUMENT	Charitable Incorporated Organisation 11 June 2015
CHARITY REGISTRATION NUMBER	1162147
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Rev. Dr Edward Pillar Tracey Allan (resigned September 2021) Andrew Foster Jacqueline Grace (resigned March 2021) Derek Markie (appointed March 2021) Graham Wells
CUSTODIAN TRUSTEES	Baptist Union Corporation
BANKERS	Cooperative Bank
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
EVESHAM BAPTIST CHURCH

I report to the trustees on my examination of the accounts of Evesham Baptist Church ('the charity') for the year ended 31 December 2021 on pages 3 to 7 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

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

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and 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.

Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date:

EVESHAM BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2021

	Notes	<u>Unrestricted Funds</u>		Restricted Funds	Total 2021	Total 2020
		General Funds	Designated Funds			
		£	£	£	£	£
Income receipts						
Donations		44,846	81	102,062	146,989	69,839
Gift aid receipts		10,569	-	20,033	30,602	15,067
Other grants		-	-	58,000	58,000	-
Income from letting of facilities		182	40	-	222	151
Investment income		2,689	-	-	2,689	1,328
Other		-	-	-	-	342
		<u>58,285</u>	<u>121</u>	<u>180,095</u>	<u>238,502</u>	<u>86,727</u>
Capital and similar receipts						
Sale of land		-	1,500,000	-	1,500,000	-
		<u>-</u>	<u>1,500,000</u>	<u>-</u>	<u>1,500,000</u>	<u>-</u>
Total receipts		<u>58,285</u>	<u>1,500,121</u>	<u>180,095</u>	<u>1,738,502</u>	<u>86,727</u>
Payments						
Payments in relation to charitable activities undertaken directly	2	48,917	8,266	111,017	168,200	52,035
Grants paid in relation to charitable activities undertaken by others	3	-	6,000	935	6,935	11,158
Total payments		<u>48,917</u>	<u>14,266</u>	<u>111,952</u>	<u>175,135</u>	<u>63,193</u>
Net of receipts / (payments) before transfers		9,368	1,485,855	68,143	1,563,367	23,534
Transfers between funds	5	(8,597)	8,597	-	-	-
Net movement in funds		<u>771</u>	<u>1,494,452</u>	<u>68,143</u>	<u>1,563,367</u>	<u>23,534</u>
Cash funds as at last year end		142	66,801	371,357	438,300	414,766
Cash funds at this year end	A	<u>913</u>	<u>1,561,253</u>	<u>439,501</u>	<u>2,001,667</u>	<u>438,300</u>

The notes on pages 5 - 7 form part of these accounts.

EVESHAM BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2021

	<u>Unrestricted Funds</u>		Restricted funds	Total 2021	Total 2020
	General funds	Designated funds			
	£	£	£	£	£
A Cash funds					
Cash at bank with immediate access	748	29,499	-	30,247	19,757
Notice deposits	-	1,531,754	439,501	1,971,255	418,502
Petty cash	165	-	-	165	41
	<u>913</u>	<u>1,561,253</u>	<u>439,501</u>	<u>2,001,667</u>	<u>438,300</u>
B Other monetary assets					
Gift aid due to charity	719	-	711	1,430	413
	<u>719</u>	<u>-</u>	<u>711</u>	<u>1,430</u>	<u>413</u>
C Liabilities					
Falling due within one year:					
BU Pension scheme deficit	4,033	-	-	4,033	2,973
Trade creditors	1,260	-	-	1,260	26
Accrued expenses	-	-	-	-	45,891
PAYE/NI owed	362	-	-	362	343
Accounts preparation and independent examination	1,320	-	-	1,320	960
Christmas Appeal 2020	-	-	-	-	410
	<u>6,975</u>	<u>-</u>	<u>-</u>	<u>6,975</u>	<u>50,602</u>
Falling due after one year:					
BU Pension scheme deficit	44,367	-	-	44,367	70,327
Note 6	44,367	-	-	44,367	70,327
Total	<u>51,342</u>	<u>-</u>	<u>-</u>	<u>51,342</u>	<u>120,929</u>

D Assets retained for charity's own use	Value 2021	Value 2020
	£	£
Church buildings and land	1,023,870	911,240
Church contents	85,086	77,175
Manse	328,772	288,586
	<u>1,437,728</u>	<u>1,277,001</u>

The trustees have used insurance values as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

The title to the church building at Cowl Street and the Manse are held by the Baptist Union Corporation as Custodian Trustee. The church building is held as an endowment fund with proceeds to be used for capital expenditure only.

E Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf

by _____ date _____
 Andrew Foster

The notes on pages 5 - 7 form part of these accounts.

EVESHAM BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2021

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

		<u>Unrestricted Funds</u>			
		General funds	Designated funds	Restricted Funds	Total
		£	£	£	2021
					£
					Total
					2020
					£
2 Payments in relation to charitable activities undertaken directly					
Minister	Note 4	35,213	-	-	35,213
Church building costs (including employment)		5,045	-	-	5,045
Manse costs		5,226	-	-	5,226
New building		-	7,440	110,984	118,424
Church activities		469	826	33	1,327
Administration and support		2,035	-	-	2,035
Governance		930	-	-	930
		<u>48,917</u>	<u>8,266</u>	<u>111,017</u>	<u>168,200</u>
					<u>52,035</u>

3 Grants and gifts paid to others

Organisations:

Baptist Missionary Society	-	2,500	-	2,500	2,500
HEBA Home Mission Fund	-	2,000	-	2,000	2,000
Tearfund	-	1,000	-	1,000	1,400
Embrace the Middle East	-	-	-	-	2,000
Salvation Army	-	-	-	-	2,000
Organisations < £1,000	-	500	935	1,435	1,258
	<u>-</u>	<u>6,000</u>	<u>935</u>	<u>6,935</u>	<u>11,158</u>

4 Transactions with related parties

The total costs (stated in Note 2) for the minister Edward Pillar consist of his stipend, pension, expenses of office and housing costs (which is customary for ministers). These payments are for his services to the Church and not for acting as a trustee, as permitted by the governing document. The minister is not party to any decisions about these costs.

No other trustees were paid any expenses during the year and there were no transactions with trustees other than to reimburse them for amounts they spent on behalf of the Church.

EVESHAM BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2021

5 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	142	58,285	(48,917)	(8,597)	913
Designated funds					
Mission Giving	1,363	-	(6,000)	5,763	1,126
Fabric	5,253	-	-	-	5,253
Fixed Assets	3,000	-	-	-	3,000
Youth and Children's Work	3,833	81	(826)	-	3,088
New Building	13,202	1,500,040	(7,440)	-	1,505,802
Outreach	10,000	-	-	-	10,000
Seward Close Amenities	378	-	-	-	378
Reserve	22,700	-	-	-	22,700
Surplus Fund	7,072	-	-	2,834	9,906
	<u>66,942</u>	<u>1,558,407</u>	<u>(63,183)</u>	<u>-</u>	<u>1,562,166</u>
Restricted funds					
Children's Work	935	-	-	-	935
Fred Hands Legacy	1,000	-	-	-	1,000
Mission Giving	877	525	(935)	-	467
New Building	368,546	179,445	(110,984)	-	437,007
Word for Today	-	125	(33)	-	92
	<u>371,357</u>	<u>180,095</u>	<u>(111,952)</u>	<u>-</u>	<u>439,501</u>
Total funds	<u>438,300</u>	<u>1,738,502</u>	<u>(175,135)</u>	<u>-</u>	<u>2,001,667</u>

6 The Baptist Pension Scheme

Background to the disclosure

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the Scheme"), which is administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme is a separate legal entity and the assets of the Scheme are held separately from those of the Employer and the other participating employers. The Scheme comprises a Defined Contribution Plan and a Defined Benefit Plan.

The pension cost shown in the Receipts and Payments Statement comprises contributions to the Defined Contribution Plan and deficiency contributions to the Defined Benefit Plan (see below).

The Minister(s) and some members of the church staff are eligible to join the Scheme.

The Defined Contribution Plan

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Legal and General Life Assurance Society Limited. 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. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva. Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

The Defined Benefit Plan

Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the Scheme. The main benefits for pre-2012 service were a defined benefit 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.

EVESHAM BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2021

Actuarial valuation as at 31 December 2019

A formal valuation of the Defined Benefit (DB) Plan was performed at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. The market value of the DB Plan assets at the valuation date was £298 million. The valuation of the DB Plan revealed a deficit of assets compared with the value of liabilities of £18 million (equivalent to a past service funding level of 94%). The next actuarial valuation of the DB Plan is due as at 31 December 2022.

Recovery plan

A recovery plan dated 30 September 2020 has been agreed to make good the above deficit in assets. Therefore, in addition to the contributions to the DC Plan set out above, the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan.

It has been agreed that the standard rate of deficiency contributions from churches and other employers involved in the DB Plan will remain at previously agreed levels, increasing each year in line with increases in the Minimum Pensionable Income. The deficiency contributions are broadly based on 12% of Pensionable Income / Minimum Pensionable Income, reflecting each employer's contributions in March 2015. Some employers that were involved in the DB Plan for a short period pay lower contributions. The Trustee and the Council agreed a 50% reduction in all deficiency contributions payable between 1 July 2020 and 31 December 2020. The Recovery Plan envisages deficiency contributions continuing until June 2026.

In addition, the Baptist Union of Great Britain contributed a lump sum of £0.5m in 2020.

Payments made in the year

	2021	2020
	£	£
Employer's contributions to Defined Contribution Plan	3,366	1,984
Employer's deficiency contributions to Defined Benefit Plan	4,033	2,973
	<u>7,399</u>	<u>4,957</u>

Basis for determining the DB plan pension liability

The pension liability disclosed in the Statement of Assets and Liabilities in respect of the DB Plan is based on an estimate of the amount that the charity would be required to pay should the charity decide to settle the debt immediately; the Baptist Pension Scheme (the 'BPS') have provided this estimate. The BPS is collecting deficit contributions monthly however these deficit contributions have not been calculated by reference to the charity's share of the pension deficit and, based on the current schedule of contributions, it is possible that the sum of all future annual deficit contributions will be significantly less than the liability disclosed in the Statement of Assets and Liabilities. The charity does not foresee any circumstances that could result in immediate payment of the whole debt however the trustees believe that the BPS may ask the church to increase its contributions towards the deficit and therefore, to be prudent, they have chosen to disclose a liability for the employer debt in the Statement of Assets and Liabilities.

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
EVESHAM BAPTIST CHURCH

I report to the trustees on my examination of the accounts of Evesham Baptist Church ('the charity') for the year ended 31 December 2021 on pages 3 to 7 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

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

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and 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.

Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date:

EVESHAM BAPTIST CHURCH

England & Wales - Charity number 1162147

Accounts



TRUSTEES

ANNUAL

REPORT

2020

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TRUST INFORMATION

Status	Charitable Incorporated Organisation
Trustees	Rev. Dr Edward Pillar (Minister) Dr Tracey Allan (Secretary) Mr Stuart Brown Mr Andrew Foster Mrs Jacqueline Grace Mr Graham Wells
Registered Address	Cowl Street Evesham Worcestershire WR11 4PN
Independent Examiner	Stewardship 1 Lamb's Passage London EC1Y 8AB
Bankers	Cooperative Bank Limited PO Box 250 Delf House Southway Skelmersdale WN8 6WT

TRUSTEES REPORT FOR THE YEAR ENDED 31ST DECEMBER 2020**OBJECTS**

The primary aims of the trust are to fulfil the role of a Christian Church in the Evesham area and to provide help to others in promoting the Christian faith in the United Kingdom and overseas.

THE CHURCH: ITS AIMS AND OBJECTIVES

The Church is not a building, but a gathering of ordinary people of different ages and backgrounds, whose lives have been changed by the Lord Jesus Christ, the Son of God. The New Testament reveals the Church as a community of people, properly taught and cared for, who by loving and serving Jesus Christ, were also committed to love and care for each other and to bring a blessing to the area in which they lived. Evesham Baptist Church, its trustees and members, are committed to seeking to live out those New Testament principles. Evesham Baptist Church is not alone in this, but it is one of many churches in the area, country and all over the world that is committed to following the teaching of Jesus Christ. The vision is to see the people of Evesham Baptist Church come into this experience of knowing Jesus as their Lord, Saviour and friend.

Evesham Baptist Church is a member of the Baptist Union of Great Britain, the Heart of England Baptist Association and the Evangelical Alliance.

Directions relating to the Church are made by the trustees, who are responsible for governing the life and teaching of the church. Day to day decisions on expenditure and activities are decided by the staff and volunteers in charge of different areas of the church, with budgets set and monitored by the trustees. The powers of appointment or removal of trustees rests with the members. New trustees are selected from the members of the church. On being appointed, new trustees spend time with the existing trustees to ensure they understand their responsibilities and the legal and financial framework in which the church operates.

Whilst the church does employ two staff, it is the work of every member of the church, whether employed or not, that will make the difference in the church achieving its great commission. This is done by encouraging all members of the church to live out their faith in Jesus Christ amongst the people they interact with every day; by praying, by visiting the sick and others in need, in being involved in training others, in public teaching and worship, and also in administration. The financial resources of the church, to a very large extent, are given by the members and their private assets and equipment are regularly used in the work of the church. Much of this work is done privately, without recognition, and the hours and value of that time cannot be quantified.

THE YEAR: ITS OBJECTIVES AND ACHIEVEMENTS

2020 has not been without its challenges, especially as we have all had to learn, cope, and undertake all manner of things in different ways in respect of Covid-19. Not only has this impacted on us as individuals, but also in the life of the church, as we have had to find new ways to connect with one another in light of the restrictions that were in place. For many people working from home became normal, as did schooling, and lack of contact with family and friends. The life of the church took a whole new direction and very quickly we learned to accommodate new ways of doing things, although not necessarily available to all. People have certainly missed meeting together as a church family, and some people have felt more isolated during this time.

During the year ended 31st December 2020, despite Coronavirus and all that entailed, the main ways the church sought to achieve the calling of Christ upon it and its charitable purposes for the public benefit have been as follows:

- Fulfilling the objects in teaching, preaching and showing practical care in the community. As the pandemic came to a fore in March 2020, our regular meetings on a Sunday morning were unable to continue and pre-recorded video services became the normal method of meeting, albeit in the comfort of our own homes. A link for the video service was sent out via email, and all those who had internet access were able to watch the service as and when they chose. For those unable to access such a service, a transcript of the service was sent out weekly, and although not the same as watching the video, it meant people still were able to read the teaching that was being provided, as opposed to hearing and seeing. The aims of the teaching, preaching and discipleship programmes include the impact upon lifestyle arising from following the teaching of Christ to love God and your neighbour as yourself. From late March onwards, it has been very difficult to gauge attendance, with not meeting together as we had always been able to do. Unfortunately, Covid-19 meant that many of our normal activities had to stop, or rather find new ways to meet the need. For those young people who would normally meet during a Sunday morning service, bible stories, prayers and activities have been sent out weekly via email. Bible studies have also taken on a new form; one of our church members has been putting together short bible studies and these have been sent out via email to all in the church family, many accessing these who would not normally attend such a meeting. Other meetings have also continued, but these have all been undertaken virtually, something that we are all becoming far more accustomed to, allowing us to meet and to connect with one another, but ensuring we are all remaining safe in doing so.
- Impacting the next generation. Evesham Baptist Church continued to run Music Makers, a parent and toddler group, twice a week up until the pandemic hit us in March 2020. Despite being unable to meet, the team were able to maintain contact with the families via a WhatsApp group that was set up, and a weekly video with a

story and songs was put together and sent out. Although they were unable to undertake the termly Saturday morning events for fathers and toddlers, and family events at Easter, Harvest and before Christmas, the team did provide craft packages at various points throughout the year, and the feedback and photographs with regard to this was a great encouragement. The team also organised online services for Harvest and Christmas. Additionally, Engage is a group for young people which took place regularly on a Sunday evening until the pandemic in March. As with other groups, this group took on a new format, and throughout most of the year have met via Zoom on a Friday evening as unable to meet in any other way due to Covid-19. The young people have been responsible for organising the meetings, although overseen by the leadership team, and have undertaken quizzes, bake-offs and social events in this way. These groups are all staffed by volunteers who are committed to investing in the next generation through teaching the Christian faith, modelling the Christian lifestyle, and supporting and encouraging those in need.

- Practical help to the community. For a number of years, members of the Church have been involved in Prospects at the church, a national Christian voluntary organisation which values and supports people with learning disabilities. Unfortunately, for a variety of circumstances, a difficult decision at the end of 2017 was made to stop this group at the church. However, the group of leaders for Prospects at the church continues to support people with learning disabilities and with them were able to attend The Mix at the Barn in Bidford once a month ahead of the pandemic. This is a church about 10 miles away, which on the third Sunday afternoon of the month runs a group for people with learning disabilities, their families, friends and carers. Evesham Baptist Church is actively involved in Street Pastors; Street Pastors are trained volunteers from local churches who care about their community. They patrol in teams of men and women, usually from 10.00pm to 3.00am on Friday nights, Saturday nights once a month, and Sunday nights before a Bank Holiday Monday, to care for, listen to and help people who are out on the streets. Obviously, in light of Covid-19, things took a new direction and patrols stopped during the first lockdown, although weekly prayer rotas continued. As lockdown was lifted, socially distanced patrols did recommence, but only twice a month for a couple of hours, and when the 10.00pm curfew was introduced there was no longer a need to be out on the streets after hours. Members from the church are actively involved in Caring Hands, a local charity supporting the homeless, and have continued to support this charity as and when they can, especially in light of Covid-19 and the impact this has had on such organisations. Members of the church are engaged as volunteers in working with local schools on governing boards in supporting teaching staff and in encouragement of the education of the young people in the area.
- Bringing support to churches working elsewhere both in the United Kingdom and overseas. Evesham Baptist Church supports the Baptist Missionary Society; we have continued to actively support a family working in Albania, although their time there has now come to an end and they returned to the UK in July 2020, as well as supporting a

young people's gap year team volunteering in France. Evesham Baptist Church also supports a young woman in Chad. Evesham Baptist Church also works with and supports other local churches under the umbrella of Churches Together in Evesham and District.

- The members of the church have consistently sought to apply the principles of church life outlined in the New Testament to be a blessing in the local community, in the places they live and work and in having an impact on social attitudes in wider national society. This is a very major part of the purpose of the church and much of it is done without publicity and the amount of time spent in this way cannot be quantified.

The trustees have complied with the duty under the Charities Acts to have due regard to the public benefit guidance published by the Charity Commission.

PLANS FOR THE NEW YEAR

The key strategies for the church are to remain the same; the trustees have not set specific objectives for the coming year in quantitative terms.

In 2005 we addressed the needs of the Church in terms of our building and recognised that we were unable to expand in our current building. We sought alternative buildings that could accommodate a growing Church family, but were not successful in this search. In 2006 we were gifted a parcel of land and since this time have been raising funds to move to a new building on this land. We are currently seeking planning permission for the new church building and as we move forward into a new financial year, we hope to be in a position to start to seek tenders for the work to commence.

FINANCIAL REVIEW

The financial reserves of the Church have been strengthened during the year as members have continued to give very generously enabling a sizeable surplus of income over that budgeted.

The trustees have set a policy of retaining funds sufficient for the foreseeable needs of the Church and to ensure the Church can meet the commitments that have been entered into. Where there is specific expenditure foreseen or expansion planned, amounts from the unrestricted funds (excluding amounts invested in assets for church use) are set aside into a number of designated funds to meet these needs, with the General Fund available to meet the day to day running costs of the Church. A Reserve Fund is retained at a level sufficient to wind up the Church following nine months of fixed costs after an immediate halving of income; at the year end the balance in the Reserve Fund was £22,700 after a portion of the surplus funds for 2020 had been allocated. Based on the figures set in the budget for 2020, a Reserve Fund of £21,600 should sufficiently cover the needs detailed in our policy. During 2021 any surplus funds will be reviewed to determine what action will be taken to use these. The unrestricted cash reserves at the year-end were £66,900; £140 in General Funds,

£22,700 Reserve Fund per reserves policy, and £44,100 in Designated Funds for planned expenditure/expansion (please see note 5 to the accounts).

As we look forward to the next financial year, our budget details a Reserve Fund requirement in the region of £22,200.

As a church we recognise the generosity of the church family, not just with the general giving for the day to day running, but the continued giving to a restricted fund for the New Building. At the end of the financial year, the balance in this fund was £368,548. Grant Making Policy

Gifts to external organisations and individuals are considered by the trustees on the basis of need and fulfilment of the charitable objectives. The Church aims to distribute gifts totalling 10% of annual unrestricted income, rising to 15% if funds allow.

RISK MANAGEMENT

All major insurable risks are subject to normal Churches and employers' insurance. Contractual risks are reviewed before being entered into to assess that they could not significantly impact upon the Church's ability to fulfil its objectives. An annual review of areas of risk is undertaken by the trustees in conjunction with staff and volunteers responsible for the area of activity. The trustees have considered their obligations relating to safeguarding and continue to do so annually.

STATEMENT OF TRUSTEES RESPONSIBILITIES

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

The trustees confirm that the accounts comply with current statutory requirements and those of the Charity's trust deed.

Approved by the board of trustees on: 16th June 2021

and signed on its behalf by: Dr Tracey Allan (Church Secretary)

Bringing the love of Christ to the community

CHURCH VALUES

Jesus	We are committed to Jesus and seek to be his disciples.
Welcome	We are committed to welcoming all and making a safe place.
Community	We are committed to making authentic relationships - vulnerable yet available to one another.
Inclusive	We acknowledge that everyone has an intrinsic value - created and loved by God. We commit ourselves to honour all who come across our paths.
Involvement	According to gift and ability - all are encouraged to find their 'right seat' - in freedom and joy we can grow as we serve.
Journey	Together we make a spiritual journey to discover Jesus and to make sense of Him.

Evesham Baptist Church

Report and Accounts

year ended 31 December 2020

1 Lamb's Passage LONDON EC1Y 8AB
t: 0208 502 5600
e: enquiries@stewardship.org.uk
w: www.stewardship.org.uk

EVESHAM BAPTIST CHURCH
LEGAL AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2020

ADDRESS FOR CORRESPONDENCE	Cowl Street Evesham WR11 4PN
GOVERNING DOCUMENT	Charitable Incorporated Organisation 11 June 2015
CHARITY REGISTRATION NUMBER	1162147
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Rev. Dr Edward Pillar Minister Tracey Allan Church Secretary Stuart Brown (resigned December 2020) Andrew Foster Jacqueline Grace (resigned March 2021) Derek Markie (appointed March 2021) Graham Wells
CUSTODIAN TRUSTEES	Baptist Union Corporation
BANKERS	Cooperative Bank
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
EVESHAM BAPTIST CHURCH

I report to the trustees on my examination of the accounts of Evesham Baptist Church ('the charity') for the year ended 31 December 2020 on pages 3 to 8 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

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

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and 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.

Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 05 July 2021

EVESHAM BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2020

	Notes	<u>Unrestricted Funds</u>		Restricted Funds	Total 2020	Total 2019
		General Funds	Designated Funds			
		£	£	£	£	£
<i>Income receipts</i>						
Donations		47,906	572	21,361	69,839	74,228
Gift aid receipts		10,793	114	4,160	15,067	15,290
Income from letting of facilities		111	40	-	151	9,366
Investment income		1,328	-	-	1,328	3,274
Other		342	-	-	342	-
<i>Total receipts</i>		60,480	726	25,521	86,727	102,158
<i>Payments</i>						
Payments in relation to charitable activities undertaken directly	2	48,462	3,551	22	52,035	69,065
Grants paid in relation to charitable activities undertaken by others	3	-	6,932	4,225	11,158	9,919
<i>Total payments</i>		48,462	10,484	4,247	63,193	78,985
Net of receipts / (payments) before transfers		12,018	(9,757)	21,273	23,534	23,173
Transfers between funds	5	(11,876)	11,876	-	-	-
<i>Net movement in funds</i>		142	2,119	21,273	23,534	23,173
Cash funds as at last year end		-	64,682	350,084	414,766	391,593
<i>Cash funds at this year end</i>	A	142	66,801	371,357	438,300	414,766

The notes on pages 5 - 8 form part of these accounts.

EVESHAM BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2020

	<u>Unrestricted Funds</u>		Restricted funds	Total 2020	Total 2019
	General funds	Designated funds			
	£	£	£	£	£
A Cash funds					
Cash at bank with immediate access	142	19,616	-	19,757	17,746
Notice deposits	-	47,144	371,357	418,502	396,674
Cash in hand	-	41	-	41	345
	<u>142</u>	<u>66,801</u>	<u>371,357</u>	<u>438,300</u>	<u>414,766</u>
B Other monetary assets					
Gift aid due to charity	413	-	-	413	2,252
	<u>413</u>	<u>-</u>	<u>-</u>	<u>413</u>	<u>2,252</u>
C Liabilities					
Falling due within one year:					
BU Pension scheme deficit	2,973	-	-	2,973	3,878
Trade creditors	26	-	-	26	-
Accrued expenses	45,891	-	-	45,891	-
PAYE/NI owed	343	-	-	343	336
Fee for Independent Examination	960	-	-	960	960
Christmas Appeal 2020	-	-	410	410	-
	<u>50,192</u>	<u>-</u>	<u>410</u>	<u>50,602</u>	<u>5,174</u>
Falling due after one year:					
BU Pension scheme deficit	70,327	-	-	70,327	66,122
Note 6	70,327	-	-	70,327	66,122
	<u>140,654</u>	<u>-</u>	<u>-</u>	<u>140,654</u>	<u>132,244</u>
Total	<u>120,519</u>	<u>-</u>	<u>410</u>	<u>120,929</u>	<u>71,296</u>
D Assets retained for charity's own use				Value 2020	Value 2019
				£	£
Church buildings and land				911,240	860,000
Church contents				77,175	74,000
Manse				288,586	280,000
				<u>1,277,001</u>	<u>1,214,000</u>

The trustees have used insurance values as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

The title to the church building at Cowl Street and the Manse are held by the Baptist Union Corporation as Custodian Trustee. The church building is held as an endowment fund with proceeds to be used for capital expenditure only.

E Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf

by Dr T Allan (Church Secretary) date 16 June 2021

The notes on pages 5 - 8 form part of these accounts.

EVESHAM BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2020

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

		<u>Unrestricted Funds</u>		Restricted Funds	Total 2020	Total 2019
		General funds	Designated funds			
		£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly						
Minister	Note 4	34,376	-	-	34,376	36,405
Church building		6,239	-	-	6,239	6,376
Manse costs		4,359	-	-	4,359	7,055
New building		-	1,256	-	1,256	13,600
Church activities		622	1,820	22	2,464	2,953
Administration and support		1,906	475	-	2,380	1,806
Governance		960	-	-	960	870
		<u>48,462</u>	<u>3,551</u>	<u>22</u>	<u>52,035</u>	<u>69,065</u>

3 Grants and gifts paid to others

Grants for:					
Baptist Missionary Society	-	2,500	-	2,500	2,500
Embrace the Middle East	-	746	1,254	2,000	-
Evesham Vale Welcomes Refugees	-	-	-	-	1,000
HEBA Home Mission Fund	-	2,000	-	2,000	2,000
Tearfund	-	640	760	1,400	1,000
Salvation Army	-	746	1,254	2,000	-
Teams4U	-	-	-	-	1,350
Individuals and organisations < £1,000	-	300	958	1,258	2,069
	<u>-</u>	<u>6,932</u>	<u>4,225</u>	<u>11,158</u>	<u>9,919</u>

EVESHAM BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2020

4 Transactions with related parties

The total costs (stated in Note 2) for the minister Edward Pillar consist of his stipend, pension, expenses of office and housing costs (which is customary for ministers). These payments are for his services to the Church and not for acting as a trustee, as permitted by the governing document. The minister is not party to any decisions about these costs.

No other trustees were paid any expenses during the year and there were no transactions with trustees other than to reimburse them for amounts they spent on behalf of the Church.

5 Movement of funds

	Balance at 31Dec2019	Receipts	Payments	Transfers	Balance at 31Dec2020
	£	£	£	£	£
General funds	-	60,480	(48,462)	(11,876)	142
Designated funds					
Mission Giving	2,195	-	(6,932)	6,100	1,363
Fabric	5,253	-	-	-	5,253
Fixed Assets	3,000	-	-	-	3,000
Youth and Children's Work	4,967	686	(1,820)	-	3,833
New Building	10,337	40	(1,256)	4,081	13,202
Outreach	8,305	-	-	1,695	10,000
Seward Close Amenities	378	-	-	-	378
Reserve	22,700	-	-	-	22,700
Surplus Fund	7,547	-	(475)	-	7,072
	<u>64,682</u>	<u>61,206</u>	<u>(58,945)</u>	<u>-</u>	<u>66,942</u>
Restricted funds					
Children's Work	935	-	-	-	935
Fred Hands Legacy	1,000	-	-	-	1,000
Mission Giving	2,483	2,619	(4,225)	-	877
New Building	345,644	22,902	-	-	368,546
Other	22	-	(22)	-	-
	<u>350,084</u>	<u>25,521</u>	<u>(4,247)</u>	<u>-</u>	<u>371,357</u>
Total funds	<u>414,766</u>	<u>86,727</u>	<u>(63,193)</u>	<u>-</u>	<u>438,300</u>

EVESHAM BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2020

6 The Baptist Pension Scheme

Background to the disclosure

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the Scheme"), which is administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme is a separate legal entity and the assets of the Scheme are held separately from those of the Employer and the other participating employers. The Scheme comprises a Defined Contribution Plan and a Defined Benefit Plan.

The pension cost shown in the Receipts and Payments Statement comprises contributions to the Defined Contribution Plan and deficiency contributions to the Defined Benefit Plan (see below).

The Minister(s) and some members of the church staff are eligible to join the Scheme.

The Defined Contribution Plan

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Legal and General Life Assurance Society Limited. 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. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva. Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

The Defined Benefit Plan

Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the Scheme. The main benefits for pre-2012 service were a defined benefit 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.

Actuarial valuation as at 31 December 2019

A formal valuation of the Defined Benefit (DB) Plan was performed at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. The market value of the DB Plan assets at the valuation date was £298 million. The valuation of the DB Plan revealed a deficit of assets compared with the value of liabilities of £18 million (equivalent to a past service funding level of 94%). The next actuarial valuation of the DB Plan is due as at 31 December 2022.

Recovery plan

A recovery plan dated 30 September 2020 has been agreed to make good the above deficit in assets. Therefore, in addition to the contributions to the DC Plan set out above, the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan.

It has been agreed that the standard rate of deficiency contributions from churches and other employers involved in the DB Plan will remain at previously agreed levels, increasing each year in line with increases in the Minimum Pensionable Income. The deficiency contributions are broadly based on 12% of Pensionable Income / Minimum Pensionable Income, reflecting each employer's contributions in March 2015. Some employers that were involved in the DB Plan for a short period pay lower contributions. The Trustee and the Council agreed a 50% reduction in all deficiency contributions payable between 1 July 2020 and 31 December 2020. The Recovery Plan envisages deficiency contributions continuing until June 2026.

In addition, the Baptist Union of Great Britain agreed to contribute a lump sum of £0.5m by 31 December 2020.

EVESHAM BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2020

Key assumptions

The key assumptions underlying the actuarial valuation of the DB Plan were as follows:

<i>Type of financial assumption</i>	<i>% pa</i>
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income increases (CPI plus 0.75% pa)	3.20
Assumed investment returns	
- Pre-retirement	2.95
- Post retirement	1.70
Deferred pension increases	
- Pre April 2009	3.20
- Post April 2009	2.50
Pension increases	2.70

Payments made in the year

	2020	2019
	£	£
Defined Contribution Plan:		
Employee contributions	2,645	2,588
Employer contributions	<u>1,984</u>	<u>3,235</u>
	4,629	5,822
Deficiency contributions to Defined Benefit Plan	<u>2,973</u>	<u>3,878</u>
	<u><u>7,602</u></u>	<u><u>9,700</u></u>

Basis for determining the DB plan pension liability

The pension liability disclosed in the Statement of Assets and Liabilities in respect of the DB Plan is based on an estimate of the amount that the charity would be required to pay should the charity decide to settle the debt immediately; the Baptist Pension Scheme (the 'BPS') have provided this estimate. The BPS is collecting deficit contributions monthly however these deficit contributions have not been calculated by reference to the charity's share of the pension deficit and, based on the current schedule of contributions, it is possible that the sum of all future annual deficit contributions will be significantly less than the liability disclosed in the Statement of Assets and Liabilities. The charity does not foresee any circumstances that could result in immediate payment of the whole debt however the trustees believe that the BPS may ask the church to increase its contributions towards the deficit and therefore, to be prudent, they have chosen to disclose a liability for the employer debt in the Statement of Assets and Liabilities.

Evesham Baptist Church

Report and Accounts

year ended 31 December 2020

1 Lamb's Passage LONDON EC1Y 8AB
t: 0208 502 5600
e: enquiries@stewardship.org.uk
w: www.stewardship.org.uk

EVESHAM BAPTIST CHURCH
LEGAL AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2020

ADDRESS FOR CORRESPONDENCE	Cowl Street Evesham WR11 4PN
GOVERNING DOCUMENT	Charitable Incorporated Organisation 11 June 2015
CHARITY REGISTRATION NUMBER	1162147
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Rev. Dr Edward Pillar Minister Tracey Allan Church Secretary Stuart Brown (resigned December 2020) Andrew Foster Jacqueline Grace (resigned March 2021) Derek Markie (appointed March 2021) Graham Wells
CUSTODIAN TRUSTEES	Baptist Union Corporation
BANKERS	Cooperative Bank
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
EVESHAM BAPTIST CHURCH

I report to the trustees on my examination of the accounts of Evesham Baptist Church ('the charity') for the year ended 31 December 2020 on pages 3 to 8 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

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

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and 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.

Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 05 July 2021

EVESHAM BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2020

	Notes	<u>Unrestricted Funds</u>		Restricted Funds	Total 2020	Total 2019
		General Funds	Designated Funds			
		£	£	£	£	£
<i>Income receipts</i>						
Donations		47,906	572	21,361	69,839	74,228
Gift aid receipts		10,793	114	4,160	15,067	15,290
Income from letting of facilities		111	40	-	151	9,366
Investment income		1,328	-	-	1,328	3,274
Other		342	-	-	342	-
<i>Total receipts</i>		60,480	726	25,521	86,727	102,158
<i>Payments</i>						
Payments in relation to charitable activities undertaken directly	2	48,462	3,551	22	52,035	69,065
Grants paid in relation to charitable activities undertaken by others	3	-	6,932	4,225	11,158	9,919
<i>Total payments</i>		48,462	10,484	4,247	63,193	78,985
Net of receipts / (payments) before transfers		12,018	(9,757)	21,273	23,534	23,173
Transfers between funds	5	(11,876)	11,876	-	-	-
<i>Net movement in funds</i>		142	2,119	21,273	23,534	23,173
Cash funds as at last year end		-	64,682	350,084	414,766	391,593
<i>Cash funds at this year end</i>	A	142	66,801	371,357	438,300	414,766

The notes on pages 5 - 8 form part of these accounts.

EVESHAM BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2020

	<u>Unrestricted Funds</u>		Restricted funds	Total 2020	Total 2019
	General funds	Designated funds			
	£	£	£	£	£
A Cash funds					
Cash at bank with immediate access	142	19,616	-	19,757	17,746
Notice deposits	-	47,144	371,357	418,502	396,674
Cash in hand	-	41	-	41	345
	<u>142</u>	<u>66,801</u>	<u>371,357</u>	<u>438,300</u>	<u>414,766</u>
B Other monetary assets					
Gift aid due to charity	413	-	-	413	2,252
	<u>413</u>	<u>-</u>	<u>-</u>	<u>413</u>	<u>2,252</u>
C Liabilities					
Falling due within one year:					
BU Pension scheme deficit	2,973	-	-	2,973	3,878
Trade creditors	26	-	-	26	-
Accrued expenses	45,891	-	-	45,891	-
PAYE/NI owed	343	-	-	343	336
Fee for Independent Examination	960	-	-	960	960
Christmas Appeal 2020	-	-	410	410	-
	<u>50,192</u>	<u>-</u>	<u>410</u>	<u>50,602</u>	<u>5,174</u>
Falling due after one year:					
BU Pension scheme deficit	70,327	-	-	70,327	66,122
Note 6	70,327	-	-	70,327	66,122
	<u>120,519</u>	<u>-</u>	<u>410</u>	<u>120,929</u>	<u>71,296</u>
Total	<u>120,519</u>	<u>-</u>	<u>410</u>	<u>120,929</u>	<u>71,296</u>
D Assets retained for charity's own use				Value 2020	Value 2019
				£	£
Church buildings and land				911,240	860,000
Church contents				77,175	74,000
Manse				288,586	280,000
				<u>1,277,001</u>	<u>1,214,000</u>

The trustees have used insurance values as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

The title to the church building at Cowl Street and the Manse are held by the Baptist Union Corporation as Custodian Trustee. The church building is held as an endowment fund with proceeds to be used for capital expenditure only.

E Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf

by Dr T Allan (Church Secretary) date 16 June 2021

The notes on pages 5 - 8 form part of these accounts.

EVESHAM BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2020

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

		<u>Unrestricted Funds</u>		Restricted Funds	Total 2020	Total 2019
		General funds	Designated funds			
		£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly						
Minister	Note 4	34,376	-	-	34,376	36,405
Church building		6,239	-	-	6,239	6,376
Manse costs		4,359	-	-	4,359	7,055
New building		-	1,256	-	1,256	13,600
Church activities		622	1,820	22	2,464	2,953
Administration and support		1,906	475	-	2,380	1,806
Governance		960	-	-	960	870
		<u>48,462</u>	<u>3,551</u>	<u>22</u>	<u>52,035</u>	<u>69,065</u>

3 Grants and gifts paid to others

Grants for:					
Baptist Missionary Society	-	2,500	-	2,500	2,500
Embrace the Middle East	-	746	1,254	2,000	-
Evesham Vale Welcomes Refugees	-	-	-	-	1,000
HEBA Home Mission Fund	-	2,000	-	2,000	2,000
Tearfund	-	640	760	1,400	1,000
Salvation Army	-	746	1,254	2,000	-
Teams4U	-	-	-	-	1,350
Individuals and organisations < £1,000	-	300	958	1,258	2,069
	<u>-</u>	<u>6,932</u>	<u>4,225</u>	<u>11,158</u>	<u>9,919</u>

EVESHAM BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2020

4 Transactions with related parties

The total costs (stated in Note 2) for the minister Edward Pillar consist of his stipend, pension, expenses of office and housing costs (which is customary for ministers). These payments are for his services to the Church and not for acting as a trustee, as permitted by the governing document. The minister is not party to any decisions about these costs.

No other trustees were paid any expenses during the year and there were no transactions with trustees other than to reimburse them for amounts they spent on behalf of the Church.

5 Movement of funds

	Balance at 31Dec2019	Receipts	Payments	Transfers	Balance at 31Dec2020
	£	£	£	£	£
General funds	-	60,480	(48,462)	(11,876)	142
Designated funds					
Mission Giving	2,195	-	(6,932)	6,100	1,363
Fabric	5,253	-	-	-	5,253
Fixed Assets	3,000	-	-	-	3,000
Youth and Children's Work	4,967	686	(1,820)	-	3,833
New Building	10,337	40	(1,256)	4,081	13,202
Outreach	8,305	-	-	1,695	10,000
Seward Close Amenities	378	-	-	-	378
Reserve	22,700	-	-	-	22,700
Surplus Fund	7,547	-	(475)	-	7,072
	<u>64,682</u>	<u>61,206</u>	<u>(58,945)</u>	<u>-</u>	<u>66,942</u>
Restricted funds					
Children's Work	935	-	-	-	935
Fred Hands Legacy	1,000	-	-	-	1,000
Mission Giving	2,483	2,619	(4,225)	-	877
New Building	345,644	22,902	-	-	368,546
Other	22	-	(22)	-	-
	<u>350,084</u>	<u>25,521</u>	<u>(4,247)</u>	<u>-</u>	<u>371,357</u>
Total funds	<u>414,766</u>	<u>86,727</u>	<u>(63,193)</u>	<u>-</u>	<u>438,300</u>

EVESHAM BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2020

6 The Baptist Pension Scheme

Background to the disclosure

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the Scheme"), which is administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme is a separate legal entity and the assets of the Scheme are held separately from those of the Employer and the other participating employers. The Scheme comprises a Defined Contribution Plan and a Defined Benefit Plan.

The pension cost shown in the Receipts and Payments Statement comprises contributions to the Defined Contribution Plan and deficiency contributions to the Defined Benefit Plan (see below).

The Minister(s) and some members of the church staff are eligible to join the Scheme.

The Defined Contribution Plan

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Legal and General Life Assurance Society Limited. 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. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva. Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

The Defined Benefit Plan

Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the Scheme. The main benefits for pre-2012 service were a defined benefit 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.

Actuarial valuation as at 31 December 2019

A formal valuation of the Defined Benefit (DB) Plan was performed at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. The market value of the DB Plan assets at the valuation date was £298 million. The valuation of the DB Plan revealed a deficit of assets compared with the value of liabilities of £18 million (equivalent to a past service funding level of 94%). The next actuarial valuation of the DB Plan is due as at 31 December 2022.

Recovery plan

A recovery plan dated 30 September 2020 has been agreed to make good the above deficit in assets. Therefore, in addition to the contributions to the DC Plan set out above, the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan.

It has been agreed that the standard rate of deficiency contributions from churches and other employers involved in the DB Plan will remain at previously agreed levels, increasing each year in line with increases in the Minimum Pensionable Income. The deficiency contributions are broadly based on 12% of Pensionable Income / Minimum Pensionable Income, reflecting each employer's contributions in March 2015. Some employers that were involved in the DB Plan for a short period pay lower contributions. The Trustee and the Council agreed a 50% reduction in all deficiency contributions payable between 1 July 2020 and 31 December 2020. The Recovery Plan envisages deficiency contributions continuing until June 2026.

In addition, the Baptist Union of Great Britain agreed to contribute a lump sum of £0.5m by 31 December 2020.

EVESHAM BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2020

Key assumptions

The key assumptions underlying the actuarial valuation of the DB Plan were as follows:

<i>Type of financial assumption</i>	<i>% pa</i>
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income increases (CPI plus 0.75% pa)	3.20
Assumed investment returns	
- Pre-retirement	2.95
- Post retirement	1.70
Deferred pension increases	
- Pre April 2009	3.20
- Post April 2009	2.50
Pension increases	2.70

Payments made in the year

	2020	2019
	£	£
Defined Contribution Plan:		
Employee contributions	2,645	2,588
Employer contributions	<u>1,984</u>	<u>3,235</u>
	4,629	5,822
Deficiency contributions to Defined Benefit Plan	<u>2,973</u>	<u>3,878</u>
	<u><u>7,602</u></u>	<u><u>9,700</u></u>

Basis for determining the DB plan pension liability

The pension liability disclosed in the Statement of Assets and Liabilities in respect of the DB Plan is based on an estimate of the amount that the charity would be required to pay should the charity decide to settle the debt immediately; the Baptist Pension Scheme (the 'BPS') have provided this estimate. The BPS is collecting deficit contributions monthly however these deficit contributions have not been calculated by reference to the charity's share of the pension deficit and, based on the current schedule of contributions, it is possible that the sum of all future annual deficit contributions will be significantly less than the liability disclosed in the Statement of Assets and Liabilities. The charity does not foresee any circumstances that could result in immediate payment of the whole debt however the trustees believe that the BPS may ask the church to increase its contributions towards the deficit and therefore, to be prudent, they have chosen to disclose a liability for the employer debt in the Statement of Assets and Liabilities.