



TRUSTEES

ANNUAL

REPORT

2020

**CONTENTS**

Contents .....	2
Trust Information .....	3
Trustees Report for the year ended 31 <sup>st</sup> December 2020 .....	4
Objects .....	4
The Church: Its Aims and Objectives .....	4
The Year: Its Objectives and Achievements .....	5
Plans for the New Year .....	7
Financial Review .....	7
Grant Making Policy.....	8
Risk Management .....	8
Statement of Trustees Responsibilities .....	8
Church Values.....	9

**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 31<sup>ST</sup> 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 31<sup>st</sup> 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:** 16<sup>th</sup> June 2021

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

***Bringing the love of Christ to the community***



**CHURCH VALUES**

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

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**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

**INDEX**

Page 1	Legal and Administrative Details
Page 2	Independent Examiner's Report
Page 3	Receipts and Payments Account
Page 4	Statement of Assets & Liabilities
Pages 5 - 8	Notes to the Accounts
Appendix	Trustees' report

**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			
		£	£	£	£	£
<b><i>Income receipts</i></b>						
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	-
<b><i>Total receipts</i></b>		<b>60,480</b>	<b>726</b>	<b>25,521</b>	<b>86,727</b>	<b>102,158</b>
<b><i>Payments</i></b>						
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
<b><i>Total payments</i></b>		<b>48,462</b>	<b>10,484</b>	<b>4,247</b>	<b>63,193</b>	<b>78,985</b>
Net of receipts / (payments) before transfers		12,018	(9,757)	21,273	23,534	23,173
Transfers between funds	5	(11,876)	11,876	-	-	-
<b><i>Net movement in funds</i></b>		<b>142</b>	<b>2,119</b>	<b>21,273</b>	<b>23,534</b>	<b>23,173</b>
Cash funds as at last year end		-	64,682	350,084	414,766	391,593
<b><i>Cash funds at this year end</i></b>	<b>A</b>	<b>142</b>	<b>66,801</b>	<b>371,357</b>	<b>438,300</b>	<b>414,766</b>

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			
	£	£	£	£	£
<b>A Cash funds</b>					
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>B Other monetary assets</b>					
Gift aid due to charity	413	-	-	413	2,252
	<u>413</u>	<u>-</u>	<u>-</u>	<u>413</u>	<u>2,252</u>
<b>C Liabilities</b>					
<b>Falling due within one year:</b>					
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>
<b>Falling due after one year:</b>					
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>
<b>Total</b>	<u>120,519</u>	<u>-</u>	<u>410</u>	<u>120,929</u>	<u>71,296</u>
<b>D Assets retained for charity's own use</b>				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			
		£	£	£	£	£
<b>2 Payments in relation to charitable activities undertaken directly</b>						
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  
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**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

**INDEX**

Page 1	Legal and Administrative Details
Page 2	Independent Examiner's Report
Page 3	Receipts and Payments Account
Page 4	Statement of Assets & Liabilities
Pages 5 - 8	Notes to the Accounts
Appendix	Trustees' report

**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			
		£	£	£	£	£
<b><i>Income receipts</i></b>						
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	-
<b><i>Total receipts</i></b>		<b>60,480</b>	<b>726</b>	<b>25,521</b>	<b>86,727</b>	<b>102,158</b>
<b><i>Payments</i></b>						
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
<b><i>Total payments</i></b>		<b>48,462</b>	<b>10,484</b>	<b>4,247</b>	<b>63,193</b>	<b>78,985</b>
Net of receipts / (payments) before transfers		12,018	(9,757)	21,273	23,534	23,173
Transfers between funds	5	(11,876)	11,876	-	-	-
<b><i>Net movement in funds</i></b>		<b>142</b>	<b>2,119</b>	<b>21,273</b>	<b>23,534</b>	<b>23,173</b>
Cash funds as at last year end		-	64,682	350,084	414,766	391,593
<b><i>Cash funds at this year end</i></b>	<b>A</b>	<b>142</b>	<b>66,801</b>	<b>371,357</b>	<b>438,300</b>	<b>414,766</b>

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			
	£	£	£	£	£
<b>A Cash funds</b>					
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>B Other monetary assets</b>					
Gift aid due to charity	413	-	-	413	2,252
	<u>413</u>	<u>-</u>	<u>-</u>	<u>413</u>	<u>2,252</u>
<b>C Liabilities</b>					
<b>Falling due within one year:</b>					
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>
<b>Falling due after one year:</b>					
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>
<b>Total</b>	<u>120,519</u>	<u>-</u>	<u>410</u>	<u>120,929</u>	<u>71,296</u>
<b>D Assets retained for charity's own use</b>				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			
		£	£	£	£	£
<b>2 Payments in relation to charitable activities undertaken directly</b>						
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.