

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

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 5-6	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 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



Contents	2
Trust Information	3
Trustees Report for the year ended 31 st December 2022	4
Objects	4
The Church: Its Aims and Objectives	4
The Year: Its Objectives and Achievements	5
New Building Development	6
Policy Development	6
Plans for the New Year	6
Financial Review	7
Grant Making Policy	7
Risk Management	7
Statement of Trustees Responsibilities	8
Church Values	8



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.