

Charity Number: 1171581

Lower Earley Baptist Church

Annual Report and Financial Statements

Year Ending

31/12/2020

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1. General Information

1.1. Name and Address

Lower Earley Baptist Church

Maiden Place

Lower Earley

Reading

RG6 3HE

1.2. Church Leadership Team

The Church Leadership Team comprises the Minister, Church Secretary, Church Treasurer and additional individuals as appointed by the Church Meeting. All members of the Leadership Team are Trustees of Lower Earley Baptist Church CIO

Rev Keith Gordon Wilson	Minister and Chair
Mrs Dorothea Lowman	Church Secretary, appointed 18/11/2020
Mr Donald Edward Wimpenny	Church Treasurer, appointed 18/11/2020
Mr Richard James Bater	Appointed 18/11/2020
Mr Alan Martin Bullock	Resigned 18/11/2020
Stephen Newton	Appointed 18/11/2020
Rebecca Hogg	Appointed 18/11/2020

1.3. Principal Professional Advisors

HSBC Bank	P Nixon FCA	Edmonds Accountancy
160 Crockhamwell Road	28 Luckley Wood	Unit 11 Diddenham Court
Woodley	Wokingham	Lambwood Hill
Reading	Berkshire	Grazeley
RG5 3JJ	RG41 2EW	Reading
RG7 1JQ		

2. Church Leadership Team's Report

The Church Leadership Team of Lower Earley Baptist Church CIO ("the Charity") present their annual report for the year ended 31 December 2019 together with the financial statements for that year.

The financial statements have been prepared on the receipts and payments basis in accordance with the Charities Act 2011.

2.1. Statement of Church Leadership Team's Responsibilities

The Church Leadership Team is responsible for preparing their report and the financial statements in accordance with general applicable law and United Kingdom Accounting Standards (United Kingdom General Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Church Leadership Team to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Church Leadership Team is required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Church Leadership Team is responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act, the Charities (Accounts and Reports) Regulations 2008 and the provisions of the Church Constitution.

They are also responsible for safekeeping the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

2.2. Reference and Administrative Details

Lower Earley Baptist Church CIO is a registered charity (charity number 1171581).

The present Church Leadership Team is shown in section 1.2 and the external advisers of the Charity are shown in section 1.3.

2.3. Structure and Management

The Church is governed by its Constitution, adopted 29 September 2016. The Church is a member of the Baptist Union of Great Britain. It is also a member of the Southern Counties Baptist Association, being a regional association within the Baptist Union.

The Church Leadership Team, as shown in section 1.2, are appointed by secret ballot at a Church Members' meeting in accordance with the Church Constitution. They oversee and coordinate the vision and ministry of the church.

The Minister and the Church Leadership Team remain on the Church Leadership Team for the duration of their appointment subject to their good standing within the Church both spiritually and morally.

The Church Leadership Team, other than the Minister, are appointed for a period of 1 year in respect of the Church Secretary and Church Treasurer and up to 3 years for any other Trustee. Trustees other than the Church Secretary and Church Treasurer (who are appointed annually) are eligible for a further 3-year period. After two consecutive terms of 3 years they shall normally stand down for a minimum period of one year unless the Church Meeting agrees an extension.

On appointment the Church Leadership Team are provided with copies of previous Church Leadership Team minutes dating back at least one year and other relevant church specific documents. They are also given guidance as to appropriate background reading on being a trustee as provided by both the Charity Commission and the Baptist Union.

Some ministries of the church are headed up by individuals who are not themselves part of the Church Leadership Team but are answerable to a designated member of that team. Regular contact is kept between these individuals and matters of importance are brought to the rest of the Church Leadership Team as necessary.

Church Membership is open to those who profess repentance before God and faith in Jesus Christ as Saviour and Lord; whose lives bear evidence of the presence of the Holy Spirit; and who assent to the statement of Beliefs in accordance with the Constitution, with application for membership being made to the Minister or Church Secretary.

2.4. Governance

Internal controls over all forms of commitment and expenditure continue to be refined to improve efficiency. Processes are in place to ensure that performance is monitored and that appropriate management information is prepared and reviewed regularly by both the Church Leadership Team and the Church Members.

The systems of internal control are designed to provide reasonable but not absolute assurance against material misstatement or loss. They include:

- an annual budget approved by the Church Members;
- regular consideration by the Church Leadership Team and Church Members of financial results, variances from budgets, and benchmarking reviews;
- delegation of day-to-day management authority and segregation of duties;
- identification and management of risks.

Group Leaders have certain delegated responsibility for the smooth running of their ministries but are accountable to the Church Leadership Team and Church Members for all decisions taken.

The Church Leadership Team can approve budgeted expenditure up to £5,000 and non-budgeted expenditure up to £2,000. Any non-budgeted expenditure above this limit must receive agreement from Church members. The limits are reviewed from time to time.

The Church appointed Maintenance Officer can approve expenditure up to £500. Any expenditure above this amount requires approval as detailed above.

If any conflict of interest arises, the concerned member of the Church Leadership Team declares it and takes no part in the related decision

2.5. Risk Management

The Church Leadership Team has examined the principal areas of the Church's operations and considered what major risks may arise in each of these areas. In the opinion of the Church Leadership Team, the Church has established resources and review systems which, under normal conditions, should allow the risks identified by them to be mitigated to an acceptable level in its day-to-day operations. Procedures have been established for reporting failings immediately to the Church Leadership Team.

2.5.1. Safeguarding

In line with our legal requirements the Church Leadership Team has appointed one of the Trustees to be responsible for Safeguarding. In addition the Charity appoints two Church Members as the designated person for Children and Youth and also Adults at Risk.

For all volunteer roles that have involvement with children, youth and adults at risk there is an internal application and interview process. This also includes the need for a satisfactory DBS.

An item relating to Safeguarding features on all Trustee and Church Member meetings. The Trustee responsible for Safeguarding will highlight any areas of concern and an action plan is agreed.

The Church is a member of the Baptist Union of Great Britain. It is also a member of the Southern Counties Baptist Association, being a regional association within the Baptist Union. By virtue of this membership the Trustees have access to specialist Safeguarding support and regular training.

All Trustees and individuals involved with children, youth and adults at risk undertake regular training.

2.5.2. Health & Safety

The Church Meeting has appointed a Health & Safety Officer and the Church Leadership Team receives regular updates of any matters of concern.

Due to Covid 19, specific training was given to those stewarding our face-to-face services to ensure all government regulations were followed and a Covid safe environment was provided.

.Regular training is provided by the appointed Catering Manager to comply with Food Safety legislation. Due to the building being not used for most of the year due to national lockdowns and Covid restrictions the kitchen was not used and food provided. No training was given either.

2.5.3. Financial Risk

The Church Leadership team has reviewed and identified the financial risks to the Church and have placed appropriate measures in place to either eliminate or mitigate the risks identified.

2.6. Mission, Vision, Strategies and Principle Activities

2.6.1. Purpose/Mission

The principal purpose of Lower Earley Baptist Church is the advancement of the Christian faith according to the principles of the Baptist Denomination. The Church may also advance education and carry out other charitable purposes in the UK and/or other parts of the world.

The Mission of the Church (its charitable object) is to be:

“A Community Where Jesus is encountered and Lives are Transformed”.

The responsibility for ensuring that Lower Earley Baptist Church fulfils its mission falls on every Church Member, encouraged and guided by the Church Leadership Team.

2.6.2. Vision

2.6.2.1. *Our corporate vision is to be:-*

A vibrant worshipping community

We believe in Whole Life Worship – not just for Sundays

2.6.2.2. *A community of effective disciples of Jesus*

We believe that engagement with God's word is vital. We believe that a Church led by the Holy Spirit has the power to change our community and our world. We believe in the Power of Prayer.

2.6.2.3. *A missionary community, sharing Christ in word and action*

We believe that God has given us a 'sphere of influence' both as a Church and Individuals. We believe that no one should be excluded from God's Love and Forgiveness.

2.6.2.4. *A loving, welcoming and supportive community*

We believe that God has called us and sent us to serve Lower Earley

2.6.2.5. *A serving community, where all participate*

We believe in accountability; we will support, encourage and challenge one another to commit to and become more like Jesus Christ.

2.6.3. Strategies and Activities

When planning the activities for the year the trustees have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance for charities for the advancement of religion. We have sought to achieve our vision as follows:

2.6.3.1. *Worship*

Sunday services, prayer meetings, regular meetings for various age groups, prayer links. Due to Covid and national lockdowns we moved our services and many activities online. We increased our prayer meetings to weekly online meetings.

2.6.3.2. *Discipleship*

Regular discipleship groups, Bible teaching, Sunday groups for children and young people. Due to Covid we moved some discipleship groups online, provided some online sessions and activities for our children and weekly Zoom meetings for our young people.

2.6.3.3. *Mission*

We have weekly activities for preschool, toddlers (Mulberry Bush and Mini Mulberries) this includes their parents/carers. This could not be continued due to Covid and lockdowns but alternative ways of keeping in touch with parents were developed. After a review of our weekly children's youth club for primary age (Rocky Road) in the Autumn of 2019 the decision was taken to start a new group in 2020 which we were able to do successfully in January (see 2.6.4.6)

We have a collection point for the Woodley Food Bank. Due to Covid this had to stop in the church building. We thought of other ways of helping those in our community and made Christmas Hampers which were distributed to families through Woodley Food bank and Transformed Living

The premises are the base for a Slimming World franchise. and also, a group of ladies who meet to make quilts for needy causes. Due to the pandemic we had to severely restrict the use of our premises with the financial impact this had for our income.

The National Childbirth Trust (NCT) have commenced a series of courses on the premises during the year. As a result, they have booked a large number of slots throughout 2020 but the majority had to be cancelled due to the pandemic.

Parenting Special Children (PSC) a local Charity have also made use of the premises until the building had to be closed due to Covid.

During the year we have a number of lets including Social Services, other Charities and community groups. A number of other Churches have used our premises for leader/member 'Away days'. These all had to stop during the largest part of the year due to the pandemic.

RE Inspired is a local charity that delivers aspects of the RE Syllabus. Whilst RE is a compulsory subject it is not part of the national curriculum. RE is taught according to a locally agreed RE syllabus that's tailored with input from the local faith community.

We are pleased to have partnered with RE Inspired to enable sessions to be delivered in our Church building on a regular basis for our local schools. In addition, our Minister Keith Wilson is a Trustee of RE Inspired and this enable a close supportive working relationship. Due to Covid this work was largely restricted this year.

2020 saw the end of our link with a Baptist Missionary Society World Mission supported family in France due to their return to the UK. In partnership with BMS (Baptist Missionary Society) we started a link with a couple church planting in Thailand. Our direct financial link with a Tearfund Project at Kigezi in Uganda also came to an end in 2020 due to Tearfund discontinuing this project. We were also going to financially support a Church Member undertaking a short placement with Operation Mobilisation which then was cancelled due to the pandemic.

2.6.3.4. Belonging

Pastoral care, visiting, social events, meals. While the monthly meals had to be discontinued once the national lockdown in March started, we moved some social events online and helped raise funds for Tearfund. Our pastoral care was also impacted by Covid. It took place using phone calls and socially distanced visits, where appropriate. Our aim was to try and ensure that everyone associated with the church received appropriate care and support during this difficult time.

2.6.3.5. Serving

Giving opportunities to serve within the church and beyond it, running courses, training (helped each other up our skills with zoom meetings, recording videos clips), mentoring, identifying and developing gifts and skills. We saw all these plans and activities restricted due to Covid but having to move some activities / courses/ meetings online helped develop skills and gifts in church members not anticipated.

Running and servicing the Premises for the benefit of all was severely restricted due to Covid.

2.6.4. Achievements and Performance

The Trustees continued with the leadership structure created in 2018 when it was decided to create the following structure under a broad statement “Supporting, Encouraging, and Enabling:

Ministry, Operations, Finance, Pastoral Care including Safeguarding, Evangelism and Mission, Children and Youth and Hospitality.

The new structure has enabled a clearer focus upon Vision and Mission in line with the Statements detailed earlier in this report.

The Goals developed in 2019 sit alongside the Vision Statement (2.6.2) and create a focus for the Churches programme of activity.

2.6.4.1. *Ministry*

The minister has been in post for 16 years and continues to lead the Church in relation to its ministry strategy.

A regular programme of teaching is provided for Sunday worship gatherings. With the start of the 1st national lockdown this gathering in the building had to stop and a 35-40 minute livestreamed “service” consisting of sung worship, a creative Bible reading, and a teaching session by the minister was produced. This livestream gathering was followed by a Zoom meeting to offer church family members the opportunity to catch up with each other and pray.

The minister further creates discussion notes for our weekly discipleship groups. Up till lockdown there were 4 weekly and 1 monthly discipleship group meeting either in the Church Lounge or in member homes. Due to the pandemic 3 groups had to stop and 2 were able to continue via Zoom. In the Autumn one fortnightly group was started via Zoom.

The minister also leads the church in the area of prayer. Due to the pandemic the prayer gatherings in the building had to stop and happened via Zoom. The frequency was increased from monthly to weekly. The online prayer meetings saw numbers attending increase. The minister also promoted joining national prayer initiatives via Zoom.

Easter 2020 had to be restricted to a livestreamed gathering.

Aware of the challenging times a new project was started to provide Christmas hampers to people struggling economically in our community. They were distributed in cooperation with the Woodley Food Bank and Transformed Living.

Our annual community Carol Service had to be cancelled and instead an online event was produced.

On an average Sunday we have 28 Children under age 11, ten young people 11-18, 9 young adults 18-30, 55 adults 30-65 and 8 over age 65.

At the beginning of the year a number of new people joined us for our Sunday Gatherings. Moving our Sunday Gathering online onto our own YouTube channel has led to many more people from our community and a bit further afield to be able to “attend” our Sunday gathering. The number of subscribers to our YouTube Channel increased over the year from about 70 at the beginning of the livestream to over 120 by the end of the year.

There are currently 57 Members and we have been in contact with 124 children under age 11 and 20 young people under age 18.

The Trustees have considered its response to the complex and difficult questions/dilemmas presented to Churches. Whilst they acknowledge that there are no simple answers it has considered what resources and assistance might be available. With this in mind the Leadership have suggested to the Membership that the Church ‘joins’ the Evangelical Alliance. This proposal needs further consideration in 2021.

2.6.4.2. Operations

This area includes the Church Secretary role and encompasses the day to day running of the church and ensuring Church Member and Trustee meetings have all necessary information to function.

The Leadership considered the increasing burden of administration placed upon volunteer Trustees and presented a proposal to the Church Members in 2019 to appoint a part time paid administrator. This role was filled in February 2020.

The proposal was extended to include a part time Facilities assistant. This role would mainly relate to the setting up requirements for groups and Church Gatherings etc. It was hoped that this role would also be filled in early 2020 but this has not been the case. Due to Covid nothing further could be done during the year.

In addition, all events, lettings, Health & Safety, Maintenance, Catering and Website content are the responsibility of the Operations Team.

The continued development of the Web Site and its enhanced functionality provides access to more and more information. E News and E-news Updates are provided regularly to all members/regular attenders with a log in. The functionality

created the previous year to create sign-ups for events and control and monitor attendance have seen their use extended.

Rotas for Worship Team, Kidz ministry and Hospitality have also been created in a central space within the site. Reminder emails are automatically generated to assist the delivery of functions as necessary.

As a requirement under GDPR forms for registration are kept in secure cabinets to retain sensitive data. There are robust procedures for retaining and destroying data and particularly regarding Safeguarding issues.

Digital Signage is an increasing method of providing moving data to different groups at different times. The screen installed in the Church Foyer in 2019 has continued to be used to communicate messages/information for specific groups using the premises during the week.

The Trustees have also considered its responsibilities regarding social media and will be formulating a plan and procedure in line with advice from the Baptist Union. It is looking to introduce a clear policy and procedure in 2021.

Health & Safety is an important consideration as detailed in Note 2.5.2.

2.6.4.3. Finance

A full finance report is included under Note 4

2.6.4.4. Pastoral Care/Safeguarding

The Trustee responsible for Safeguarding ensures that all necessary procedures are in place (see Note 2.5.1). Due to Covid training has been limited and will be looked at again in 2021.

The pandemic and the closure of the church building had a significant impact on the ability of people to meet and support one another. The trustees identified people vulnerable due to age, infirmity and living alone. Pastoral care took place using phone calls, emails and socially distanced visits, where appropriate. Additional support was provided via Zoom and WhatsApp groups. Our aim was to try and ensure that everyone associated with the church received some care and support during this difficult time. At the end of 2020 was decided to have a look again at pastoral care and how it could best be implemented in 2021.

Due to Covid the regular events for Men including football, curry nights, breakfast meetings and football had to stop throughout most of 2020.

For women, there are two regular meetings at the Church: 'HEM' and Chat and Chill. "Chat and Chill" group was able to continue on Zoom once the pandemic brought an end to face-to-face meetings. The participants of "HEM" stayed in touch via WhatsApp.

Both groups are open to anyone wishing to attend. For Men there are approximately 10-15 and women at 'HEM' 6-10 and Chat and Chill 8-12.

2.6.4.5. Evangelism/Mission

An initiative was undertaken in 2019 to deliver 'Good News' Newspapers to Church neighbours. Due to the pandemic this continued in a limited way throughout 2020.

In February we started the Course "Christianity Explored" which had to continue on Zoom due to the pandemic. This Course was followed by the Course "Life Explored" Both courses are for people wanting to find out more about the Christian Faith.

We continued providing financial support to the Kigezi Water and Sanitation Programme in Uganda to allow clean, safe drinking water and proper sanitation facilities for those living in the Kigezi Diocese. This project was brought to a close by Tearfund as other pressing needs arose during the pandemic.

We also continued with our support of CIRDIC (Churches in Reading Drop In Centre). They had to change its programme due to Covid but maintained their support for the disadvantaged in Reading.

We continued with our support of the Barnabas Fund who work on behalf of persecuted Christians worldwide.

As a Church we also supported the Judkins Family in France as part of our commitment to the Baptist Missionary Society World Mission. This family returned to the UK in March. We decided to explore another link and are now supporting a couple working in Thailand serving their community and church planting.

We were going to support a Church Member undertaking a short placement with Operation Mobilisation but it was cancelled due to Covid.

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2.6.4.6. Children and Youth

During 2018 we renamed two of our groups for Children on Sunday to 'Bright Sparks' and Ignite. These groups are for Reception to year 2 and years 3-6 respectively. Average attendance is 17 across the groups. Due to the pandemic these groups could not meet any longer but weekly online materials and resources were created to support the children.

The children were also involved in producing creative video clips retelling Bible stories for the Sunday Livestream.

We have a Crèche for pre-school children with an average attendance of 5-7. Due to the pandemic this group could not meet any longer.

For secondary age children our 'DNA' group meets weekly with an average attendance of 8-10. Due to the pandemic these Sunday morning meetings had to stop and were replaced by weekly Saturday evening Zoom meetings. These were very well attended.

'DNA' meets from time to time either at other events or homes for food and friendship which had to stop due to the pandemic but when the Covid restrictions permitted walk were organized.

In 2020 we started TnT. Our vision is that children from our church will be able to invite their friends to a group where faith is shared and explored in a fun, creative and relevant way. TnT is a weekly session. TnT grew quickly and had contact with around 25 primary aged children. Restrictions because of the pandemic caused the suspension of the of TnT sessions in the building. However, contact was kept with the families and a number of special "Holiday Club" online events were offered.

We have weekly activities for pre-school, toddler (Mulberrybush and Mini Mulberrybush) this includes their parents/carers. This group has an average weekly attendance of 15 babies and 25-30 toddlers with their parents/carers.

Due to the church member who had led the group for 10 years wanting to step down and no other volunteer being able to take over the leadership it was decided to make the role of Mulberry Bush Coordinator a paid role and in April 2020 we were able to employ a new Mulberry Bush Coordinator.

Due to the pandemic the group meetings had to stop. Alternatives were developed to support and keep in touch with the participants: sending out via Facebook and email a weekly update with links to craft activities, songs and stories. Then parents/cares were invited to pick up a craft bag twice a term when restrictions permitted.

At Christmas the group was offered a special Christmas video clip retelling the Christmas story.

2.6.4.7. Hospitality

We have a dedicated team who provide welcoming and refreshment for our Gatherings. This, too, had to stop during the pandemic.

Instead after the online Sunday Gathering, we offered a Zoom “Coffee and Chat” session to facilitate fellowship every Sunday morning after the Livestream.

We also took part in the online Tearfund Quiz night to raise funds for that charity and as a social activity.

Once a month we organized a Sunday Lunch at Toby Carvery until the pandemic brought this to an end.

3. Future Plans

Discipleship and Training: The use of video courses has proved very helpful, and it is planned to use the “Bible Course” as a next course in the discipleship groups in the Spring term. It is hoped that such courses will engage more people in our discipleship groups.

The goal is to have a pool of video courses and people who are trained in delivering a course with guided discussion for people who want to explore the Christian faith to understanding and growing in the basics of being a Christian to going deeper in living as a Christian. In the Autumn there are plans to explore and use some more courses.

Church Activities: Having had to stop most activities during 2020, once restrictions are lifted the plans are to reconnect with the participants of TnT, the group for Primary Age Children on a Thursday evening. This was launched in January 2020 and started off very successfully until lockdown.

Babies, Toddler and Young Families: Our group for Toddlers, Mulberry Bush, will be relaunched once the restrictions are lifted. The plan is to give it a stronger Christian character by including a story time with Bible stories and a Prayer Tree where people can write prayers of thanks or petition.

Pastoral Care: The Trustees acknowledge that the Pastoral Care changes made in 2018 have not really worked well in practice. It is their intention to revisit this important area and put in place a better working structure and support system in 2021.

Social Action: Out of our commitment to care for those struggling economically we are considering opportunities to support people in our community. We have had a speaker from the Charity “CAP: Christians Against Poverty” speak to us in the past and would like to explore getting more involved in this work in 2021.

Women: Women in the church family have expressed in the past a desire to start some occasional activities specifically for them. This will be explored more in 2021 with a possible first event planned for August 2021.

Young Adults: We hope to establish a group that will support young adults spiritually and socially. We define young adults as those in their 20s and 30s.

Exploring Faith Issues: There is a desire to create a space where difficult questions about faith could be discussed. In 2021 we are considering starting a new series of evening events once or twice a term on Friday evenings.

Sundays: Having had to move our Sunday Gatherings to a live streamed event from a church members private studio, there has been a desire to continue to live stream our gatherings once we are back in the building. This idea will be thoroughly explored in 2021. This project, although it could be costly, would enable us to serve better our church family and help us fulfil better our mission to our community.

4. Financial Review and Results for the Year

4.1. Financial Review

During the 12 months to 31 December 2020 the Church had a total income of £101,595, (2019: £103,257). Offerings and donations together with the Income Tax refunds at £86,807 were slightly increased on last year. Income from Letting and Hire was £7,102, significantly reduced on 2019 (2019: £16,187). Charitable expenditure was £103,071 (2019: £85,802).

Overall total funds therefore decreased by the end of the year to £92,357; they were £93,833 at the start of the year.

The Church met virtually all its commitments out of current income. We therefore believe that the funds as at 31 December 2020, together with future income, are sufficient to meet expected future commitments.

4.2. Grant Making Policy

4.2.1. Grants from the Ministry Fund

The Ministry Fund (Restricted) exists to enable the church to support members of the church fellowship who wish to undertake courses of Christian training or missionary work at home or abroad.

The fund is administered by the Trustees who are accountable to the Church Members' Meeting.

No grants were made in 2020.

4.2.2. Connected Church Fund

This is a restricted fund for the support of the Tearfund Kigezi Water Project. The Connected Church programme was ended by Tearfund in 2020.

Members are able to continue support Tearfund through donations. A sum of £2,168 was donated in 2020.

4.2.3. Other Grants

The Church actively supports the wider work of Mission through the setting aside circa 15% of the General Fund income for the support of organisations engaged in mission and local charities. The organisations

chosen to support and amount given are agreed annually by Church Members.

4.3. Reserves Policy

The Trustees believe that, as at 31st December 2020, our reserves policy currently requires us to hold approximately £25,000 in unrestricted cash reserves which covers circa 4 months of operational cost. We actually held approximately £84,783 in general and designated cash reserves, giving an excess of approximately £59,783.

A portion of these funds are held in the Capital Fund (Designated) for items in a rolling 10-year maintenance plan. When allowance is made for this allocation of funds the General Fund will commence approximately £45,378 above what is required.

We also have a pension deficit of £56,200 which will only be required should a cessation event occur.

The trustees will continue to consider the best approach to utilising the remaining excess reserves.

4.4. Employees

The Church Minister is in his position by appointment in accordance with the Baptist Union terms for Ministers. We have three other employees: a Cleaner, Church Administrator and Mulberry Bush Co-ordinator.

4.5. Pensions

The Church contributed towards pension provision for the Minister, Administrator and the Cleaner through membership of the appropriate section of the Baptist Union Pension Scheme.

The scheme is registered with the Occupational Pensions Regulatory Authority and meets all the standards required.

Employees have the option of making additional payments into the scheme on a personal basis.

Signed Approval

Submitted by the Church Leadership Team and agreed by the Church Members at the AGM on 8 July 2021.

Signed on behalf of the Church Leadership Team (Trustees)

A handwritten signature in black ink, appearing to read 'D Wimpenny'.

D Wimpenny Treasurer

Independent Examiners Report



Independent Examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/ members of	Lower Earley Baptist Church		
On accounts for the year ended	31 December 2020		
Set out on pages	attached		
Respective responsibilities of trustees and examiner	<p>The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.</p> <p>It is my responsibility to:</p> <ul style="list-style-type: none"> • examine the accounts under section 145 of the Charities Act, • to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and • to state whether particular matters have come to my attention. 		
Basis of independent examiner's statement	<p>My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.</p>		
Independent examiner's statement	<p>In connection with my examination, no matter has come to my attention</p> <ol style="list-style-type: none"> 1. which gives me reasonable cause to believe that in, any material respect, the requirements: <ul style="list-style-type: none"> • to keep accounting records in accordance with section 130 of the Charities Act; and • to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or 2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached. 		
Signed:		Date:	22/5/2021
Name:	Philip John Nixon		
Relevant professional qualification:	F.C.A.		
Address:	28 Luckley Wood, Wokingham, Berkshire. RG41 2EW		

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Lower Earley Baptist Church			Charity number 1171581
Receipts and payments accounts			CC16a
For the period from	1.1.20	To	31.12.20

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	73,324	2,150	-	75,474	74,969
Gift aid tax reclaimed	11,094	239	-	11,333	11,363
Lettings	7,102	-	-	7,102	16,187
Miscellaneous	2,770	586	-	3,356	681
Interest	30	-	-	30	57
HMRC JRS Grant	4,300	-	-	4,300	-
Sub total (Gross income for AR)	98,620	2,975	-	101,595	103,257
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	98,620	2,975	-	101,595	103,257
A3 Payments					
Ministry	40,102	-	-	40,102	41,170
Mission	19,251	2,168	-	21,419	21,994
Administration of ministry and mission	23,449	-	-	23,449	7,297
Church buildings expenditure	18,051	-	-	18,051	15,291
Independent Examination	50	-	-	50	50
Sub total	100,903	2,168	-	103,071	85,802
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	100,903	2,168	-	103,071	85,802
Net of receipts/(payments)	- 2,283	807	-	- 1,476	17,455
A5 Transfers between funds	- 53	53	-	-	-
A6 Cash funds last year end	87,119	6,714	-	93,833	76,378
Cash funds this year end	84,783	7,574	-	92,357	93,833

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	HSBC current account	63,918	-	-
	HSBC deposit account	20,865	7,574	-
		-	-	-
	Total cash funds	84,783	7,574	-

(agree balances with receipts and payments account(s))

OK

OK

OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Freehold building - Manse	Restricted	495,000	-
	at estimated market value			-
	Freehold building - Church	Restricted	1,656,235	-
	at insured value			-
	Fixtures, fittings and equipment	Unrestricted	92,656	-
	at insured value		-	-

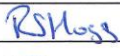
Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	The Baptist Pension Scheme: estimated employer debt relating to the closed final salary scheme	Unrestricted	56,200	by monthly deficiency payments through to 2028
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature

Print Name

Date of approval

	REBECCA S. HOGG	22/5/2021
	STEPHEN C. NEWTON	22/5/2021

CCXX R2 accounts (SS)

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21/05/2021

Appendix 1

Pensions Statement

The Church is a participating employer the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

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. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a 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. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Under the Schedule of Contributions, the church makes a monthly payment in respect of the DB scheme deficit, currently £353.98, which will increase in line with increases in Minimum Pensionable Income. The Schedule of Contributions foresees these contributions continuing until June 2026. The pension scheme liability shown in the Statement of Assets and liabilities is calculated as the current rate per month multiplied by the number of months remaining in the current Schedule of Contributions, which amounted to £56,200 as of 18th December 2020.