

**Charity Number: 1171581**

**Lower Earley Baptist Church**

**Annual Report and Financial Statements  
Year Ending  
31/12/2021**

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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, reappointed on 14/10/2021
Mr Donald Edward Wimpenny	Church Treasurer, resigned on 14/10/ 2021
Mr Stephen Newton	Appointed as Church Treasurer on 14/10/2021
Mr Richard James Bater	Resigned on 15/06/2021
Mr Stephen Newton	Appointed as trustee 18/11/2020
Mrs Rebecca Hogg	Appointed 18/11/2020
Mr Petrus Jacobus Zeeman	Appointed 14/10/2021

## 1.3. Principal Professional Advisors

HSBC Bank  
 160 Crockhamwell Road  
 Woodley  
 Reading  
 RG5 3JJ

P Nixon FCA  
 28 Luckley Wood  
 Wokingham  
 Berkshire  
 RG41 2EW

Edmonds Accountancy  
 Unit 11 Diddenham Court  
 Lambwood Hill  
 Grazeley  
 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 2021 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. On 14/10/2021 the membership of the church approved in their Special Church Member's Meeting to add to the constitution the option of holding Church members meetings online or hybrid. 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 an appointed 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. As the building was reopened following the governments lifting of lockdown restrictions and the church was able to restart with its activities progressively training for the use of the kitchen was given again. The training had stopped during the first part of the year as lockdowns did not permit the use of the building.

### 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.

As Covid and national lockdowns continued into 2021 our Sunday gatherings and many activities continued online, including our weekly prayer meetings

We evaluated the experience of online meetings and taking into consideration the positive elements of it we decided to invest into the acquisition and installation of equipment to be able to livestream our Sunday gatherings from the church building. This enables housebound and/or ill church family members to access the service. It has also opened up our service to a much wider audience which is one of our goals.

We continued with our weekly online prayer meetings once the final lockdown was lifted. While numbers attending have not increased meeting online has made it feasible to meet on a weekly basis.

*2.6.3.2. Discipleship*

Regular discipleship groups, Bible teaching, Sunday groups for children and young people.

As lockdowns restricted movement and Covid continued our discipleship groups continued online. But with the lifting of the last lockdown, we were able to restart a discipleship group in the building on Monday mornings. Some discipleship groups that had met online offer now a hybrid option and one group remains online only. These various options have led to an

increased number of church family members attending our discipleship groups which is another goal we had set ourselves.

After sessions online for our children and weekly Zoom meetings for our young people, we were able to return to meetings in the church building once the last lockdown was lifted. While numbers had to be restricted there was a great interest in attending the in person sessions.

#### 2.6.3.3. *Mission*

We have weekly activities for preschool/ toddlers (Mulberry Bush and Mini Mulberries) this includes their parents/carers. As Covid continued but the national lockdown was lifted step by step we were able to restart our weekly Toddler Group Mulberry Bush with some restrictions in place. We used the opportunity of having a new start to introduce a prayer tree and also a time for story telling including Bible stories as a further step to fulfil our vision and goals as a church.

Our weekly children's club for primary school aged children age also restarted successfully after lockdown. Our strategy to grow numbers apart from church children inviting their friends has been this year to publicize more among the parents who attend the toddler group that we have a group for their older children.

We have started to offer once or twice a term a Sunday afternoon walk. While this is helpful for new church attendees to get to know other church members the vision is also to offer this organised walk to the community and to non-church attending friends as a way of engaging people more with the church.

We have a collection point for the Woodley Food Bank. Due to Covid this had to stop in the church building but we have been able to restart this in the autumn. This partly fulfils our goal to serve our community.

The premises are the base for a Slimming World franchise and also, a group of ladies who meet to make quilts for needy causes. We were able to offer our premises again to them with the lifting of lockdown restrictions.

The National Childbirth Trust (NCT) have started classes in the premises during the year and once the national lockdown restrictions were lifted, became a regular user of our premises to deliver some of their courses.

Parenting Special Children (PSC) a local Charity have also returned to using our premises once the building could be reopened after the national lockdown restrictions were lifted.

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'. Some of these have been able to restart using our building.

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 enables a close and supportive working relationship between LEBC and RE Inspired. Due to Covid this work was largely restricted but restarted after the lifting of the lockdown restrictions.

Our link with a couple that is church planting in Thailand, which started in 2020, has continued. Due to Covid a visit to the church while on furlough in the UK was not possible.

One of our young people joined Pays for 9 months starting in September 2021. As a church we decided to support him in prayer and financially. We were very pleased that our vision and goal to send out people from the church so serve in other places has become reality.

#### *2.6.3.4. Belonging*

Pastoral care, visiting, meals, social events,.

Pastoral care: this was also impacted by Covid. It took place using phone calls and socially distanced visits where appropriate and legal during lockdown. Our aim was to try and ensure that everyone associated with the church received appropriate care and support during this difficult time. Apart from phone calls and visits the discipleship groups also provide pastoral care to the attendees.

The monthly Sunday lunches at the Toby Carvery had to be discontinued during the national lockdown. Even when the lockdown restrictions were lifted this activity has not been restarted as participants were not keen to go to restaurants due to Covid.

We instead have planned outdoor activities like Sunday afternoon walks for the church family and friends. Our strategy has widened to offering more social activities open to non-Christian friends and the community.

While under lockdown at the first half of the year we offered two game nights online as social events. Once the restrictions were lifted, we restarted the Tearfund Quiz in support of the work of that charity and planned Sunday afternoon walks once or twice a term.

#### *2.6.3.5. Serving*

Giving opportunities to serve within the church and beyond, running courses, training (help each other up our skills), mentoring, identifying and developing gifts and skills.

Some of this was restricted due to Covid the first half of the year although some activities / courses/ meetings happened online. Skills development happened as people had to learn to deliver many things online. We discovered gifts and talents in church family members that we had not anticipated.

Running and servicing the Premises for the benefit of all was severely restricted due to Covid the first half of the year but step by step the activities in the building could be restarted and by the end of the year all activities and most previous users of the premises returned to our premises.

## 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 17 years and continues to lead the Church in relation to its ministry strategy.

A regular programme of teaching is provided for Sunday worship gatherings. As the restrictions of the last lockdown were lifted, our minister in conversation with the leadership team and worship team prepared for returning to the building on a Sunday morning. This was an opportunity to rethink our gatherings and introduce a new structure that would enable us to offer a 45–50-minute livestreamed service and add to it a part only for those present in the building at the end. We retained the creative Bible story reading element developed during the lockdown livestreams. This restructuring has achieved a wider participation of the church family in the Sunday gathering. It has also increased the communal prayer and given a space for testimonies of God working in and through the lives of the attendees.

The minister further creates discussion notes for our weekly discipleship groups. While during the first half of the year the number of discipleship groups meeting was reduced, the pre Covid Monday morning discipleship group was able to restart in July with new members and meeting slightly later, over lunch. Two groups opted for a hybrid meeting and a third discipleship group remained an online discipleship group. All groups have grown in number and bringing us nearer to our goal of 80% of the church family being involved in discipleship groups.

At the beginning of the year the Discipleship Groups used the “Bible Course” produced by the Bible Society. This course gives an excellent overview of whole Bible over 8 sessions. Some church attendees while not engaging regularly in discipleship groups enjoy attending specific courses that are offered.

The minister also leads the church in the area of prayer. At the end of the last lockdown, he decided the weekly online prayer gathering should continue thus increasing the communal prayer opportunities compared to pre-Covid times. In addition to the weekly prayer meetings, he plans an annual week of prayer which happened online at the end of February. At the beginning of September, a prayer walk was organised.

Special events throughout the year are Easter and Christmas. Easter services 2021 had to be restricted to a livestreamed gathering except for a Maundy Thursday afternoon reflective service.

The annual community Carol Service took place again in the building and it was also livestreamed. Due to the new Covid variant Omicron numbers of attenders in the building were reduced.

Attendance on a Sunday morning was still limited due to Covid but the number of the subscribers to our YouTube channel on which the livestream can be watched has increased steadily over the year, having reached over 150 by the end of the year. This means that the number of those benefitting from the Sunday gathering has steadily increased and is higher now than pre-Covid.

Ministry to children: Due to the restricted number of volunteers, the two groups for primary school aged children on a Sunday morning had to be merged to one. During the year 124 children under age 11 and 20 young people under age 18 have been in contact with the church.

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 was considered and no decision to join has yet been made.

#### **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 church employs a part time church administrator. Towards the end of the year a new part time church administrator was employed as the previous one moved away from Reading.

The proposal of a part time Facilities assistant has been parked for the time being as the church is managing without it, but it will be considered again should the need arise in the future. 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 who so request. The functionality created in 2020 to create sign-ups for events and control and monitor attendance have seen their use extended.

Rotas for Worship Team, Kidz ministry, Tech Team, Creative Bible Story, 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 could not be restarted after the lockdown period. It is hoped once repaired it will be continue to be used to communicate messages/information for specific groups using the premises during the week.

The Trustees also considered its responsibilities regarding social media and will be formulating a plan and procedure in line with advice from the Baptist Union. A clear policy and procedure were agreed by the church members this year.

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). During 2021 trustees and some church members underwent the required training.

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. With the lifting of the last lockdown and the opening up of the building the Monday lunchtime discipleship group and Tuesday evening one restarted and thus are providing some pastoral care to the participants. While a new pastoral care team is not being formed due to lack of volunteers with this skill or the necessary time, the emphasis has been on looking out for each other and the minister has looked after those who are being brought to his attention. A Sunday afternoon walk one or twice a term has been introduced as a way of offering opportunities to enjoy each other's company and have more time to support each other.

Due to Covid the regular events for Men including football, curry nights, breakfast meetings and football had to stop but it is hoped that these activities will restart in the future.

For mums of children mainly under 12 there is a regular meeting at the church called "HEM". During lockdown the participants stayed in touch via WhatsApp. They restarted meeting at the church premises every month once restrictions were lifted. Six to 10 mums attend this group on average.



#### 2.6.4.5. *Evangelism/Mission*

An initiative was undertaken in 2019 to deliver 'Good News' Newspapers to 1000 homes around the church. Due to the pandemic this continued in a limited way throughout but once the restrictions were lifted the 2 monthly distribution was resumed.

In February an Alpha Course with 3 regular attenders was started which finished after Easter. This course is for people wanting to find out more about the Christian Faith.

At Easter we offered an "Easter Trail": placards with the different parts of the Easter story were on display in the gardens of church family members. People could download the trail from our website and follow it.

Easter Garden Competition: people were invited to create an Easter Garden and bring it to the church building where a prize was given out for participating and for the best Easter Garden.

With sunflower seeds donated to the church a Sunflower Growing Competition was organised as another way to engage with the community.

Once lockdown restrictions were lifted, we organised a picnic in the park in August to invite friends to come along and also a Sunday afternoon walk in October open to friends and the community.

At the end of October, we had our "Light Party" for primary aged children as a positive alternative to Halloween parties.

In early November we organised a "Sparklers" event where children up to preschool are invited with their carer for an afternoon of fun with sparklers.

Mid November we were able to join in the nationwide Tearfund Quiz Night which raised £ 203 for the relief work Tearfund does. This event was open to the community.

In December we were able to offer the community our "Nativity Live" event which was well attended.

Throughout the year there is "Chat & Chill, a group for mums/carers who attend the toddler group Mulberry Bush. The goal is to encourage the attendees to maybe consider a first step on a faith journey. This group had to meet on Zoom during lockdown restrictions but resumed in person meetings as soon as it was possible. Through the year the group changed from meeting once every two months to meeting every month to give it more continuity.

There is a men's ministry that organises socials like a game of football, curry nights. This had to stop during lockdown and was not restarted during 2021.

Every 3 years the church members review the mission agencies/projects that are supported for the next 3 years. It was decided to continue supporting the local charity RE Inspired and the Barnabas Fund which works on behalf of persecuted Christians worldwide. While CIRDIC (Churches in Reading Drop In Centre) does not receive regular support anymore the Carol Service offering was given to them. It was decided to support the charity "CAP" (Christians Against Poverty) instead and also the Mission Agency "MAF"

(Mission Aviation Fellowship) as a couple that used to be members at LEBC are working for this agency in Papua New Guinea.

The church continues with its link and prayer support of 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.

A young person from the church felt led and encouraged by the church to take part in one of the programmes of the organisation "Pais". He chose a 9-month programme working with a church in NI. The church has been supporting him in prayer and with a financial contribution.

#### 2.6.4.6. *Children and Youth*

There are two groups for Children on Sundays: '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. Once the restrictions were lifted it was not possible to restart both groups due to a lack of volunteers. The groups have been merged to one but once enough volunteers are found the goal is to have two separate groups again.

We have a Crèche for pre-school children with an average attendance of 4-5. For this group, too, it has been difficult to find enough volunteers to restart the group.

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 has restarted meeting on Sunday mornings in the building. It was decided that it would be good to split this group into senior and junior DNA groups. The senior group attends the adult gathering once a month.

'DNA' restarted having some socials.

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. In June the group was able to restart its sessions in the building.

We have weekly activities for pre-school, toddler (Mulberry bush and Mini Mulberry bush) 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 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/carers were invited to pick up a craft bag twice a term when restrictions permitted. In June it was possible to restart the group sessions although with limited numbers and a different format. We now include a story time with a mix of Bible stories and other stories.

#### 2.6.4.7. *Hospitality*

We have a dedicated team who provide welcoming and refreshment services for our Sunday 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. Once back in the building, “Coffee and Chat” came to an end. Refreshments after the gathering have not been restarted due to the risk of Covid transmission.

### 3. Future Plans

**Discipleship and Training:** The use of video courses has proved very helpful, and it is planned to use the “Prayer Course 1” as a next course in the discipleship groups in the Spring term of 2022. 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. The courses are for people who want to explore the Christian faith and also courses to understand and grow in the basics of being a Christian to going deeper in living as a Christian.

Another Course we want to offer in the new year is “Hope Explored” developed by the same organisation as the Course “Christianity Explored”.

**Church Mission:** during 2021 the idea of organising a Mission Weekend with a Pre Mission Week Team came up and was presented to the church members in September. This is a big project for June 2022 which will require to put other projects on hold for the first half of the year. Preparations for it have started already. Mark Greenwood was approached to be our speaker and he visited us and started to give the church some training in how to become more effective in making the Christian Faith known in our community. This training will continue into 2022, with visits planned for January, April, May and June. Mark will also help the leadership of the church develop a strategy of greater effectiveness in helping people in the community and who attend our events engage in a faith journey and take further steps in it.

Another plan for the future is to develop our engagement with young adults. For this purpose, 2021 saw a new group started called “DLT” (Doing Life Together) by one of our young adults. This will need to be developed further in 2022. To support and increase the attendance and engagement of this age group in the life of the church we will seek to develop links with the Christian Union at Reading University and reflect on the suggestions made by the Evangelical Alliance in their Resource “7 Conversations”.

**Social Action:** Out of our commitment to care for those struggling economically we are considering opportunities to support people in our community. We have chosen to support the Charity “CAP: Christians Against Poverty” financially over the next three years and by doing so keep the church informed about their work, praying for it and being open to opportunities that may come up to get more involved locally with the work of this charity in 2022.

**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.

## 4. Financial Review and Results for the Year

### 4.1. Financial Review

During the 12 months to 31 December 2021 the Church had a total income of £125,145 (including Gift Aid pending), (2020: £101,595). Offerings and donations together with the Income Tax refunds at £115,835 were up significantly on last year. Income from Letting and Hire was lower at £4,674, down a further £2,428 on 2020. Charitable expenditure was reduced to £98,731 (2020: £103,071), due to some gift payments being delayed until 2022

Overall total funds increased by the end of the year to £100,029, up from £92,357 at the start of the year, but with £9,443 of gift payments outstanding.

The Church met virtually all its commitments out of current income. We therefore believe that the funds as at 31 December 2021, 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.

A £500 grant was made in 2021 to support a young person connected with the Church volunteer with Pais in Northern Ireland for 10 months.

#### 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 £641 was donated in 2020 and gifts of £493 were made to Tear Fund..

#### 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 are reviewed every 3 years and amount given are agreed annually by Church Members. In addition to the Baptist Union Home Mission Fund and Baptist Missionary Society, Church Members decided

to support The Barnabas Fund, Tear Fund, Christians against Poverty and Mission Aviation Fellowship in 2021.

#### 4.3. Reserves Policy

The Trustees believe that, as at 31st December 2021, 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 £100,029 in general and designated cash reserves, giving an excess of approximately £55,586, after allowing for the delayed gifts

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 £49,592 above what is required.

We also have a pension deficit of £36,200 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. The Church Administrator resigned at the end of December 2021 and a new Church Administrator was appointed from 1 December 2021 to allow a 1-month handover

#### 4.5. Pensions

The Church contributed towards pension provision for the Minister, Administrator(s) and the Cleaner through membership of the appropriate section of the Baptist Union Pension Scheme. It was proposed and approved by the church Members meeting that the Mulberry Bush Coordinator should also be enrolled in a pension scheme. The individual has so far declined to take this up and the offer remains open to them.

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 14 July 2022.

Signed on behalf of the Church Leadership Team (Trustees)

Stephen Newton

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 2021

Set out on pages

attached

Respective  
responsibilities of  
trustees and examiner

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.

It is my responsibility to:

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

Basis of independent  
examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the 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.

Independent  
examiner's statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
  - 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:

Philip J Nixon

Date:

22/06/2022

Name:

Philip John Nixon

Relevant professional  
qualification:

F.C.A.

Address:

28 Luckley Wood, Wokingham, Berkshire. RG41 2EW

IER



Lower Earley Baptist Church		Charity number 1171581		CC16a
Receipts and payments accounts				
For the period from	1.1.21	To	31.12.21	

### 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 £
<b>A1 Receipts</b>					
Donations	85,011	15,558	-	100,569	75,474
Gift aid tax reclaimed	12,742	2,524	-	15,266	11,333
Lettings	4,674	-	-	4,674	7,102
Miscellaneous	1,934	408	-	2,342	3,356
Interest	5	-	-	5	30
HMRC JRS Grant	2,289	-	-	2,289	4,300
<b>Sub total (Gross income for AR)</b>	<b>106,655</b>	<b>18,490</b>	<b>-</b>	<b>125,145</b>	<b>101,595</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>106,655</b>	<b>18,490</b>	<b>-</b>	<b>125,145</b>	<b>101,595</b>
<b>A3 Payments</b>					
Ministry	40,317	-	-	40,317	40,102
Mission	8,763	993	-	9,756	21,419
Administration of ministry and mission	27,191	654	-	27,845	23,449
Church buildings expenditure	20,763	-	-	20,763	18,051
Independent Examination	50	-	-	50	50
<b>Sub total</b>	<b>97,084</b>	<b>1,647</b>	<b>-</b>	<b>98,731</b>	<b>103,071</b>
<b>A4 Asset and investment purchases</b>					
	-	-	-	-	-
Livestream equipment	-	18,742	-	18,742	-
<b>Sub total</b>	<b>-</b>	<b>18,742</b>	<b>-</b>	<b>18,742</b>	<b>-</b>
<b>Total payments</b>	<b>97,084</b>	<b>20,389</b>	<b>-</b>	<b>117,473</b>	<b>103,071</b>
<b>Net of receipts/(payments)</b>	<b>9,571</b>	<b>- 1,899</b>	<b>-</b>	<b>7,672</b>	<b>- 1,476</b>
<b>A5 Transfers between funds</b>	<b>- 319</b>	<b>319</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>84,783</b>	<b>7,574</b>	<b>-</b>	<b>92,357</b>	<b>93,833</b>
<b>Cash funds this year end</b>	<b>94,035</b>	<b>5,994</b>	<b>-</b>	<b>100,029</b>	<b>92,357</b>



**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 £
<b>B1 Cash funds</b>	HSBC current account	71,585	-	-
	HSBC deposit account	2,447	5,994	-
	BU deposit account	20,003	-	-
	<b>Total cash funds</b>	<b>94,035</b>	<b>5,994</b>	<b>-</b>
	(agree balances with receipts and payments account(s))			
<b>B2 Other monetary assets</b>	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Freehold building - Manse	Restricted	550,000	-
	at estimated market value			-
	Freehold building - Church	Restricted	1,659,543	-
	at insured value			-
	Fixtures, fittings and equipment	Unrestricted	92,841	-
	at insured value		-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
	The Baptist Pension Scheme: estimated employer debt relating to the closed final salary scheme	Unrestricted	36,200	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
<i>Dorothy Lowman</i>	DOROTHEA LOWMAN	22/6/22
<i>Peterus Se. Zemanu</i>	Petrus Se. Zemanu	22-6-22



## 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 £360.21, 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 £36,200 as of 20<sup>th</sup> December 2021.