

**Charity Number: 1171581**

**Lower Earley Baptist Church**

**Annual Report and Financial Statements**

**Year Ending**

**31/12/2022**

## Contents

1. General Information .....	4
1.1. Name and Address .....	4
1.2. Church Leadership Team.....	4
1.3. Principal Professional Advisors .....	4
2. Church Leadership Team's Report.....	5
2.1. Statement of Church Leadership Team's Responsibilities .....	5
2.2. Reference and Administrative Details .....	5
2.3. Structure and Management .....	6
2.4. Governance.....	6
2.5. Risk Management .....	7
2.5.1. Safeguarding.....	7
2.5.2. Health & Safety .....	8
2.5.3. Financial Risk.....	8
2.6. Mission, Vision, Strategies and Principle Activities .....	8
2.6.1. Purpose/Mission .....	8
2.6.2. Vision .....	8
2.6.2.1. Our corporate vision is to be:-.....	8
2.6.2.2. A community of effective disciples of Jesus.....	8
2.6.2.3. A missionary community, sharing Christ in word and action .....	8
2.6.2.4. A loving, welcoming and supportive community.....	8
2.6.2.5. A serving community, where all participate.....	9
2.6.3. Strategies and Activities .....	9
2.6.3.1. Worship.....	9
2.6.3.2. Discipleship .....	9
2.6.3.3. Mission .....	9
2.6.3.4. Belonging.....	10
2.6.3.5. Serving.....	10
2.6.4. Achievements and Performance .....	11
2.6.4.1. Ministry.....	11
2.6.4.2. Operations.....	12
2.6.4.3. Finance .....	12
2.6.4.4. Pastoral Care/Safeguarding.....	12
2.6.4.5. Evangelism/Mission.....	13
2.6.4.6. Children and Youth.....	14
2.6.4.7. Hospitality .....	15
3. Future Plans.....	15

4. Financial Review and Results for the Year.....	<b>Error! Bookmark not defined.</b>
4.1. Financial Review .....	15
4.2. Grant Making Policy .....	16
4.2.1. Grants from the Ministry Fund .....	16
4.2.2. Connected Church Fund .....	16
4.2.3. Other Grants .....	16
4.3. Reserves Policy .....	16
4.4. Employees.....	17
4.5. Pensions.....	17
Signed Approval.....	18
Independent Examiners Report .....	19
Appendix 1 .....	22
Pensions Statement.....	22

## 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	Resigned as Minister and Chair on 12 September 2022 to move on to another post
Mrs Dorothea Lowman	Church Secretary, reappointed on 6/10/2022 and became chair when Rev Keith Wison resigned as minister
Mr Stephen Newton	Reappointed as Church Treasurer on 6/10/2022
Mrs Rebecca Hogg	Appointed 18/11/2020
Mr Petrus Jacobus Zeeman	Appointed 14/10/2021
Mr Jonathan Lloyd	Appointed 6/10/2022
Mr Johannes van de Merwe	Appointed 6/10/2022
Mr Steven Wilson	Appointed 6/10/2022

### 1.3. Principal Professional Advisors

HSBC Bank  
26 Broad Street  
Reading  
RG1 2BU

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 2022 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 and last amended on 14/10/2021. 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. On 28 April 2022 the Church Member's Meeting approved the "Statement of Faith" which has since been on display on our website.

## 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.

It was approved by the trustees on 8 December 2022 to appoint a person outside the leadership team to verify that payments made by the treasurer or church administrator were appropriate as another measure to prevent fraud.

## 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 are involved with children, youth and adults at risk there is an internal application and interview process. This also includes 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 has an appointed Health & Safety Officer, and the Church Leadership Team receives regular updates of any matters of concern.

Regular training is provided by the appointed Catering Manager to comply with Food Safety legislation.

### 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 Principal 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 the specific guidance for charities for the advancement of religion. We have sought to achieve our vision as follows:

*2.6.3.1. Worship*

Through Sunday services, prayer meetings, prayer links.

Our Sunday gatherings are livestreamed every Sunday. This enables housebound and/or ill church family members to access the service. It has also opened our service to a much wider audience which is one of our goals.

We continued with our weekly online prayer meetings until the end of the summer. We felt the need for a review of that prayer meeting as most participants were moving away. The result of the review and our Vision Day in October led to new plans for 2023.

*2.6.3.2. Discipleship*

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

After the summer we promoted our discipleship groups and were pleased to start the Autumn with 4 groups despite our minister and other church members moving away: one on Monday mornings, two on Tuesday evenings and one fortnightly on Wednesday evenings. Some groups have more participants now, others could do with more regular attenders. Two groups are hybrid.

Our children and young people continued to meet on Sunday mornings. We divided the teenagers into two groups: Junior DNA and Senior DNA to cater better to their level of development and understanding.

*2.6.3.3. Mission*

We have weekly activities for preschool/ toddlers (Mulberry Bush and Mini Mulberries) this includes their parents/carers. Toddler Group Mulberry Bush has continued to including Bible stories as a further step to fulfil our vision and goals as a church to make the Christian faith known.

Our weekly children's club for primary school aged children called TnT has continued to thrive. 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. This fulfils our goal to serve our community.

The premises are the base for a Slimming World franchise. A group of ladies who meet to make quilts for needy children or adults uses our premises.

The National Childbirth Trust (NCT) have become over the year a regular user of our premises to deliver some of their courses.

Parenting Special Children (PSC) a local Charity have also continued to use our premises and have now a second group using the 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 for our local schools. In addition, our Minister Keith Wilson was a Trustee of RE Inspired and this enabled a close supportive working relationship.

Our link with a couple that is church planting in Thailand, which started in 2020, has continued. We regularly pray for them and their work and so fulfill our goal to have an impact internationally.

One of our young people joined Pais 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 to serve in other places has become reality.

#### **2.6.3.4. *Belonging***

Pastoral care, visiting, meals, social events.

Pastoral care: our aim was to try and ensure that everyone associated with the church received appropriate care and support during the year. In addition to phone calls and visits the discipleship groups also provided pastoral care to the attendees.

Our strategy has widened to offering more social activities open to non-Christian friends and the community.

We took part again in the annual national 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.

Our desire and vision is to equip church members in various ways. For the first time we developed and offered a course on leadership. We called it "Leadership Life Skills". It was delivered once a month for 5 months on a Sunday afternoon, covering 3 topics in half hour units. It was well received.

## 2.6.4. Achievements and Performance

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 was in post for 18 years and accepted this year a calling to serve in another church. He left LEBC on 11 September 2022.

This required the leadership team and some church members to take on some of his responsibilities including to the Church in relation to its ministry strategy. 3 new trustees were elected in October to help and support the existing team.

The trustees had to give a lot of time to the whole process of finding a new minister which continued into the year 2023. The trustees were greatly supported by the moderator especially appointed for this task.

This meant some projects for 2023 had to be put on the back burner. One of them was the development and support of the young adults group.

A regular programme of teaching was provided for the Sunday worship gatherings and various outside speakers were invited to preach after the minister's departure. This variety in preaching styles has been perceived as an enrichment. The new structure of the Sunday gathering continued and has proved a great way of growing together as a church family and helping attendees to see how following God works out in daily living. A wide participation of the church family in the Sunday gathering has continued.

The minister created discussion notes for our weekly discipleship groups until he left. We then resorted to the Life Builder Bible Study group booklets for our discipleship groups. It has been good to see that 80% of those who took up membership this year have joined a discipleship group.

The discipleship groups used an online course about Prayer in Spring 2022. The use of courses engages church family members who don't regularly attend a discipleship group.

The minister also gave oversight to the prayer life of the church. With his departure and 2 other church members moving away the weekly online prayer meeting came to an end in September and triggered a review. The review led to new plans and initiatives being made for 2023.

Attendance on a Sunday mornings has been increasing and the number of the subscribers to our YouTube channel on which the livestream can be watched, also, having reached over 200 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.

Students/young adults: to support young adults we sought to attract students to our church by contacting the CU and attending their Church Fayre in

September where Reading churches can have a stand to represent their church and inform about their activities.

#### *2.6.4.2. Admin*

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

The church employs a part time church administrator.

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.

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.

A new master rota that shows everybody involved on a Sunday morning (Worship Team, Kidz Ministry, Tech Team, Creative Bible Story, hosts, refreshment team, etc) has been created in a central space within the website. 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.

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 2022 trustees and some church members underwent the required training.

Pastoral Care took place using phone calls, emails and 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 the year. 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 looked after those who were brought to his attention. After his departure the trustees took on this responsibility.

A Sunday afternoon walk once or twice a term has become a regular feature as a way of offering opportunities to enjoy each other's company and have more time to support each other.

Events for Men were restarted. A golfing event, a curry night and a breakfast were organised and enjoyed good attendance.

For mums of children mainly under 18 there is a regular meeting at the church called "HEM" every month. Six to 10 mums attend this group on average.

#### 2.6.4.5. *Evangelism/Mission*

In 2019 it was decided to deliver 'Good News' Newspapers to 1000 homes around the church. A review was done with the outcome that the newspaper will only be distributed twice a year.

February saw us organising a "Treasure Hunt" for our friends and the community. It was a well-received activity.

We worked throughout the year with Mark Greenwood, an evangelist, who helps churches develop their outreach strategy. Apart from providing training to the church family, he also was our speaker at three Sunday mornings (on Palm Sunday and Father's Day giving his talk a clear outreach focus).

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.

We also organised an "Easter Story builder" event on Easter Saturday which was well attended by people from the community.

Our highlight of the year was our Mission Week with a team of 4 young people and their leader from HOPE TOGETHER joining us to engage with our community. For that week we prepared a HOPE SPACE in the nearby shopping area in an empty shop/office space. The community was invited to come and explore prayer. We used questionnaires and creative ways of getting into conversations with people in the community. This was an exciting week for the church. At the weekend we organised a "Fun Day" for the community which was a great event and very well attended and received by the community. That evening we had a "Curry, Comedy and Christianity" event with our guest speaker Mark Greenwood. It was a great evening to which some of our friends came along.

We advertised the Course "Hope Explored" during the Mission week, but it did not happen as no participants signed up.

Our traditional picnics in the park during August happened again. Friends were also invited to come along.

Another great event was a concert with Dave and Mandy Scott-Morgan in the Community Centre on 1 October. They delighted us with their music and stories about faith in Jesus Christ. Friends who came along were very positive about that evening.

A Sunday afternoon walk in October was also 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 for the relieve work TearFund does. This event was open to the community.

Responding to the fuel and cost of living crisis we engaged with a national initiative and offered a “Warm Welcome Space” for 3 months. This offer was not taken up by the community but led to plans to research the perceived needs in the community.

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

Our “Carols by Candlelight” Service on Christmas Eve took place in the building and was also livestreamed.

While our Men’s Social are there to further and deepen the relationships among men in our church, they are also open to men who don’t attend church. It was good to have 3 events in the year and see friends come along.

We continued with our financial support of the local charity RE Inspired and the national mission agencies Barnabas Fund which works on behalf of persecuted Christians worldwide and the charity “CAP” (Christians Against Poverty) . We also continued with our support of 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.

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 Northern Ireland. He then continued volunteering with the church for another year and undertook The Forge training course arranged by the Church of Ireland during the second year.

#### *2.6.4.6. Children and Youth*

Due to the lack of volunteers we had to continue with just one group for our primary school aged children on Sunday mornings: Average attendance was 15 children. 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 our secondary school aged children, it was decided that it would be good to split this group into senior and junior DNA groups. The senior group attended the adult gathering once a month.

‘DNA’ had once a term a social event.

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.

This happens at TnT, a mid-week group. TnT grew quickly and had contact with around 25 primary aged children.

It was discussed if we could have such a group for our secondary school aged children. There were conversations going on but by the end of 2022 such a group could not yet be established.



Our toddler and baby group (Mulberry Bush and Mini Mulberry Bush) met weekly during term time. This includes their parents/carers. This group had an average weekly attendance of 15 babies and 25-30 toddlers with their parents/carers.

We have continued to include a mix of Bible stories and other stories into the sessions.

#### 2.6.4.7. *Hospitality*

We have created two teams: one to welcome people as they come to the Sunday gathering and one that prepares and serves refreshments after the gathering.

## 3. Plans and Vision for 2023

A priority will be to continue with the search for a new minister and be able to call one to start on 1 September 2023.

Aware that many new people have joined the church we decided to plan a Church Weekend (Away) at Home (CWH) to help us grow together. This is planned for the weekend of 9-11 June 2023. The idea was also to have Mark Greenwood come back as speaker to help us stay strong in our mission to go and make disciples.

The review of the prayer life of the church led to plans for 2023; to restart a monthly all church prayer meeting on the 3<sup>rd</sup> Monday of the month; to restart a prayer ministry team to minister after the Sunday gatherings; to present at the CWH further ideas about prayer: prayer triplets; prayer breakfasts; prayer journaling.

A plan from last year but that needs further developing in 2023 is to develop our support and engagement with young adults and to see our group "DLT" (Doing Life Together) thrive. To support and increase the attendance and engagement of this age group in the life of the church we will continue to develop links with the Christian Union at Reading Uni and reflect on the suggestions made by the Evangelical Alliance in their "Resource 7 Conversations".

We want to continue equipping the church: a training session for the members of the prayer ministry team will be developed and delivered. A training course about Pastoral Care will also be looked at.

### 3.1. Financial Review

During the 12 months to 31 December 2022 the Church had a total income of £114,365, (2021: £115,145). Offerings and donations together with the Income Tax refunds at £112,732 were slightly down on last year. Income from Letting and Hire was £1,244, significantly reduced on 2021 (£4,674). Charitable expenditure was £111,327 (2021: £98,731).

Overall total funds increased by the end of the year to £103,067; they were £100,029 at the start of the year.

The Church met all of its commitments out of current income. We therefore believe that the funds as at 31 December 2022, together with future income, are sufficient to meet expected future commitments.

## 3.2. Grant Making Policy

### 3.2.1. 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 grant of £1250 was made in 2022.

### 3.2.2. 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 £161 was donated in 2022.

### 3.2.3. Other Grants

The Church actively supports the wider work of Mission through the setting aside of 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 the amounts 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 2022.

## 3.3. Reserves Policy

The Trustees believe that, as at 31st December 2022, 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 £90,000 in general and designated cash reserves, giving an excess of approximately £65,000.

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 £60,000 above what is required.

We also have a pension deficit which was last estimated in June 2022 as £11,300 which will only be required should a cessation event occur. In the meantime, we are paying £1 per month against this liability (as stipulated by the pension fund trustees), It is anticipated that these contributions will cease on 30 June 2026.



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

### 3.4. 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.

### 3.5. Pensions

The Church contributed towards pension provision for the Minister, Administrator, and 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 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 received by the Church Members at the Church Meeting on 4 October 2023.

Signed on behalf of the Church Leadership Team (Trustees)

S C 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 2022

**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:**

30/9/23

**Name:**

Philip John Nixon

**Relevant professional  
qualification:**

F.C.A.

**Address:**

28 Luckley Wood, Wokingham, Berkshire. RG41 2EW



Lower Earley Baptist Church		Charity number 1171581		CC16a
Receipts and payments accounts				
For the period from	1.1.22	To	31.12.22	

### Section A Receipts and payments

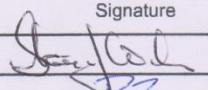
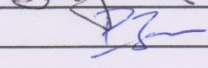
	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Donations	97,047	3,383	-	100,430	100,569
Gift aid tax reclaimed	12,238	64	-	12,302	15,266
Lettings	1,244	-	-	1,244	4,674
Miscellaneous	-	-	-	-	2,342
Interest	389	-	-	389	5
HMRC JRS Grant	-	-	-	-	2,289
<b>Sub total (Gross income for AR)</b>	<b>110,918</b>	<b>3,447</b>	<b>-</b>	<b>114,365</b>	<b>125,145</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>110,918</b>	<b>3,447</b>	<b>-</b>	<b>114,365</b>	<b>125,145</b>
<b>A3 Payments</b>					
Ministry	32,690	1,359	-	34,049	40,317
Mission and outreach	27,614	-	-	27,614	9,756
Administration of ministry and mission	32,862	-	-	32,862	27,845
Church and manse buildings	16,752	-	-	16,752	20,763
Independent Examination	50	-	-	50	50
<b>Sub total</b>	<b>109,968</b>	<b>1,359</b>	<b>-</b>	<b>111,327</b>	<b>98,731</b>
<b>A4 Asset and investment purchases</b>					
	-	-	-	-	-
Livesteam equipment	-	-	-	-	18,742
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>18,742</b>
<b>Total payments</b>	<b>109,968</b>	<b>1,359</b>	<b>-</b>	<b>111,327</b>	<b>117,473</b>
<b>Net of receipts/(payments)</b>	<b>950</b>	<b>2,088</b>	<b>-</b>	<b>3,038</b>	<b>7,672</b>
<b>A5 Transfers between funds</b>	<b>6,020</b>	<b>-</b>	<b>6,020</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>94,035</b>	<b>5,994</b>	<b>-</b>	<b>100,029</b>	<b>92,357</b>
<b>Cash funds this year end</b>	<b>101,005</b>	<b>2,062</b>	<b>-</b>	<b>103,067</b>	<b>100,029</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	74,235	-	-
	HSBC deposit account	6,391	2,062	-
	BU deposit account	20,379	-	-
	<b>Total cash funds</b>	<b>101,005</b>	<b>2,062</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>				
<b>B4 Assets retained for the charity's own use</b>				
	Freehold building - Manse	Restricted	600,000	-
	at estimated market value			-
	Freehold building - Church	Restricted	2,080,420	-
	at insured value			-
	Fixtures, fittings and equipment	Unrestricted	145,126	-
	at insured value		-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>				

Signature	Print Name	Date of approval
	STEVEN WILSON	29.09.23
	Petrus Zeeman	29.9.23

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

CCXX R2 accounts (SS)

## 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 £1, which be adjusted in future. The Schedule of Contributions foresees these contributions continuing until June 2026. The pension scheme liability shown in the Statement of Assets and liabilities was last calculated at 30 June 2022 amounted to £11,300 as of 30<sup>th</sup> June 2022.