

UPPER BEEDING BAPTIST CHURCH: THE HUB, BEEDING
TRUSTEES' REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2021

UPPER BEEDING BAPTIST CHURCH: THE HUB, BEEDING

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

R A G Broad
Rev P Butchers
M S Dillamore
R Fisk
R Bathurst
A Sharpe
M Whitchurch

Charity number

1173420

Principal address

The Hub, Beeding
19 Church Lane
Upper Beeding
Steypning
BN44 3HP

Independent Examiners

TC Group
The Courtyard
Shoreham Road
Upper Beeding
Steypning
West Sussex
BN44 3TN

Bankers

CAF Bank
25 Kings Hill Avenue
Kings Hill
West Mallng
ME19 4JQ

UPPER BEEDING BAPTIST CHURCH: THE HUB, BEEDING

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UPPER BEEDING BAPTIST CHURCH: THE HUB, BEEDING

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2021

Introduction

The trustees are pleased to present their annual report and accounts for the year ended 31 December 2021. The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's Memorandum and Articles of Association, the Charities Act 2011 and the Statement of Recommended Practice, Charities SORP (FRS102).

Aim and Purposes

The principal purpose of The Hub, Beeding, (Charity The Hub, Beeding Upper Beeding 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 United Kingdom and/or other parts of the world.

Objectives

The Activities may include but are not restricted to:

- regular public worship, prayer, Bible study, preaching and teaching;
- baptism, as defined in the Union's Declaration of Principle;
- the Communion of the Lord's Supper which shall normally be observed at least once a month;
- evangelism and mission, locally, regionally, nationally and internationally;
- the teaching, encouragement, welcome and inclusion of young people;
- nurture and growth of Christian disciples;
- education and training for Christian and community service;
- giving and encouraging pastoral care;
- supporting and encouraging charitable social action in the United Kingdom and abroad;
- encouraging relationships with and supporting Baptists and other Christians.

Performance and Achievements

2021 was a year when we eased out of lockdown and took stock about the activities and priorities of the Church and its witness to the love of God and service to the community. As ever, this report is the tip of the iceberg and cannot convey the friendships formed, the love shared, those served, the personal and spiritual growth experienced, the opportunities to share our Faith, the fun we have had, how much we miss our brothers and sisters who have died, the dreams we still have and all the other non-tangible things about being a part of The Hub which will not make it into the following report. Those things, of course, are the most important things, and the events and facts recorded below are the signs which testify to all that the Lord is doing in us and through us.

Rev Peter Butchers, Chair of Trustees.

Financial Reports

Financial Review

The Covid-19 restrictions during the year had an impact on the financial position with a drop in income from lettings, community work and the café due to the restrictions on the building.

Two Restricted Funds were combined to manage our community work better. These were the Community Hub Response Fund and BeFriend Fund.

Income during the year was General Fund £133,541, Designated Funds £14,250 and Restricted Funds £10,370.

Expenditure during the year was General Fund £129,754, Designated Funds £0 and Restricted Funds £14,909.

The Church trustees have established a Reserves Policy to provide financial stability in the pursuit and development of our principal activity. The trustees have set aside reserves to meet emergency situations that may arise either in significant reduction in income or significant unforeseen expenditure. In order to meet unexpected staff costs and other emergency situations the trustees have currently agreed to maintain a minimum sum of £12,500.

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Should there be a shortfall in maintaining the sum reviewed and agreed, the trustees may consider reviewing the budget, or other means to ensure that sufficient reserves are maintained. The trustees review annually the level of reserves required to ensure sufficient funds to meet emergency situations. They also monitor income and expenditure closely to minimise unexpected financial risks. The trustees receive a monthly report of financial activity. They have approved the 2021 accounts.

At the year end the charity held unrestricted free reserves of £26,630 (2020: £19,272).

The financial report confirms the Trustees' view the Charity is in good shape to meet the vision and purpose of the church in serving the Community for years to come.

Main Summary

Budget for the main General Fund cost centres:

Income

- Giving – was a little under budget.
- Gift Aid tax refund – was less than the budgeted figure.
- Lettings – Income was just under 50% of the budget due to Covid.
- Hub Community Work – Income was 25% of the budget due to Covid.
- Hub Café – Income was 66% of the budget due to Covid.

Expenditure

- Hub Base – this represents all the running costs in support of the work carried out at the Hub and was slightly over budget due to fire and other risk assessments and the subsequent works required.
- Hub Staff - costs were below budget due to one staff member being partly funded from the Social Prescription fund which has now been expended.
- The Hub Mission – support of BMS, SEBA and general mission support of various projects at home and overseas including Big Church day Out, Buncton, YWAM Boat, and to support Lynsey Steele. Costs were below budget due to the closure of the Buncton project.
- Hub Community Work – was 85% of the budget due to some Covid restrictions.
- The Hub Café – was 38% below the budget due to the Covid situation.

Restricted funds for Social Prescribing were expended during the year and the fund is now closed.

The Community Hub Response fund was combined with the BeFriend Fund to improve our management of our community work by creating a new Community Fund.

Governance and Trustees

Membership - Meeting in person was more difficult during the year due to Covid restrictions but the Church membership continued to meet regularly to discuss matters of the church vision and operation though some meetings needed to be held on Zoom or a mixture of Zoom and in person we met in March, May, September and November 2021.

One member passed away, two transferred their membership and three who had not attended for some time resigned membership.

The Trustees' meetings to discuss matters of the charity, supervision of the staff and operation of the church were held at least monthly and usually twice monthly, they continued via Zoom during the Covid lockdown and recommended social distancing.

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TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2021

Policies - policies reviewed and adopted and are available on our website - 4 November 2019: New policies adopted - Lone Working July 2021 and Fire Safety Sept 21.

- complaints
- conflict of interests
- data protection
- equal opportunities
- financial
- fire safety
- health and safety
- lone working
- remuneration
- reserves
- risk management
- safeguarding - Children, Young People and Adults at risk
- volunteers

Hub Church Youth and Children

Sunday Mornings – Hub Kids

Leaders: Vicki, Jo, Cristina, Phil, Simon.

The Covid-19 pandemic took Hub Kids online for most of 2021. The team worked tirelessly to produce weekly videos including Teaching craft activities for families to enjoy at home. As restrictions allowed we took opportunities to meet outside occasionally with the main church congregation.

As face to face services were allowed from the autumn term, Hub Kids followed the themes of the main church services and the new pattern of fortnightly cafe church. The team prepared child and youth friendly activities to enable them to engage with their families in the table discussions on the cafe church Sundays. The 2nd and 4th Sundays took the children out of the main service and the team prepared appropriate sessions for the ages and abilities of the children that came each week.

Highlights

- The team rose to the demands of learning all the skills for creating online resources with amazing grace and commitment.
- The flexible and adaptable teaching approach still works well.
- Lots of room for creativity with activities.
- The children and young people relate well together despite the widening age groups at times.
- Older children have a chance to model and lead younger ones.

Challenges

- During Covid-19 maintaining strong connections with families whilst not able to meet face to face was difficult but we delivered some themed resources to homes in the community for Valentines and Easter celebrations.
- Post-Covid families are less available/ committed to the regular Sunday Event.
- Numbers of children still vary from week to week between 4 and 12.
- Creative planning can be difficult at times because of the unpredictable size and age of the group from week to week.

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TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2021

Community family work

Positive Parenting Groups

- Parents' Pitstop - Small support groups for up to 10 families with 2 children per adult, socially distanced. One hour pre booked session.
- Vicki led with Laura as a co-leader. Helen and Emma helping when needed.
- No more in person groups possible this year due Covid-19.
- Care for the family course on Zoom for 4 families.
- Continued parenting support given one-to-one.

Positive Play

- April - October Positive play restarted, small groups with pre booking for up to 15 Families.
- October onwards, pre-booking ended. New families each week, rapid increase in number of children.
- Helen, Emma and Julia continue to help regularly with craft activities, snack time and chatting with parents.
- Over 20 different families have attended this year – regularly see between 15 and 20 children each week.
- Health visitors continue to actively encourage families to attend.

Seasonal events

- Muddy church Advent trail outdoors, joint event with St Peter's. Members from both helped. Families collected activity sheets and craft resources for the advent story from 6 camper vans around Upper Beeding, returning to The Hub car park for refreshments. Around 15 families attended.

Who Let the Dads Out?

Run by Peter and Vicki with Mark Woolfenden and Mark Burt. This group had to stop during the pandemic and has not yet been able to re-open.

BeFriend Families

2 Families currently matched with volunteers.

Hub Café

The Hub Café continues to be the go-to place for friendly help and support and can point people to other organisations when not able to be of specific assistance.

It forms a helpful bridge between church and community enabling people to make connections between life and faith.

Due to the Covid 19 restrictions the Café had to close its doors to the public, but the premises were used for different activities supporting the community through a very challenging time.

Highlights

- We are still running with a team of over 40 volunteers including bakers!
- Received 5* Food Standard Agency rating for the 7th year running.
- At the beginning of lockdown, the Café became a Community Hub Response, including Food Bank, prescriptions delivered and food shopping/delivery.
- As restrictions allowed the Café first started serving refreshments for takeaway, then in October reopened to the public initially for three days a week.
- We continue to be known as the 'go-to' place for friendly help and support and can sign-post to other organisations when we are not able to help.
- We have welcomed new volunteers from our local community and Hub church onto the team.
- We have become more Eco-friendly with our use of products and how we manage the inevitable waste from a Café environment.

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TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2021

Challenges – continue to be

- Stepping out of our comfort zones in our conversation.
- Rebuilding volunteer's team after lockdown.
- Finding new ways to engage with the community as we couldn't meet face to face.
- Being ready for the unexpected!
- We had to cancel many different community events with short notice.

We continue to rise to these challenges as God continues to stretch us with unexpected opportunities to share His love and grace with others on a weekly basis.

Community Seniors' work

The Community seniors worker left her post in May 2021. Due to this and the Covid-19 pandemic the shape of the community seniors work has changed.

BeFriend Seniors

During the pandemic all BeFriending went to a telephone only service until restrictions allowed for face to face visiting again. No new matches were made during this time under the BeFriend scheme. Some new telephone BeFriending contacts were set up through the Community Hub Response specifically to support the isolation caused by the lockdown restrictions.

Time Travellers Café

This group stopped during Lockdown and has not restarted.

Friendship Lunch

The lunches were suspended during lockdown. Two new smaller groups were formed in November. Both run monthly by two different teams of volunteers. It continues to be a well-supported and greatly appreciated activity for those who attend.

Coffee and Company

This group stopped during Lockdown and has not restarted.

Teaching and Growth Groups 2021 – Peter Butchers

As we eased out of lockdown we moved from online to face-to-face services. We meet in the following rotation:

- 1st Sunday - Cafe Church
- 2nd Sunday - Celebration with teaching and communion
- 3rd Sunday - Creative
- 4th Sunday - Contemplative - reflective worship with communion
- 5th Sunday - lunch together, picnic or something social together

Themes covered this year have included:

Jan-Feb - The Sermon on the Mount
Lent - Why Jesus came
Summer - Old Testament Characters
Autumn - Love love first - lessons in Love

Public benefit statement

In accordance with our duties as stated in section 17(5) of the 2011 Charities Act, we have considered the guidance provided by the Charity Commission in regard to public benefit. This public benefit has been demonstrated by the activities undertaken since the inception of the charity outlined in the 'Aim and Purposes' section above.

UPPER BEEDING BAPTIST CHURCH: THE HUB, BEEDING

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2021

Trustees' responsibilities in relation to the accounts

The Trustees of Upper Beeding Baptist Church: The Hub, Beeding, are responsible for preparing the Trustees' Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard FRS102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'. Charity law requires the Trustees to prepare accounts 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, including the income and expenditure, of the charity for that year.

In preparing these accounts, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are 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 accounts comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees board on 21 June 2022.

Signed on behalf of the board of trustees



R A Graham Broad
Treasurer

UPPER BEEDING BAPTIST CHURCH: THE HUB, BEEDING

INDEPENDENT EXAMINER'S REPORT

TO THE MEMBERS OF UPPER BEEDING BAPTIST CHURCH: THE HUB, BEEDING

Independent examiner's report to the trustees of Upper Beeding Baptist Church: The Hub, Beeding

I report on the accounts of the Charity for the year ended 31 December 2021.

Responsibilities and basis of report

As the trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

Having satisfied myself that the accounts of the Charity are not required to be audited and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the 2011 Act. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

- (1) accounting records were not kept in respect of the Charity; or
- (2) the accounts do not accord with those records; or
- (3) the accounts do not comply with the applicable requirements set out in the Charities (Accounts & Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

TC Group

Jonathan Aikens FCA, DCHA
for and on behalf of TC Group

The Courtyard
Shoreham Road
Upper Beeding
Steyning
West Sussex
BN44 3TN

Dated: 12 July 2022

UPPER BEEDING BAPTIST CHURCH: THE HUB, BEEDING

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2021

	Notes	Unrestricted funds	Restricted funds	Designated Funds	Total 2021	Total 2020
		£	£	£	£	£
Income from:						
Donations and legacies		120,247	4,150	14,250	138,647	138,607
Charitable activities		909	-	-	909	7,465
Other trading activities		11,382	1,219	-	12,601	64,874
Investments		3	1	-	4	21
Other income		1,000	5,000	-	6,000	24,000
Total income	3	133,541	10,370	14,250	158,161	234,967
Expenditure on:						
Charitable activities		126,842	13,530	-	140,372	194,774
Other expenditure		2,912	1,379	-	4,291	50,958
Total expenditure:	4	129,754	14,909	-	144,663	245,732
Net income/(expenditure)		3,787	(4,539)	14,250	13,498	(10,765)
Transfers between funds	11					
Gross transfers in		-	9,026	-	9,026	89,004
Gross transfers out		-	(9,026)	-	(9,026)	(89,004)
Net movement in funds		3,787	(4,539)	14,250	13,498	(10,765)
Total funds brought forward		26,235	18,980	-	45,215	55,980
Total funds carried forward	13	30,022	14,441	14,250	58,713	45,215

UPPER BEEDING BAPTIST CHURCH: THE HUB, BEEDING

BALANCE SHEET

AS AT 31 DECEMBER 2021

	Notes	2021 £	£	2020 £	£
Fixed assets					
Tangible assets	8		3,392		6,963
Current assets					
Cash at bank and in hand		56,621		39,552	
		<u>56,621</u>		<u>39,552</u>	
Creditors: amounts falling due within one year	9	(1,300)		(1,300)	
Net current assets			55,321		38,252
Total assets less current liabilities			<u>58,713</u>		<u>45,215</u>
Net assets			<u>58,713</u>		<u>45,215</u>
The funds of the charity					
Unrestricted funds		30,022		26,235	
Restricted funds	11	14,441		18,980	
Designated funds	12	14,250		-	
		<u>58,713</u>		<u>45,215</u>	


The charity is entitled to the exemption from the audit requirement for the year ended 31 December 2021. No member of the charity has deposited a notice, requiring an audit of these accounts.

The trustees acknowledge their responsibilities for:

- (a) ensuring that the charity keeps accounting records which comply with the Charities Act 2011; and
- (b) preparing accounts which give a true and fair view of the state of affairs of the charity as at the end of the financial period and of its incoming resources and application of resources, including its income and expenditure, for the financial period so far as applicable to the charity.

The notes on pages 10 to 17 form part of these accounts.

The accounts were approved by the Board on 21 June 2022.


 R A Graham Broad
 Treasurer

UPPER BEEDING BAPTIST CHURCH: THE HUB, BEEDING

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2021

1 Accounting policies

1.1 Basis of preparation and going concern basis

The accounts have been prepared under the Church Accounting Regulations 2006 in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) – (Charities SORP (FRS 102)) and the Charities Act 2011.

Upper Beeding Baptist Church: The Hub, Beeding meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

After making appropriate enquiries, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. This includes taking into account any potential impact of the COVID-19 pandemic.

There are no material uncertainties about Upper Beeding Baptist Church: The Hub, Beeding's ability to continue as a going concern.

The financial statements are prepared in sterling, which is the functional currency of the company. Monetary amounts in these financial statements are rounded to the nearest pound.

1.2 Cash Flow Statement

In accordance with Section 7 of FRS 102 the charity is claiming exemption from the requirement to prepare a cash flow statement on account of its size.

1.3 Income

Donations and other forms of voluntary income are recognised as incoming resources when receivable, except insofar as they are incapable of financial measurement.

Income from Charitable activities comprises grants awarded for activities undertaken by the charity. Grants are credited to the Statement of Financial Activities in the year in which they are receivable unless a grant is subject to donor imposed conditions that specify the time period in which the expenditure of the resources can take place; in which case they are deferred.

Investment income is accounted for on a receivable basis.

Income from other trading activities represents the sale of goods and services and is recognised when receivable.

1.4 Expenditure

Expenditure is accounted for on an accruals basis with the irrecoverable element of VAT included with the item of expense to which it relates.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries.

Governance costs (included within support costs) include those costs associated with meeting the constitutional and statutory requirements of the charity and include audit fees and costs linked to the strategic management of the charity. These are now included as support costs.

All costs are allocated between expenditure categories of the SOFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned based on estimated usage as a proportion of directly attributable expenditure.

UPPER BEEDING BAPTIST CHURCH: THE HUB, BEEDING

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

1 Accounting Policies (continued)

1.5 Tangible fixed assets and depreciation

Tangible fixed assets are capitalised at cost and depreciated over their estimated useful economic life on a straight line basis as follows:

Asset category	Annual rate
Fixtures and fittings	20%
Computer equipment	25%

1.6 Fund accounting

Funds held by the charity are either:

Unrestricted general funds - these are funds which can be used in accordance with the charitable objects at the discretion of the trustees and which have not been designated for other purposes.

Restricted funds - these are funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the accounts

1.7 Taxation

As a charity, Upper Beeding Baptist Church: The Hub, Beeding is exempt from tax on income and gains to the extent that these are applied to its charitable objects.

1.8 Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably.

1.9 Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments. The Trustees seek to use short term deposits where possible to maximise the return on monies held at the bank and to manage cash flow.

2 Key estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources.

The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised.

The trustees do not consider that there are any critical estimates or areas of judgement that need to be brought to the attention of the readers of the financial statements

UPPER BEEDING BAPTIST CHURCH: THE HUB, BEEDING

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

3 Analysis of income and endowments

	Unrestricted funds £	Restricted funds £	Designated Funds £	Total 2021 £	Total 2020 £
Sundry donations	3,011	1,850	-	4,861	1,246
BeFriend	-	2,300	-	2,300	1,800
Offerings	16,650	-	-	16,650	14,729
Giving	67,945	-	12,000	79,945	80,054
Charity vouchers	17,405	-	-	17,405	18,465
Hub refurbishment - Gifts	-	-	-	-	2,010
Gift aid refund	15,236	-	2,250	17,486	20,303
Total donations and legacies	120,247	4,150	14,250	138,647	138,607
Grants	1,000	5,000	-	6,000	24,000
Total other income	1,000	5,000	-	6,000	24,000
Children and family work	904	-	-	904	457
Friendship lunch	5	-	-	5	358
Cuba visit	-	-	-	-	6,650
Total charitable activities	909	-	-	909	7,465
Hub café	9,111	-	-	9,111	8,260
Lettings	2,271	-	-	2,271	1,319
Social Prescription Income	-	-	-	-	12,000
Community Hub Response	-	1,219	-	1,219	26,501
HD Community Hubs	-	-	-	-	16,794
Total other trading activities	11,382	1,219	-	12,601	64,874
Interest received	3	1	-	4	21
Total investments	3	1	-	4	21
Total income and endowments	133,541	10,370	14,250	158,161	234,967

Further details of the restricted grants are shown in note 11.

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NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

4 Analysis of expenditure	Staff costs	Depreciation	Other costs	Total	Total
				2021	2020
	£	£	£	£	£
Hub Base	3,186	3,571	25,595	32,352	94,726
Hub Staff	90,150	-	-	90,150	70,332
Hub Mission	-	-	12,266	12,266	25,644
Hub Community Work	-	-	3,157	3,157	2,772
Support costs (note 5)	-	-	2,447	2,447	1,300
Total charitable activities	93,336	3,571	43,465	140,372	194,774
Hub Café	-	-	2,911	2,911	11,611
Community Hub Response	702	-	678	1,380	22,553
HD Community Hubs	-	-	-	-	16,794
Total other expenditure	702	-	3,589	4,291	50,958
Total expenditure	94,038	3,571	47,054	144,663	245,732

5 Support costs	2021	2020
	£	£
Governance costs (independent examination)	1,680	1,300
Staff training	767	-
	2,447	1,300

UPPER BEEDING BAPTIST CHURCH: THE HUB, BEEDING
NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2021

6 Employees

Number of employees

The charity employed 5 employees during the year (2020: 4).

Employment costs

	2021	2020
	£	£
Wages and salaries	59,917	57,941
Social security costs	16,193	19,001
Pension costs	17,928	15,166
	94,038	92,108

There were no employees whose annual emoluments were £60,000 or more (2020: none).

The key management personnel of the charity comprise the Minister, Rev Peter J Butchers. The minister is paid above the Standard Baptist Union stipend.

7 Trustees

During the year trustees were reimbursed expenditure totalling £1,270 (2020: £1,271).

All the trustees donate their time spent running the charity on a voluntary basis and do not receive any remuneration for their work as trustees.

8 Tangible fixed assets

	Fixtures & Fittings	Computer equipment	Total
	£	£	£
Cost			
At 1 January 2021	16,964	715	17,679
As at 31 December 2021	16,964	715	17,679
Depreciation			
At 1 January 2021	10,179	537	10,716
Charge for the year	3,393	178	3,571
At 31 December 2021	13,572	715	14,287
Net book value			
At 31 December 2021	3,392	-	3,392
At 31 December 2020	6,785	178	6,963

UPPER BEEDING BAPTIST CHURCH: THE HUB, BEEDING
NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2021

9 Creditors: amounts falling due within one year	2021	2020
	£	£
Accruals	1,300	1,300
	1,300	1,300

10 Employee Benefit Obligations

Baptist Pension Scheme

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme (BPS). The scheme is managed by the Pension Trustee (Baptist Pension Trust Limited).

The Minister and some staff members are eligible to join the Scheme, which is not contracted out of the State Second Pension.

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general members pay 8% of their pensionable income and employers pay 6% of members' pensionable income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Legal and General Life Assurance Society Limited. In addition, the employer pays a further 4% of pensionable income (or 3% if the employer is in the segregated DC section) to cover Death in Service Benefits, administrative costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Unum Limited. Members of the Basic Section pay reduced contributions of 5% of pensionable income, and their employers also pay a total of 5%.

Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the Scheme. The main benefits for pre-2012 service were a defined pension of one eightieth of Final Minimum Pensionable Income for each year of pensionable service, together with additional pension in respect of premiums paid on pensionable income in excess of minimum pensionable income. The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011.

A formal valuation of the Defined Benefit Plan was performed at 31 December 2013 by a professionally qualified Actuary using the Projected Unit Method. The market value of the DB Plan assets at the valuation date was £162 million.

The valuation of the DB Plan revealed a deficit of assets compared with the value of liabilities of £84 million (equivalent to a past service funding level of 66%). As a result of the valuation, in addition to the contributions to the DC plan set out above, it was agreed to increase the standard rate of deficiency contributions from churches and other employers involved in the DB plan from 11% of pensionable income/Minimum pensionable income to be based on a 12% rate from 1 January 2016. The contributions are based on each church's or other employer's position at March 2015. Some churches and other employers that were involved in the DB plan for a short period now pay less than 12%. The Recovery Plan envisages deficiency contributions continuing until 30 June 2035.

UPPER BEEDING BAPTIST CHURCH: THE HUB, BEEDING

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

10 Employee Benefit Obligations (Continued)

As there are a large number of contributing employers participating in the scheme, the church is unable to ascertain a formal valuation of its share of the underlying assets and liabilities of the scheme. The church however has been able to acquire an estimation of the valuation of its share of underlying assets and liabilities from the Baptist Pension Scheme. The liability relating to Upper Beeding Baptist Church; The Hub, Beeding is estimated to be £338,000 (2020: £346,000). The employer debt for Upper Beeding Baptist Church is estimated to be £42,100 (2020: £64,200).

Consequently upon the departure of the Minister in 2010, the Church had a cessation event under Section 75, of the Pensions Act 1995. This makes the Church liable for the proportion of the overall deficit (assessed by reference to the cost of securing benefits by the purchase of annuities) applicable to its previous ministers who were members of the scheme. It is not possible to quantify this debt without an actuarial calculation. In order to avoid the cost of such calculation and because the church may not be able to continue its charitable activities following payment of the employer debt which arises upon a cessation event, the Pension Scheme Trustee (after consulting the Pensions Regulator) is not currently pursuing the employer debt, but is instead permitting the church to pay ongoing deficiency contributions outlined above. However, the Pension Scheme Trustee has the right to quantify and seek payment of the debt at any time at its discretion.

11 Restricted funds

	Balance at 1 January 2021	Incoming resources	Resources expended	Transfers between funds	Balance at 31 December 2021
	£	£	£	£	£
BeFriend	1,954	2,300	-	(4,254)	-
Social prescription	13,099	-	(13,099)	-	-
Community Hub Response	3,927	1,107	(262)	(4,772)	-
Community Fund	-	6,963	(1,548)	9,026	14,441
	<u>18,980</u>	<u>10,370</u>	<u>(14,909)</u>	<u>-</u>	<u>14,441</u>

BeFriend – This Fund is now closed and monies have been transferred to the Community Fund.

Social prescription – This fund was for the part time work of two of our staff members working in partnership with GP's and other agencies in support of adults and children who want to make positive changes to improve their health and wellbeing. All monies were used in 2021 and the fund closed in December 2021

Community Hub Response – This Fund is now closed and monies have been transferred to the Community Fund.

Community Fund - This fund has been combined the monies from the BeFriend and Community Hub Response Funds (both for community work) to form a new fund for our work in the community. The BeFriend Fund was set up for work with members of the community. The Community Hub Response was set up for meeting the needs of the community during the first Covid lockdown. It was appropriate to combine these funds into a new 'Community Fund' which covers all aspects of work in supporting the local community.

UPPER BEEDING BAPTIST CHURCH: THE HUB, BEEDING

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

12 Designated funds

	Balance at 1 January 2021	Incoming resources	Resources expended	Transfers between funds	Balance at 31 December 2021
	£	£	£	£	£
Hub Projects	-	14,250	-	-	14,250
	-	14,250	-	-	14,250

Hub Projects - This a Designated Fund for one off projects not included in the Hub's General Fund Budget.

13 Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Designated funds	Total
	£	£	£	£
Fund balances at 31 December 2021 are represented by:-				
Tangible fixed assets	3,392	-	-	3,392
Current assets	27,930	14,441	14,250	56,621
Creditors: amounts falling due within one year	(1,300)	-	-	(1,300)
	30,022	14,441	14,250	58,713

	Unrestricted funds	Restricted funds	Designated funds	Total
	£	£	£	£
Fund balances at 31 December 2020 are represented by:-				
Tangible fixed assets	6,963	-	-	6,963
Current assets	20,572	18,980	-	39,552
Creditors: amounts falling due within one year	(1,300)	-	-	(1,300)
	26,235	18,980	-	45,215

14 Control

The charity is under the control of the Trustees.

15 Charity information

Upper Beeding Baptist Church: The Hub, Beeding is a Charitable Incorporated Organisation registered in England and Wales. The charity's registered number and registered office address can be found on the legal and administrative information page.

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