

# SOMERSHAM BAPTIST CHURCH

England & Wales - Charity number 1173623

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2017-06-29

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** High Street  
Somersham  
Huntingdon  
Cambridgeshire  
PE28 3JB

**Phone** 01487741039

**Email** [leaders@somershambaptist.org](mailto:leaders@somershambaptist.org)

**Website** [somershambaptist.org](http://somershambaptist.org)

## Activities

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**Objects:** THE PRINCIPAL PURPOSES OF THE CHURCH ARE:- 3.1.1 THE ADVANCEMENT OF THE CHRISTIAN FAITH ACCORDING TO THE PRINCIPLES OF THE BAPTIST DENOMINATION. 3.1.2 THE CHURCH MAY ALSO ADVANCE EDUCATION AND CARRY OUT OTHER CHARITABLE PURPOSES IN THE UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD. 3.2 [NOTHING IN THIS CONSTITUTION SHALL AUTHORISE AN APPLICATION OF THE PROPERTY OF THE CHURCH FOR PURPOSES WHICH ARE NOT CHARITABLE IN ACCORDANCE WITH SECTION 7 OF THE CHARITIES AND TRUSTEE INVESTMENT (SCOTLAND) ACT 2005 OR SECTION 2 OF THE CHARITIES ACT (NORTHERN IRELAND) 2008.]

**Activities:** -regular public worship, prayer, Bible study, preaching and teaching;-baptism;-communion;-evangelism and mission;-the teaching, encouragement;-nurture and growth of Christian disciples;-education and training for Christian;-pastoral care;-supporting and encouraging charitable social action;-encouraging relationships with and supporting Baptists and other Christians.

## Classification

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- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities, Recreation
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

## Geography

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- Cambridgeshire

## Finances

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Period end	Income	Expenditure	Assets	Employees
2024-12-31	£32,515	£32,798	-	-
2023-12-31	£24,148	£15,599	-	-
2022-12-31	£23,502	£17,633	-	-
2021-12-31	£27,636	£13,467	-	-
2020-12-31	£30,879	£13,301	-	-

## Trustees

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Name	Role	Appointed
Dr Joshua Robert Xavier Ross		2023-11-19
Graham Roderick Lodge		2022-11-06
Louise Emma Peroni		2024-11-17
Thomas Anthony Cooney		2022-04-24

**SOMERSHAM BAPTIST CHURCH**

England & Wales - Charity number 1173623

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# Accounts

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# **SOMERSHAM BAPTIST CHURCH**

**Report and Financial Statements**

**For the Year Ended 31<sup>st</sup> December 2024**

**Charity No: 1173623**

The trustees present their Annual Report and financial statements for the year ending 31<sup>st</sup> December 2024.

**Charity's principal address**

Somersham Baptist Church, High Street, Somersham, Huntingdon, Cambridgeshire, PE28 3JB

**Trustees**

The Trustees who served during the year and up to the date of the signing of this report were:

<b>Name</b>	<b>Office (if any)</b>	<b>Date of appointment</b>	<b>Date of resignation</b>
Mr Anthony Cooney		24 April 2022	
Mr Graham Lodge	Treasurer	6 November 2022	
Mrs Ruth Lodge	Church Secretary	6 November 2022	17 November 2024
Mrs Louise Peroni	Church Secretary	17 November 2024	
Dr Joshua Ross		19 November 2023	(appointed as pastor on 01 September 2024)

Trustees are appointed for a 3-year term by the members of the Church.

**Property Trustees**

The Baptist Union Corporation Limited, Baptist House, 129 Broadway, Didcot, Oxfordshire, OX11 8RT.

**Independent Examiner**

Peter Thatcher

**Structure, Governance and Management**

The Charity was constituted as a Charitable Incorporated Organisation (CIO) on 29<sup>th</sup> June 2017.

The Charity is governed by an Approved Governing Document (Baptist Union Model Constitution adopted on 26<sup>th</sup> March 2017, with minor amendments in April 2021, and May 2022). Membership of the Church is open to those who have professed faith in Jesus Christ and wish to become members, and who, by applying for membership have indicated their agreement to become a member, indicated acceptance of the Beliefs, a willingness to participate in the activities, and acceptance of the duty of members set out in the Constitution. Persons seeking membership who have not been baptised in the manner described in the Baptist Union's Declaration of Principle may at the discretion of the Church Members' Meeting be accepted for full membership based on their own public profession of faith.

Ordinary Church Members' meetings are held at regular intervals on not less than three occasions in a calendar year. It is stipulated that one ordinary Church Members meeting shall include the AGM (Annual General Meeting).

In accordance with the constitution, the Church Members' Meeting appoints Charity Trustees, including a Church Secretary (or equivalent) and a Church Treasurer (or equivalent), who are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objectives.

**Objectives and Activities**

The principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

In order to achieve the principal objective which is set out above, the Church provides a variety of activities both to its membership and the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people in to a closer relationship with Him as living Lord.

Central to the work and witness of the Church is the provision of regular public services of Christian worship. These services take place each Sunday at 10.30am. There are also occasional services at other times which are advertised on the Church Notice Board and on the website at [www.somershambaptist.org](http://www.somershambaptist.org). From time to time there is a children's programme during the morning services. The church seeks to be a friendly and welcoming community and anybody is free to attend any of these services.

The Church runs a youth group for 8-14 year olds on alternate Friday evenings, and a series of fellowship groups in the homes of some members, for the growth of faith and discipleship: these groups are open to both members and non-members,

The church would ideally like to restart other community outreach activities in the coming year: possibly including groups to discuss relationship/marriage strengthening, or financial planning: although these would promote our Christian ethos, neither would not be limited people interested in discovering more about Christianity. Setting up these groups will happen if/when our resources allow (no detailed plans exist at this stage). The church may also be participating in village events such as carnival.

Prior to Covid-19 the Church was also used by local community groups on a regular basis: we were glad to see a local school and their PTA using our building again last year for several evening events including their Christmas production. We have also rented out our building 2 evenings each week to our village cubs /scouts/beavers groups, and the Church is also available on an ad-hoc basis for private hire, as well as for weddings and funerals.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service and attend required Safeguarding training.

**Public Benefit Statement**

The Church has read the Charity Commission guidance on public benefit, and is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

**Achievements and Performance**

The Church does not measure its success purely in numerical terms i.e., attendance and financial, but primarily in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure.

Now that pandemic lockdowns are well behind us, Sunday services have been held in the church building throughout the year: it has been good to be fully back into the swing of congregational participation in prayer and worship. We averaged 20 - 30 adult attendees and 4 - 8 children at Sunday worship during the year. We also held a special Easter service in April with members of Somersham Town (brass) Band joining our own musicians.

Membership was stable during the past year; we have 17 members as at 31<sup>st</sup> December 2024. The leadership team is well established although roles changed somewhat – with one of our trustees appointed as pastor in September, and we also appointed a new secretary in November.

One mid-week House Group continued throughout 2024, along with an additional weekly / fortnightly prayer meeting, taking place at church.

We continue to support our Missionary Family in South East Asia; including sending regular donations to their parent organisation UFM. This family were able to attend our services during their 2024 furlough in UK, with further contact via newsletters and occasional videos to enable us to feel close to them.

The Church was delighted to be able to appoint Joshua as our full-time pastor in September; this has freed up the leadership for other tasks, including more regular members discussions, with the aim of discerning together how best to serve both our membership and the wider community, given our limited resources.

During a year of consolidation, we are pleased with the way that such a small church has continued to worship and proclaim the gospel. Once again, we give all the glory to God. Heavenly Father - Thankyou.

**Financial Review**

The church raises funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year.

The Church expressed its part in the life of the wider church by giving to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose. The main recipients of this giving during the period of these accounts were: BUGB Home Mission, BMS World Mission and UFM (specifically to support our Church members who are missionaries in South East Asia).

The Church is heavily dependent on its membership working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives.

The financial results for the Year Ending 31 December 2024, together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

The church was historically a participant within the Defined Benefit section of the Baptist Pension scheme and (up until the middle of 2022) was making ongoing deficit payments to cover the costs of past service of its

employees within the scheme under a recovery plan. Following a 'buy-in' arrangement announced in July 2022, recovery payments were reduced to £1 per month, but ceased entirely in October 2024, together with confirmation that the DB Plan has now been wound up, and that the Church no longer has any further responsibility towards the Plan.

**Reserves Policy**

The Trustees have established a Reserves Policy for its unrestricted funds to enable the church to function effectively and meet its obligations in the event of a decline in our income or a major cost.

Having considered the relevant risks of changes in income and expenditure, the trustees have determined that the appropriate level of reserves is in the range of £29,000 to £39,000. As at 31 December 2024 the church held total reserves of £146,877 (2023 - £147,243), of which £25,425 (2023 - £24,075) were Restricted and £84,000 (2023 - £84,000) Designated. The Trustees agreed that £84,000 has been designated for future Ministry costs at Somersham Baptist Church. Reserves that were neither restricted nor designated amounted to £37,452 (2023 - £39,168). (Please see Note 7 on page 9).

Approved by the order of the Trustees of Somersham Baptist Church on 01-August 2025 and signed on their behalf by:

*Louise Peroni*

**Mrs. Louise Peroni**  
**Church Secretary**

**Report of the Independent Examiner(s) to the Trustees of Somersham Baptist Church  
On the accounts for the year ended 31<sup>st</sup> December 2024**

**Respective responsibilities of Trustees and Examiner**

The Church's Trustees are responsible for the preparation of the accounts. The church'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 church 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 material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and 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 come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed by or on behalf of the Examiner  Date 22/7/25

Name PETER THATCHER

Relevant Professional Qualification(s) or body (if any) ICAEW (FCA)

Address 10 SUMERLINGWAY, BLUNTISHAM.

## FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2024

RECEIPTS AND PAYMENTS ACCOUNTS

	Notes	Unrestricted £	Restricted £	Designated £	Total 2024 £	Total 2023 £
<b>Receipts</b>						
Regular and Gift Aid Giving		22,163	-	-	22,163	17,181
Gift Aid recovered		4,342	-	-	4,342	3,642
Donations and other Income	2	57	-	-	57	374
Rent and Contributions for church use	2	1,275	-	-	1,275	511
Bank Interest	2	3,098	1,410	-	4,508	2,084
Other	2	170	-	-	170	356
<b>Total Receipts</b>		<b>31,105</b>	<b>1,410</b>	<b>-</b>	<b>32,515</b>	<b>24,148</b>
<b>Payments</b>						
Ministry	3	19,795	-	-	19,795	3,396
Mission	4	5,261	-	-	5,261	4,183
Upkeep of church premises	5	6,780	-	-	6,780	6,813
Administration	6	902	-	-	902	1,172
Other Payments	7	-	60	-	60	35
<b>Total Payments</b>		<b>32,738</b>	<b>60</b>	<b>-</b>	<b>32,798</b>	<b>15,599</b>
<b>Nett Receipts/(Payments) for the year</b>		<b>(1,633)</b>	<b>1,350</b>	<b>-</b>	<b>(283)</b>	<b>8,549</b>
Transfers between funds		-	-	-	-	-
<b>Net Movement in funds</b>		<b>(1,633)</b>	<b>1,350</b>	<b>0</b>	<b>(283)</b>	<b>8,549</b>
<b>Cash balance brought forward</b>		<b>39,168</b>	<b>24,075</b>	<b>84,000</b>	<b>147,243</b>	<b>138,694</b>
<b>Cash balance carried forward</b>		<b>37,535</b>	<b>25,425</b>	<b>84,000</b>	<b>146,960</b>	<b>147,243</b>

## STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2024

	Notes	Unrestricted £	Restricted £	Designated £	Total 2024 £	Total 2023 £
<b>Assets:</b>						
Bank and other cash balances						
Lloyds Bank Account		18,608	-		18,608	23,340
BU Deposit Account		18,927		55,654	74,581	71,483
CAF Gold Bank Account		-	-	21,060	21,060	20,549
CAF Cash Account				156	156	215
Shawbrook 60 Day notice Account		-	25,425	7,130	32,555	31,656
		<b>37,535</b>	<b>25,425</b>	<b>84,000</b>	<b>146,960</b>	<b>147,243</b>
Assets Held for the Church's own use	8				1,281,376	1,144,084
<b>Total Assets</b>					<b>1,428,336</b>	<b>1,291,327</b>
<b>Liabilities:</b>						
Pension Scheme Liability	9				0	(30)
PAYE Liability	10				(82)	
<b>Total Liabilities</b>					<b>(82)</b>	<b>(30)</b>

The accounts were approved by the Trustees of Somersham Baptist Church on 21 July 2025 and signed on their behalf by:

*Graham Lodge*

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Graham Lodge  
Treasurer

## NOTES TO THE ACCOUNTS

**1 Basis of accounts:**

These accounts have been prepared on a 'receipts and payments' basis and in accordance with Section 133 Charities Act 2011.

	2024	2023
	£	£
<b>2 Donations and other income:</b>		
Donations	17	374
Donations from youth groups	40	0
Rent and Contributions for church use	1,275	511
Interest on BU deposit account	3,098	1,483
Other	170	356
<b>Total Donations and other income</b>	<b>4,600</b>	<b>2,724</b>
<b>3 Ministry:</b>		
Stipend payments	8,397	500
Pension (incl Defecit Payments)	1,297	132
Manse costs (rent, council tax, utilities, broadband)	6,533	-
Ministers Travel and relocation expenses	769	73
Minister's college fees	400	-
Pulpit Supplies	1,754	2,267
Discipleship	344	160
Other Ministry - Worship Resources	301	264
<b>Total Ministry</b>	<b>19,795</b>	<b>3,396</b>
<b>4 Mission:</b>		
Home Mission	1,080	775
BMS	1,080	775
UFM	1,200	1,456
Youth Work	1,154	374
Outreach - Other	747	803
<b>Total Mission</b>	<b>5,261</b>	<b>4,183</b>
<b>5 Upkeep of church premises:</b>		
Lighting and Heating	1,163	824
Water charges	499	443
Cleaning	694	413
Insurances	1,294	1,147
Repairs & Maintenance	2,541	2,714
Furniture & Equipment	126	810
Telephone & Broadband	463	462
<b>Total Upkeep of church premises</b>	<b>6,780</b>	<b>6,813</b>

## NOTES TO THE ACCOUNTS Continued...

	2024	2023
	£	£
<b>6 Administration + Miscellaneous costs</b>		
Photocopying, Printing & Stationery	-	127
Subscriptions	741	706
Other Administration	122	339
Miscellaneous	39	-
<b>Total Administration</b>	<u>902</u>	<u>1,172</u>

**7 Funds - Movement in Restricted and Designated Funds****a) Restricted Funds**

The restricted Significant Building Fund is money raised for major building work on the church premise renovation or extension projects.

	2024	2023
	£	£
<b>Receipts</b>		
Interest	<u>1,410</u>	<u>601</u>
<b>Payments</b>		
Bank charges	<u>60</u>	<u>35</u>
<b>Total Payments</b>	<u>60</u>	<u>35</u>
<b>Nett Receipts/(Payments) for the year</b>	1,350	566
<b>Cash Balance brought forward</b>	<u>24,075</u>	<u>23,509</u>
<b>Cash Balance carried forward</b>	<u>25,425</u>	<u>24,075</u>

**b) Designated Funds**

	2024	2023
	£	£
<b>Future Ministry Costs</b>		

The Trustees previously agreed to retain a designated Future Ministry costs fund as it was anticipated that once a Minister is appointed the result will be a significant annual budget deficit. Having appointed a minister in September 2024, we will begin to draw down £2000 monthly from this fund, starting in January 2025.

<b>Cash Balance brought forward</b>	<u>84,000</u>	<u>84,000</u>
<b>Cash Balance carried forward</b>	<u>84,000</u>	<u>84,000</u>

**NOTES TO THE ACCOUNTS Continued...****8 Assets Held for the Church's own use**

The Church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee (the Baptist Union Corporation):

- Church Premises at High Street, Somersham, Huntingdon, Cambridgeshire, PE28 3JB valued in the accounts at £1,171,803 (2023 - £1,046,252) based on insured value.
- The Church also owns fixtures, furniture and equipment with an insured value of £109,573 (2023 - £97,832)

**9 Pension Scheme Liabilities**

The Church was formerly a participating employer in the Baptist Pension Scheme ("the Scheme"), which was a separate legal entity administered by the Pension Trustee (Baptist Pension trust Limited). The assets of the Scheme were 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, and has now been wound up, with liabilities transferred to with the insurance company Just Retirement Limited. We received confirmation in November 2024 that the Church no longer has any responsibility for payments resulting from the scheme or its wind-up costs.

**10 PAYE Liabilities**

The Church deducts PAYE income tax from our pastor's stipend and pays these amounts direct to HMRC using a direct debit arrangement. Amounts are notified to HMRC monthly but payments are usually taken some weeks in arrears. At the end of 2024 there was one payment of £82 notified to HMRC but awaiting collection of the direct debit.

**SOMERSHAM BAPTIST CHURCH**

England & Wales - Charity number 1173623

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# Accounts

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# **SOMERSHAM BAPTIST CHURCH**

## **Report and Financial Statements**

**For the Year Ended 31<sup>st</sup> December 2023**

**Charity No: 1173623**

The trustees present their Annual Report and financial statements for the year ending 31<sup>st</sup> December 2023.

### Charity's principal address

Somersham Baptist Church, High Street, Somersham, Huntingdon, Cambridgeshire, PE28 3JB

### Trustees

The Trustees who served during the year and up to the date of the signing of this report were:

Name	Office (if any)	Date of appointment	Date of resignation
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Mr Graham Lodge	Treasurer	6 November 2022	
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Dr Joshua Ross		19 November 2023	

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### Property Trustees

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### Independent Examiner

Ian Cunningham

### Structure, Governance and Management

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Now that pandemic lockdowns are behind us, Sunday services have been held in the church building throughout the year: it has been good to be fully back into the swing of congregational participation in prayer and worship

Membership was stable during the past year; we still have 19 members as at 31<sup>st</sup> December 2023. We appointed one additional trustee in November and this team are now getting established in their new roles. We averaged 20 - 30 adult attendees and 4 - 8 children at Sunday worship during the year.

One mid-week House Group – now able to meet face to face again - continued throughout 2023, along with an additional weekly / fortnightly prayer meeting, taking place at church.

We continue to support our Missionary Family in South East Asia; including donating having returned to Asia at the end of 2022, our contact in 2023 was via newsletters and occasional videos to enable us to feel close to them.

We also held a special Coronation event for the village community in May. This consisted of an afternoon tea, music from Somersham Town (brass) Band, and a children's drama based on the actual coronation service. We arranged for paid catering work to be performed by 6 teenagers who live in Somersham, and are fundraising for an expedition to Borneo with Camps International, where they will be taking on a range of community projects such as helping to build classrooms and install clean water supplies.

The Church is now actively looking for a full time Minister, with a small team assigned both to practical tasks, and meeting to seek God's will in this appointment. The process was paused through most of 2023 while the new group of trustees was established, but it is encouraging that we can now move ahead with this appointment, in the knowledge that God has prepared someone in advance to be the Minister of Somersham Baptist Church.

During a year of consolidation, we are pleased with the way that such a small church has continued to worship and proclaim the gospel. Once again, we give all the glory to God. Heavenly Father - Thankyou.

### **Financial Review**

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The church is a participant within the Defined Benefit section of the Baptist Pension scheme and (up until the middle of 2022) was making ongoing deficit payments to cover the costs of past service of its employees within the scheme under a recovery plan. Following a 'buy-in' arrangement announced in July 2022, recovery

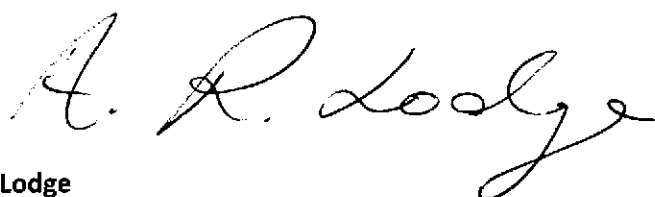
payments were reduced to £1 per month, continuing until June 2026. The latest guidance we have received is that no further deficit payments are anticipated: nevertheless, participating employers remain responsible for providing a share of any additional funds that the Defined Benefit Plan may require in future. The church has no plans to leave the scheme and could therefore be asked to resume deficit payments should the need arise.

**Reserves Policy**

The Trustees have established a Reserves Policy for its unrestricted funds to enable the church to function effectively and meet its obligations in the event of a decline in our income or a major cost.

Having considered the relevant risks of changes in income and expenditure, the trustees have determined that the appropriate level of reserves is in the range of £25,000 to £30,000. As at 31 December 2023 the church held total reserves of £147,243 (2022 - £138,694), of which £24,075 (2022 - £23,509) were Restricted and £84,000 (2022 - £84,000) Designated. The Trustees agreed that £84,000 has been designated for future Ministry costs at Somersham Baptist Church. Reserves that were neither restricted nor designated amounted to £39,168 (2022 - £31,185). (Please see Note 7 on page 9).

Approved by the order of the Trustees of Somersham Baptist Church on 26th March 2024 and signed on their behalf by:



**Mrs. Ruth Lodge**  
**Church Secretary**

## Report of the Independent Examiner(s) to the Trustees of Somersham Baptist Church On the accounts for the year ended 31<sup>st</sup> December 2023

### Respective responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The church'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 church 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 material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and 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 come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed by or on behalf of the Examiner  Date 4/4/24

Name IAN CUNNINGHAM

Relevant Professional Qualification(s) or body (if any) ACCA QUALIFIED 1999

Address LARKFIELD, ST PETERS STREET,  
CAXTON CB23 3PJ

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2023****RECEIPTS AND PAYMENTS ACCOUNTS**

	Notes	Unrestricted £	Restricted £	Designated £	Total 2023 £	Total 2022 £
<b>Receipts</b>						
Regular and Gift Aid Giving		17,181	-	-	17,181	18,768
Gift Aid recovered		3,642	-	-	3,642	4,401
Donations and other Income	2	374	-	-	374	333
Rent and Contributions for church use	2	511	-	-	511	-
Bank Interest	2	1,483	601	-	2,084	213
Other	2	356	-	-	356	-
<b>Total Receipts</b>		<b>23,547</b>	<b>601</b>	<b>-</b>	<b>24,148</b>	<b>23,715</b>
<b>Payments</b>						
Ministry	3	3,396	-	-	3,396	4,486
Mission	4	4,183	-	-	4,183	2,911
Upkeep of church premises	5	6,813	-	-	6,813	8,524
Administration	6	1,172	-	-	1,172	1,712
Other Payments	7	-	35	-	35	2,684
<b>Total Payments</b>		<b>15,564</b>	<b>35</b>	<b>-</b>	<b>15,599</b>	<b>20,317</b>
<b>Nett Receipts/(Payments) for the year</b>		<b>7,983</b>	<b>566</b>	<b>-</b>	<b>8,549</b>	<b>3,398</b>
Transfers between funds		-	-	-	-	-
<b>Net Movement in funds</b>		<b>7,983</b>	<b>566</b>	<b>0</b>	<b>8,549</b>	<b>3,398</b>
<b>Cash balance brought forward</b>		<b>31,185</b>	<b>23,509</b>	<b>84,000</b>	<b>138,694</b>	<b>135,296</b>
<b>Cash balance carried forward</b>		<b>39,168</b>	<b>24,075</b>	<b>84,000</b>	<b>147,243</b>	<b>138,694</b>

**STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2023**

		Unrestricted	Restricted	Designated	Total	Total
	Notes	£	£	£	2023	2022
					£	£
<b>Assets:</b>						
Bank and other cash balances						
Petty Cash		0	-	-	0	0
Lloyds Bank Account		23,340	-	-	23,340	86,839
BU Deposit Account		15,828	-	55,655	71,483	
CAF Gold Bank Account		-	-	20,549	20,549	20,419
CAF Cash Account		-	-	215	215	
Shawbrook 60 Day notice Account		-	24,075	7,581	31,656	31,436
		<b>39,168</b>	<b>24,075</b>	<b>84,000</b>	<b>147,243</b>	<b>138,694</b>
Assets Held for the Church's own use	8				1,144,084	1,021,502
<b>Total Assets</b>					<b>1,291,327</b>	<b>1,160,196</b>
<b>Liabilities:</b>						
Pension Scheme Liability	9				30	42
<b>Total Liabilities</b>					<b>30</b>	<b>42</b>

The accounts were approved by the Trustees of Somersham Baptist Church on 26th March 2024 and signed on their behalf by:

*Graham Lodge* 03 April 2024

Graham Lodge  
Treasurer

**NOTES TO THE ACCOUNTS****1 Basis of accounts:**

These accounts have been prepared on a 'receipts and payments' basis and in accordance with Section 133 Charities Act 2011.

	2023	2022
	£	£
<b>2 Donations and other income:</b>		
Donations	374	333
Rent and Contributions for church use	511 -	
interest omn BU deposit account	1,483	-
Sunday collections to support UFM	356	-
<b>Total Donations and other income</b>	<b>2,724</b>	<b>333</b>
<b>3 Ministry:</b>		
Moderators Salary	500	500
Pension (Incl Defecit Payments)	132	2,312
Ministers Travel	73	
Pulpit Supplies	2,267	1,363
Discipleship	160	90
Other Ministry - Worship Resources	264	221
<b>Total Ministry</b>	<b>3,396</b>	<b>4,486</b>
<b>4 Mission:</b>		
Home Mission	775	787
BMS	775	787
UFM	1,456	787
Youth Work	374	400
Outreach - Other	803	150
<b>Total Mission</b>	<b>4,183</b>	<b>2,911</b>
<b>5 Upkeep of church premises:</b>		
Lighting and Heating	824	671
Water charges	443	369
Cleaning	413	312
Insurances	1,147	1,140
Repairs & Maintenance	2,714	5,531
Furniture & Equipment	810	105
Telephone & Broadband	462	396
<b>Total Upkeep of church premises</b>	<b>6,813</b>	<b>8,524</b>

## NOTES TO THE ACCOUNTS Continued...

	2023	2022
	£	£
<b>6 Administration</b>		
Photocopying, Printing & Stationery	127	-
Subscriptions	706	960
Other Administration	339	752
<b>Total Administration</b>	<b>1,172</b>	<b>1,712</b>

**7 Funds - Movement in Restricted and Designated Funds****a) Restricted Funds**

The restricted Significant Building Fund is money raised for major building work on the church premise renovation or extension projects.

	2023	2022
	£	£
<b>Receipts</b>		
Interest	601	213
<b>Payments</b>		
Replacement of side door	-	2,684
Architect Fees	-	-
Bank charges	35	-
<b>Total Payments</b>	<b>35</b>	<b>2,684</b>
<b>Net Receipts/(Payments) for the year</b>	<b>566</b>	<b>(2,471)</b>
<b>Cash Balance brought forward</b>	<b>23,509</b>	<b>25,980</b>
<b>Cash Balance carried forward</b>	<b>24,075</b>	<b>23,509</b>

**b) Designated Funds**

	2023	2022
	£	£
<b>Future Ministry Costs</b>		

The Trustees agreed to retain a designated Future Ministry costs fund as when a Minister is appointed it will produce a significant annual budget deficit. Somersham Baptist Church is in the process of seeking a minister to fill the Pastoral vacancy.

<b>Cash Balance brought forward</b>	<b>84,000</b>	<b>84,000</b>
<b>Cash Balance carried forward</b>	<b>84,000</b>	<b>84,000</b>

## NOTES TO THE ACCOUNTS Continued...

**8 Assets Held for the Church's own use**

The Church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee (the Baptist Union Corporation):

- Church Premises at High Street, Somersham, Huntingdon, Cambridgeshire, PE28 3JB valued in the accounts at £1,171,803 (2022 - £934,153) based on insured value.
- The Church also owns fixtures, furniture and equipment with an insured value of £109,573 (2022 - £87,349)

**9 Pension Scheme Liabilities**

The Church is a participating employer in 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 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan was done 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 £298million, whilst the level of assets needed to pay benefits was £316million, giving a deficit of £18million: the Church and the other participating employers in the DB Plan were collectively responsible for funding this deficit. However in mid-2022 the Pension Trustee signed a 'buy-in' agreement with the insurance company Just Group, under which Just has taken responsibility for meeting the cost of pension benefits due from the DB Plan in the future. The Trustee and the Baptist Union agreed that deficit recovery payments should reduce to £1 per month for each employer from the August 2022 payment until June 2026.

The Trustee and the BU do not anticipate reinstating the requirement to pay full DRCs in the future but this cannot be ruled out at this stage. Participating employers remain responsible for providing a share of any additional funds that the DB Plan may require in future.

The pension scheme liability shown in the Statement of Assets and Liabilities is calculated at the current rate per month multiplied by the number of months remaining in the current Schedule of Contributions. The current liability is £30 at 31 December 2023 (£42 as at 31 December 2022).

Should the Church cease to be a participating employer, an administrative charge will apply for processing cessation events for the time being, even though there is no shortfall. The Church was previously advised that the estimated cost for the Church to buyout their Pension Scheme liabilities (at 31 December 2021) was £16,500.

**SOMERSHAM BAPTIST CHURCH**

England & Wales - Charity number 1173623

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# Accounts

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# **SOMERSHAM BAPTIST CHURCH**

**Report and Financial Statements**

**For the Year Ended 31<sup>st</sup> December 2022**

**Charity No: 1173623**

The trustees present their Annual Report and financial statements for the year ending 31<sup>st</sup> December 2022.

**Charity's principal address**

Somersham Baptist Church, High Street, Somersham, Huntingdon, Cambridgeshire, PE28 3JB

**Trustees**

The Trustees who served during the year and up to the date of the signing of this report were:

Name	Office (if any)	Date of appointment	Date of resignation
Mr R Blackhurst	Chair		4 January 2022
Mrs M Davies	Treasurer		6 November 2022
Mr A Ralph			3 March 2022
Mrs K Downes	Church Secretary		7 July 2022
Mr Anthony Cooney		24 April 2022	
Mr Graham Lodge	Treasurer	6 November 2022	
Mrs Ruth Lodge	Church Secretary	6 November 2022	

Trustees are appointed for a 3-year term by the members of the Church.

**Property Trustees**

The Baptist Union Corporation Limited, Baptist House, 129 Broadway, Didcot, Oxfordshire, OX11 8RT.

**Independent Examiner**

Ian Cunningham

**Structure, Governance and Management**

The Charity was constituted as a Charitable Incorporated Organisation (CIO) on 29<sup>th</sup> June 2017.

The Charity is governed by an Approved Governing Document (Baptist Union Model Constitution adopted on 26<sup>th</sup> March 2017, with minor amendments in April 2021, and May 2022). Membership of the Church is open to those who have professed faith in Jesus Christ and wish to become members, and who, by applying for membership have indicated their agreement to become a member, indicated acceptance of the Beliefs, a willingness to participate in the activities, and acceptance of the duty of members set out in the Constitution. Persons seeking membership who have not been baptised in the manner described in the Baptist Union's Declaration of Principle may at the discretion of the Church Members' Meeting be accepted for full membership based on their own public profession of faith.

Ordinary Church Members' meetings are held at regular intervals on not less than three occasions in a calendar year. It is stipulated that one ordinary Church Members meeting shall include the AGM (Annual General Meeting).

In accordance with the constitution, the Church Members' Meeting appoints Charity Trustees, including a Church Secretary (or equivalent) and a Church Treasurer (or equivalent), who are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objectives.

## Objectives and Activities

The principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

In order to achieve the principal objective which is set out above, the Church provides a variety of activities both to its membership and the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people in to a closer relationship with Him as living Lord.

Central to the work and witness of the Church is the provision of regular public services of Christian worship. These services take place each Sunday at 10.30am. There are also occasional services at other times which are advertised on the Church Notice Board and on the website at [www.somershambaptist.org](http://www.somershambaptist.org). There is a children's programme during the morning services. The church seeks to be a friendly and welcoming community and anybody is free to attend any of these services.

The Church runs a series of fellowship groups in the homes of some members, open to both members and non-members, for the growth of faith and discipleship. Since the Covid pandemic only one house group has been running, and the church aims to increase the number of these small groups during 2023.

The church would ideally like to restart various community outreach activities in the coming year: possible activities include a weekly pre-school group and a community gospel choir. No detailed plans exist at this stage, although it's clear we will be unable to resource two weekly outreaches. The church will also be participating in village events such as carnival and hopes to provide an opportunity to mark the coronation in May.

Occasionally, as needs arise, the Church runs courses for people interested in discovering more about Christianity.

Prior to Covid-19 the Church was also used by local community groups on a regular basis: we were glad to see a local school using our building again last year for their summer production and for a Christmas Nativity; however the Mothers Union, Somersham Town Band and The Somersham History Society have not yet resumed bookings. The Church is also available on an ad-hoc basis for private hire, as well as for weddings and funerals

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service and attend required Safeguarding training.

## Public Benefit Statement

The Church has read the Charity Commission guidance on public benefit, and is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

**Achievements and Performance**

The Church does not measure its success purely in numerical terms i.e., attendance and financial, but primarily in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure.

Throughout the year Sunday services have been held in the church building, with a live stream available on Zoom - for those who wish to limit their face to face contact in order to reduce the possibility of contracting Covid. It has been good to be back into the swing of congregational participation in prayer and worship

A number of members (four of whom had been trustees) left the fellowship during 2022 and a number of other members joined; this resulted in an overall decrease to 19 members as at 31<sup>st</sup> December 2022. We held elections for new trustees in April, and again in November and this team are now getting established in their new roles. We averaged 22 adult attendees and 2 children at Sunday worship during the year.

One mid-week House Group – now able to meet face to face again - continued throughout 2022, and an additional weekly / fortnightly prayer meeting, taking place at church, is planned for this year.

We continue to support our Missionary Family in South East Asia; through much of 2022 they were in UK on sabbatical, giving a chance to deepen relationships with others in the fellowship. They returned to Asia shortly before Christmas and will resume regular updates via newsletters and video to enable us to feel close to them.

The Church is planning to resume actively looking for a full time Minister with a small team assigned both to practical tasks, and meeting to seek God's will in this appointment. The process was paused during the summer and autumn while the new group of trustees was established. However, the church remains steadfast in the knowledge that God has prepared someone in advance to be the Minister of Somersham Baptist Church.

During another difficult year we are pleased with the way that such a small church has continued to worship and proclaim the gospel. Once again, we give all the glory to God. Heavenly Father - Thankyou.

**Financial Review**

The church raises funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year.

The Church expressed its part in the life of the wider church by giving to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose. The main recipients of this giving during the period of these accounts were: Baptist Home Mission, Baptist World Mission and UFM (to support Church members who are missionaries in South East Asia).

The Church is heavily dependent on its membership working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives.

The financial results for the Year Ending 31 December 2022, together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

The church is a participant within the Defined Benefit section of the Baptist Pension scheme and (up until the middle of 2022) was making ongoing deficit payments to cover the costs of past service of its employees within the scheme under a recovery plan. Following a 'buy-in' arrangement announced in July 2022, recovery

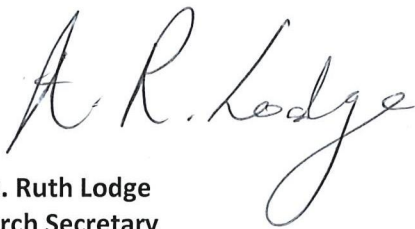
payments were reduced to £1 per month, continuing until June 2026. The latest guidance we have received is that no further deficit payments are anticipated: nevertheless, participating employers remain responsible for providing a share of any additional funds that the Defined Benefit Plan may require in future. The church has no plans to leave the scheme and could therefore be asked to resume deficit payments should the need arise.

**Reserves Policy**

The Trustees have established a Reserves Policy for its unrestricted funds to enable the church to function effectively and meet its obligations in the event of a decline in our income or a major cost.

Having considered the relevant risks of changes in income and expenditure, the trustees have determined that the appropriate level of reserves is in the range of £25,000 to £30,000. As at 31 December 2022 the church held total reserves of £138,694 (2021 - £135,296), of which £23,509 (2021 - £25,980) were Restricted and £84,000 (2020 - £84,000) Designated. The Trustees agreed that £84,000 has been designated for future Ministry costs at Somersham Baptist Church. Reserves that were neither restricted nor designated amounted to £31,185 (2021 - £25,316). (Please see Note 7 on page 9).

Approved by the order of the Trustees of Somersham Baptist Church on 7th March 2023 and signed on their behalf by:



**Mrs. Ruth Lodge**  
**Church Secretary**

**Report of the Independent Examiner(s) to the Trustees of Somersham Baptist Church  
On the accounts for the year ended 31<sup>st</sup> December 2022**

**Respective responsibilities of Trustees and Examiner**

The Church's Trustees are responsible for the preparation of the accounts. The church'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 church 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 material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and 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 come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed by or on behalf of the Examiner  Date 1 June 2023

Name Iain Cunningham

Relevant Professional Qualification(s) or body (if any) ACCA QUALIFIED.

Address LARKFIELD, ST PETERS STREET, CAYTON CB23 3PJ

## FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2022

RECEIPTS AND PAYMENTS ACCOUNTS

	Notes	Unrestricted £	Restricted £	Designated £	Total 2022 £	Total 2021 £
<b>Receipts</b>						
Regular and Gift Aid Giving		18,768	-	-	18,768	22,596
Gift Aid recovered		4,401	-	-	4,401	4,839
Donations and other Income	2	333	-	-	333	21
Rent and Contributions for church use		-	-	-	-	-
Bank Interest		-	213	-	213	180
Other		-	-	-	-	-
<b>Total Receipts</b>		<b>23,502</b>	<b>213</b>	<b>-</b>	<b>23,715</b>	<b>27,636</b>
<b>Payments</b>						
Ministry	3	4,486	-	-	4,486	6,757
Mission	4	2,911	-	-	2,911	2,850
Upkeep of church premises	5	8,524	-	-	8,524	2,656
Administration	6	1,712	-	-	1,712	1,204
Other Payments	7	-	2,684	-	2,684	-
<b>Total Payments</b>		<b>17,633</b>	<b>2,684</b>	<b>-</b>	<b>20,317</b>	<b>13,467</b>
<b>Nett Receipts/(Payments) for the year</b>		<b>5,869</b>	<b>(2,471)</b>	<b>-</b>	<b>3,398</b>	<b>14,169</b>
Transfers between funds		-	-	-	-	-
<b>Net Movement in funds</b>		<b>5,869</b>	<b>(2,471)</b>	<b>0</b>	<b>3,398</b>	<b>14,169</b>
<b>Cash balance brought forward</b>		<b>25,316</b>	<b>25,980</b>	<b>84,000</b>	<b>135,296</b>	<b>121,127</b>
<b>Cash balance carried forward</b>		<b>31,185</b>	<b>23,509</b>	<b>84,000</b>	<b>138,694</b>	<b>135,296</b>

## STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2022

	Notes	Unrestricted £	Restricted £	Designated £	Total 2022 £	Total 2021 £
<b>Assets:</b>						
Bank and other cash balances						
Petty Cash		0	-	-	0	14
Lloyds Bank Account		31,185	-	55,654	86,839	83,641
CAF Bank Account		-	-	20,419	20,419	20,341
Shawbrook 60 Day notice Account		-	23,509	7,927	31,436	31,300
		<u>31,185</u>	<u>23,509</u>	<u>84,000</u>	<u>138,694</u>	<u>135,296</u>
Assets Held for the Church's own use	8				1,021,502	964,465
<b>Total Assets</b>					<u><u>1,160,196</u></u>	<u><u>1,099,761</u></u>
<b>Liabilities:</b>						
Pension Scheme Liability	9				42	17,414
<b>Total Liabilities</b>					<u><u>42</u></u>	<u><u>17,414</u></u>

The accounts were approved by the Trustees of Somersham Baptist Church on 3rd March 2023 and signed on their behalf by:

 01 Jun 2023

Graham Lodge  
Treasurer

## NOTES TO THE ACCOUNTS

**1 Basis of accounts:**

These accounts have been prepared on a 'receipts and payments' basis and in accordance with Section 133 Charities Act 2011.

	2022	2021
	£	£
<b>2 Donations and other income:</b>		
Donations	333	21
Little Sparrows	-	-
Passover Meal tickets	-	-
<b>Total Donations and other income</b>	<b>333</b>	<b>21</b>
<b>3 Ministry:</b>		
Moderators Salary	500	500
Pension (incl Defecit Payments)	2,312	3,815
Ministers Travel		128
Pulpit Supplies	1,363	2,004
Discipleship	90	60
Other Ministry - Worship Resources	221	250
<b>Total Ministry</b>	<b>4,486</b>	<b>6,757</b>
<b>4 Mission:</b>		
Home Mission	787	915
BMS	787	915
UFM	787	916
Youth Work	400	-
Little Sparrows	-	-
Outreach - Easter Weekend	-	-
Outreach - Other	150	104
<b>Total Mission</b>	<b>2,911</b>	<b>2,850</b>
<b>5 Upkeep of church premises:</b>		
Lighting and Heating	671	(491)
Water charges	369	274
Cleaning	312	-
Insurances	1,140	1,077
Repairs & Maintenance	5,531	1,075
Furniture & Equipment	105	356
Telephone & Broadband	396	365
<b>Total Upkeep of church premises</b>	<b>8,524</b>	<b>2,656</b>

## NOTES TO THE ACCOUNTS Continued...

	2022	2021
	£	£
<b>6 Administration</b>		
Subscriptions	960	845
Photocopying, Printing & Stationery	-	-
Other Administration	752	359
<b>Total Administration</b>	<u>1,712</u>	<u>1,204</u>

**7 Funds - Movement in Restricted and Designated Funds****a) Restricted Funds**

The restricted Significant Building Fund is money raised for major building work on the church premises, particularly renovation or extension projects.

	2022	2021
	£	£
<b>Receipts</b>		
Interest	<u>213</u>	<u>180</u>
<b>Payments</b>		
Replacement of side door	2,684	-
Architect Fees	-	-
Other	-	-
<b>Total Payments</b>	<u>2,684</u>	<u>0</u>
<b>Nett Receipts/(Payments) for the year</b>	<b>(2,471)</b>	<b>180</b>
<b>Cash Balance brought forward</b>	<u>25,980</u>	<u>25,800</u>
<b>Cash Balance carried forward</b>	<u>23,509</u>	<u>25,980</u>

**b) Designated Funds**

	2022	2021
	£	£

**Future Ministry Costs**

The Trustees agreed to set aside a further £14,000 to a designated Future Ministry costs fund as when a Minister is employed it will produce a significant deficit annual budget. Somersham Baptist Church is in the process to fill the Pastoral vacancy.

Transfer from General Fund		14,000
<b>Cash Balance brought forward</b>	<u>84,000</u>	<u>70,000</u>
<b>Cash Balance carried forward</b>	<u>84,000</u>	<u>84,000</u>

## NOTES TO THE ACCOUNTS Continued...

**8 Assets Held for the Church's own use**

The Church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee (the Baptist Union Corporation):

- Church Premises at High Street, Somersham, Huntingdon, Cambridgeshire, PE28 3JB valued in the accounts at £934,153 (2021 - £881,276) based on insured value.
- The Church also owns fixtures, furniture and equipment with an insured value of £87,349 (2021 - £83,189)

**9 Pension Scheme Liabilities**

The Church is a participating employer in 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 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan was done 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 £298million, whilst the level of assets needed to pay benefits was £316million, giving a deficit of £18million: the Church and the other participating employers in the DB Plan were collectively responsible for funding this deficit. However in mid-2022 the Pension Trustee signed a 'buy-in' agreement with the insurance company Just Group, under which Just has taken responsibility for meeting the cost of pension benefits due from the DB Plan in the future. The Trustee and the Baptist Union agreed that deficit recovery payments should reduce to £1 per month for each employer from the August 2022 payment until June 2026.

The Trustee and the BU do not anticipate reinstating the requirement to pay full DRCs in the future but this cannot be ruled out at this stage. Participating employers remain responsible for providing a share of any additional funds that the DB Plan may require in future.

The pension scheme liability shown in the Statement of Assets and Liabilities is calculated at the current rate per month multiplied by the number of months remaining in the current Schedule of Contributions. The current liability is £42 at 31 December 2022 (£17,414 as at 31 December 2021).

Should the Church cease to be a participating employer, an administrative charge will apply for processing cessation events for the time being, even though there is no shortfall. The Church was previously advised that the estimated cost for the Church to buyout their Pension Scheme liabilities (at 31 December 2021) was £16.500.



**SOMERSHAM BAPTIST CHURCH**

England & Wales - Charity number 1173623

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# Accounts

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# **SOMERSHAM BAPTIST CHURCH**

**Report and Financial Statements**

**For the Year Ended 31<sup>st</sup> December 2021**

**Charity No: 1173623**

**Annual Report for 2021**

The trustees present their Annual Report and financial statements for the year ending 31<sup>st</sup> December 2021.

**Charity's principal address**

Somersham Baptist Church, High Street, Somersham, Huntingdon, Cambridgeshire, PE28 3JB

**Trustees**

The Trustees who served during the year and up to the date of the signing of this report were:

<b>Name</b>	<b>Office (if any)</b>	<b>Date of appointment</b>	<b>Date of resignation</b>
Mr. R Blackhurst	Chair		4 <sup>th</sup> January 2022
Mrs. M Davies	Treasurer		
Mr. A Ralph			
Mr. S Anker			12 <sup>th</sup> July 2021
Mrs. K Downes	Church Secretary		

Trustees are appointed for a 3-year term by the members of the Church.

**Property Trustees**

The Baptist Union Corporation Limited, Baptist House, 129 Broadway, Didcot, Oxfordshire, OX11 8RT.

**Independent Examiner**

Vincent Lynch

**Structure, Governance and Management**

The Charity was constituted as a Charitable Incorporated Organisation (CIO) on 29<sup>th</sup> June 2017.

The Charity is governed by an Approved Governing Document (Baptist Union Model Constitution adopted on 26<sup>th</sup> March 2017). Membership of the Church is open to those who have professed faith in Jesus Christ and wish to become members, and who, by applying for membership have indicated acceptance of the Beliefs, a willingness to participate in the activities, have indicated their agreement to become a member and acceptance of the duty of members set out in the Constitution. Persons seeking membership who have not been baptised in the manner described in the Baptist Union's Declaration of Principle may at the discretion of the Church Members' Meeting be accepted for full membership based on their own public profession of faith.

The Ordinary Church Members' meetings shall be held at regular intervals on not less than three occasions in a calendar year. One ordinary Church Members meeting shall include the AGM (Annual General Meeting).

In accordance with the constitution, the Church Members' Meeting shall appoint Charity Trustees, including a Church Secretary (or equivalent) and a Church Treasurer (or equivalent), who are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

**Objectives and Activities**

The principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

In order to achieve the principal objective which is set out above, the Church provides a variety of activities both to its membership and the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people in to a closer relationship with Him as living Lord.

Central to the work and witness of the Church is the provision of regular public services of Christian worship. These services take place each Sunday at 10.30am. There are also occasional services at other times which are advertised on the Church Notice Board and on the website at [www.somershambaptist.org](http://www.somershambaptist.org). There is a children's programme during the morning services. The church seeks to be a friendly and welcoming community and anybody is free to attend any of these services.

The Church runs a series of house groups in the homes of some members, open to both members and non-members, for the growth of faith and discipleship.

The church aims to restart various events for Young People – Explorers for reception age to year 6 and Dynamite for year 7 to 13 in the coming year.

Occasionally, as needs arise, the Church runs courses for people interested in discovering more about Christianity. The Church also runs the Christians Against Poverty Money course – a course designed to teach skills in building a budget, managing money and preventing debt.

Prior to Covid-19 the Church was also used by local community groups on a regular basis: The Mothers Union, Somersham Town Band and The Somersham History Society and a local school who have a summer production and a Christmas Nativity. The Church is also available to hire on an ad-hoc basis as well as for weddings and funerals

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service and attend required Safeguarding training.

**Public Benefit Statement**

The Church has read the Charity Commission guidance on public benefit, and is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

**Achievements and Performance**

The Church does not measure its success purely in numerical terms i.e., attendance and financial, but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure.

January 2021 continued with a new lockdown for Covid-19, which many people felt it was harder to deal with, emotionally and spiritually, than the first one in 2020.

**Achievements and Performance Continued...**

Although churches were allowed to remain open this time, we decided to close due to a church family becoming ill with Covid-19. one of whom sadly died. The Trustees made the difficult decision to go back to having church closed during this time and returned to Zoom-only worship, broadcast both live and as a recording, until we re-opened for the Easter weekend.

Throughout the year our band of guest preachers have continued to bless us by preaching the word live. We continued to enable congregational participation in prayer and worship, even while on zoom. Church unity has been retained, even those too vulnerable to attend church, by being able to see one another's faces and communicate during the service for our open praise, prayer and testimony times in each service. However, there is still a proportion of the church family we have been unable to reach, notably older members who do not use the technology. Which we find deeply sad.

Despite the problems of Covid-19 we still averaged 22 adult attendees and 2 children at Sunday worship during the year. Joyfully we welcomed one new member in 2021 but sadly one member went to be with the Lord and 2 moved away during the year meaning that membership has decreased by 2 in the year to 23 as at 31<sup>st</sup> December 2021.

Two mid-week House Groups continued during 2021 - again using Zoom. A fortnightly prayer meeting also continues on Zoom. Even post Covid-19, it is possible that this form of meeting may continue in order to be better stewards of the planet's resources and not use the car as much.

We continue to support our Missionary Family in South East Asia and regular updates via newsletters and video enable us to feel close to them

The Church is actively looking for a full time Minister and a team meet once a month in order to seek God's will in this appointment. The process is not an easy task and with a pandemic it is proving challenging. However, the church remains steadfast in the knowledge that God has prepared someone in advance to be the Minister of Somersham Baptist Church.

Due to Covid-19 all planned evangelical outreach work was put on hold again. However, one to one discussion about the gospel still took place and we pray that we can start external activities in the Spring.

During another difficult year we are pleased with the way that such a small church has continued to worship in every way legally possible

Once again. We give all the glory to God. We have undoubtedly had an inordinate amount of supernatural help in order to continue to worship the triune God. Heavenly Father - Thankyou.

**Financial Review**

The church raises funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year.

The Church expressed its part in the life of the wider church by giving to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose. The main recipients of this giving during the period of these accounts were: Baptist Home Mission, Baptist World Mission and UFM (to support Church members who are missionaries in South East Asia).

**Financial Review Continued...**

The Church is heavily dependent on its membership working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives.

The financial results for the Year Ending 31 December 2021, together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

The church is a participant within the Defined Benefit section of the Baptist Pension scheme and has been making ongoing deficit payments to cover the costs of past service of its employees within the scheme under a recovery plan. The church understands that if it had left the scheme at the year-end, it would have to have made a one-off payment estimated to be £16,500 (2020 - £24,200) to meet its statutory obligations of the scheme. The church has no plans to leave the scheme and expects to continue to make payments to the scheme in line with the recovery plan.

**Reserves Policy**

The Trustees have established a Reserves Policy for its unrestricted funds to enable the church to function effectively and meet its obligations in the event of a decline in our income or a major cost.

Having considered the relevant risks of changes in income and expenditure, the trustees have determined that the appropriate level of reserves is in the range of £20,000 to £25,000. As at 31 December 2021 the church held total reserves of £135,296 (2020 - £121,127), of which £25,980 (2020 - £25,800) were Restricted and £84,000 (2020 - £70,000) Designated. The Trustees agreed that £84,000 has been designated for future Ministry costs at Somersham Baptist Church. Reserves that were neither restricted nor designated amounted to £25,316 (2020 - £25,327). (Please see Note 7 on page 9).

Approved by the order of the Trustees of Somersham Baptist Church on 3rd March 2022 and signed on their behalf by:



**Mrs. Kim Downes**  
**Church Secretary**

**Report of the Independent Examiner(s) to the Trustees of Somersham Baptist Church  
On the accounts for the year ended 31<sup>st</sup> December 2021**

**Respective responsibilities of Trustees and Examiner**

The Church's Trustees are responsible for the preparation of the accounts. The church'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 church 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 material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and 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 come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed by or on behalf of the Examiner  Date 12/2/22

Name VINCENT LYNCH

Relevant Professional Qualification(s) or body (if any) FCA . INSTITUTE OF MANAGERS

ACCOUNTANTS OF ENGLAND AND WALES

Address 1000 MOSE, EARNE ST, GODMANCHESTER, R29 2JD.

## FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2021

RECEIPTS AND PAYMENTS ACCOUNTS

	Notes	Unrestricted £	Restricted £	Designated £	Total 2021 £	Total 2020 £
<b>Receipts</b>						
Regular and Gift Aid Giving		22,596	-	-	22,596	24,620
Gift Aid recovered		4,839	-	-	4,839	5,328
Donations and other Income	2	21	-	-	21	109
Rent and Contributions for church use		-	-	-	-	264
Bank Interest		-	180	-	180	248
Other	7	-	-	-	-	310
<b>Total Receipts</b>		<b>27,456</b>	<b>180</b>	<b>-</b>	<b>27,636</b>	<b>30,879</b>
<b>Payments</b>						
Ministry	3	6,757	-	-	6,757	5,281
Mission	4	2,850	-	-	2,850	3,254
Upkeep of church premises	5	2,656	-	-	2,656	3,199
Administration	6	1,204	-	-	1,204	1,257
Other Payments	7	-	-	-	-	310
<b>Total Payments</b>		<b>13,467</b>	<b>-</b>	<b>-</b>	<b>13,467</b>	<b>13,301</b>
<b>Net Receipts/(Payments) for the year</b>		<b>13,989</b>	<b>180</b>	<b>-</b>	<b>14,169</b>	<b>17,578</b>
Transfers between funds	7	(14,000)	-	14,000	-	-
<b>Net Movement in funds</b>		<b>(11)</b>	<b>180</b>	<b>14,000</b>	<b>14,169</b>	<b>17,578</b>
<b>Cash balance brought forward</b>		<b>25,327</b>	<b>25,800</b>	<b>70,000</b>	<b>121,127</b>	<b>103,549</b>
<b>Cash balance carried forward</b>		<b>25,316</b>	<b>25,980</b>	<b>84,000</b>	<b>135,296</b>	<b>121,127</b>

## STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2021

	Notes	Unrestricted £	Restricted £	Designated £	Total 2021 £	Total 2020 £
<b>Assets:</b>						
Bank and other cash balances						
Petty Cash		14	-	-	14	19
Lloyds Bank Account		25,302	-	58,339	83,641	89,648
CAF Bank Account		-	-	20,341	20,341	340
Shawbrook 60 Day notice Account		-	25,980	5,320	31,300	31,120
		<b>25,316</b>	<b>25,980</b>	<b>84,000</b>	<b>135,296</b>	<b>121,127</b>
Assets Held for the Church's own use	8				964,465	910,619
<b>Total Assets</b>					<b>1,099,761</b>	<b>1,031,746</b>
<b>Liabilities:</b>						
Pension Scheme Liability	9				17,414	20,985
<b>Total Liabilities</b>					<b>17,414</b>	<b>20,985</b>

The accounts were approved by the Trustees of Somersham Baptist Church on 3rd March 2022 and signed on their behalf by:

**Mrs Maureen Davies**  
Treasurer

## NOTES TO THE ACCOUNTS

**1 Basis of accounts:**

These accounts have been prepared on a 'receipts and payments' basis and in accordance with Section 133 Charities Act 2011.

	2021	2020
	£	£
<b>2 Donations and other income:</b>		
Donations	21	57
Little Sparrows	-	52
Passover Meal tickets	-	-
<b>Total Donations and other income</b>	<b>21</b>	<b>109</b>
<b>3 Ministry:</b>		
Moderators Salary	500	250
Pension (incl Defecit Payments)	3,815	2,784
Ministers Travel	128	216
Pulpit Supplies	2,004	1,635
Discipleship	60	50
Other Ministry - Worship Resources	250	346
<b>Total Ministry</b>	<b>6,757</b>	<b>5,281</b>
<b>4 Mission:</b>		
Home Mission	915	1,011
BMS	915	1,011
UFM	916	1,011
Youth Work	-	-
Little Sparrows	-	27
Outreach - Easter Weekend	-	59
Outreach - Other	104	135
<b>Total Mission</b>	<b>2,850</b>	<b>3,254</b>
<b>5 Upkeep of church premises:</b>		
Lighting and Heating	(491)	1,164
Water charges	274	339
Insurances	1,077	1,017
Repairs & Maintenance	1,075	231
Furniture & Equipment	356	388
Telephone & Broadband	365	60
<b>Total Upkeep of church premises</b>	<b>2,656</b>	<b>3,199</b>

## NOTES TO THE ACCOUNTS Continued...

	2021	2020
	£	£
<b>6 Administration</b>		
Subscriptions	845	788
Photocopying, Printing & Stationery	-	29
Other Administration	359	440
<b>Total Administration</b>	<u>1,204</u>	<u>1,257</u>

**7 Funds - Movement in Restricted and Designated Funds****a) Restricted Funds**

The restricted Significant Building Fund is money raised for major building work on the church premises, particularly renovation or extension projects.

	2021	2020
	£	£
<b>Receipts</b>		
Interest	<u>180</u>	<u>248</u>
<b>Payments</b>		
Planning Application	-	-
Architect Fees	-	-
Other	-	-
<b>Total Payments</b>	<u>-</u>	<u>0</u>
<b>Nett Receipts/(Payments) for the year</b>	<b>180</b>	<b>248</b>
<b>Cash Balance brought forward</b>	<u>25,800</u>	<u>25,552</u>
<b>Cash Balance carried forward</b>	<u>25,980</u>	<u>25,800</u>

**b) Designated Funds**

	2021	2020
	£	£

**i) Future Ministry Costs**

The Trustees agreed to set aside a further £14,000 to a designated Future Ministry costs fund as when a Minister is employed it will produce a significant deficit annual budget. Somersham Baptist Church is in the process to fill the Pastoral vacancy.

Transfer from General Fund	14,000	17,000
<b>Cash Balance brought forward</b>	<u>70,000</u>	<u>53,000</u>
<b>Cash Balance carried forward</b>	<u>84,000</u>	<u>70,000</u>

**ii) Gift to retiring Church Secretary**

Receipt from Donations	-	310
Payment for Gift	-	310
<b>Nett Receipts/(Payments) for the year</b>	<u>-</u>	<u>-</u>

## NOTES TO THE ACCOUNTS Continued...

**8 Assets Held for the Church's own use**

The Church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee (the Baptist Union Corporation):

- Church Premises at High Street, Somersham, Huntingdon, Cambridgeshire, PE28 3JB valued in the accounts at £881,276 (2020 - £831,392) based on insured value.
- The Church also owns fixtures, furniture and equipment with an insured value of £83,189 (2020 - £79,227)

**9 Pension Scheme Liabilities**

The Church is a participating employer in 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 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan was done 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 £298million, whilst the level of assets needed to pay benefits was £316million, giving a deficit of £18million (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 £322.48, 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 at the current rate per month multiplied by the number of months remaining in the current Schedule of Contributions, which amounted to £17,414 as at 31<sup>st</sup> December 2021 (£20,985 as at 31<sup>st</sup> December 2020).

The Church has been advised that the estimated cost for the Church to buyout their Pension Scheme liabilities at 31 December 2021 was £16.500 (31 December 2020 was £24,200).

**SOMERSHAM BAPTIST CHURCH**

England & Wales - Charity number 1173623

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# Accounts

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# **SOMERSHAM BAPTIST CHURCH**

**Report and Financial Statements**

**For the Year Ended 31<sup>st</sup> December 2020**

**Charity No: 1173623**

**Annual Report for 2020**

The trustees present their Annual Report and financial statements for the year ending 31<sup>st</sup> December 2020.

**Charity's principle address**

Somersham Baptist Church, High Street, Somersham, Huntingdon, Cambridgeshire, PE28 3JB

**Trustees**

The Trustees who served during the year and up to the date of the signing of this report were:

Name	Office (if any)	Date of appointment	Date of resignation
Mr. R Blackhurst	Chair		
Mr. P Driscoll	Deacon for Administration		30 <sup>th</sup> November 2020
Mrs. M Davies	Treasurer		
Mr. A Ralph		Reappointed 1 <sup>st</sup> November 2020	
Mr. S Anker			
Mrs. K Downes	Deacon for Administration	30 <sup>th</sup> November 2020	

Trustees are appointed for a 3 year term by the members of the Church.

**Property Trustees**

The Baptist Union Corporation Limited, Baptist House, 129 Broadway, Didcot, Oxfordshire, OX11 8RT.

**Independent Examiner**

Vincent Lynch

**Structure, Governance and Management**

The Charity was constituted as a Charitable Incorporated Organisation (CIO) on 29<sup>th</sup> June 2017.

The Charity is governed by an Approved Governing Document (Baptist Union Model Constitution adopted on 26<sup>th</sup> March 2017). Membership of the Church is open to those who have professed faith in Jesus Christ and wish to become members, and who, by applying for membership have indicated acceptance of the Beliefs, a willingness to participate in the activities, have indicated their agreement to become a member and acceptance of the duty of members set out in the Constitution. Persons seeking membership who have not been baptised in the manner described in the Baptist Union's Declaration of Principle may at the discretion of the Church Members' Meeting be accepted for full membership based on their own public profession of faith.

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**Structure, Governance and Management continued...**

In accordance with the constitution, the Church Members' Meeting shall appoint Charity Trustees, including a Church Secretary (or equivalent) and a Church Treasurer (or equivalent), who are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

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The principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

In order to achieve the principal objective which is set out above, the Church provides a variety of activities both to its membership and the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people in to a closer relationship with Him as living Lord.

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The Church runs a series of house groups in the homes of some members, open to both members and non-members, for the growth of faith and discipleship.

The Church runs a group for under 5's and parents or carers (Little Sparrows) which meets in the Church premises on Wednesday mornings, with the purpose of assisting the community and demonstrating the love of Jesus Christ.

The church aims to restart various events for Young People – Explorers for reception age to year 6 and Dynamite for year 7 to 13 in the coming year.

Occasionally, as needs arise, the Church runs courses for people interested in discovering more about Christianity. The Church also runs the Christians Against Poverty Money course – a course designed to teach skills in building a budget, managing money and preventing debt.

The Church is also used by local community groups on a regular basis: The Mothers Union, Somersham Town Band and The Somersham History Society and a local school who have a summer production and a Christmas Nativity. The Church is also available to hire on an ad-hoc basis as well as for weddings and funerals

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service and attend required Safeguarding training.

**Public Benefit Statement**

The Church has read the Charity Commission guidance on public benefit, and is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

**Achievements and Performance**

The Church does not measure its success purely in numerical terms i.e., attendance and financial, but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure.

In March 2020 the whole world changed for what we all initially thought would be a short period of time due to the Covid-19 pandemic. As with all other areas of life, church did not escape the drastic measures needed to be put in place to protect the population from infection. Unfortunately, this meant any planned evangelical outreach work had to be on hold, however one to one discussion sharing the gospel still took place.

The Church managed very early on in the pandemic to offer Sunday services broadcast "live" using the Zoom platform. Guest preachers continued to preach the word 'live'. The fact that the services were, and continue to be at the time of this report 'live' on Zoom, has created great congregational cohesion. Enabling congregational participation in prayer and worship. Church family unity has been retained by being able to see one another's faces, communicate during the service and afterwards meeting in small break out rooms to catch up.

In terms of being fully inclusive of the whole congregation, the live broadcast only goes part way. Despite regularly seeing 15 to 18 screens of different households open at a Sunday zoom service, there is still a proportion of the church family we have been unable to reach, notably older members who do not use the technology. During the last year when there were times when we were allowed to reopen the church; we did so, and this went part way to allowing some of these members to join in.

The congregation continue to find the visiting preachers interesting and varied. Visiting preachers follow our in-house program and last year we worked through the book of Genesis and latterly John's gospel. Having different preachers brings good variety and freshness to Sunday morning worship

However, the Church is actively looking for a full time Minister and a team meet once a month in order to seek God's will in this appointment. The process is not an easy task and with a pandemic it is proving challenging. However, the church remains steadfast in the knowledge that God has prepared someone in advance to be the Minister of Somersham Baptist Church.

Despite the problems of Covid-19 we averaged 22 attendees at Sunday worship during the year. Joyfully we can also report that membership has increased by 2 during 2020 to 25 as at 31<sup>st</sup> December 2020 (23 as at 31<sup>st</sup> December 2019). We had 3 new members join and 1 leave during the year.

Two mid-week House Groups continued during 2020 - again using Zoom. Even post Covid-19, it is possible that this form of meeting may continue in order to better steward the planet's resources and not use the car as much.

During the pandemic a midweek prayer meeting has also been launched on the zoom platform and is well attended.

During this difficult year we are pleased with the way such a small church has dug deep and made things happen, with continued worship in every way legally possible. As I write this report with tears in my eyes, I cannot help but mention that we have undoubtedly had an inordinate amount of supernatural help in order to continue to worship the triune God. Heavenly Father; Thankyou.

### Financial Review

The church raises funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year.

The Church expressed its part in the life of the wider church by giving to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose. The main recipients of this giving during the period of these accounts were: Baptist Home Mission, Baptist World Mission and UFM (to support Church members who are missionaries in South East Asia).

The Church is heavily dependent on its membership working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives.

The financial results for the Year Ending 31 December 2020, together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

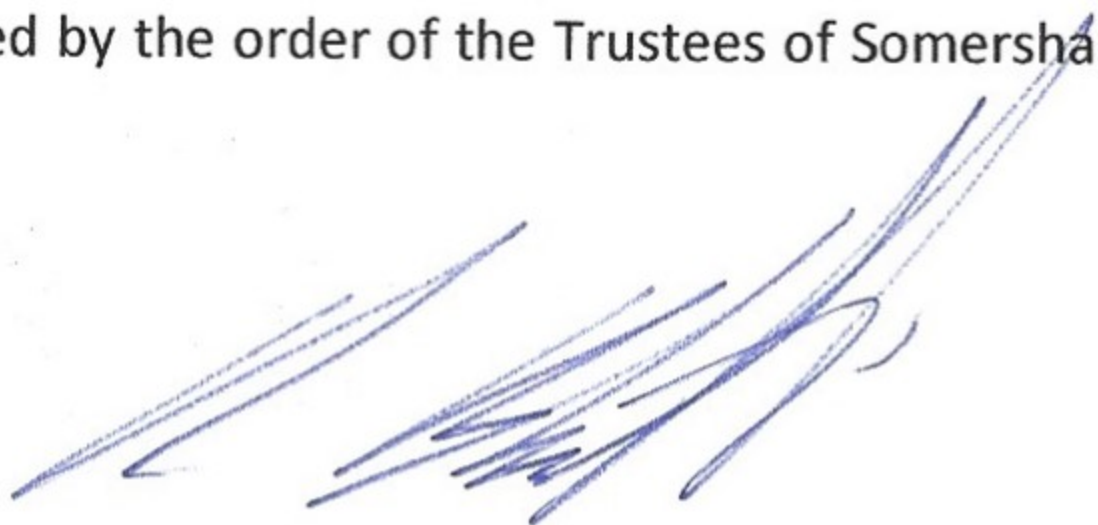
The church is a participant within the Defined Benefit section of the Baptist Pension scheme and has been making ongoing deficit payments to cover the costs of past service of its employees within the scheme under a recovery plan. The church understands that if it had left the scheme at the year-end, it would have to have made a one-off payment estimated to be £24,200 (2019 - £38,000) to meet its statutory obligations of the scheme. The church has no plans to leave the scheme and expects to continue to make payments to the scheme in line with the recovery plan. During 2020 the Baptist Pension Scheme gave all churches paying into the deficit scheme a 50% holiday on payments for six months

### Reserves Policy

The Trustees have established a Reserves Policy for its unrestricted funds to enable the church to function effectively and meet its obligations in the event of a decline in our income or a major cost.

Having considered the relevant risks of changes in income and expenditure, the trustees have determined that the appropriate level of reserves is in the range of £20,000 to £25,000. As at 31 December 2020 the church held total reserves of £121,127 (2019 - £103,549), of which £25,800 (2019 - £25,552) were Restricted and £70,000 (2019 - £53,000) Designated. The Trustees agreed that £70,000 has been designated for future Ministry costs at Somersham Baptist Church. Reserves that were neither restricted nor designated amounted to £25,327 (2019 - £24,997). (Please see Note 7 on page 8).

Approved by the order of the Trustees of Somersham Baptist Church on 17th June 2021 and signed on its behalf by:



**Mr. Richard Blackhurst**  
Chair

## FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2020

RECEIPTS AND PAYMENTS ACCOUNTS

	Notes	Unrestricted £	Restricted £	Designated £	Total 2020 £	Total 2019 £
<b>Receipts</b>						
Regular and Gift Aid Giving		24,620	-	-	24,620	27,593
Gift Aid recovered		5,328	-	-	5,328	12,170
Donations and other Income	2	109	-	-	109	578
Rent and Contributions for church use		264	-	-	264	1,215
Bank Interest		-	248	-	248	246
Other	7	-	-	310	310	2,500
<b>Total Receipts</b>		<b>30,321</b>	<b>248</b>	<b>-</b>	<b>30,879</b>	<b>44,302</b>
<b>Payments</b>						
Ministry	3	5,281	-	-	5,281	5,913
Mission	4	3,254	-	-	3,254	6,281
Upkeep of church premises	5	3,199	-	-	3,199	3,193
Administration	6	1,257	-	-	1,257	1,580
Other Payments	7	-	-	310	310	8,177
<b>Total Payments</b>		<b>12,991</b>	<b>-</b>	<b>-</b>	<b>13,301</b>	<b>25,144</b>
<b>Net Receipts/(Payments) for the year</b>		<b>17,330</b>	<b>248</b>	<b>-</b>	<b>17,578</b>	<b>19,158</b>
Transfers between funds	7	(17,000)	-	17,000	-	-
<b>Net Movement in funds</b>		<b>330</b>	<b>248</b>	<b>17,000</b>	<b>17,578</b>	<b>19,158</b>
<b>Cash balance brought forward</b>		<b>24,997</b>	<b>25,552</b>	<b>53,000</b>	<b>103,549</b>	<b>84,391</b>
<b>Cash balance carried forward</b>		<b>25,327</b>	<b>25,800</b>	<b>70,000</b>	<b>121,127</b>	<b>103,549</b>

## STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2020

	Notes	Unrestricted £	Restricted £	Designated £	Total 2020 £	Total 2019 £
<b>Assets:</b>						
Bank and other cash balances						
Petty Cash		19	-	-	19	46
Lloyds Bank Account		25,308	-	64,340	89,648	72,291
CAF Bank Account		-	-	340	340	339
Shawbrook 60 Day notice Account		-	25,800	5,320	31,120	30,873
		<b>25,327</b>	<b>25,800</b>	<b>70,000</b>	<b>121,127</b>	<b>103,549</b>
Assets Held for the Church's own use	8				910,619	859,785
<b>Total Assets</b>					<b>1,031,746</b>	<b>963,334</b>
<b>Liabilities:</b>						
Pension Scheme Liability	9				20,985	32,683
<b>Total Liabilities</b>					<b>20,985</b>	<b>32,683</b>

The accounts were approved by the Trustees of Somersham Baptist Church on 17th June 2021 and signed on their behalf by:



Mr. Richard Blackhurst  
Chair



Mrs Maureen Davies  
Treasurer

## NOTES TO THE ACCOUNTS

**1 Basis of accounts:**

These accounts have been prepared on a 'receipts and payments' basis and in accordance with Section 133 Charities Act 2011.

	2020	2019
	£	£
<b>2 Donations and other income:</b>		
Donations	57	21
Little Sparrows	52	252
Passover Meal tickets	0	305
<b>Total Donations and other income</b>	<b>109</b>	<b>578</b>
<b>3 Ministry:</b>		
Moderators Salary	250	-
Pension	2,784	3,553
Ministers Travel	216	129
Pulpit Supplies	1,635	1,918
Discipleship	50	156
Other Ministry	346	157
<b>Total Ministry</b>	<b>5,281</b>	<b>5,913</b>
<b>4 Mission:</b>		
Home Mission	1,011	1,368
BMS	1,011	1,368
UFM	1,011	1,368
Youth Work	-	24
Little Sparrows	27	102
Outreach - Easter Weekend	59	1,699
Outreach - Other	135	352
<b>Total Mission</b>	<b>3,254</b>	<b>6,281</b>
<b>5 Upkeep of church premises:</b>		
Lighting and Heating	1,164	1,122
Water charges	339	448
Insurances	1,017	961
Repairs & Maintenance	231	214
Furniture & Equipment	388	428
Other Premises	60	20
<b>Total Upkeep of church premises</b>	<b>3,199</b>	<b>3,193</b>

## NOTES TO THE ACCOUNTS Continued...

	2020	2019
	£	£
<b>6 Administration</b>		
Subscriptions	788	745
Photocopying, Printing & Stationery	29	392
Other Administration	440	443
<b>Total Administration</b>	<u>1,257</u>	<u>1,580</u>

**7 Funds - Movement in Restricted and Designated Funds****a) Restricted Funds**

The restricted Significant Building Fund is money raised for major building work on the church premises, particularly renovation or extension projects.

	2020	2019
	£	£
<b>Receipts</b>		
Interest	<u>248</u>	<u>246</u>
<b>Payments</b>		
Planning Application	-	984
Architect Fees	-	3,713
Other	-	480
<b>Total Payments</b>	<u>-</u>	<u>5,177</u>
<b>Nett Receipts/(Payments) for the year</b>	<b>248</b>	<b>(4,931)</b>
<b>Cash Balance brought forward</b>	<u>25,552</u>	<u>30,483</u>
<b>Cash Balance carried forward</b>	<u>25,800</u>	<u>25,552</u>

**b) Designated Funds****i) Future Ministry Costs**

The Trustees agreed to set aside a further £17,000 to a designated Future Ministry costs fund as when a Minister is employed it will produce a significant deficit annual budget. Somersham Baptist Church is in the process to fill the Pastoral vacancy.

	2020	2019
	£	£
Transfer from General Fund	17,000	53,000
<b>Cash Balance brought forward</b>	<u>53,000</u>	-
<b>Cash Balance carried forward</b>	<u>70,000</u>	<u>53,000</u>

**ii) Gift to retiring Church Secretary**

Receipt from Donations	310	-
Payment for Gift	310	-
<b>Nett Receipts/(Payments) for the year</b>	<u>-</u>	<u>-</u>

## NOTES TO THE ACCOUNTS Continued...

**8 Assets Held for the Church's own use**

The Church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee (the Baptist Union Corporation):

- Church Premises at High Street, Somersham, Huntingdon, Cambridgeshire, PE28 3JB valued in the accounts at £831,392 (2019 - £784,332) based on insured value.
- The Church also owns fixtures, furniture and equipment with an insured value of £79,227 (2019 - £75,453)

**9 Pension Scheme Liabilities**

The Church is a participating employer in 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 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan was done 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 £298million, whilst the level of assets needed to pay benefits was £316million, giving a deficit of £18million (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 £317.95, 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 at the current rate per month multiplied by the number of months remaining in the current Schedule of Contributions, which amounted to £20,985 as at 31<sup>st</sup> December 2020 (£32,683 as at 31<sup>st</sup> December 2019).

The Church has been advised that the estimated cost for the Church to buyout their Pension Scheme liabilities at 31 December 2020 was £24,200 (31 December 2019 was £38,000).

**Template for Independent Examiners report (where independent examiner does not wish to highlight any issues)**

**Report of the Independent Examiner(s) to the Trustees of** SOMERSHAM BAPTIST CHURCH

**On the accounts for the year ended** 31st DECEMBER 2020

**Respective responsibilities of Trustees and Examiner**

The Church's Trustees are responsible for the preparation of the accounts. The church'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 church 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**

~~Since the Church's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of [insert named of applicable listed body], which is one of the listed bodies. (Delete if income is less than £250,000)~~

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and 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. (if ~~accounts prepared on accruals basis\*~~)

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

*\*Delete the words in the brackets if they do not apply*

Signed by or on behalf of the Examiner  Date 12/6/21

Name VINCENT LYNCH

Relevant Professional Qualification(s) or body (if any) FCA. INSTITUTE OF CHARTERED

ACCOUNTANTS ENGLAND & WALES

Address STANUS HOUSE, KATENING ST, GODMANCHESTER, LE29 2JD