

BLOXHAM BAPTIST CHURCH CIO. TRUSTEES' REPORT 2020.

The trustees present the annual report together with the financial statements of the charity for the year ended 31 December 2020.

Trustees

The trustees who served throughout the year and up to date of authorisation of this report were as follows:

Rev Mike Tydeman

Barbara MacIver (Treasurer)

Sarah Stapleton (Secretary until 14 Sept 2020)

Anne Linsey (appointed Secretary 14 Sept 2020)

Janet Brigden

Margaret Taylor

Peter Dickins (Stood down 7 June 2021)

Robert Kerry (appointed 14 Sept 2020)

Objectives and activities

Objects and aims

The principal purpose of Bloxham Baptist Church CIO (the "Church") is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and in other parts of the world.

Significant activities

In fulfilling its purpose, the Church will engage in a range of activities either on its own or with others that will vary from time to time with activities being initiated, expanded, or closed, as appropriate.

The Church's activities include, but are not restricted to:

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

Public benefit

In planning the activities of the Church, the trustees have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

Grant making

The Church seeks to fulfil its objective of spreading the Christian message throughout the United Kingdom and worldwide by making grants to specific independent missionary and charitable organisations whose aims coincide with those of the Church, including the Home Mission Fund of the Baptist Union of Great Britain and BMS World Mission.

Volunteers

A significant proportion of the Church's activities are run by and with the assistance of volunteers who freely give of their time and skills to support the Church in the furtherance of its aims.

Achievements and performance

Charitable activities

During the year the Church has delivered Sunday and Holy Day church services open to all (in person until 15 March 2020 and then via Zoom) as well as regularly meeting either corporately or in small groups for Bible study, prayer and worship. (Again via Zoom or in person as restrictions allowed.)

Despite the restrictions, the Church continued to provide a full programme of regular activities, including:

Continuation of Saturday morning and Wednesday evening prayer gatherings.

The introduction of Noon Zoom prayer gathering followed by a further 6pm Zoom prayer gathering.

Monthly Communion services were led via Zoom and the Breaking of Bread took place within the home. Physical Communion service took place at the Chapel when restrictions allowed.

Children and family worship activities designed to take place in the home.

Homegroups and various small support groups ran throughout the year, providing practical and emotional support, prayer, teaching and enhancement of the Christian faith. Mostly on Zoom and in person when restrictions allowed.

Alpha Online course, for people interested in knowing more about the Christian faith, ran throughout the autumn.

The Church continues to be active in the local community, providing activities for all age groups which are open to all members of the local community on a non-profit making basis that are in addition to the more formal church and related services.

These have included Tiddlywinks Toddler group, Bitesize lunch club for mum's to be & mum's and babies, Wednesday Tea for single parent families.

Youth groups continued via zoom and in person when restrictions allowed. One to one meetings took place with more vulnerable young people.

Girls' Brigade meetings have continued throughout the year moving online during restrictions.

A community Easter Hunt, designed by Scripture Union, was set up in Bloxham and another nearby village.

Many of the activities and events usually provided by the church were not run during 2020 due to the Pandemic restrictions. The social response was at a more individual level within neighbourhood communities and through the continuing network of Homegroups. Many practical needs were met during Lockdown and throughout the year via our Children and Families' Pastor and Christmas gifts of toys and games were provided for families in need.

Preparation continues for the opening of a Renew Wellbeing space in the Chapel. This is a space of welcome and inclusion in partnership with mental health teams to improve mental and emotional wellbeing.

The Church is mindful of other communities locally, nationally and throughout world who have less fortunate circumstances and consequently continues to support financially and prayerfully targeted areas and projects in a number of locations, including:

- Specific gift day monetary collections for Local Homeless charities, Open Doors, Tearfund, and Slavic Gospel Association.
- Child Sponsorship through Compassion.
- Charitable donation to Transforming Lives for Good

Fundraising activities

The Church's activities are principally financed by the voluntary giving of its members and congregation, often supplemented with tax rebates through the Gift Aid scheme, and at cost charges for some of its community activities.

Financial review

The financial position of the charity is set out in the Statement of Financial Activities – Payments and Receipts report and the related notes, prepared in accordance with statutory requirements of the Charities Act 2011 and SORP (FRS 102).

Principal funding sources

The principal funding sources of the Church are the voluntary donations and giving by members of the Church's congregation together with allied income tax rebates under the Gift Aid Scheme.

The letting of two properties owned by the church also provides a regular rental income.

Policy on reserves

The Church aims to hold reserves that would cover three months revenue expenditure, legal commitments under contracts of employment and a reserve to meet essential immediate expenditure to the Church's premises necessary to allow the Church to continue to function. At the year end the Church had reserves that were considered sufficient to meet its premises policy

and reserves against its revenue expenditure. In addition the trustees have established a capital reserve to meet any future costs of a capital nature on its freehold assets.

Going concern

The trustees have considered the impact of COVID-19 on the church's financial position, liquidity and future performance together with financial projections for the church and over the foreseeable future and have also reviewed the availability of banking facilities. The trustees are satisfied that the church has sufficient resources to continue in operation for the foreseeable future, being at least 12 months from the date of signing the financial statements. Accordingly, they continue to adopt the going concern basis in preparing the church's financial statements.

Future plans

Activities planned to achieve aims

The Church plans to continue with its current activities and has plans for expansion of the current programme and activities. In particular the trustees are reviewing the shape of the ministry to young people and formally employed the Youth Leader on a part time basis in January 2021. Also, pursuing the opening of a Renew Wellbeing space (in accordance with Renew Wellbeing UK registered charity number 1173963) working with St Mary's CofE and various health providers. (The pilot scheme opened in July 2021)

Structure, governance and management

Governing document

Bloxham Baptist Church CIO (the "Church") is a Charitable Incorporated Organisation and constitutes a corporate body with limited liability. It is registered with the Charity Commission under Number 1174024. The Church was incorporated on 28 July 2017 and is controlled by its governing document, a constitution and is governed by its trustees in accordance with its constitution.

Recruitment and appointment of trustees

The day to day running of the Church is under the control of a singular 'Leadership Team' comprising the Pastor, CYF Pastor, Church Secretary, Church Treasurer and a number of other elected Trustees. The Pastor role is appointed by the Church at a special church meeting and is employed under a letter of appointment. The CYF Pastor is employed under contract and is not a Trustee. The other trustees are appointed in accordance with the Church's constitution.

Organisational structure

The Church appoints a Pastor, and other paid staff as circumstances require. The Pastor leads the church community in both spiritual and practical ways and chairs Leadership Team meetings and Church meetings.

The Church employs a Children and Families Pastor who shares spiritual and practical oversight with a specific remit for families both within the fellowship and the wider community. WEF 1/1/2021 the church also employs a part time Youth worker to lead the Youth Ministry Team and oversee groups and activities for young people.

The Church Membership elect the Leadership Team (including Church Secretary and Treasurer) from among themselves to oversee the spiritual and operational aspects of the Church. The Leadership Team meets regularly and administers the Charity by majority decision on behalf of the membership.

Wider network

The Church is a member of The Baptist Union of Great Britain and the Southern Counties Baptist Association. The holding trustee of the church is the Baptist Union Corporation Limited which is charity number 249635 and which is controlled by the Baptist Union Council. The Baptist Union Corporation Limited also acts as the holding trustee in respect of the church premises themselves.

The annual report was approved by the trustees of the charity on 20 Sept 2021 and signed on its behalf by

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A Linsey

Secretary and Trustee

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

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

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

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports)

Regulations, and the provisions of the constitution. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees of the charity on 20 Sept 2021 and signed on its behalf by:

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B MacIver

Treasurer and Trustee

Bloxham Baptist Church
Income and Expenditure Account
For the year ended 31 December 2020

	2020	2019
	£	£
Income		
Giving	79,417	75,123
Gift Aid received	15,346	17,469
Legacies	2,000	10,000
Mission Income	538	1,753
Other income	3	2,110
Rental Income	17,205	20,578
Bank Interest received	1,166	432
Fellowship Fund	3,193	430
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Total Income Received	118,868	127,895
Expenditures		
Mission costs	1,303	3,754
Operational costs	5,081	9,219
Property maintenance	8,519	3,299
Staff costs	81,214	83,508
Tithe BMS World Mission	5,934	7,130
BU Home Mission	5,934	7,130
Insurance	2,175	2,054
Office/General Admin expenses	2,465	2,064
Confidential fund, gifts and donations	2,235	1,076
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Total expenditure	114,860	119,234
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Surplus of Income over Expenditure	4,008	8,661
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Bloxham Baptist Church
Bank Accounts
As at 31 December 2020

	2020	2019
	£	£
Baptist Union Corporation Account	3,769	3,756
CAF 12 Month Fixed Rate Account	70,993	70,000
CAF Bank 60 day Notice Account	11,174	21,027
HSBC General Account	5,821	2,979
HSBC Deposit Account (£7,400.75 Audrey Wild's Bequest)	28,166	18,153
	<hr/> 119,923	<hr/> 115,915
	<hr/>	<hr/>
Funds brought forward	115,915	107,254
Surplus of Income over Expenditure for the year ended 31 December 2020	<hr/> 4,008	<hr/> 8,661
	<hr/> 119,923	<hr/> 115,915
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Non-Monetary Assets held for the church's own use

Due to the Coronavirus restrictions it was not possible to obtain market valuations on church prpoerties during December 2020. In the absence of market valuations it is best practice to include the church's assets at their insured value which are unaltered from last year. Market valuations will be sought in December 2021.

1. Church premises at Hawke Lane have an insured value of £1,151,976.
Note that the church is the beneficial owner (subject to the relevant trusts) of the church building, the legal title to which is held by the church's custodian trustee which is the Baptist Union Corporation Ltd.
2. Church contents have a sum insured of £171,622.
3. Apple Tree Cottage, Kings Road, Bloxham is valued at £296,265 based on the sum insured.
4. Cloudberry Cottage, Unicorn Street, Bloxham is insured for £419,222.

Cloudberry Cottage Rental Debtor

As at 31st December 2020 there remains an amount unpaid of £6,240 for the rent due.

The church leadership have prepared the following statement to be included in the accounts in relation to this:

"We ended the year with rent arrears totalling £6,240. Our long-term tenant at Cloudberry Cottage has periodically struggled to pay the rent and her situation was exacerbated by the Covid pandemic and loss of her business during 2020. We have sought to show grace by living out the gospel and, rather than pursuing this debt, have adopted a spirit of forgiveness whilst honouring the expressed desire of the tenant to make repayments as and when she can in the future. The tenant vacated the cottage on 28 February 2021 and is extremely grateful for the gracious and understanding way we have dealt with her."

BLOXHAM BAPTIST CHURCH

FINANCIAL STATEMENTS FOR THE YEAR ENDING 31 DECEMBER 2020

Independent Examiner's Report

I report on the financial statements of the Church for the year ended 31st December 2020 which are attached herewith.

This report is made solely to the Church's Members, as a body, in accordance with section 145 of the Charities Act 2011 and regulations made under section 154 of that Act. My work has been undertaken so that I might state to the Church's Members those matters I am required to state to them in an Independent Examiner's Report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Church and the Church's Members as a body for my work or for this report.

Respective responsibilities of the Church Leaders and The Independent Examiner

The Charity's Trustees (The Church's Leadership Team) are responsible for the preparation of the financial statements, and they consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 and that an independent examination is needed.

It is my responsibility to:

- ☐ examine the financial statements under section 145 of the Act;
- ☐ follow the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the Act; and
- ☐ state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the 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 financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanations from the trustees of the church 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 financial statements present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

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

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- ☐ to keep accounting records in accordance with section 130 of the Act; and
- ☐ to prepare financial statements which accord with the accounting records and comply with the accounting requirements of the Act have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.