

# SEER GREEN BAPTIST CHURCH

England & Wales - Charity number 1174411

## Details

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**Status** Registered

**Legal form** Other

**Registered** 2017-08-29

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

## Contact

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**Address** Seer Green Baptist Church  
Wood Pond Close  
Seer Green  
Beaconsfield  
HP9 2XG

**Phone** 01494677266

**Email** [office@lifeinseergreen.org](mailto:office@lifeinseergreen.org)

**Website** [www.lifeinseergreen.org](http://www.lifeinseergreen.org)

## Activities

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**Objects:** THE PRINCIPAL PURPOSE OF THE CHURCH IS THE ADVANCEMENT OF THE CHRISTIAN FAITH ACCORDING TO THE BIBLICAL PRINCIPLES OF THE BAPTIST DENOMINATION. THE CHURCH MAY ALSO ADVANCE EDUCATION AND CARRY OUT OTHER CHARITABLE PURPOSES IN THE UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD.

**Activities:** We aim to show the love of Christ to all we meet both individually and as a church. We therefore have a desire that all should come to know and have a personal relationship with the lord Jesus. We support both the local community within Seer Green and its environs and also the world wide church through the support of various missionary organisations and specific individual missionaries.

## Classification

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

## Geography

- Buckinghamshire

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£104,036	£94,905	-	-
2023-12-31	£84,223	£88,018	-	-
2022-12-31	£88,946	£96,985	-	-
2021-12-31	£81,324	£67,503	-	-
2020-12-31	£99,206	£90,398	-	-

## Trustees

Name	Role	Appointed
<b>Rev Louise Catherine Gilbertson</b>	Chair	2021-12-14
BARRY RICHARDSON		2015-02-03
HILARY O'FLANAGAN		2021-12-14
Lucy Olafulire Adeniyi-Kulepa		2025-09-01
Sean Christopher O'Flanagan		2025-09-01
TIM COX		2017-09-01

**SEER GREEN BAPTIST CHURCH**

England & Wales - Charity number 1174411

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# Accounts

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SEER GREEN BAPTIST CHURCH

# Trustees Annual Report and Accounts, 2024

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Seer Green Baptist Church

Our Vision

*'To become a church that is a blessing and spiritual home for many in our village by sharing through action and words the life-changing good news of Jesus Christ with all'.*

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Charity number 1174411

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## **1. Trustees annual report for 2024**

### ***Purpose***

The Church is governed by a constitution which was approved by the Church members in 2009 and updated in 2022 which states the principal purpose is the advancement of the Christian faith according to the Biblical principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world. The Church became a registered charity in August 2017.

### ***Structure, Governance and Management***

Members of the Church are accepted in accordance with the Constitution which requires them to have been publicly baptised on the profession of faith in Jesus Christ, or, following other modes of baptism, to have made a public profession of faith in Jesus Christ.

In 2024 six Church members' meetings were held. These meetings have responsibility for the overall policy of the Church.

In accordance with the Constitution, the members appointed four Trustees for 2024. The Trustees, together with the Minister (who was also appointed by the Members and is the fifth Trustee), 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 Church's purpose.

Relevant matters may be submitted to the Church members' meeting by the Trustees for guidance and decision or may be raised by members in Church meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

### ***Objectives and Activities***

To achieve the principal purpose, which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ through our relationships, our words and our actions.

In 2022 we started to regroup after the pandemic and lockdowns. We started to follow a new model for gathering together, based on our Vision 2020, and also based on our learnings during the pandemic when we were forced to consider what church really means. We now meet on Sunday as a gathered church twice a month for prayer, worship, celebration, and teaching. Once a month we meet in small groups for fellowship, discipleship and sharing. And once a month we hold a Community Sunday where different small groups engage with the community around our church, seeking to bless and serve our neighbours. On these Sundays we have also started to run an early service called Fun & Faith for families with young children. The fifth Sunday, when it occurs, generally coincides with a special celebration like Christmas or Easter. We continue with this pattern of meeting.

The Church seeks to be a friendly and welcoming community, and anybody is free to attend any of these meetings.

The community activities we support have continued. These continue to include meetings for parents and carers with the pre-school children in their care at Little Blessings, a Baby Group for mums with their babies up to one year old, a group for dads and their children, and weekly coffee mornings. Additionally, once a month on a 'Community Sunday' the church runs a faith-based group for families entitled 'Fun and Faith'. The Church also maintains close links with the village school.

The church has continued to organise meetings for carers to share common experiences. This has proved to be a valuable method of support and companionship, and the church will continue to develop this ministry.

In line with our wish to be inclusive we are also developing ways of facilitating some of our older and increasingly infirm church members being able to attend whole church gatherings. There is some cost to the church, but we feel that this is an important and worthwhile initiative.

An important role for the whole church is to reach out to the community and the wider world in social action to show God's generous heart. The Church supports several local and international Christian charities through prayer, financial support, and other means.

As part of our commitment to serve the village in social action and support, we continued to make our premises available for a weekly mobile Post Office service. We also host a village lunch club once a month, available to the wider community and run youth groups for ages 9 to 11 (Torchlight) and ages 11 to 14 (Connect).

The activities of the Church are advertised on the Church website: [lifeinseergreen.org](http://lifeinseergreen.org)

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted regarding the Disclosure and Barring Service. One of the trustees is the designated Safeguarding Trustee.

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 the success of its activity in numbers but rather in less tangible areas like fellowship, encouragement, spiritual growth and generally providing a positive, beneficial impact in the community.

The Charity Trustees recognise that these are not easy to measure but believe that 2024 was another very positive year in the life of the Church. We look forward to pursuing our vision in 2025 with renewed enthusiasm.

The number of individuals having regular involvement in the activities run by the church as noted above in 2024 were:

Children and teenagers	190
Adults	170

Seer Green Baptist Church had 38 members at the end of 2024. No dedications or baptisms were held.

### ***Financial Review***

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

The Church received total income of £104,037 and incurred expenditure of £94,906 resulting in a surplus of £9,131. The year ended with current assets of £65,128. Income for the year included a legacy and one-off donation totalling £8,500.

The Church raises the funds which it needs to carry on its activities from within its own membership and congregation. Funds are also raised from donations received for the use of the premises. No wider public appeal for funds was made during the year

A Minister was employed for the full year. In December 2024 the church employed an intern who will be with us for a period of two years. The associated costs of employment are set out in Note 8.

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme (“the Scheme”). The Scheme is a separate legal entity which is managed by the Pension Trustee (Baptist Pension Trust Limited). See Note 9 for further details.

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.

Donations were made to national and international organisations with Christian aims and objectives compatible with the Church's Purpose. The main details of these grants are set out in notes 11 and 13.

The Charity Trustees have established a Reserves Policy and are satisfied that there are enough reserves at the balance sheet date, together with ongoing income anticipated, to enable the Church to function effectively in the coming year. The Charity Trustees have assessed major risks facing the Church and are satisfied that there are measures in place to minimise these risks.

### ***Looking ahead to 2025***

The trustees are committed to expanding the life of the Church in line with our new vision. We continue to seek the will of God and to be guided by the Holy Spirit. We regularly review the effectiveness of our activities and make appropriate changes. We believe in 2025 we will:

- continue to seek ways to make church relevant;
- anticipate further exciting developments as we listen to God, each other and the community and develop our vision;
- seek to serve the village in social action and support;
- above all, continue to seek to follow Jesus.

The Trustees Report was approved by the Trustees at their meeting on 11th March 2025 and signed by the chair of the meeting, Reverend Louise Gilbertson

**Reverend Louise Gilbertson**

## 2. Charity information

### ***Trustees:***

Reverend Louise Gilbertson (Minister and Missional Leader)  
Tim Cox  
Barry Richardson (Treasurer)  
Ian Woodley  
Hilary O’Flanagan (Secretary)

### ***Registered Address:***

Seer Green Baptist Church  
Woodpond Close  
Seer Green  
Buckinghamshire  
HP9 2XG

### ***Bankers:***

CAF Bank Ltd  
25 Kings Hill Avenue  
Kings Hill  
West Malling  
Kent  
ME19 4JQ

National Westminster Bank plc.  
250 Bishopsgate  
London  
EC2M 4AA

### ***Contact details:***

Telephone: 01494 677266  
Web: [lifeinseergreen.org](http://lifeinseergreen.org)  
Email: [treasurer@lifeinseergreen.org](mailto:treasurer@lifeinseergreen.org)

## 3. Independent examiner's report on the accounts



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## Section A

## Independent Examiner's Report

**Report to the trustees/  
members of**

Seer Green Baptist Church

**On accounts for the year  
ended**

31<sup>st</sup> December 2024

**Charity no  
(if any)**

1174411

**Set out on pages**

8 to 14

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2024**.

**Responsibilities and  
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent  
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and 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:**

**Date:**

14<sup>th</sup> March 2025

**Name:**

David S Jordan

**Relevant professional  
qualification(s) or body  
(if any):**

FCCA

**Address:**

Dell Lees, Seer Green

Beaconsfield

Buckinghamshire

## 4. Statement of financial activities for the year to 31st December 2024

	2024				2023	Notes
	Unrestricted Funds	Restricted Funds Note 13	Designated Funds Note 12	TOTAL Funds	TOTAL Funds	
<b>Income</b>	£ p	£ p	£ p	£ p	£ p	
Gifts and donations	52,946.04			52,946.04	61,504.22	3
Use of premises	24,437.00			24,437.00	18,887.50	
Income from events	4,664.55			4,664.55	3,385.15	
Interest earned	457.98			457.98	227.62	
Restricted giving		4,239.14		4,239.14	4,895.27	13
Designated income			17,292.16	17,292.16	9,835.02	12
Utilities Refunds				0.00	218.58	
<b>TOTAL INCOME</b>	<b>82,505.57</b>	<b>4,239.14</b>	<b>17,292.16</b>	<b>104,036.87</b>	<b>98,953.36</b>	
<b>Running costs of the church</b>						
Caretaker	2,942.50			2,942.50	2,664.00	
Church maintenance and cleaning	5,322.35			5,322.35	7,963.04	
Special project – fence and gate	1,679.17			1,679.17	0.00	5
Special project – Mance boiler/shower	5,313.60			5,313.60	0.00	5
Special project - church roof	6,781.05			6,781.05	10,200.00	5
Church management	2,916.89			2,916.89	3,498.65	5
Church utilities	6,117.05			6,117.05	6,607.39	
Other costs	10,092.50			10,092.50	7,862.98	6
Manse costs (excl. special projects)	457.36			457.36	120.00	7
<b>Minister/mission leader and intern</b>						
Employment costs	20,401.47			20,401.47	18,143.40	8,9
<b>Mission</b>						
Regular outreach, children & families	2,959.70			2,959.70	9,024.24	
Equipping ourselves & specific events	4,897.00			4,897.00	5,867.98	10
Support of missionary societies	10,758.10			10,758.10	16,000.00	11
<b>Restricted Expenditure</b>		1,856.75		1,856.75	5,536.75	13
<b>Designated expenditure</b>			12,410.45	12,410.45	4,989.19	12
<b>Transfer between reserves</b>	-1,712.96	1,839.63	-126.67	£0.00	£0.00	13
<b>TOTAL EXPENDITURE</b>	<b>78,925.78</b>	<b>3,696.38</b>	<b>12,283.78</b>	<b>94,905.94</b>	<b>98,477.62</b>	
<b>Surplus/Deficit</b>	<b>3,579.79</b>	<b>542.76</b>	<b>5,008.38</b>	<b>9,130.93</b>	<b>475.74</b>	

	Unrestricted Funds	Restricted Funds	Designated Funds	TOTAL
<b>Total funds on 1st Jan 2024</b>	<b>48,098.03</b>	<b>2,674.85</b>	<b>5,223.81</b>	<b>55,996.69</b>
Income	82,505.57	4,239.14	17,292.16	104,036.87
Expenditure	78,925.78	3,696.38	12,283.78	94,905.94
<b>Total funds on 31st Dec 2024</b>	<b>51,677.82</b>	<b>3,217.61</b>	<b>10,232.19</b>	<b>65,127.62</b>

**5. Statement of assets and liabilities as at 31st December 2024**

	Note	31 December 2024		31 December 2023	
		£	p	£	p
<b>Fixed assets</b>	14		0		0
<b>Current assets</b>					
Cash at bank			65,127.62		55,996.69
<b>Total assets</b>			65,127.62		55,996.69
<b>Liabilities</b>	4		0		0
<b>Represented by</b>					
Unrestricted funds			51,677.82		48,098.03
Designated funds	12		3,217.61		5,223.81
Restricted funds	13		10,232.19		2,674.85
<b>Total funds</b>			65,127.62		55,996.69

The above statement of assets and liabilities, the statement of financial activities and the accompanying notes to the accounts were approved by the Trustees at their meeting on 11th March 2025 and signed by:

**Reverend Louise Gilbertson**

Minister, Missional Leader and trustee

**Barry Richardson**

Treasurer and trustee

## 6. Notes to the accounts for the year to 31<sup>st</sup> December 2024

### 1. Basis of financial statements.

The accounts have been prepared on a cash receipts and payments basis.

### 2. Accounting policies.

- a) Income – Donations, tax rebates and payments for the use of premises are accounted for gross when received.
- b) Expenditure is included on a cash basis, inclusive of VAT which cannot be recovered. Where expenditure relates to more than one cost category, it is apportioned on an appropriate basis. Most of the management is carried out without charge by volunteers. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost attributed to the volunteers for their service.
- c) Grants – The Church makes grants to other organisations whose charitable objectives complement its own. They are accounted for in the year in which they are paid.
- d) Stock – The value of stock held at the year-end has not been included in these financial statements as it is not considered to be material.
- e) Unrestricted Funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the Church and which have not been designated for other purposes.
- f) Designated funds are funds set aside and used for designated purposes but are available for use at the discretion of the trustees.
- g) Restricted funds are funds that can only be used for specific purposes within the objectives of the Church. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.
- h) Tax Status – The Church is a Registered charity within the definitions of section 506(1) Income and Corporation Taxes Act 1988 and is therefore able to take advantage of the exemptions given by Section 505 of that Act.
- i) Pension costs - The Church is an employer participating in the pension scheme described in Note 9. The costs of employer contributions are accounted for in the year they are payable.

### 3. Income and amounts due to the church

Seer Green Baptist Church is a charity and is registered for Gift Aid. Tax is reclaimed on Gift Aided donations and on small anonymous offerings of less than £30 under the Gift Aided Small Donations Scheme (GASDS). During the year amounts totalling £9,483 were claimed from H M Revenue & Customs in respect of Gift Aid and GASDS.

At 31<sup>st</sup> December 2024 there were amounts receivable as follows:

- HMRC Gift Aid claims of £839.17 received on 6<sup>th</sup> January 2025 in respect of 2024 donations received.
- Payments for use of premises in 2024 of £1,729 which have now been received.

**4. Expenditure and amounts due from the church**

As permitted and as stated above, these accounts are prepared on a cash receipts and payments basis. At the year-end amounts totalling £395 were due to be paid to suppliers of goods and services received during the 2024 year. All amounts were settled within the first two weeks of 2025.

**5. Church management and special projects**

The Church Management category includes administration, preaching fees, insurance, governance costs, and running the photocopier.

During the 2024 further significant repairs were carried out to the church roof at a cost of £6,781.

**6. Other costs**

This category includes technology, catering, general supplies, minister's expenses, licences, small repairs and replacements and other incidental costs.

**7. Manse costs**

This category refers to essential maintenance and running costs for the Stable Lane property to the extent that these are not paid for by the Minister or dealt with separately as a special project.

**8. Staff costs and trustee expenses.**

	£
Salaries - net	15,618.07
Tax and national Insurance	862.28
Pension costs	3,920.92
<b>Total</b>	<b>20,401.27</b>

One member of staff was employed for the full year. Our intern commenced employment in December 2024.

No employee received remuneration in excess of £60,000.

No sums were reimbursed to the Trustees for their work as Trustees.

Direct payments to employees: Rev. Louise Gilbertson, Minister: £19,333 (includes employer NIC and employer pension contributions). The Minister acts as one of SGBC's Trustees and receives remuneration (as shown above) and other benefits in respect of her service as Minister, including the provision of manse accommodation by the church. The balance between £20,401 and £19,333 represents salary payable to our intern, tax payment timing differences and pension deficit payments – see note 9.

## 9. Pension costs.

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme (“the Scheme”). The Scheme is a separate legal entity which is managed by the Pension Trustee (Baptist Pension Trust Limited). The Minister is eligible to join the Scheme.

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

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

In addition to the payments in respect of the current Minister’s pension, the church has also been making mandatory contributions (known as Deficit Recovery Contributions – DRCs) in respect of the deficit in the Defined Benefit Scheme. In August 2022 these payments reduced from £312.48 per month to £1 per month and ceased in October 2024. It is hoped that no further payments to the DRC will be required in the future.

As there are a large number of contributing employers participating in the Scheme, the Church is unable to identify its share of the underlying assets and liabilities of the scheme. Accordingly, due to the nature of the Scheme, the profit and loss charge for the period represents the employer contributions payable. The total pension payments made by the Church including personal contributions was £3,921 in 2024. (2023 £3,644)

## 10. Equipping ourselves, and specific events

During 2024 we continued with the provision of welcome packs for newcomers to the village, an Alpha course, attended training courses, organised a number of outreach events and supported various events taking place in the village of Seer Green.

**11. Grants to missionary societies**

Each year, Seer Green Baptist Church makes grants from unrestricted income to missionary societies and other causes in line with the Churches governance document. The actual amounts donated from unrestricted income during 2024 giving were:

<b>Grants to missionary societies and other causes made during the year:</b>	<b>Amount</b>	
	£	p
BMS World Mission	1,100.03	
Interserve (for Simon and Ursula Standen)	2,799.99	
Central Baptist Home Mission	1,100.03	
Stewardship (for Mandy and Noel Taylor)	1,750.00	
Seer Ministries	1,958.05	
Dave McGuire	550.00	
Hanga Translators	790.00	
HGC Pastors	660.00	
A Rocha	50.00	
<b>Total</b>	<b>£10,758.10</b>	

One of the recipients of this missionary giving is the Baptist Union Corporation Limited which is also a charity number 249635, and which is controlled by the Baptist Union Council. The Church is a member of the Baptist Union of Great Britain, and the Central Baptist Association. The Church also donated to the Baptist Union Home Mission Scheme.

Barry Richardson is a Trustee of Seer Ministries, as well as a Trustee of the Church, but he played no part in the decision to give to that charity.

**12. Designated funds.**

Torchlight, a children's activity run by the Church and Little Blessing, an activity for parents, carers and the young children in their care, also run by the Church, keep their funds in the main church bank account as separate designated funds. In addition, funds have been set aside from one off gifts and legacies to help fund repairs to the church building and to assist with the cost of employing an intern. The movement on these designated funds was as follows:

<b>Designated Funds</b>	Balance at		Income for the Year	Expenditure for the year	Transfer to/from Unrestricted	Balance at		
	1st January					31st December		
	2024					2024		
	£	p	£	p	£	p	£	p
Torchlight	880.14		3,683.25	-4,690.06	126.67		0.00	
Little Blessings	4,343.67		5,108.91	-7,184.39	0.00		2,268.19	
Church building Fund	0.00		3,000.00	0.00	0.00		3,000.00	
Intern Fund	0.00		5,500.00	-536.00	0.00		4,964.00	
	5,223.81		17,292.16	-12,410.45	126.67		10,232.19	

**13. Restricted funds.**

Restricted funds are funds set up where a donor specifies the purpose to which the donation is to be used.

The movement on the restricted funds during the year and balances at the year-end are as follows:

Restricted Funds	Balance at		Income		Expenditure		Transfer		Balance at	
	1st January		for the		for the		to/from		31st December	
	2024		Year		year		Unrestricted		2024	
	£	p	£	p	£	p	£	p	£	p
Childrens work	250.00		0.00		0.00		-250.00		0.00	
Fellowship Fund	462.50		815.47		-400.00		0.00		877.97	
Music	608.67		0.00		0.00		0.00		608.67	
Graft	442.00		0.00		0.00		-442.00		0.00	
Defibrilator	436.66		0.00		-258.00		0.00		178.66	
EcoChurch	27.31		0.00		0.00		0.00		27.31	
David McGuire	72.96		87.42		0.00		-160.38		0.00	
Tear child	14.75		7.50		-35.00		12.75		0.00	
Hanga Translators	360.00		720.00		-720.00		0.00		360.00	
Intern Fund	0.00		2,165.00		0.00		-1,000.00		1,165.00	
Lydia Gilbertson	0.00		443.75		-443.75		0.00		0.00	
	2,674.85		4,239.14		-1,856.75		-1,839.63		3,217.61	

Transfers to/from Unrestricted in the table above represents expenditure dealt with through the unrestricted general fund where donations have previously been received to assist with the cost of such expenditure and have been included in the restricted funds.

The Fellowship fund is used at the discretion of the Minister (and during the period between Ministers, the discretion of the Deacons), specifically for use amongst the members of the church and Seer Green community, in situations where it is discerned there is need for financial support.

**14. Ownership of property.**

The church premises and the church manse are included in the financial statements at zero asset value. The value of the church premises cannot easily be ascertained and there are significant restrictions on the use of the building for anything other than a church. The legal titles to these properties are held by the church's custodian trustee (The Baptist Union Corporation Limited) for the church as the beneficial owner (subject to the relevant trusts). The church premises have an insured value of £1,426,873 and The Manse has an insured value of £408,274.

**SEER GREEN BAPTIST CHURCH**

England & Wales - Charity number 1174411

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# Accounts

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original

SEER GREEN BAPTIST CHURCH

# Trustees Annual Report and Accounts, 2023

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Seer Green Baptist Church

Our Vision

*'To become a church that is a blessing and spiritual home for many in our village by sharing through action and words the life-changing good news of Jesus Christ with all'.*

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Charity number 1174411

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## **1. Trustees annual report for 2023**

### ***Purpose***

The Church is governed by a constitution which was approved by the Church members in 2009 and updated in 2022 which states the principal purpose is the advancement of the Christian faith according to the Biblical principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world. The Church became a registered charity in August 2017.

### ***Structure, Governance and Management***

Members of the Church are accepted in accordance with the Constitution which requires them to have been publicly baptised on the profession of faith in Jesus Christ, or, following other modes of baptism, to have made a public profession of faith in Jesus Christ.

In 2023 six Church members' meetings were held. These meetings have responsibility for the overall policy of the Church.

In accordance with the Constitution, the members appointed five Trustees for 2023. The Trustees, together with the Minister (who was also appointed by the Members and is the sixth Trustee), are responsible for the day to day running of the Church's work and witness, and the financial and legal aspects of the charity. Four of those Trustees continue to serve, but 1 has stepped down having relocated away from the area.

All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the Church's purpose.

Relevant matters may be submitted to the Church members' meeting by the Trustees for guidance and decision or may be raised by members in Church meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

### ***Objectives and Activities***

To achieve the principal purpose, which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ through our relationships, our words and our actions.

In 2022 we started to regroup after the pandemic and lockdowns. We started to follow a new model for gathering together, based on our Vision 2020, and also based on our learnings during the pandemic when we were forced to consider what church really means. We now meet on Sunday as a gathered church twice a month for prayer, worship, celebration, and teaching. Once a month we meet in small groups for fellowship, discipleship and sharing. And once a month we hold a Community Sunday where different small groups engage with the community around our church, seeking to bless and serve our neighbours. On these Sundays we have also started to run an early service called Fun & Faith for families with young children. The fifth Sunday, when it occurs, generally coincides with a special celebration like Christmas or Easter. We continue with this pattern of meeting.

The Church seeks to be a friendly and welcoming community, and anybody is free to attend any of these meetings.

## SEER GREEN BAPTIST CHURCH

The community activities we support have continued. These continue to include meetings for parents and carers with Little Blessings (formerly Toddlers), a Baby Group, and weekly coffee mornings. The Church also maintains close links with the village school.

We have embarked on a new initiative as we explore ways to help carers within the community. The church has organised meetings for carers to share common experiences, and we aim to develop this ministry during the coming year.

In line with our wish to be inclusive we are also developing ways of facilitating some of our older and increasingly infirm church members being able to attend whole church gatherings. There is some cost to the church, but we feel that this is an important and worthwhile initiative.

An important role for the whole church is to reach out to the community and the wider world in social action to show God's generous heart. The Church supports several local and international Christian charities through prayer, financial support, and other means.

As part of our commitment to serve the village in social action and support, we continued to make our premises available for a mobile Post Office service. We also host a village lunch club once a month, also available to the wider community.

The activities of the Church are advertised on the Church website: [lifeinseergreen.org](http://lifeinseergreen.org)

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted regarding the Disclosure and Barring Service. One of the trustees is the designated Safeguarding Trustee.

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 the success of its activity in numbers but rather in less tangible areas like fellowship, encouragement, spiritual growth and generally providing a positive, beneficial impact in the community.

The Charity Trustees recognise that these are not easy to measure but believe that 2023 was another very positive year in the life of the Church. We look forward to pursuing our vision in 2024 with renewed enthusiasm.

#### **Involvement in SGBC**

Children (Under 11)	5
Adults in Regular Contact	170
Dedications	0
Baptisms	0
Baptist Members	41

### ***Financial Review***

The financial results for 2023 together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

The Church received total income of ££98,953 and incurred expenditure of £98,477 resulting in a surplus of £476. The year ended with current assets of £55,996. The deficit on the unrestricted fund of £3,795 is entirely due to the decision to undertake repairs to the church roof at a total cost of £10,200. Without this, the underlying position was positive.

The Church raises the funds which it needs to carry on its activities from within its own membership and congregation. Funds are also raised from donations received for the use of the premises. No wider public appeal for funds was made during the year. We introduced a cashless payment system to make payments easier and this seems to be positive.

A Minister was employed for the full year. The associated costs are set out in Note 8.

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the Scheme"). The Scheme is a separate legal entity which is managed by the Pension Trustee (Baptist Pension Trust Limited). See Note 9 for further details.

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.

Donations were made to national and international organisations with Christian aims and objectives compatible with the Church's Purpose. The main details of these grants are set out in notes 11 and 13.

The Charity Trustees have established a Reserves Policy and are satisfied that there are enough reserves at the balance sheet date, together with ongoing income anticipated, to enable the Church to function effectively in the coming year. The Charity Trustees have assessed major risks facing the Church and are satisfied that there are measures in place to minimise these risks.

### ***Looking ahead to 2024***

The trustees are committed to expanding the life of the Church in line with our new vision. We continue to seek the will of God and to be guided by the Holy Spirit. We regularly review the effectiveness of our activities and make appropriate changes. We believe in 2024 we will:

- continue to seek ways to make church relevant;
- anticipate further exciting developments as we listen to God, each other and the community and develop our vision;
- seek to serve the village in social action and support;
- above all, continue to seek to follow Jesus.

The Trustees Report was approved by the Trustees at their meeting on 5<sup>th</sup> March 2024 and signed by the chair of the meeting, Reverend Louise Gilbertson

*L. C. Gilbertson*

**Reverend Louise Gilbertson**

## **2. Charity information**

### ***Trustees:***

Reverend Louise Gilbertson (Minister and Missional Leader)  
Tim Cox (Secretary)  
Barry Richardson (Treasurer)  
David Horncastle (Retired October 1<sup>st</sup> 2023)  
Ian Woodley  
Hilary O'Flanagan

### ***Registered Address:***

Seer Green Baptist Church  
Woodpond Close  
Seer Green  
Buckinghamshire  
HP9 2XG

### ***Bankers:***

CAF Bank Ltd  
25 Kings Hill Avenue  
Kings Hill  
West Malling  
Kent  
ME19 4JQ

National Westminster Bank plc.  
250 Bishopsgate  
London  
EC2M 4AA

### ***Contact details:***

Telephone: 01494 677266  
Web: [lifeinseergreen.org](http://lifeinseergreen.org)  
Email: [treasurer@lifeinseergreen.org](mailto:treasurer@lifeinseergreen.org)

## 3. Independent examiner's report on the accounts


**CHARITY COMMISSION  
FOR ENGLAND AND WALES**

Section A

Independent Examiner's Report

Report to the trustees/  
members of

Seer Green Baptist Church

On accounts for the year  
ended31<sup>st</sup> December 2023Charity no  
(if any)

1174411

Set out on pages

8 to 14

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2023**.

Responsibilities and  
basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent  
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and 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:

Date:

6 March 2024

Name:

David S Jordan

Relevant professional  
qualification(s) or body  
(if any):

FCCA

Address:

Dell Lees, Seer Green

Beaconsfield

Buckinghamshire

## 4. Statement of financial activities for the year to 31st December 2023

	2023				2022	Notes
	Unrestricted Funds	Restricted Funds Note 13	Designated Funds Note 12	TOTAL Funds	TOTAL Funds	
<b>Income</b>						
Gifts and donations	£61,731.84			£61,731.84	£60,883.58	3
Use of premises	£18,887.50			£18,887.50	£18,954.75	
Income from events	£3,385.15			£3,385.15	£1,366.66	
Utilities Refunds	£218.58			£218.58	£0.00	
Restricted giving		£4,895.27		£4,895.27	£7,001.79	13
Designated income			£9,835.02	£9,835.02	£739.65	12
<b>TOTAL INCOME</b>	<b>£84,223.07</b>	<b>£4,895.27</b>	<b>£9,835.02</b>	<b>£98,953.36</b>	<b>£88,946.43</b>	
<b>Running costs of the church</b>						
Caretaker	£2,664.00			£2,664.00	£1,898.81	
Church maintenance and cleaning	£7,963.04			£7,963.04	£7,789.85	
Special project - electric board	£0.00			£0.00	£2,694.00	5
Special project - manse kitchen	£0.00			£0.00	£15,900.00	5
Special project - church roof	£10,200.00			£10,200.00	£3,000.00	5
Church management	£3,498.65			£3,498.65	£3,166.53	5
Church utilities	£6,607.39			£6,607.39	£5,412.74	
Other costs	£7,862.98			£7,862.98	£5,713.01	6
Manse costs (excl. special projects)	£120.00			£120.00	£2,456.80	7
<b>Minister and mission leader</b>						
Employment costs	£18,143.40			£18,143.40	£16,696.57	8,9
<b>Mission</b>						
Regular outreach, children & families	£9,024.24			£9,024.24	£8,533.89	
Equipping ourselves & specific events	£5,867.98			£5,867.98	£2,866.63	10
Support of missionary societies	£16,000.00			£16,000.00	£13,976.65	11
<b>Restricted Expenditure</b>		£5,536.75		£5,536.75	£5,838.08	13
<b>Designated expenditure</b>			£4,989.19	£4,989.19	£1,041.86	12
<b>Transfer Unrest. to Rest.</b>	£66.67	-£66.67		£0.00	£0.00	
<b>TOTAL EXPENDITURE</b>	<b>£88,018.35</b>	<b>£5,470.08</b>	<b>£4,989.19</b>	<b>£98,477.62</b>	<b>£96,985.42</b>	
<b>Surplus/Deficit</b>	<b>-£3,795.28</b>	<b>-£574.81</b>	<b>£4,845.83</b>	<b>£475.74</b>	<b>-£8,038.99</b>	

	Unrestricted Funds	Restricted Funds	Designated Funds	TOTAL
<b>Total funds on 1st Jan 2023</b>	<b>£51,893.31</b>	<b>£3,249.66</b>	<b>£377.98</b>	<b>£55,520.95</b>
Income	£84,223.07	£4,895.27	£9,835.02	£98,953.36
Expenditure	£88,018.35	£5,470.08	£4,989.10	£98,477.62
<b>Total funds on 31st Dec 2023</b>	<b>£48,098.03</b>	<b>£2,674.85</b>	<b>£5,223.81</b>	<b>£55,996.69</b>

**5. Statement of assets and liabilities as at 31st December 2023**

	Note	31 December 2023 £	31 December 2022 £
<b>Fixed assets</b>	14	0	0
<b>Current assets</b>			
Cash at bank		55,996.69	55,520.95
<b>Total assets</b>		55,996.69	55,520.95
<b>Liabilities</b>	4	0	0
<b>Represented by</b>			
Unrestricted funds		48,098.03	51,893.31
Designated funds	12	5,223.81	377.98
Restricted funds	13	2,674.85	3,249.66
<b>Total funds</b>		55,996.69	55,520.95

The above statement of assets and liabilities, the statement of financial activities and the accompanying notes to the accounts were approved by the Trustees at their meeting on 5th March 2024 and signed by:

*L. C. Gilbertson*

**Reverend Louise Gilbertson**

Minister, Missional Leader and trustee

  
**Barry Richardson**

Treasurer and trustee

## 6. Notes to the accounts for the year to 31<sup>st</sup> December 2023

### 1. Basis of financial statements.

The accounts have been prepared on a cash receipts and payments basis.

### 2. Accounting policies.

- a) Income – Donations, tax rebates and payments for the use of premises are accounted for gross when received.
- b) Expenditure is included on a cash basis, inclusive of VAT which cannot be recovered. Where expenditure relates to more than one cost category, it is apportioned on an appropriate basis. Most of the management is carried out without charge by volunteers. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost attributed to the volunteers for their service.
- c) Grants – The Church makes grants to other organisations whose charitable objectives complement its own. They are accounted for in the year in which they are paid.
- d) Stock – The value of stock held at the year-end has not been included in these financial statements as it is not considered to be material.
- e) Unrestricted Funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the Church and which have not been designated for other purposes.
- f) Designated funds are funds set aside and used for designated purposes but are available for use at the discretion of the trustees.
- g) Restricted funds are funds that can only be used for specific purposes within the objectives of the Church. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.
- h) Tax Status – The Church is a Registered charity within the definitions of section 506(1) Income and Corporation Taxes Act 1988 and is therefore able to take advantage of the exemptions given by Section 505 of that Act.
- i) Pension costs - The Church is an employer participating in the pension scheme described in Note 9. The costs of employer contributions are accounted for in the year they are payable.

### 3. Income and amounts due to the church

Seer Green Baptist Church is a charity and is registered for Gift Aid. Tax is reclaimed on Gift Aided donations and on small anonymous offerings of less than £30 under the Gift Aided Small Donations Scheme (GASDS). During the year amounts totalling £13,477.04 were claimed from H M Revenue & Customs in respect of Gift Aid and GADS.

At 31<sup>st</sup> December 2023 there were amounts receivable as follows:

- HMRC Gift Aid claims of £1,794.67 received on 4<sup>th</sup> January 2024 in respect of 2023 donations received.
- Payment for use of premises of £573.75 which has now been received.

The total unrestricted income from Gifts and Donations of £61,734.84 includes bank interest earned of £227.62 (2022 - £58.39).

**4. Expenditure and amounts due from the church**

As permitted and as stated above, these accounts are prepared on a cash receipts and payments basis. At the year end amounts totalling £1,135 were due to be paid to suppliers of goods and services received during the 2023 year. All amounts were settled within the first two weeks of 2024.

**5. Church management and special projects**

The Church Management category includes administration, preaching fees, insurance, governance costs, and running the photocopier.

During the 2023 significant repairs were carried out to the church roof at a cost of £10,200.

**6. Other costs**

This category includes technology, catering, general supplies, minister's expenses, licences, small repairs and replacements and other incidental costs.

**7. Manse costs**

This category refers to essential maintenance and running costs for the Stable Lane property to the extent that these are not paid for by the Minister.

**8. Staff costs and trustee expenses.**

	£
Salaries - net	13,663.84
Tax and national Insurance	612.36
Pension costs	3,644.40
Salary adjustment – repaid 2024	222.80
<b>Total</b>	<b>18,143.40</b>

One member of staff was employed for the full year.

No employee received remuneration in excess of £60,000.

No sums were reimbursed to the Trustees for their work as Trustees.

Direct payments to employees: Rev. Louise Gilbertson, Minister: £18,131.40 (includes employer NIC and pension contributions). The Minister acts as one of SGBC's Trustees and receives remuneration (as shown above) and other benefits in respect of her service as Minister, including the provision of manse accommodation by the church. The balance between £18,131.40 and £18,143.40 represents pension deficit payments – see note 9.

## **9. Pension costs.**

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the Scheme"). The Scheme is a separate legal entity which is managed by the Pension Trustee (Baptist Pension Trust Limited). The Minister is eligible to join the Scheme.

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

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

In addition to the payments in respect of the current Minister's pension, the church has also been making mandatory contributions (known as Deficit Recovery Contributions – DRCs) in respect of the deficit in the Defined Benefit Scheme.

On 29<sup>th</sup> July 2022 the Church was informed by the Baptist Pension Scheme that "The Trustee and the Baptist Union had agreed that DRCs will reduce to £1 per month (previously £312.48 per month) for each employer from the August 2022 payment until June 2026. Currently, we do not anticipate reinstating the requirement to pay full DRCs in the future but we cannot rule that out at this stage."

As there are a large number of contributing employers participating in the Scheme, the Church is unable to identify its share of the underlying assets and liabilities of the scheme. Accordingly, due to the nature of the Scheme, the profit and loss charge for the period represents the employer contributions payable. The total pension payments made by the Church was £3,644.40 in 2023. (2022 £5,132).

## **10. Equipping ourselves, and specific events**

During 2023 we continued with the provision of welcome packs for newcomers to the village, an Alpha course, attended training courses, organised a number of outreach events and supported various events taking place in the village of Seer Green.

## **11. Grants to missionary societies**

During 2023 the Church's policy was to give 20% of the previous year's underlying, unrestricted income to missionary societies and other causes in line with the Churches governance document. The actual amounts donated from unrestricted giving were:

SEER GREEN BAPTIST CHURCH

<b>Grants to missionary societies and other causes made during the year:</b>	<b>Amount</b>
BMS World Mission	£1,214.40
Interserve (for Simon and Ursula Standen)	£2,853.50
Central Baptist Home Mission	£1,214.40
Stewardship (for Mandy and Noel Taylor)	£1,745.62
Seer Ministries	£2,235.24
Dave McGuire	£500.00
Hanga Translators	£789.80
HGC Pastors	£660.00
One Can	£1,100.00
Wycombe Homeless	£1,200.00
CAP (Christians Against Poverty)	£1,200.00
Open Doors	£787.04
Reverend J Carr	£500.00
<b>Total</b>	<b><u>£16,000.00</u></b>

One of the recipients of this missionary giving is the Baptist Union Corporation Limited which is also a charity number 249635, and which is controlled by the Baptist Union Council. The Church is a member of the Baptist Union of Great Britain, and the Central Baptist Association. The Church also donated to the Baptist Union Home Mission Scheme.

Barry Richardson is a Trustee of Seer Ministries, as well as a Trustee of the Church, but he played no part in the decision to give to those two charities.

## 12. Designated funds for Torchlight and Little Blessings.

Torchlight, a children's activity run by the Church and Little Blessing, an activity for parents, carers and the young children in their care, also run by the Church, keep their funds in the main church bank account, represented by these designated fund movements. The movement on these designated funds was as follows:

<b>Designated Fund</b>	<b>Balance at</b>		<b>Income</b>		<b>Expenditure</b>		<b>Balance at</b>	
	<b>1st January</b>		<b>for the</b>		<b>for the</b>		<b>31st December</b>	
	<b>2023</b>		<b>Year</b>		<b>Year</b>		<b>2023</b>	
	<b>£</b>	<b>p</b>	<b>£</b>	<b>p</b>	<b>£</b>	<b>p</b>	<b>£</b>	<b>p</b>
Torchlight	377.98		2,977.50		-2,475.34		880.14	
Little Blessings		0	6,857.52		-2,513.85		4,343.67	
<b>Total</b>	<b>377.98</b>		<b>9,835.02</b>		<b>-4,989.19</b>		<b>5,223.81</b>	

At the beginning of 2023, it was decided by the Church and those involved in running Little Blessings that donations received and expenses incurred in respect of this activity should be brought within the financial

SEER GREEN BAPTIST CHURCH

control of Seer Green Baptist Church. Previously, it had been run independently and in May 2023 an amount of £3,336 was paid into the church accounts representing the net accumulated funds to that date. This one-off amount is included in the total receipts of £6,857 shown as income in these accounts.

**13. Restricted funds.**

Restricted funds are used when a donor specifies the purpose to which the donation is to be used.

The movement on the restricted funds during the year and balances at the year-end are as follows:

Restricted fund	Balance at 1st January 2023		Income for the Year		Expenditure for the Year		Balance at 31st December 2023	
	£	p	£	p	£	p	£	p
	Childrens work	250.00						250.00
Fellowship fund	562.50				100.00		462.50	
Music	608.67						608.67	
Graft	442.00						442.00	
Defibrillator	510.25				73.59		436.66	
EcoChurch	77.31				50.00		27.31	
David McGuire	150.67		3,324.08		3,401.79		72.96	
Tear Child	11.25		213.50		210.00		14.75	
Hanga translators	0.00		720.00		360.00		360.00	
Baptist Missionary Society	390.00		97.50		487.50		0.00	
Healthy Living Project	0.00		266.89		266.89		0.00	
One Can	247.01		0.00		247.01		0.00	
W Hirlihy funeral (Macular Society)	0.00		273.30		273.30		0.00	
<b>Total</b>	<b>3,249.66</b>		<b>4,895.27</b>		<b>5,470.08</b>		<b>2,674.85</b>	

The Fellowship fund is used at the discretion of the Minister (and during the period between Ministers, the discretion of the Deacons), specifically for use amongst the members of the church and Seer Green community, in situations where it is discerned there is need for financial support.

**14. Ownership of property.**

The church premises and the church manse are included in the financial statements at zero asset value. The value of the church premises cannot easily be ascertained and there are significant restrictions on the use of the building for anything other than a church. The legal titles to these properties are held by the church's custodian trustee (The Baptist Union Corporation Limited) for the church as the beneficial owner (subject to the relevant trusts). The church premises have an insured value of £1,136,493 and The Manse has an insured value of £325,473.

**SEER GREEN BAPTIST CHURCH**

England & Wales - Charity number 1174411

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# Accounts

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SEER GREEN BAPTIST CHURCH

# Trustees Annual Report and Accounts, 2022

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Seer Green Baptist Church

Our Vision

*'To become a church that is a blessing and spiritual home for many in our village by sharing through action and words the life-changing good news of Jesus Christ with all'.*

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Charity number 1174411

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### ***Objectives and Activities***

To achieve the principal purpose, which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ through our relationships, our words and our actions.

In 2022 we started to regroup after the pandemic and lockdowns. We started to follow a new model for gathering together, based on our Vision 2020, and also based on our learnings during the pandemic when we were forced to consider what church really means. We now meet on Sunday as a gathered church twice a month for prayer, worship, celebration and teaching. Once a month we meet in small groups for fellowship, discipleship and sharing. And once a month we hold a Community Sunday where different small groups engage with the community around our church, seeking to bless and serve our neighbours. The fifth Sunday, when it occurs, generally coincides with a special celebration like Christmas or Easter. We aim to make one service a month available over Zoom to include those who are not able to come to the church building for whatever reason.

The Church seeks to be a friendly and welcoming community, and anybody is free to attend any of these meetings.

We have reviewed all the community activities we support, and these have resumed with renewed enthusiasm and purpose. These include meetings for parents and carers with Little Blessings (formerly Toddlers), a new Baby Group, and weekly coffee mornings. The Church also maintains close links with the village school.

An important role for the whole church is to reach out to the community and the wider world in social action to show God's generous heart. The Church supports several local and international Christian charities through prayer, financial support and other means.

As part of our commitment to serve the village in social action and support, we continued to make our premises available for a mobile Post Office service.

During the year the church spent time to discuss and pray through our vision, and this resulted in the adoption of a new statement which is reproduced on the front page of this report.

The activities of the Church are advertised on the Church website: [lifeinseergreen.org](http://lifeinseergreen.org)

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. One of the trustees is the designated Safeguarding Trustee.

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 the success of its activity in numbers but rather in less tangible areas like fellowship, encouragement, spiritual growth and generally providing a positive, beneficial impact in the community.

The Charity Trustees recognise that these are not easy to measure but believe that 2022 was a very positive year in the life of the Church. We look forward to pursuing our vision in 2023 with renewed enthusiasm.

### ***Involvement in SGBC***

Children (Under 11)	6
Adults in Regular Contact	c.150
Dedications	2
Baptisms	2
Baptist Members	41

### ***Financial Review***

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

The Church had an income of £88,946.43 and expenditure of £96,985.42 resulting in a deficit of £8,038.99. The year ended with current assets of £55,520.95. The deficit is entirely due to the decision to undertake three special projects during the year (a new electric board for the church, a new kitchen for the manse, and repairs to the church roof) at a total cost of £21,594. Without these special projects the underlying position was positive.

The Church raises the funds which it needs to carry on its activities from within its own membership and congregation. Funds are also raised from donations received for the use of the premises. No wider public appeal for funds was made during the year.

A Minister was employed for the full year. The associated costs are set out in Note 8.

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the Scheme"). The Scheme is a separate legal entity which is managed by the Pension Trustee (Baptist Pension Trust Limited). See Note 9 for further details.

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.

Donations were made to national and international organisations with Christian aims and objectives compatible with the Church's Purpose. The main details of these grants are set out in notes 12, 13, 14.

The Charity Trustees have established a Reserves Policy and are satisfied that there are enough reserves at the balance sheet date, together with ongoing income anticipated, to enable the Church to function effectively in the coming year. The Charity Trustees have assessed major risks facing the Church and are satisfied that there are measures in place to minimise these risks.

### ***Looking ahead to 2023***

The trustees are committed to expanding the life of the Church in line with our new vision. We continue to seek the will of God and to be guided by the Holy Spirit. We regularly review the effectiveness of our activities and make appropriate changes. We believe in 2023 we will:

- continue to seek ways to make church relevant;
- anticipate further exciting developments as we listen to God, each other and the community and develop our vision;
- seek to serve the village in social action and support;
- above all, continue to seek to follow Jesus.

The Trustees Report was approved by the Trustees at their meeting on 14<sup>th</sup> March 2023 and signed by the chair of the meeting, Louise Gilbertson

*L. C. Wilkinson*

## 2. Charity information

### ***Trustees:***

Louise Gilbertson (Minister and Missional Leader)  
Tim Cox (Secretary)  
Barry Richardson (Treasurer)  
David Horncastle  
Ian Woodley  
Hilary O'Flanagan

### ***Registered Address:***

Seer Green Baptist Church  
Woodpond Close  
Seer Green  
Buckinghamshire  
HP9 2XG

### ***Bankers:***

CAF Bank Ltd  
25 Kings Hill Avenue  
Kings Hill  
West Malling  
Kent  
ME19 4JQ

National Westminster Bank plc.  
250 Bishopsgate  
London  
EC2M 4AA

### ***Contact details:***

Telephone: 01494 677266  
Web: [lifeinseergreen.org](http://lifeinseergreen.org)  
Email: [treasurer@lifeinseergreen.org](mailto:treasurer@lifeinseergreen.org)

## 3. Independent examiner's report on the accounts



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## Section A

## Independent Examiner's Report

Report to the trustees/  
members of

Seer Green Baptist Church

On accounts for the year  
ended

31<sup>st</sup> December 2022

Charity no  
(if any)

1174411

Set out on pages

8 to 14

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2022**.

Responsibilities and  
basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent  
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and 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:

Date:

17th March 2023

Name:

David S Jordan

Relevant professional  
qualification(s) or body  
(if any):

FCCA

Address:

Dell Lees, Seer Green

Beaconsfield

Buckinghamshire

**4. Statement of financial activities for the year to 31st December 2022**

	2022				2021	Notes
	Unrestricted	Restricted	Torchlight	TOTAL	TOTAL	
<b>Income</b>						
Gifts and donations	£60,883.58			£60,883.58	£60,383.84	3
Use of premises	£18,954.75			£18,954.75	£9,619.50	3
Income from events	£1,366.66			£1,366.66	£0.00	
Stable Lane Rental				£0.00	£7,669.10	4
Restricted giving		£7,001.79		£7,001.79	£3,651.50	14
Torchlight income			£739.65	£739.65	£0.00	13
<b>TOTAL INCOME</b>	<b>£81,204.99</b>	<b>£7,001.79</b>	<b>£739.65</b>	<b>£88,946.43</b>	<b>£81,323.94</b>	
<b>Running costs of the church</b>						
Caretaker	£1,898.81			£1,898.81	£5,005.83	
Church maintenance and cleaning	£7,789.85			£7,789.85	£3,730.71	
Special project - electric board	£2,694.00			£2,694.00	£0.00	5
Special project - manse kitchen	£15,900.00			£15,900.00	£0.00	5
Special project - church roof	£3,000.00			£3,000.00	£0.00	5
Church management	£3,166.53			£3,166.53	£3,133.28	5
Church utilities	£5,412.74			£5,412.74	£5,277.78	
Other costs	£5,713.01			£5,713.01	£5,406.48	6
Manse costs (excl. special projects)	£2,456.80			£2,456.80	£5,130.20	7
<b>Minister and mission leader</b>						
Employment costs	£16,696.57			£16,696.57	£10,111.38	8,9
<b>Mission</b>						
Regular outreach, children & families	£8,533.89			£8,533.89	£8,361.58	10
Equipping ourselves & specific events	£2,866.63			£2,866.63	£276.60	11
Support of missionary societies	£13,976.65			£13,976.65	£15,560.04	12
<b>Restricted Expenditure</b>		£5,838.08	£1,041.86	£6,879.94	£5,509.24	13, 14
<b>Transfer Unrest. to Rest.</b>	£111.25	-£111.25		£0.00	£0.00	
<b>TOTAL EXPENDITURE</b>	<b>£90,216.73</b>	<b>£5,726.83</b>	<b>£1,041.86</b>	<b>£96,985.42</b>	<b>£67,503.12</b>	
<b>Surplus</b>	<b>-£9,011.74</b>	<b>£1,274.96</b>	<b>-£302.21</b>	<b>-£8,038.99</b>	<b>£13,820.82</b>	

	Unrestricted	Restricted	Torchlight account	TOTAL
<b>Total funds on 1st Jan 2022</b>	<b>£60,905.05</b>	<b>£1,974.70</b>	<b>£680.19</b>	<b>£63,559.94</b>
Income	£81,204.99	£7,001.79	£739.65	£88,946.43
Expenditure	£90,216.73	£5,726.83	£1,041.86	£96,985.42
<b>Total funds on 31st Dec 2022</b>	<b>£51,893.31</b>	<b>£3,249.66</b>	<b>£377.98</b>	<b>£55,520.95</b>

**5. Statement of assets and liabilities as at 31st December 2022**

	Note	31 December 2022 £	31 December 2021 £
<b>Fixed assets</b>	15	0	0
<b>Current assets</b>			
Cash at bank		55,520.95	63,559.94
<b>Total assets</b>		55,520.95	63,559.94
<b>Liabilities</b>	9	0	0
<b>Represented by</b>			
Unrestricted funds		51,893.31	60,905.05
Designated funds	13	377.98	680.19
Restricted funds	14	3,249.66	1,974.40
<b>Total funds</b>		55,520.95	63,559.94

The above statement of assets and liabilities, the statement of financial activities and the accompanying notes to the accounts were approved by the Trustees at their meeting on 14<sup>th</sup> March 2023 and signed by the chair of the meeting, Louise Gilbertson.

*L. C. Gilbertson*

## 6. Notes to the accounts

### 1. Basis of financial statements.

The accounts have been prepared on a cash receipts and payments basis.

### 2. Accounting policies.

- a) Income – Donations, tax rebates and payments for the use of premises are accounted for gross when received.
- b) Expenditure is included on a cash basis, inclusive of VAT which cannot be recovered. Where expenditure relates to more than one cost category, it is apportioned on an appropriate basis. Most of the management is carried out without charge by volunteers. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost attributed to the volunteers for their service.
- c) Grants – The Church makes grants to other organisations whose charitable objectives complement its own. They are accounted for in the year in which they are paid.
- d) Stock – The value of stock held at the year-end has not been included in these financial statements as it is not considered to be material.
- e) Unrestricted Funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the Church and which have not been designated for other purposes.
- f) Restricted funds are funds that can only be used for specific purposes within the objectives of the Church. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.
- g) Tax Status – The Church is a Registered charity within the definitions of section 506(1) Income and Corporation Taxes Act 1988 and is therefore able to take advantage of the exemptions given by Section 505 of that Act.
- h) Pension costs - The Church is an employer participating in the pension scheme described in Note 9. The costs of employer contributions are accounted for in the year they are payable.

### 3. Income

The Seer Green Baptist Church charity is registered for Gift Aid, so tax is reclaimed on Gift Aided donations and on small anonymous offerings of less than £30 under the Gift Aided Small Donations Scheme (GASDS).

On 31<sup>st</sup> December 2022 there were amounts receivable as follows:

- HMRC Gift Aid claims of £1,178.88 received 5<sup>th</sup> January 2023 and £3,450.01 received 9<sup>th</sup> January 2023.
- Payments for use of premises of £472 which has now been received.

The total unrestricted income from Gifts and Donations of £60,883.58 includes bank interest of £58.39 (2021 - 76p).

### 4. Stable Lane

The church manse in Stable Lane, Seer Green, was let to tenants until July 2021. Since then it has been occupied by the Minister.

## 5. Church management and special projects

The Church Management category includes administration, preaching fees, insurance, governance costs, and running the photocopier.

In 2022 the Church carried out three major capital projects which are shown separately. These were a new electric board for the church building, a new kitchen for the manse, and repairs to the church roof. Further repairs to the church roof are anticipated in 2023.

## 6. Other costs

This category includes technology, catering, supplies, minister's expenses.

## 7. Manse costs

This category refers to essential maintenance and running costs for the Stable Lane property.

## 8. Staff costs and trustee expenses.

	£
Salaries (Net)	11,536.53
Tax & NI	28.03
Pension costs	5,132.01
Total	16,696.57

One member of staff was employed for the full year.

No employee received remuneration in excess of £60,000.

No sums were reimbursed to the Trustees for their work as Trustees.

Direct payments to employees: Rev. Louise Gilbertson, Minister: £14,504.21 (includes employer NIC and pension contributions). The Minister acts as one of SGBC's Trustees and receives remuneration (as shown above) and other benefits in respect of her service as Minister, including the provision of manse accommodation by the church. The balance between £14,504.21 and £16,696.57 represents pension deficit payments – see note 9.

## 9. Pension costs.

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme (“the Scheme”). The Scheme is a separate legal entity which is managed by the Pension Trustee (Baptist Pension Trust Limited).

The Minister is eligible to join the Scheme. From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members’ Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Legal and General Life Assurance Society Limited. In addition, the employer pays a further 4% of Pensionable Income (or 3% if the employer is in the

segregated DC section) to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva. Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

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

In addition to the payments in respect of the current Minister's pension, the church has also been making mandatory contributions (known as Deficit Recovery Contributions – DRCs) in respect of the deficit in the Defined Benefit Scheme.

On 29<sup>th</sup> July 2022 the Church was informed by the Baptist Pension Scheme that "The Trustee and the Baptist Union have agreed that DRCs will reduce to £1 per month for each employer from the August 2022 payment until June 2026. Currently, we do not anticipate reinstating the requirement to pay full DRCs in the future but we cannot rule that out at this stage."

As there are a large number of contributing employers participating in the Scheme, the Church is unable to identify its share of the underlying assets and liabilities of the scheme. Accordingly, due to the nature of the Scheme, the profit and loss charge for the period represents the employer contributions payable. The total pension payments made by the Church was £5,132 in 2022. (2021 £5,140).

## **10. Children and family work.**

At the year-end, amounts totalling £433.75 were due in respect of children and family work. This was invoiced and paid on 3<sup>rd</sup> January 2022.

## **11. Equipping ourselves, and specific events**

This is a new category of expenditure, reflecting the new vision for the church, and intended to cover expenditure on local mission, outreach and equipping ourselves for future mission. In 2022 this included the provision of welcome packs for newcomers to the village, an Alpha course, events and outreach for the Queen's Jubilee, Remembrance, and Christmas.

## **12. Grants to missionary societies**

During 2022 the Church's policy was to give 20% of the previous year's underlying, unrestricted income to missionary societies and causes in line with the Churches governance document. The actual amounts donated from unrestricted giving were:

BMS World Mission	£1,103.97
Central Baptist Home mission	£1,103.97
GOL	£10.00
Interserve (for Simon & Ursula Standen)	£2,594.08

SEER GREEN BAPTIST CHURCH

Stewardship (for Mandy and Noel Taylor)	£1,586.97
Seer Ministries	£2,032.03
European Baptist Federation (for Ukraine)	£450.00
Amen (for Ukraine)	£450.00
Stewardship (for Paul & Lynne Round)	£2,133.20
Wycliffe (for Geoffrey & Rosemary Hunt)	£194.43
Hanga translators (roof replacement)	£718.00
Holistic Gospel Church pastors	£600.00
Wycombe Homeless	£500.00
CAP (Christians Against Poverty)	£500.00
<b>GRAND TOTAL</b>	<b>£13,976.65</b>

One of the recipients of this missionary giving is the Baptist Union Corporation Limited which is also a charity number 249635, and which is controlled by the Baptist Union Council. The Church is a member of the Baptist Union of Great Britain, and the Central Baptist Association. The Church donated £1,103.97 in 2022 to the Baptist Union Home Mission Scheme.

Barry Richardson is a Trustee of both GOL and Seer Ministries, as well as a Trustee of the Church, but he played no part in the decision to give to those two charities.

### 13. Designated funds for Torchlight.

The Torchlight children's activity keeps its funds in the main church bank account, represented by these designated fund movements. The Torchlight balance at the end of 2022 was £378.

### 14. Restricted funds.

Restricted funds are used when a donor specifies the purpose to which the donation is to be used.

The total restricted balance at year end was £3,249.66 made up of

Children's work	£250.00
Fellowship Fund	£562.50
Mission	£798.93
Music	£608.67
Graft	£442.00
Defibrillator	£510.25
EcoChurch	£77.31
<b>TOTAL</b>	<b>£3,249.66</b>

The Fellowship fund is used at the discretion of the Minister (and during the period between Ministers, the discretion of the Deacons), specifically for use amongst the members of the church and Seer Green community, in situations where it is discerned there is need for financial support.

A grant to cover the purchase cost of the defibrillator from the Denham, Gerrards Cross and the Chalfonts Community Board was awarded in 2021 but the money (£1,337) was not paid until 2022. In 2021 we temporarily used £826.75 of unrestricted funds to part-cover the purchase costs. When the grant was

received in January 2022 this was part-used to credit unrestricted funds, and the balance (£510.25) is kept in a restricted fund to support ongoing defibrillator running costs.

The Mission balance of £798.93 represents donations which were made late in 2022. All this money was distributed to the intended recipients in January 2023.

The money donated in 2022 as restricted gifts for missional causes was:

<b>Cause</b>	<b>Money donated</b>
BMS (Christmas 2022)	£390.00
Clarion. (Uganda marriage seminar)	£62.50
Gary Lester's funeral (Split between Mind/Cancer Research/David McGuire)	£512.50
David McGuire (in addition to money from Gary's funeral)	£3,023.92
OneCan (Harvest 2022)	£353.87
Spurgeons (Christmas 2021)	£70.00
Tear Child (private donations)	£221.25
Hanga Translators (private donations to complete funding for new roof)	£720.00
Ukraine (Split 50/50 between Amen, and European Baptist Federation)	£1,125.00
<b>TOTAL</b>	<b>£6,479.04</b>

(The balance between missional donations received of £6,479.04 and the total restricted giving of £7,001.79 shown in the Statement of Financial Activities is very largely made up of the Defibrillator grant along with a small donation to the Fellowship Fund).

### **15. Ownership of property.**

The church premises and the church manse are included in the financial statements at zero asset value. The value of the church premises cannot easily be ascertained and there are significant restrictions on the use of the building for anything other than a church. The legal titles to these properties are held by the church's custodian trustee (The Baptist Union Corporation Limited) for the church as the beneficial owner (subject to the relevant trusts). The church premises have an insured value of £1,136,493 and The Manse has an insured value of £325,473.

**SEER GREEN BAPTIST CHURCH**

England & Wales - Charity number 1174411

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# Accounts

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SEER GREEN BAPTIST CHURCH

# Trustees Annual Report and Accounts, 2021

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Seer Green Baptist Church

Our Vision

*'A church of many fruitful groups'*

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Charity number 1174411

## Contents

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## **1. Trustees annual report for 2021**

### ***Purpose***

The Church is governed by a constitution which was approved by the Church members in 2009 and which states the principal purpose is the advancement of the Christian faith according to the Biblical principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world. The Church became a registered charity in August 2017.

### ***Structure, Governance and Management***

Members of the Church are accepted in accordance with the Constitution which requires them to have been publicly baptised on the profession of faith in Jesus Christ, or, following other modes of baptism, to have made a public profession of faith in Jesus Christ.

In 2021 six Church members' meetings were held. These meetings have responsibility for the overall policy of the Church.

In accordance with the Constitution, the members appointed three Trustees for most of 2021 with two additional trustees being appointed in December 2021. The Trustees, together with the Minister (who was also appointed by the Members), 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 Church's purpose.

Relevant matters may be submitted to the Church members' meeting by the Trustees for guidance and decision or may be raised by members in Church meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

### ***Objectives and Activities***

To achieve the principal purpose, which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ through our relationships, our words and our actions.

2021 was dominated by the ongoing pandemic. Our usual patterns of activity were thrown up in the air. On reflection this was a good thing. It has forced us to consider what church really is, and it has allowed us to concentrate on what really matters.

During the lockdown we have continued to meet, more frequently than before, using Zoom. This has allowed us to keep a good level of interaction and conversation which is so important for relationships and fellowship. As restrictions started to be lifted we gradually and gently started to regroup by meeting in person although for our Sunday gatherings we still provide the option to join by Zoom to increase accessibility and be more inclusive.

In August 2021 we were delighted to welcome our new Minister and Missional Leader, Louise Gilbertson and her family. Once Louise had joined, and we were meeting in person again, we started to try different patterns and styles of Sunday meetings, in line with our Vision 2020 which was described in last year's

## SEER GREEN BAPTIST CHURCH

report. In addition to our Sunday gatherings meetings for prayer are held every week. We also meet regularly at lunchtimes to read and discuss the Bible together.

The Church seeks to be a friendly and welcoming community, and anybody is free to attend any of these meetings.

Our normal regular activities with the community have all been affected but we have continued where appropriate and possible. This has included meetings for parents and carers with Little Blessings (formerly Toddlers), new “lockdown” mums, and weekly coffee mornings. The Church also maintains close links with the village school. The ministry amongst seniors has also continued.

An important role for the whole church is to reach out to the community and the wider world in social action to show God's generous heart. The Church supports several local and international Christian charities through prayer, financial support and other means.

As part of our commitment to serve the village in social action and support, we continued to make our premises available for a mobile Post Office service which opened when local restrictions permitted.

The activities of the Church are advertised on the Church website: [lifeinseergreen.org](http://lifeinseergreen.org)

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. One of the trustees is the designated Safeguarding Trustee.

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 the success of its activity in numbers but rather in less tangible areas like fellowship, encouragement, spiritual growth and generally providing a positive, beneficial impact in the community.

The Charity Trustees recognise that these are not easy to measure but believe that 2021 was a very positive year in the life of the Church. We look forward to pursuing our vision in 2022 with renewed enthusiasm.

#### *Involvement in SGBC*

Children (Under 11)	8
Adults in Regular Contact	c.150
Baptist Members	44

The Trustees believe that the Church has grown in other ways during 2021 including spiritually, and in fellowship with each other. We fully recognise that we are still imperfect and will remain so for the rest of our lives, but we acknowledge the Holy Spirit working amongst us to disciple us and help us.

### ***Financial Review***

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

## SEER GREEN BAPTIST CHURCH

The Church had income of £81,323.94 and expenditure of £67,503.12 resulting in a surplus of £13,820.82. The year ended with current assets of £63,559.94.

The Church raises the funds which it needs to carry on its activities from within its own membership and congregation. Funds are also raised from donations received for the use of the premises. No wider public appeal for funds was made during the year.

A Minister was employed for 5 months from the start of August 2021. The associated costs are set out in Note 5.

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the Scheme"). The Scheme is a separate legal entity which is managed by the Pension Trustee (Baptist Pension Trust Limited). See Note 6 for further details.

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.

Donations were made to national and international organisations with Christian aims and objectives compatible with the Church's Purpose. The main details of these grants are set out in note 10.


The Charity Trustees have established a Reserves Policy and are satisfied that there are enough reserves at the balance sheet date, together with ongoing income anticipated, to enable the Church to function effectively in the coming year. The Charity Trustees have assessed major risks facing the Church and are satisfied that there are measures in place to minimise these risks.

### ***Look ahead to 2022***

The trustees are committed to expanding the life of the Church in line with our stated purpose, vision and mission. We continue to seek the will of God and to be guided by the Holy Spirit. We regularly review the effectiveness of our activities and make appropriate changes. We believe in 2022 we will:

- continue to seek ways to make church relevant;
- anticipate further exciting developments as we listen to God, each other and the community and develop our vision;
- seek to serve the village in social action and support;
- above all, continue to seek to follow Jesus.

The Trustees Report was approved by the Trustees at their meeting on 8<sup>th</sup> March 2022 and signed by the chair of the meeting, David Horncastle



## 2. Charity information

### ***Trustees:***

Tim Cox (Secretary)  
Barry Richardson (Treasurer)  
David Horncastle  
Ian Woodley (from 14/12/21)  
Hilary O'Flanagan (from 14/12/21)  
Louise Gilbertson (from 14/12/21)

### ***Registered Address:***

Seer Green Baptist Church  
Woodpond Close  
Seer Green  
Buckinghamshire  
HP9 2XG

### ***Bankers:***

CAF Bank Ltd  
25 Kings Hill Avenue  
Kings Hill  
West Malling  
Kent  
ME19 4JQ

### ***Contact details:***

Telephone: 01494 677266  
Web: [lifeinseergreen.org](http://lifeinseergreen.org)  
Email: [treasurer@lifeinseergreen.org](mailto:treasurer@lifeinseergreen.org)

## 3. Independent examiner's report on the accounts



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## Section A

## Independent Examiner's Report

**Report to the trustees/  
members of**

Seer Green Baptist Church

**On accounts for the year  
ended**

31<sup>st</sup> December 2021

**Charity no  
(if any)**

1174411

**Set out on pages**

8 to 14

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2021**.

**Responsibilities and  
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent  
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and 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:**

**Date:**

09 March 2022

**Name:**

David S Jordan

**Relevant professional  
qualification(s) or body  
(if any):**

FCCA

**Address:**

Dell Lees, Seer Green

Beaconsfield

Buckinghamshire

SEER GREEN BAPTIST CHURCH

**4. Statement of financial activities for the year to 31st December 2021**

	2021				2020	Notes
	Unrestricted	Restricted	Designated	Total	Total	
<b>Income</b>						
Donations via General Fund	£3,030.00			£3,030.00	£5,600.00	
Donations, tax rebate via Trust	£53,854.23			£53,854.23	£54,348.02	3
Other gifts and income	£3,003.00			£3,003.00	£4,650.00	
Bookstall income	£60.06			£60.06	£88.30	
Interest received	£0.76			£0.76	£6.17	
Use of premises	£9,619.50			£9,619.50	£6,466.00	
Church utilities (refund)	£435.79			£435.79	£875.76	
Stable Lane rental	£7,669.10			£7,669.10	£19,305.00	4
Latimer costs (refund)				£0.00	£207.17	
Latimer rental (refund)				£0.00	£1,063.33	
Other restricted		£3,651.50		£3,651.50	£6,451.25	
Torchlight designated				£0.00	£145.72	13
<b>TOTAL</b>	<b>£77,672.44</b>	<b>£3,651.50</b>	<b>£0.00</b>	<b>£81,323.94</b>	<b>£99,206.72</b>	

<b>Expenditure</b>						
Employment costs	£10,111.38			£10,111.38	£29,010.58	5,6
Church utilities	£5,277.78			£5,277.78	£5,121.56	
Church maintenance & cleaning	£3,730.71			£3,730.71	£2,481.02	
Manse costs	£5,130.20			£5,130.20	£3,467.90	7
Other costs	£5,034.18			£5,034.18	£3,041.61	8
Bookstall costs	£34.80			£34.80	£44.73	
Outreach	£276.60			£276.60	£126.30	9
Graft		£63.00		£63.00	£820.00	9
Children and family work	£8,361.58			£8,361.58	£5,143.01	15
Support of missionary societies	£15,560.04	£3,666.25		£19,226.29	£18,729.24	10
Church management	£3,133.28			£3,133.28	£3,135.80	11
Latimer rental				£0.00	£14,667.00	
Fellowship Fund		£200.00		£200.00	£120.00	
Caretaker	£5,005.83			£5,005.83	£1,886.07	
Use of premises (refund)	£337.50			£337.50	£0.00	
Defibrillator		£1,562.00		£1,562.00	£0.00	
EcoChurch		£17.99		£17.99	£165.48	
Stable Lane costs				£0.00	£2,438.13	
Transfers to restricted	£826.75	-£826.75		£0.00	£0.00	14
Torchlight designated				£0.00	£0.00	13
<b>TOTAL</b>	<b>£62,820.63</b>	<b>£4,682.49</b>	<b>£0.00</b>	<b>£67,503.12</b>	<b>£90,398.43</b>	

<b>Total funds on 1 Jan 2021</b>	<b>£46,053.24</b>	<b>£3,005.69</b>	<b>£680.19</b>	<b>£49,739.12</b>
Movement in year	£14,851.81	-£1,030.99	£0.00	£13,820.82
<b>Total funds on 31 Dec 2021</b>	<b>£60,905.05</b>	<b>£1,974.70</b>	<b>£680.19</b>	<b>£63,559.94</b>

**5. Statement of assets and liabilities as at 31st December 2021**

	Note	31 December 2021 £	31 December 2020 £
<b>Fixed assets</b>	12	0	0
<b>Current assets</b>			
Cash at bank		63,559.94	47,639.12
Deposit on Latimer	4	0	2,100.00
<b>Total assets</b>		63,559.94	49,739.12
<b>Liabilities</b>	6	0	0
<b>Represented by</b>			
Unrestricted funds		60,905.05	46,053.24
Designated funds	13	680.19	680.19
Restricted funds	14	1,974.40	3,005.69
<b>Total funds</b>		63,559.94	49,739.12

The above statement of assets and liabilities, the statement of financial activities and the accompanying notes to the accounts were approved by the Trustees at their meeting on 8<sup>th</sup> March 2022 and signed by the chair of the meeting, David Horncastle

*D.R. Horncastle*

## 6. Notes to the accounts

### 1. Basis of financial statements.

The accounts have been prepared on a cash receipts and payments basis.

### 2. Accounting policies.

- a) Income – Donations, tax rebates and payments for the use of premises are accounted for gross when received.
- b) Expenditure is included on a cash basis, inclusive of VAT which cannot be recovered. Where expenditure relates to more than one cost category, it is apportioned on an appropriate basis. Most of the management is carried out without charge by volunteers. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost attributed to the volunteers for their service.
- c) Grants – The Church makes grants to other organisations whose charitable objectives complement its own. They are accounted for in the year in which they are paid.
- d) Stock – The value of stock held at the year-end has not been included in these financial statements as it is not considered to be material.
- e) Unrestricted Funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the Church and which have not been designated for other purposes.
- f) Restricted funds are funds that can only be used for specific purposes within the objectives of the Church. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.
- g) Tax Status – The Church is a Registered charity within the definitions of section 506(1) Income and Corporation Taxes Act 1988 and is therefore able to take advantage of the exemptions given by Section 505 of that Act.
- h) Pension costs - The Church is an employer participating in the pension scheme described in Note 6. The costs of employer contributions are accounted for in the year they are payable.

### 3. Income

The Seer Green Baptist Church charity is registered for Gift Aid, so tax is reclaimed on Gift Aided donations and on small anonymous offerings of less than £30 under the Gift Aided Small Donations Scheme (GASDS).

On 31<sup>st</sup> December 2021 there were amounts receivable as follows:

- HMRC Gift Aid claim of £4,418.68 received 6<sup>th</sup> January 2022.
- amounts receivable in respect of the hire of premises totalling £2,917 a significant part of which was settled shortly after the year end.

### 4. Stable Lane and Latimer

The church manse in Stable Lane, Seer Green, was let to tenants until July 2021 and the rental income received was £7,669.10.

The church had rented a property at Latimer for the use of the previous minister, Andrew McCausland until his departure at the end of October 2020. The only transaction in 2021 was the repayment to the church of the full deposit of £2,100.

**5. Staff costs and trustee expenses.**

	£
Salaries (Net)	4,421.05
Tax & NI	550.65
Pension costs	5,139.68
<b>Total</b>	<b>10,111.38</b>

No staff were employed from January to July 2021. Our new minister, Louise Gilbertson, arrived at the beginning of August.

No employee received remuneration in excess of £60,000.

No sums were reimbursed to the Trustees for their work as Trustees.

Direct payments to employees: Rev. Louise Gilbertson, Minister from 1<sup>st</sup> August 2021: £5,904.66 (includes employer NIC and pension contributions). The Minister acts as one of SGBC's Trustees and receives remuneration (as shown above) and other benefits in respect of her service as Minister, including the provision of manse accommodation by the church.

**6. Pension costs.**

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

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

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

## SEER GREEN BAPTIST CHURCH

A formal valuation of the Defined Benefit (DB) Plan was performed at 31 December 2016 by a professionally qualified Actuary using the Projected Unit Method. The market value of the DB Plan assets at the valuation date was £219 million.

The valuation of the DB Plan revealed a deficit of assets compared with the value of liabilities of £93 million (equivalent to a past service funding level of 70%). As a result of the valuation, in addition to the contributions to the DC Plan set out above, it was agreed that the standard rate of deficiency contributions from churches and other employers involved in the DB Plan will remain at previously agreed levels, increasing each year in line with increases in the Minimum Pensionable Income. The deficiency contributions are broadly based on 12% of Pensionable Income / Minimum Pensionable Income, reflecting each employer's contributions in March 2015. Some employers that were involved in the DB Plan for a short period pay lower contributions.

In addition, the Baptist Union of Great Britain is expected to make a number of one-off contributions totalling £33.5m by 31 December 2023, including a lump sum of £33m in 2018. The Recovery Plan envisages deficiency contributions continuing until 31 December 2028.

As there are a large number of contributing employers participating in the Scheme, the Church is unable to identify its share of the underlying assets and liabilities of the scheme. Accordingly, due to the nature of the Scheme, the profit and loss charge for the period represents the employer contributions payable. The total pension payments made by the Church was £5,140 in 2021. (2020 £8,160).

### **7. Manse costs**

This category refers to essential maintenance and running costs for the Stable Lane property and in 2021 included repair and refurbishment of the toilets, and maintenance and cleaning of the roof, and costs associated with the arrival of the new minister including carpet cleaning.

### **8. Other costs**

This category includes technology, catering, supplies, minister's travel. A significant part of this cost was repair and maintenance of the church AV systems after the extended lockdown.

### **9. Outreach and Graft**

This category was significantly less than pre-pandemic because of the lockdown, but one fruitful area of outreach has been the provision of welcome packs for people moving into the village.

**10. Grants to missionary societies**

During 2021 the Church's policy was to maintain the same level of giving as in 2020, even though our income had decreased. This meant the level of giving rose to 22% of underlying, unrestricted income for 2021. The actual amounts donated from unrestricted giving were:

BMS World Mission	£1,200.02
Central Baptist Home Mission	£1,200.02
GOL	£120.00
Ripple Hope Foundation (for Hanga Bible Translators)	£780.00
Ripple Hope Foundation (for Holistic Gospel Church, Ghana)	£600.00
Interserve (for Simon & Ursula Standen)	£2,820.01
WEC (for Mandy & Noel Taylor)	£1,839.98
Seer Ministries	£2,220.01
WEC (for Paul & Lynne Round)	£2,440.00
Wycliffe (for G & R Hunt, sent onto Hanga translators)	£2,340.00
<b>Grand Total</b>	<b>£15,560.04</b>

One of the recipients of this missionary giving is the Baptist Union Corporation Limited which is also a charity number 249635, and which is controlled by the Baptist Union Council. The Church is a member of the Baptist Union of Great Britain, and the Central Baptist Association. The Church donated £1,200.02 in 2020 to the Baptist Union Home Mission Scheme.

Barry Richardson is a Trustee of both GOL and Seer Ministries, as well as a Trustee of the Church, but he played no part in the decision to give to those two charities.

**11. Church management**

This category includes administration, preaching fees, insurance, governance costs, and running the photocopier. In 2021 it also included consultancy payments to our previous minister Andrew McCausland, for his occasional support to us during the period between ministers.

**12. Ownership of property.**

The church premises and the church manse are included in the financial statements at zero asset value. The value of the church premises cannot easily be ascertained and there are significant restrictions on the use of the building for anything other than a church. The legal titles to these properties are held by the church's custodian trustee (The Baptist Union Corporation Limited) for the church as the beneficial owner (subject to the relevant trusts). The church premises have an insured value of £1,073,106 and The Manse has an insured value of £313,165.

**13. Designated funds.**

The Torchlight children's activity keeps its funds in the main church bank account, represented by these designated fund movements. The Torchlight balance at the end of 2021 was £680.

## SEER GREEN BAPTIST CHURCH

### 14. Restricted funds.

Restricted funds are used when a donor specifies the purpose to which the donation is to be used.

The total restricted balance at year end was £1,974.70 made up of

Children's work	£250.00
Fellowship Fund	£550.00
Music	£608.67
Graft	£442.00
Defibrillator	£0
EcoChurch	£124.03
<b>TOTAL</b>	<b>£1,974.70</b>

The Fellowship fund is used at the discretion of the Minister (and during the period between Ministers, the discretion of the Deacons), specifically for use amongst the members of the church and Seer Green community, in situations where it is discerned there is need for financial support.

A grant to cover the purchase cost of the defibrillator from the Denham, Gerrards Cross and the Chalfonts Community Board was awarded in 2021 but the money was not paid during 2021. For that reason we temporarily used £826.75 of unrestricted funds to part-cover the purchase costs. The grant of £1,337 was received in January 2022, and this will be partly used to credit our unrestricted funds and the balance of £510.25 is available as a restricted fund to support ongoing defibrillator running costs.

### 15. Children and family work.

At the year-end, amounts totalling £507.50 were due in respect of children and family work. This was invoiced and paid on 10th January 2022.

**SEER GREEN BAPTIST CHURCH**

England & Wales - Charity number 1174411

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# Accounts

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SEER GREEN BAPTIST CHURCH

# Trustees Annual Report and Accounts, 2020

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Seer Green Baptist Church

*Our Mission Statement*

*'To go; to win; to grow – making disciples of Jesus.'*

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Charity number 1174411

## Contents

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5. Statement of assets and liabilities as at 31st December 2020 .....	10
6. Notes to the accounts .....	11

## **1. Trustees annual report for 2020**

### ***Purpose***

The Church is governed by a constitution which was approved by the Church members in 2009 and which states the principal purpose is the advancement of the Christian faith according to the Biblical principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

### ***Structure, Governance and Management***

Members of the Church are accepted in accordance with the Constitution which requires them to have been publicly baptised on the profession of faith in Jesus Christ, or, following other modes of baptism, to have made a public profession of faith in Jesus Christ.

In 2020 six Church members' meetings were held. These meetings have responsibility for the overall policy of the Church.

In accordance with the Constitution, the members appointed five Trustees for 2020, who, together with the Minister (who was also appointed by the Members), are responsible for the day to day running of the Church's work and witness, and the financial and legal aspects of the charity. One Trustee stepped down during the year and a second at the end of the year.

All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the Church's purpose.

Relevant matters may be submitted to the Church members' meeting by the Trustees for guidance and decision or may be raised by members in Church meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

### ***Objectives and Activities***

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

Of course, 2020 was dominated by coronavirus, and like everyone our usual patterns of activity were thrown up in the air. On reflection this was a good thing. It has forced us to consider what church really is, and it has allowed us to concentrate on what really matters.

We have continued to meet, more frequently than before, using Zoom. This has allowed us to keep a good level of interaction and conversation which is so important for relationships and fellowship.

We continue to meet each Sunday, and the new online format has allowed us to explore different ways of teaching, learning, worship and prayer. All our meetings are open to anyone and we have noticed increased participation compared to pre-pandemic days. We regularly welcome people from elsewhere in the UK and even overseas. We celebrated the great Christian festivals of Easter and Christmas "online" and were delighted to welcome dozens of guests. In November we celebrated the 40<sup>th</sup> Anniversary of the current church building also with a number of guests.

## SEER GREEN BAPTIST CHURCH

Meetings for prayer are held every week. We meet regularly at lunchtimes to read and discuss the Bible together. We have weeks when we meet during the day for praise and prayer. All these meetings have been by Zoom and people can join from wherever they are.

The Church seeks to be a friendly and welcoming community, and anybody is free to attend any of these services or meetings.

Our normal regular activities with the community have all been affected but we have continued online where appropriate and possible. This has included meetings for parents and carers with Toddlers, new “lockdown” mums, and weekly coffee mornings. The Church also maintains close links with the village school and puts on weekly “Open the Book” sessions which in 2020 were also online.

The ministry amongst families with young children has continued as has the ministry amongst seniors.

An important role for the whole church is to reach out to the community and the wider world in social action to show God's generous heart. The Church supports several local and international Christian charities through prayer, financial support and other means.

As part of our commitment to serve the village in social action and support, we continued to make our premises available for a mobile Post Office service which opened when local restrictions permitted.

All the activities of the Church are advertised on the Church website: [lifeinseergreen.org](http://lifeinseergreen.org)

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. One of the trustees is the designated Safeguarding Trustee.

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

### ***Vision 2020***

During 2020 we spent time thinking and praying through the vision for the church. This led to a statement agreed in May which stated: “our Vision is to become a church of fruitful small groups which will require change in three areas:

1. How we gather, so that we prioritise discipleship,
2. How we engage in mission, so that we engage with the culture around us.
3. How we structure our leadership, so we can support this change.”

Although much of the groundwork for this was laid before lockdown, the events of the pandemic gave us time to reflect, listen and learn. Most of all, the enforced lockdown taught us that we can change and take a fresh and different view of what is important.

Our minister Andrew McCausland stepped down at the end of October as part of a long-planned move back to the West Country. He went with our love and appreciation. Whilst Andrew was still with us, and with his full support and assistance, we started to look for a new missional leader in line with our vision. We called Louise Gilbertson and were delighted when she accepted. She will formally join us in Summer 2021, but thanks to the benefits of Zoom she is already involved with us, alongside Andrew who also

## SEER GREEN BAPTIST CHURCH

continues to support us on several specific activities. Others in the church have also stepped forward to serve during this time of transition.

### ***Achievements and Performance***

The Church does not measure the success of its activity only in numbers but also in less tangible areas like fellowship, encouragement, spiritual growth and generally providing a positive, beneficial impact in the community.

The Charity Trustees recognise that these are not easy to measure but believe that 2020 was a very positive year in the life of the Church. We look forward to pursuing our vision in 2021 with renewed enthusiasm.

### ***Involvement in SGBC***

Children (Under 11)	9
Young People (11 to 18)	1
Adults in Regular Contact	150
Believers Baptisms	1
Baptist Members	44

Attendance at online Sunday gatherings has been in the range 50-60 with over 100 on special occasions.

The Trustees believe that the Church has grown in other ways during 2020 including spiritually, and in fellowship with each other. We fully recognise that we are still imperfect and will remain so for the rest of our lives, but we acknowledge the Holy Spirit working amongst us to disciple us and help us.

### ***Financial Review***

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

The Church had income of £99,206.72 and expenditure of £90,398.43 resulting in a surplus of £8,808.29. The year ended with current assets of £49,739.12.

The Church raises the funds which it needs to carry on its activities from within its own membership and congregation. Funds are also raised from donations received for the use of the premises. No wider public appeal for funds was made during the year.

A Minister was employed for 10 months until the end of October 2020. The associated costs are set out in Note 5.

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the Scheme"). The Scheme is a separate legal entity which is managed by the Pension Trustee (Baptist Pension Trust Limited). See Note 6 for further details.

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.

## SEER GREEN BAPTIST CHURCH

Donations were made to national and international organisations with Christian aims and objectives compatible with the Church's Purpose. The main details of these grants are set out in note 10.

The Charity Trustees have established a Reserves Policy and are satisfied that there are enough reserves at the balance sheet date, together with ongoing income anticipated, to enable the Church to function effectively in the coming year. The Charity Trustees have assessed major risks facing the Church and are satisfied that there are measures in place to minimise these risks.

### ***Look ahead to 2021***

The trustees are committed to expanding the life of the Church in line with our stated purpose, vision and mission. We continue to seek the will of God and to be guided by the Holy Spirit. We regularly review the effectiveness of our activities and make appropriate changes. We believe in 2021 we will:

- continue to seek ways to make church relevant;
- anticipate further exciting developments as we come out of lockdown and welcome our new missional leader, Louise;
- seek to serve the village in social action and support;
- above all, continue to seek to follow Jesus.

The Trustees Report was approved by the Trustees at their meeting on 10<sup>th</sup> March 2021 and signed by the chair of the meeting, David Horncastle



## 2. Charity information

### ***Trustees:***

Andrew McCausland (Minister) (until 31<sup>st</sup> October 2020)  
Tim Cox (Secretary)  
Barry Richardson (Treasurer)  
David Horncastle  
Mike Richardson (until 21<sup>st</sup> April 2020)  
Gill Roberts (until 31<sup>st</sup> December 2020)

### ***Registered Address:***

Seer Green Baptist Church  
Woodpond Close  
Seer Green  
Buckinghamshire  
HP9 2XG

### ***Bankers:***

CAF Bank Ltd  
25 Kings Hill Avenue  
Kings Hill  
West Malling  
Kent  
ME19 4JQ

### ***Contact details:***

Telephone: 01494 677266  
Web: [lifeinseergreen.org](http://lifeinseergreen.org)  
Email: [treasurer@lifeinseergreen.org](mailto:treasurer@lifeinseergreen.org)

## 3. Independent examiner's report on the accounts



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## Section A

## Independent Examiner's Report

**Report to the trustees/  
members of**

Seer Green Baptist Church

**On accounts for the year  
ended**

31<sup>st</sup> December 2020

**Charity no  
(if any)**

1174411

**Set out on pages**

9 to 15

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2020**.

**Responsibilities and  
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent  
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and 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:**

**Date:**

11<sup>th</sup> March 2021

**Name:**

David S Jordan

**Relevant professional  
qualification(s) or body  
(if any):**

FCCA

**Address:**

Dell Lees, Seer Green

Beaconsfield

Buckinghamshire

SEER GREEN BAPTIST CHURCH

**4. Statement of financial activities for the year to 31st December 2020**

	2020				2019	Note
	Unrestricted	Restricted	Designated	Total	Total	
<b>Income</b>						
Weekly offerings	£5,600.00			£5,600.00	£6,631.00	
Donations, tax rebate	£54,348.02			£54,348.02	£59,272.76	3
Other gifts and income	£4,650.00			£4,650.00	£1,603.88	3
Bookstall income	£88.30			£88.30	£128.94	
Interest received	£6.17			£6.17	£16.47	
Use of premises	£6,466.00			£6,466.00	£11,934.80	
Income from events				£0.00	£3,764.27	
Church utilities (refund)	£875.76			£875.76	£0.00	
Stable Lane rental	£19,305.00			£19,305.00	£17,820.00	4
Latimer costs (refund)	£207.17			£207.17	£0.00	4
Latimer rental (refund)	£1,063.33			£1,063.33	£0.00	4
Refurbishment phase 2				£0.00	£11,502.50	
Sports hall floors				£0.00	£1,886.75	
Other restricted		£6,451.25		£6,451.25	£2,240.15	
Torchlight designated			£145.72	£145.72	£454.07	14
<b>TOTAL</b>	<b>£92,609.75</b>	<b>£6,451.25</b>	<b>£145.72</b>	<b>£99,206.72</b>	<b>£117,255.59</b>	

<b>Expenditure</b>						
Employment costs	£29,010.58			£29,010.58	£33,307.91	5,6
Church utilities	£5,121.56			£5,121.56	£3,942.62	
Church maintenance and cleaning	£2,481.02			£2,481.02	£9,936.27	
Manse costs	£3,467.90			£3,467.90	£4,083.07	7
Other costs	£3,041.61			£3,041.61	£4,061.60	8
Bookstall costs	£44.73			£44.73	£157.87	
Outreach	£126.30			£126.30	£1,754.75	9
Graft		£820.00		£820.00	£341.64	
Children and family work	£5,143.01			£5,143.01	£11,032.56	10
Support of missionary societies	£15,299.24	£3,430.00		£18,729.24	£17,780.50	11
Church management	£3,135.80			£3,135.80	£3,576.68	12
Latimer rental	£14,667.00			£14,667.00	£16,950.00	4
Fellowship Fund		£120.00		£120.00	£200.00	
Caretaker	£1,886.07			£1,886.07	£0.00	
Refurbishment phase 2				£0.00	£57,522.44	
Sports hall floors				£0.00	£3,120.00	
EcoChurch		£165.48		£165.48	£0	
Stable Lane costs	£2,438.13			£2,438.13	£748.15	4
Transfers unrestricted to restricted	£36.25	-£36.25		£0.00	£0	
Torchlight designated				£0.00	£980.00	
<b>TOTAL</b>	<b>£85,899.20</b>	<b>£4,499.23</b>	<b>£0.00</b>	<b>£90,398.43</b>	<b>£169,496.06</b>	

<b>Total funds on 1st Jan 2020</b>	<b>£39,342.69</b>	<b>£1,053.67</b>	<b>£534.47</b>	<b>£40,930.83</b>
Movement in year	£6,710.55	£1,952.02	£145.72	£8,808.29
<b>Total funds on 31st Dec 2020</b>	<b>£46,053.24</b>	<b>£3,005.69</b>	<b>£680.19</b>	<b>£49,739.12</b>

**5. Statement of assets and liabilities as at 31st December 2020**

	Note	31 December 2020 £	31 December 2019 £
<b>Fixed assets</b>	13	0	0
<b>Current assets</b>			
Cash at bank		47,639.12	38,830.83
Deposit on Latimer	4	2,100.00	2,100.00
<b>Total assets</b>		49,739.12	40,930.83
<b>Liabilities</b>	6, 10	0	0
<b>Represented by</b>			
Unrestricted funds		46,053.24	39,342.69
Designated funds	14	680.19	534.47
Restricted funds	15	3,005.69	1,053.67
<b>Total funds</b>		49,739.12	40,930.83

The above statement of assets and liabilities, the statement of financial activities and the accompanying notes to the accounts were approved by the Trustees at their meeting on 10<sup>th</sup> March 2021 and signed by the chair of the meeting, David Horncastle

*D.R. Horncastle*

## 6. Notes to the accounts

### 1. Basis of financial statements.

The accounts have been prepared on a cash receipts and payments basis.

### 2. Accounting policies.

- a) Income – Donations, tax rebates and payments for the use of premises are accounted for gross when received.
- b) Expenditure is included on a cash basis, inclusive of VAT which cannot be recovered. Where expenditure relates to more than one cost category, it is apportioned on an appropriate basis. Most of the management is carried out without charge by volunteers. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost attributed to the volunteers for their service.
- c) Grants – The Church makes grants to other organisations whose charitable objectives complement its own. They are accounted for in the year in which they are paid.
- d) Stock – The value of stock held at the year-end has not been included in these financial statements as it is not considered to be material.
- e) Unrestricted Funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the Church and which have not been designated for other purposes.
- f) Restricted funds are funds that can only be used for specific purposes within the objectives of the Church. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.
- g) Tax Status – The Church is a Registered charity within the definitions of section 506(1) Income and Corporation Taxes Act 1988 and is therefore able to take advantage of the exemptions given by Section 505 of that Act.
- h) Pension costs - The Church is an employer participating in the pension scheme described in Note 6. The costs of employer contributions are accounted for in the year they are payable.

### 3. Income

The Seer Green Baptist Church charity is registered for Gift Aid, so tax is reclaimed on Gift Aided donations and on small anonymous offerings of less than £20 under the Gift Aided Small Donations Scheme (GASDS).

Other Gifts and Income includes a bequest of £1,000 from the estate of Edna Allen for which the church is very grateful.

### 4. Stable Lane and Latimer

Whilst he was our minister Andrew McCausland and his family lived in a cottage on the Latimer Park Estate rented by the church. To cover the rental cost at Latimer, the manse in Seer Green is let to tenants. The church paid a deposit of £2,100 on the Latimer property which is held by the Deposit Protection Service and is still an asset of the church. The rental agreement at Latimer finished on 31<sup>st</sup> October 2020 and we expect the deposit to be returned in early 2021. Due to timing, certain direct debits beyond the end of the tenancy were taken and then refunded as shown under "Income". There was one significant cost on the Stable Lane property during the year which was repairs to a leaning garage wall. Note that the 2020 rental income on Stable Lane includes 13 payments, due to early payment of January 2021.

## SEER GREEN BAPTIST CHURCH

During 2020 the rental income on the Stable Lane property more than covered the rental paid for the Latimer property.

### 5. Staff costs and trustee expenses.

	£
Salaries (Net)	15,232.90
Tax & NI	5,617.50
Pension costs	8,160.18
Total	29,010.58

The average number of staff employed during the year was 1.

No employee received remuneration in excess of £60,000.

No sums were reimbursed to the Trustees for their work as Trustees.

Direct payments to employees: Rev. Andrew McCausland, Minister up to 31<sup>st</sup> October 2020: £26,287.00 (includes employer NIC and pension contributions). The Minister acts as one of SGBC's Trustees and receives remuneration (as shown above) and other benefits in respect of his service as Minister, including the provision of manse accommodation by the church. The balance of £2,723.58 (making the total of £29,010.58) represents payments made by the church to cover the deficit in the pension fund in respect of former ministers.

### 6. Pension costs.

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

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

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

## SEER GREEN BAPTIST CHURCH

A formal valuation of the Defined Benefit (DB) Plan was performed at 31 December 2016 by a professionally qualified Actuary using the Projected Unit Method. The market value of the DB Plan assets at the valuation date was £219 million.

The valuation of the DB Plan revealed a deficit of assets compared with the value of liabilities of £93 million (equivalent to a past service funding level of 70%). As a result of the valuation, in addition to the contributions to the DC Plan set out above, it was agreed that the standard rate of deficiency contributions from churches and other employers involved in the DB Plan will remain at previously agreed levels, increasing each year in line with increases in the Minimum Pensionable Income. The deficiency contributions are broadly based on 12% of Pensionable Income / Minimum Pensionable Income, reflecting each employer's contributions in March 2015. Some employers that were involved in the DB Plan for a short period pay lower contributions.

In addition, the Baptist Union of Great Britain is expected to make a number of one-off contributions totalling £33.5m by 31 December 2023, including a lump sum of £33m in 2018. The Recovery Plan envisages deficiency contributions continuing until 31 December 2028.

As there are a large number of contributing employers participating in the Scheme, the Church is unable to identify its share of the underlying assets and liabilities of the scheme. Accordingly, due to the nature of the Scheme, the profit and loss charge for the period represents the employer contributions payable. The total pension cost for the Church is £8,160 in 2020. (2019 £9,920).

### **7. Manse costs**

This category now refers to the Latimer property and includes council tax, share of utilities and repairs which were comparable on a pro-rata basis to 2019.

### **8. Other costs**

This category includes catering, conferences, minister's travel.

### **9. Outreach**

This category was significantly less than 2019 because of the lockdown.

### **10. Children and family work**

At the year-end, amounts totalling £1,215 were due in respect of children and family work. This was invoiced and paid on 7<sup>th</sup> January 2021.

## SEER GREEN BAPTIST CHURCH

### 11. Grants to missionary societies

During 2020 the Church's policy was to donate 20% of its 2019 underlying, unrestricted income to missionary societies. The actual amounts donated from unrestricted giving were:

BMS World Mission	£1,171.20
Central Baptist Home Mission	£1,171.20
David McGuire	£80.00
GOL	£120.00
Ripple Hope Foundation, Ghana (Hanga Translators)	£585.00
Ripple Hope Foundation, Ghana (Holistic Gospel Church)	£380.00
Interserve (Simon & Ursula Standen)	£2,959.93
WEC (Mandy & Noel Taylor)	£1,799.97
Seer Ministries	£2,232.00
WEC (Paul & Lynne Round)	£2,399.97
Wycliffe (Geoffrey & Rosemary Hunt)	£2,399.97
<b>Grand Total</b>	<b>£15,299.24</b>

One of the recipients of this missionary giving is the Baptist Union Corporation Limited which is also a charity number 249635, and which is controlled by the Baptist Union Council. The Church is a member of the Baptist Union of Great Britain, and the Central Baptist Association. The Church donated £1,171.20 in 2020 to the Baptist Union Home Mission Scheme.

Barry Richardson is a Trustee of both GOL and Seer Ministries, as well as a Trustee of the Church, but he played no part in the decision to give to those two charities.

### 12. Church management

This category includes administration, preaching fees, insurance, governance costs, and running the photocopier.

### 13. Ownership of property.

The church premises and the church manse are included in the financial statements at zero asset value. The value of the church premises cannot easily be ascertained and there are significant restrictions on the use of the building for anything other than a church. The legal titles to these properties are held by the church's custodian trustee (The Baptist Union Corporation Limited) for the church as the beneficial owner (subject to the relevant trusts). The church premises have an insured value of £1,012,364 and The Manse has an insured value of £301,323.

### 14. Designated funds.

The Torchlight children's activity keeps its funds in the main church bank account, represented by these designated fund movements. The Torchlight balance at the end of 2020 was £680.

## SEER GREEN BAPTIST CHURCH

### 15. Restricted funds.

Restricted funds are used when a donor specifies the purpose to which the donation is to be used.

The total restricted balance at year end was £3,005.69 made up of

Children's work	£250.00
Fellowship Fund	£700.00
Music	£608.67
Graft	£505.00
Defibrillator	£800.00
EcoChurch	£142.02
<b>TOTAL</b>	<b>£3,005.69</b>

The Fellowship fund is used at the discretion of the Minister (and during the period between Ministers, the discretion of the Deacons), specifically for use amongst the members of the church and Seer Green community, in situations where it is discerned there is need for financial support.