

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

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## **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.

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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

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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.

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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.

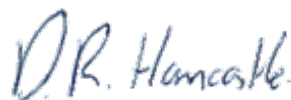
The Charity Trustees have established a Reserves Policy and are satisfied that there are enough reserves at the balance sheet date, together with ongoing income anticipated, to enable the Church to function effectively in the coming year. The Charity Trustees have assessed major risks facing the Church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



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#### 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**

		<b>31 December 2020</b>	<b>31 December 2019</b>
	Note	£	£
<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.

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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.

**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.

**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.