

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

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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

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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

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**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**

		<b>31 December 2021</b>	<b>31 December 2020</b>
	Note	£	£
<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. Hamcastle*

## **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
Total	10,111.38

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 SGBBC'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.

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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 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.

**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.