



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## Trustees' Annual Report for the period

From 1<sup>st</sup> Jan 2020 Period start date To 31<sup>st</sup> Dec 2020 Period end date

Charity name: Calvary Baptist Church Spalding

Charity registration number: 1175214

## Objectives and Activities

|  | SORP reference     |   |
|--|--------------------|---|
| Summary of the purposes of the charity as set out in its governing document  | Para 1.17          | The advancement of the Christian faith primarily within Spalding and the surrounding area. The relief and prevention of need, hardship and sickness. Advancement of Education. Provision of facilities for social welfare, recreation & leisure time for the young, aged, infirm or disabled; and those who have financial hardship or social difficulties, to improve their conditions of life.  |
| Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts. | Para 1.17 and 1.19 | <p>When planning our activities for the year, the Trustees have considered the Commission's guidance on public benefit and, in particular, the specific guidance to charities on the advancement of religion.</p> <ul style="list-style-type: none"><li>• Regular public worship, Communion of the Lord's Supper and prayer;<ul style="list-style-type: none"><li>◦ Our services use a mixture of both old and contemporary music, encouraging people of all ages to engage in worship and prayer. Communion is celebrated on the first Sunday of the month as part of the morning service. All age services are specifically aimed to be accessible to children and are popular with all ages. During the other morning services our Children and Young people leave part way through the service for their own groups, with age related activities to help them understand Christian teaching.</li></ul></li><li>• Bible study, preaching and teaching<ul style="list-style-type: none"><li>◦ Preaching takes place within our Sunday services on</li></ul></li></ul> |

|  |           |  |
|--|-----------|--|
|  |           | <p>themes determined by the Minister in conjunction with others. The Pastor is the main preacher but on occasions other speakers are invited to preach and lead at our services giving opportunity for the congregation to hear a wider perspective. There is a weekly Bible Study held every Wednesday at the Church.</p> <ul style="list-style-type: none"> <li>• nurture and growth of Christian disciples; Education and training for Christian and community service; <ul style="list-style-type: none"> <li>○ All aspects of Church life aim to help people grow as Christian Disciples, by developing understanding of what it means to be a disciple and promoting opportunities to put faith into action by service to the Church and to the local Community</li> </ul> </li> </ul> |
| Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit | Para 1.18 | Trustees have operated according to the charitable purposes of Calvary Baptist Church Spalding and Charity commission guidelines regarding public benefit.   |

#### **Additional information (optional)**

You may choose to include further statements where relevant about:

|  | SORP reference |  |
|--|----------------|--|
| Policy on grant making   | Para 1.38      |  |
| Policy on social investment including program related investment | Para 1.38      |  |
| Contribution made by volunteers                                  | Para 1.38      |  |
| Other  |                |  |

## Achievements and Performance

|   | SORP reference |  |
|---|----------------|--|
| Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole. | Para 1.20      | The church has engaged in evangelistic activity, and continued support for its missionaries and missionary organisations. Due to Covid-19 restrictions the Churches community activities have been curtailed for 2020. The primary service of the Church was in on-line content for its members through this period. |

### Additional information (optional)

You may choose to include further statements where relevant about:

|  |           |  |
|--|-----------|--|
| Achievements against objectives set                          | Para 1.41 |  |
| Performance of fundraising activities against objectives set | Para 1.41 |  |
| Investment performance against objectives                    | Para 1.41 |  |
| Other  |           |  |

## Financial Review

|  |           |  |
|--|-----------|--|
| Review of the charity's financial position at the end of the period              | Para 1.21 | The charity ended the period with £1,956.99 in the current account and £10,414.02 in the deposit account   |
| Statement explaining the policy for holding reserves stating why they are held   | Para 1.22 | The policy of the trustees is to maintain the Church's general reserve to a level which would enable its continued operation and support of a pastor for an initial period in the absence of funds. The trustees monitor and review the appropriateness of reserves to enable the activities of the charity to continue. |
| Amount of reserves held  | Para 1.22 | £10,000  |
| Reasons for holding zero reserves  | Para 1.22 |  |
| Details of fund materially in deficit  | Para 1.24 |  |
| Explanation of any uncertainties about the charity continuing as a going concern | Para 1.23 |  |

### Additional information (optional)

You may choose to include further statements where relevant about:

|   |           |  |
|---|-----------|--|
| The charity's principal sources of funds (including any fundraising)            | Para 1.47 |  |
| Investment policy and objectives including any social investment policy adopted | Para 1.46 |  |
| A description of the principal risks facing the charity                         | Para 1.46 |  |
| Other   |           |  |

## Structure, Governance and Management

|   |           |   |
|---|-----------|---|
| Description of charity's trusts:  |           |   |
| Type of governing document<br>( <a href="#">trust deed</a> , <a href="#">royal charter</a> )  | Para 1.25 | Constitution  |
| How is the charity constituted?<br>(e.g <a href="#">unincorporated association</a> , CIO)   | Para 1.25 | Charitable Incorporated Organisation  |
| Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees | Para 1.25 | Trustees are elected from membership by vote according to the Church constitution |

### Additional information (optional)

You may choose to include further statements where relevant about:

|   |           |  |
|---|-----------|--|
| Policies and procedures adopted for the induction and training of trustees                | Para 1.51 |  |
| The charity's organisational structure and any wider network with which the charity works | Para 1.51 |  |
| Relationship with any related parties   | Para 1.51 |  |
| Other   |           |  |

## Reference and Administrative details

|                             |   |
|-----------------------------|---|
| Charity name                | Calvary Baptist Church Spalding                   |
| Other name the charity uses |   |
| Registered charity number   | 1175214   |
| Charity's principal address | Carrington Road, Spalding, Lincolnshire, PE11 1LY |
|                             |   |

### Names of the charity trustees who manage the charity

|    | Trustee name        | Office (if any) | Dates acted if not for whole year | Name of person (or body) entitled to appoint trustee (if any) |
|----|---------------------|-----------------|-----------------------------------|---|
| 1  | Kevin Cowdrey       | Senior Pastor   |                                   | Church Members  |
| 2  | Jeffry Stringer     | Treasurer       |                                   | Church Members  |
| 3  | John McGeorge-Oanta | Secretary       |                                   | Church Members  |
| 4  |                     |                 |                                   |   |
| 5  |                     |                 |                                   |   |
| 6  |                     |                 |                                   |   |
| 7  |                     |                 |                                   |   |
| 8  |                     |                 |                                   |   |
| 9  |                     |                 |                                   |   |
| 10 |                     |                 |                                   |   |
| 11 |                     |                 |                                   |   |
| 12 |                     |                 |                                   |   |
| 13 |                     |                 |                                   |   |
| 14 |                     |                 |                                   |   |
| 15 |                     |                 |                                   |   |
| 16 |                     |                 |                                   |   |
| 17 |                     |                 |                                   |   |
| 18 |                     |                 |                                   |   |
| 19 |                     |                 |                                   |   |
| 20 |                     |                 |                                   |   |

Corporate trustees – names of the directors at the date the report was approved

[illegible]

Name of trustees holding title to property belonging to the charity

[illegible]

## Funds held as custodian trustees on behalf of others

|   |     |
|---|-----|
| Description of the assets held in this capacity   | N/A |
| Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects |     |
| Details of arrangements for safe custody and segregation of such assets from the charity's own assets                         |     |

### Additional information (optional)

#### Names and addresses of advisers (Optional information)

| Type of adviser | Name | Address |
|-----------------|------|---------|
|                 |      |         |
|                 |      |         |
|                 |      |         |
|                 |      |         |

#### Name of chief executive or names of senior staff members (Optional information)

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## Exemptions from disclosure

Reason for non-disclosure of key personnel details

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|  |
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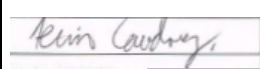
## Other optional information

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## Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

|                                     |   |  |
|-------------------------------------|---|--|
| Signature(s)                        |  |  |
| Full name(s)                        | Kevin Cowdrey   |  |
| Position (eg Secretary, Chair, etc) | Chair & Senior Pastor   |  |
| Date                                | 22/09/21  |  |





## Receipts and payments account

|                        |                                 |    |
|------------------------|---------------------------------|----|
| For the period<br>from | Period start date<br>01/01/2020 | To |
|------------------------|---------------------------------|----|

### Section A Receipts and payments

|  | Unrestricted funds | Restricted funds | Endowment funds  |
|--|--------------------|------------------|------------------|
|  | to the nearest £   | to the nearest £ | to the nearest £ |
| <b>A1 Receipts</b>                                 |                    |                  |                  |
| Donations  | 23,876             | -                | -                |
| Hall Rental  | 300                | -                | -                |
| Church-based Outreaches                            | 333                | -                | -                |
| Gift Aid   | 2,943              | -                | -                |
| Miscellaneous                                      | 157                | -                | -                |
| Funds Transferred from Deposit Account             | 5,000              |                  |                  |
| Missionary Support Fund                            | -                  | 904              | -                |
| Missions Fund                                      | -                  | 470              | -                |
| Armenia Ministry Fund                              | -                  | 104              | -                |
| Romania Ministry Fund                              | -                  | 265              | -                |
| Building Fund                                      | -                  | 4,474            | -                |
| Job Retention Scheme Fund                          |                    | 4,539            |                  |
| Training Fund: First Aid                           | -                  | 2,970            | -                |
| Special Offerings                                  | -                  | 451              | -                |
| Interest on Deposit                                | 3                  |                  |                  |
| <b>Sub total (Gross income for AR)</b>             | <b>32,608</b>      | <b>14,177</b>    | <b>-</b>         |
| <b>A2 Asset and investment sales, (see table).</b> |                    |                  |                  |
|  | -                  | -                | -                |
|  | -                  | -                | -                |
| <b>Sub total</b>                                   | <b>-</b>           | <b>-</b>         | <b>-</b>         |
| <b>Total receipts</b>                              | <b>32,608</b>      | <b>14,177</b>    | <b>-</b>         |

### A3 Payments

|                                      |               |               |          |
|--------------------------------------|---------------|---------------|----------|
| Salaries                             | 9,865         | 9,439         | -        |
| Missionary Support                   | 1,526         | 774           | -        |
| Love Offerings                       | 236           | 414           | -        |
| Donation to FIEC                     | 1,200         | -             | -        |
| Community Outreach and Events        | 286           | -             | -        |
| Funds Transferred to Deposit Account | 5,000         | -             | -        |
| Church and Covid Safety Supplies     | 273           | -             | -        |
| Premises Costs                       | 5,303         | 4,474         | -        |
| General Administrative Costs         | 2,067         | -             | -        |
| Professional Fees                    | 1,292         | -             | -        |
| Pastoral Resources                   | 245           | -             | -        |
| Trainings and Courses                | 600           | 2,970         | -        |
| Furniture, Fixtures & Equipment      | 3,467         | -             | -        |
| Miscellaneous                        | 43            | -             | -        |
| Gift Aid to Romania                  |               | -             | -        |
|                                      |               | -             | -        |
| <b>Sub total</b>                     | <b>31,402</b> | <b>18,071</b> | <b>-</b> |

### A4 Asset and investment purchases, (see table)

|                                   |        |         |   |
|-----------------------------------|--------|---------|---|
|                                   | -      | -       | - |
|                                   | -      | -       | - |
| <b>Sub total</b>                  | -      | -       | - |
| <b>Total payments</b>             | 31,402 | 18,071  | - |
| <b>Net of receipts/(payments)</b> | 1,206  | - 3,894 | - |
| A5 Transfers between funds        | -      | -       | - |
| A6 Cash funds last year end       | 4,645  |         | - |
| <b>Cash funds this year end</b>   | 5,851  | - 3,894 | - |

# Section B Statement of assets and liabilities at the end of the period

| Categories  | Details  | Unrestricted funds<br>to nearest £ |
|---|--|------------------------------------|
| <b>B1 Cash funds</b>                                | Current A/C 00033807 30-97-95                          | 1,957                              |
|   | Deposit A/C 07401380 30-97-95                          | 10,414                             |
|   |  | -                                  |
|   | <b>Total cash funds</b>                                | <b>12,371</b>                      |
|   | (agree balances with receipts and payments account(s)) | Agreement Error                    |
| <b>B2 Other monetary assets</b>                     | Details  | Unrestricted funds<br>to nearest £ |
|   |  | -                                  |
|   |  | -                                  |
|   |  | -                                  |
|   |  | -                                  |
|   |  | -                                  |
|   |  | -                                  |
| <b>B3 Investment assets</b>                         | Details  | Fund to which asset<br>belongs     |
|   |  |                                    |
|   |  |                                    |
|   |  |                                    |
|   |  |                                    |
| <b>B4 Assets retained for the charity's own use</b> | Details  | Fund to which asset<br>belongs     |
|   | Computers, Accessories, Other Equipment                |                                    |
|   | Furniture, Fixtures and Fittings                       |                                    |
|   | Children's Toys  |                                    |
|   | Children's Games Equipment                             |                                    |
|   | Crockery, Cutlery, White Goods                         |                                    |
|   | Musical Instruments and Equipment                      |                                    |
|   |  |                                    |
|   |  |                                    |
|   |  |                                    |
| <b>B5 Liabilities</b>                               | Details  | Fund to which<br>liability relates |
|   |  |                                    |
|   |  |                                    |

Signed by one or two trustees on  
behalf of all the trustees

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Signature

Print N

|               |  |
|---------------|--|
| Kevin Caudrey |  |
|               |  |

|         |
|---------|
| Kevin C |
|         |

o (if any)  
175214

**unts**

Period end date  
31/12/2020

**CC16a**



**Total funds**

**Last year**

to the nearest £

to the nearest £

|        |        |
|--------|--------|
| 23,876 | 23,213 |
| 300    | 456    |
| 333    | 773    |
| 2,943  | 5,090  |
| 157    | -      |
| 5,000  |        |
| 904    | 10,617 |
| 470    | 715    |
| 104    | 332    |
| 265    | 428    |
| 4,474  | 455    |
| 4,539  |        |
| 2,970  | -      |
| 451    | 864    |
| 46,786 | 42,943 |

|   |   |
|---|---|
| - |   |
| - | - |
| - | - |

|        |        |
|--------|--------|
| 46,786 | 42,943 |
|--------|--------|

|        |        |
|--------|--------|
| 19,304 | 23,028 |
| 2,300  | 5,711  |
| 650    | -      |
| 1,200  | -      |
| 286    | 2,011  |
| 5,000  | -      |
| 273    | 711    |
| 9,777  | 4,734  |
| 2,067  | 2,635  |
| 1,292  | 1,607  |
| 245    | -      |
| 3,570  | 1,124  |
| 3,467  | -      |
| 43     |        |
| -      | 3,250  |
| -      |        |
| 49,474 | 44,811 |

|         |         |
|---------|---------|
| -       |         |
| -       |         |
| -       | -       |
| 49,474  | 44,811  |
| - 2,688 | - 1,868 |
| -       | -       |
| 4,645   | -       |
| 1,957   | - 1,868 |

**Restricted funds**

**Endowment funds**

to nearest £

to nearest £

|   |
|---|
| - |
| - |
| - |
| - |

|   |
|---|
| - |
| - |
| - |
| - |

Agreement Error

OK

**Restricted funds**

**Endowment funds**

to nearest £

to nearest £

|   |
|---|
| - |
| - |
| - |
| - |
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| - |

Cost (optional)

Current value (optional)

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| - |
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| - |
| - |

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| - |
| - |
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Cost (optional)

Current value (optional)

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|---|
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Amount due (optional)

When due (optional)

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| - |

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| - |  |
| - |  |

| name   | Date of approval |
|--------|------------------|
| owdrey | 22/09/2021       |
|        |                  |



**Report of the Independent Examiner(s) to the Trustees of** the Calvary Baptist Church Spalding

**On the accounts for the year ended** 31 December 2020

**Respective responsibilities of Trustees and Examiner**

The Church's Trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.


**Basis of independent examiner's statement**

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

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

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination. (if accounts prepared on accruals basis\*)

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

Signed by or on behalf of the Examiner  Date 02/05/2021

Name Judith Britten

Relevant Professional Qualification(s) or body (if any) BSBA-Accounting; AAT/NVQ3

Address 9 Wheatsheaf Court, Deeping St Nicholas, Spalding