

# TEWKESBURY BAPTIST CHURCH

England & Wales · Charity number 1177154

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2018-02-14

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

## Contact

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**Address** Tewkesbury Baptist Church  
Station Road  
Tewkesbury  
GL20 5DR

**Phone** 01684293044

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

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

## Activities

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**Objects:** THE OBJECTS OF THE CIO ARE:(A) TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH CONTAINED IN ANNEX ONE PRIMARILY BUT NOT EXCLUSIVELY WITHIN TEWKESBURY AND THE SURROUNDING NEIGHBOURHOOD.(B) SUCH OTHER CHARITABLE PURPOSES WHICH FURTHER THE WORK OF THE CHURCH.

**Activities:** We are a church seeking to engage with our local community through provision of Sunday services, youth work, coffee morning as well as providing a venue for a variety of other community groups. We also support overseas missions as well as those more local.

## Classification

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- **How:** Provides Buildings/facilities/open Space
- **What:** General Charitable Purposes, Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

## Geography

- Gloucestershire
- Worcestershire

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£176,524	£168,674	-	-
2024-03-31	£120,236	£124,975	-	-
2023-03-31	£113,433	£114,323	-	-
2022-03-31	£107,092	£108,608	-	-
2021-03-31	£102,140	£87,735	-	-

## Trustees

Name	Role	Appointed
DAVID MICHAEL HOBBS	Chair	2018-03-19
Joanne Mary Goodchild		2024-06-09
Peter Edward Ireland		2024-06-09
SARA MARY NAPPER		2018-03-19
Teresa Ash		2024-06-09

**TEWKESBURY BAPTIST CHURCH**

England & Wales - Charity number 1177154

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# Accounts

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REGISTERED CHARITY NUMBER: 1177154

Report of the Trustees and  
Unaudited Financial Statements for  
the Year Ended 31 March 2025  
for  
Tewkesbury Baptist Church C.I.O.

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**Contents of the Report of the  
Trustees and Financial Statements  
for the Year Ended 31 March 2025**

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## Tewkesbury Baptist Church

Report of the Trustees for the Year Ended 31 March 2025

The trustees present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities issued in March 2005.

### **Reference and Administrative Details**

Registered Charity number 1177154

#### **Principal address**

Station Road  
Tewkesbury  
Gloucestershire  
GL20 5DR

#### **Trustees**

Mrs T Ash

Mrs J Goodchild                      Children & Youth Worker

P Haddrell (Resigned in June 2024)

D Hobbs                                  Elder

P Ireland                                  Elder

S Napper

#### **Independent examiner**

Holberton and Co  
Nortonbury House  
37 High Street  
Tewkesbury  
Gloucestershire  
GL20 5BB

## Tewkesbury Baptist Church

Report of the Trustees for the Year Ended 31 March 2025

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

#### **Governing document**

The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

#### **Organisational structure**

The Church Leader (until August 2024) and Elders oversee the spiritual/pastoral side of the church life, whilst the trustees are responsible for facilitating the work of the church, overseeing maintenance, and ensuring the buildings are fit for purpose. The Key Team Leaders, who make up the Wider Leadership team, are responsible for their areas of church life but work collectively as a team, with the Church leader as head (the Elders since August 2024). There are 41 church members, and 3 Associate members. We have gained five new members, and lost 4 (one passed away, two moved away and two moved to the associate list) in the last year.

#### **Risk management**

The Trustees have a duty to identify and review the risks to which the charity is exposed, and to ensure that appropriate controls are in place to provide reasonable assurance against fraud and error.

#### **Objectives and Activities**

Objectives and aims.

The Elders and Wider Leadership team, under the lead of Shane Roche (until August 2024), have the responsibility of promoting within Tewkesbury and its environs the whole mission of the church - pastoral, evangelistic and social.

The Trustees are responsible for the structure and fabric of the Church building located in Station Road, Tewkesbury, and the church manse, 31 Barton Road, Tewkesbury.

## Tewkesbury Baptist Church

### Report of the Trustees for the Year Ended 31 March 2025

The Purpose of the Church is: -

- a. To advance the Christian Faith in accordance with the Basis of Faith primarily, but not exclusively within Tewkesbury, the surrounding neighbourhood, the United Kingdom and the World.
- b. Such other charitable purposes as shall, in the opinion of the members at a Church Meeting, further the work of the Church.

The Wider Leadership Team and Trustees are committed to enabling as many people as possible to worship at our Church. The Eldership maintains an overview of services and other activities within the church. Our services and worship put faith into practice through prayer, scripture, and music.

Our Church Leader was a full-time employee until leaving in August 2025. Our Children and Youth Coordinator (and Safeguarding Officer) is employed on a part time basis. One of our young people was appointed as a cleaner for 6 hours per week, giving her some work experience as well as a small income.

When planning our activities for the year, the Church Leader (until August 2024), Eldership and Wider Leadership Team have considered the Commission's guidance on public benefit, including the specific guidance on charities for the advancement of religion. We try to enable ordinary people to live out their faith as part of our community outreach through prayer, scripture, and music.

#### **Values**

Everything we do to meet the above objectives and aims is underpinned by the following seven values, which were adopted in March 2011.

##### **Encountering God**

We seek to encounter God through His word, worship, and prayer.

We read, study, and teach God's word, the Bible and listen to what he is saying to us through His Spirit.

We bring glory to God by worshipping Him, as we respond to his character, works and presence among us.

We pray to honour God for who he is and to thank him for all He has done, to see his plans happen on earth, for the needs of others and ourselves, to give and receive forgiveness, for help in difficult times and to resist evil.

## Tewkesbury Baptist Church

Report of the Trustees for the Year Ended 31 March 2025

### **Belonging**

We offer friendship, support, and a place to belong, where we experience life together, through the good times and the bad, helping and caring for each other. We believe that together with God, we can achieve great things.

### **Believing**

We share the good news of God's love and the rescue plan for us, as explained in the Bible, so that people may:

- Find belief in God the Father
- Receive forgiveness through Jesus, His Son
- Experience the renewing presence of His Holy Spirit
- Continue in a personal relationship with God

### **Growing**

We encourage everyone to grow in their knowledge and experience of God. We provide opportunities to help us apply our Christian faith to all parts of our lives.

### **Engaging**

We recognise that God has given each person a variety of gifts and abilities which need discovering, developing, and engaging in the Life of the Church. We believe in putting faith into action, so we encourage each other to find a place where our gifts and abilities can be used.

### **Serving**

We serve using the gifts and abilities God has given, so that everyone is encouraged and built up, as God works through each of us. We partner with other Christian groups and organisations as we aim to serve God in unity.

### **Sending**

We want to bring change to a world in need and to share the good news of God's love and his rescue plan for us. We engage in God's work locally and worldwide, sending out our people and supporting them through our prayers, financial giving, and encouragement.

## **Safeguarding**

## Tewkesbury Baptist Church

Report of the Trustees for the Year Ended 31 March 2025

Safeguarding can be an unpleasant but very necessary part of our church family life. As a church reaching out into our community to welcome the lost, the lonely and the broken as Jesus taught us to, we come across vulnerable people who have mental health problems or are dealing with the worst the world has to throw at them. We aim to be a place of refuge and safety, but this takes wisdom, care and often suitable training.

We all have a part to play in ensuring that we are that safe space, and we hold each other accountable.

Safeguarding concerns are kept confidential, and we are members of Thirtyone:eight who provide support, guidance and training.

We have a safeguarding policy.

### **Accessibility.**

We are seeking as a church to be accessible to all. This applies to those with physical disabilities as well as those with mental health issues. We have a growing number of our family in wheelchairs or with walkers for which we have an easy level access, and automatic front door.

We have in place a qualified volunteer as our accessibility lead.

We have developed an accessibility board and resources area in the church lounge with accessible bibles, fidget toys, visual timetables and general information. We are registered on the Additional Needs Alliance Accessible Churches Register.

We hosted an event for families (children and teenagers) when we had a great team of volunteers, and it was well attended (20).

### **Activities**

The church typically conducts a wide range of activities in pursuit of its charitable objectives. The Trustees consider that these activities provide benefit both to those who worship at our church and the wider community of Tewkesbury.

We have also been able to make our building available to other community groups and have seen a significant rise in community groups utilising the

## Tewkesbury Baptist Church

### Report of the Trustees for the Year Ended 31 March 2025

building regularly (24 individual groups, an increase of 5 on the previous year). This has included Rainbows and Brownies, Bridge club, Strength and Balance classes, Pilates, Sing2remember, Monday Writers, counselling sessions, care in the community groups, and table tennis. We are also host to the monthly U3A group, Insight Gloucestershire (for the partially sighted) and the Tewkesbury Repair Café.

To facilitate this work, we must maintain the Church building. This has included ongoing redecoration and a phased replacement of lights with more energy-efficient LEDs. The major improvement has been the installation of solar panels on the roof, enabling us to generate clean electricity and resulting in a reduction in our bills. We are thankful for a REPF grant, which enabled this work to be done

#### **Services and Teaching.**

Services have continued to be a vibrant, welcoming time of the week where people are able to connect with God and one another. We have seen a slight increase in attendance from an average of 81 to 83, with several new people joining.

With Our Church Leader leaving at the end of August, God hasn't put us into a 'holding pattern' or in limbo as we await his provision of a new Church leader; rather, he has led us on into new and exciting things. The Elders stepped up to fill the gap.

The vision in September was to use the Practising the Way course as not only a basis for the talks on Sunday mornings, but also to get the current life groups to run the course in their groups and set up a Practising the Way course for those not already in life groups to attend.

After surveying those not in life groups, it was decided to run two courses, one on a Sunday evening and one on a Wednesday. These two courses were run successfully and have now become new life groups.

The worship team has continued to grow both as a team (three acoustic guitarists, two keyboardists, three vocalists, one electric guitarist, one bassist and two drummers - many of whom are multi-talented)

## Tewkesbury Baptist Church

Report of the Trustees for the Year Ended 31 March 2025

Worship support to Sycamore chapel continues to be a great ministry, where we have been able to bless them by committing to send over worship leaders once a month to facilitate some live worship. We have also been able to bless Priors Park Chapel by supporting them in leading live worship regularly.

The welcome team have been instrumental in ensuring people continue to come back after their first visit and in creating and increasing the 'buzz' that has been evident in Sunday morning services.

Similarly, the hospitality team have been key in ensuring people feel valued and a huge thank you to all those who have helped serve this year, the breakfasts and coffees are always very welcome!

Every first Thursday, we have our prayer meetings. These sessions allow us to set aside an hour from our routine to participate in worship, teaching, and prayer. These are always a blessing to all who have attended them.

Finally, a special mention must go to the Children and Youth team who do an amazing job each Sunday morning with our young people, with a stable regular attendance, although a slight drop to an average of 15 from 18, mainly due to other activities clashing.

### **Support**

We have continued to seek to support and encourage our church family who are unable to attend regularly. Contact has been maintained through calls, texts, Zoom, Messenger, WhatsApp and appropriate visits - any real successes in this area do not belong to the leadership. It belongs to everyone who has made an effort to look after each other.

We've been able to offer some practical support to many in our church family and community. We've been able to provide:

- financial support to individuals and families struggling to get by with food and meals.
- support for the local food bank
- prayer support
- visits to those who have been particularly struggling.

## Tewkesbury Baptist Church

### Report of the Trustees for the Year Ended 31 March 2025

- a warm space from December through to March on Sunday, Tuesday, Wednesday, Thursday and Friday mornings. Many came in to enjoy an activity, have a drink and a biscuit and have social contact. A grant from Tewkesbury Borough Council enabled these sessions.

#### **Outreach.**

Like some of the other areas, outreach interweaves into much of what we do. Outreach in a wider sense is how we "reach out" into the community in which we live. In this context, our youth and children's work, our missions, our Sundays, welcome, hospitality, diversity and even some of our pastoral work all play vital roles in our outreach. This is because outreach is really at the heart of all we do in serving and helping those on the outside of our church.

Our coffee mornings have been a wonderful success. Numbers are growing, and with an average of 25 people dropping in through the morning.

Last May, we once again took part in Tewkesbury's Big Weekend. The theme was the Circus, so we set up some activities in the American Gardens as well as Popcorn & Candy floss, and crafts. We also took part in the parade, dressing as various circus entertainers.

LUKES café has now established a closer link Fit for Life class and the Rock Choir. Our own fun day, which included some of our community groups, was well attended, and this winter we were again able to have Family Movie Nights as part of our Warm Spaces. It was amazing to bless so many families with food, fun and fellowship.

We also held two community lunches associated with a musical concert, attracting approximately 50 people on each occasion.

It was fantastic to be able to invite 4Front theatre back to the church this Christmas! This year's 'Pantivity' was a little Fawlty Towers style called 'Not Getting Inn'. The evening performance was well attended and was thoroughly enjoyed by all who came along!

#### **Children and youth**

During term time, we have 3 regular groups in addition to our Sunday morning classes. Little Stars is our Wednesday morning parent/grandparent and toddler session for those under 5 years. Thursday afternoon, we have Fuse for children

## Tewkesbury Baptist Church

### Report of the Trustees for the Year Ended 31 March 2025

in school years reception to year 5, and on Friday evenings we have two Solar sessions for those in years 6-8 and 9+.

**Little Stars** We've seen a bit of a drop in the numbers this last year. This may be because of additional funding for places at pre-school and children attending those settings, or recent weather that permits outings. However, we do have our regulars, and on a busy week, we see around 20.

**Fuse** We currently have 21 children registered, coming from 4 of the local primary schools. Several of the parents do stay, and we provide a space to sit and chat with tea & coffee. We have been using Scripture Union's 'Supa Club' material recently, which, although a bit dated, has been enjoyed by the group.

**Solar.** There are 54 young people registered for Friday evenings, 40 of whom fall into the younger session, and several of the 14 older ones help out for that younger session before having their own time once the younger ones have gone home. With only 4 regular leaders in the younger session, we are at our absolute limit. We continue to build the younger session around the YFC resources for each term, looking at various themes from 'Who is God?' to 'Bullying'. This usually involves some games or silly activities and a few thought-provoking challenges. The younger session is always lively, with some big characters attending. The older session has been working through the new Youth Alpha series, which has had a mixed response, but on occasion has prompted good discussion.

**Great Wood Camp** has become our annual residential for our own youth. A wonderful site of log cabins set in the woodland on the Quantock hills. 20 members of the group joined us this year.

**Holiday Club.** It was great to join forces with Holy Trinity this summer and host the Deep-Sea Divers holiday club. We had three days of underwater fun, exploring the gospel stories, singing and of course lots of silly games!

We have a great Youth For Christ (YFC) team in Gloucestershire, and it's been great getting to know them over the last few years. We join with YFC for regular prayer times for the young people of our county and share what we're doing in churches and schools. We have been able to take 17 young people along to the

## Tewkesbury Baptist Church

Report of the Trustees for the Year Ended 31 March 2025

'Big Bash' event, which happens termly, hosted by YFC at different churches around the county.

**Satellites** is a summer youth festival run by Youthscape. We were able to take eight of our older girls, who had an amazing week.

### **Mission**

This has been another exciting year for mission. We have continued to develop our partnerships with Hope Ministries in India. Hope Ministries works primarily with children in a resettled slum. We support them in prayer and give them a financial gift each month. One of our members visited them on a visit to India. We also helped towards the cost of surgery for a young pastor in western India. We also partner with the Pentecostal Church in Kibakwe (Tanzania). The church has a focus for growing the kingdom by holding mission meetings in local villages and planting new churches in these villages. Kibakwe church has also been a great supporter of the Village of Hope and Grace ministry to orphans. This year, we have been able to continue to support Emanuel in his final year at bible college. We have also given a gift of nearly £8,100 to provide a new roof on their new church building.

We have continued our support of a young pastor, Richard, in Slovakia via the Slavic Gospel Association (SGA). Richard is leading a church plant that is primarily working with young people. The team had a very successful summer camp with over 100 young people attending. The church is growing, but has nowhere to meet that is large enough to accommodate its growing numbers. We continue to support Village of Hope and Grace and its work with orphan children in Tanzania. This year, Hope and Grace Dispensary opened in the town of Kibakwe. The clinic will serve a population of 60,000 who have no local access to medical diagnostic facilities.

We provided financial support for Justin's mission trip to the villages last summer, during which he was able to encourage the orphan children VHG supports.

We continue to support LAMA Ministries in the Philippines, whose work is now focused on leading children, young people and families to experience God through worship. We had the privilege of a visit from Lesley Gomaz and her son, Michael, in June.

## Tewkesbury Baptist Church

Report of the Trustees for the Year Ended 31 March 2025

The team were also very pleased to facilitate the opportunity for the fellowship to write Christmas and Easter cards to church leaders who were subject to persecution in their countries.

The Mission team provide oversight to the work of the Tewkesbury Supports Refugees group. Our long-term Syrian family were eventually rehoused in Coombe Hill. However, our newer family were unfortunately flooded due to heavy rain last September and is still in temporary accommodation. We are visiting the family and helping out where possible.

We have continued to facilitate the distribution of baby care packages, not only to the refugee community in Gloucestershire but also to our local community.

### **Community Build Project**

This continues to move forward according to the finances available. The last year has seen detailed plans drawn up to enable initial drainage work to commence before our Planning Permission deadline of 21<sup>st</sup> June 2024. Fundraising has continued with more folks being engaged in the process and greater interest also from those outside the church.

### **Churches Together**

The Church is a member of the Churches Together in Tewkesbury.

### **Volunteers**

We would like to thank the many volunteers who work so hard to make our church the lively and vibrant community it is.

## Tewkesbury Baptist Church

Report of the Trustees for the Year Ended 31 March 2025

### **Financial Review**

#### Principal Funding Sources

Money is raised by the Church through donations, backed up with Gift Aid applications, investment income and through utilising the Church building for the community. We also have one-off gift days for certain projects and seek to access grants when available.

#### **Reserves Policy.**

Reserves Policy for financial year 2025-26

(Approved by The Trustees on 18 February 2025)

#### **Purpose and Scope**

The Charity Commission require that the Trustees of every charity establish and record a Reserves Policy for the charity. The term 'reserves' means funds that could be available quickly to meet an emergency. The reserve policy must be included in the annual report accompanying the accounts.

The table below shows the various funds, their purpose and the balance held.

<b>Fund</b>	<b>Purpose</b>	<b>Balance £ 31.03.2025</b>
General	General Church Purposes	12,594
Mission	10% of income for mission purposes.	1,739
Tewkesbury Supports Refugees	Ring Fenced for the Tewkesbury Refugee Group	299
Community Build	For the Building Project	30,245
Misc. Ring-Fenced	Ring Fenced for Specific Projects	2,872
Lukes House	Operation of Lukes Lunch	1,000
Reserves	For emergency purposes	5,000
<b>Total</b>		<b>53,749</b>

The table shows that some of our funds are for specific purposes and must be used for those purposes only. The balance needed for these funds will be dictated by each fund's specific purpose. The Charity Reserves policy deals with our General Fund; the others are NOT required to be included in our reserves.

## Tewkesbury Baptist Church

### Report of the Trustees for the Year Ended 31 March 2025

There is, therefore, only a need for a reserves policy for the General Fund. The Trustees consider that:

- Money should only be kept in reserve for specific reasons. While the Bible indicates that we should not hoard, it is sensible to plan for known events, and our responsibility for others is important.
- In our budget for 2025-26, we have employment costs amounting to £4,000 per month. The employment contracts include either a 1 month or three-month notice period. The trustees monitor the balances at their monthly meeting; therefore, it is anticipated that appropriate notice could be given to terminate employment without drawing on reserve funds. However, it would be prudent to keep one month's employment cost in reserve should it be necessary (£4,000).
- The monthly running and maintenance costs of the church, excluding employees, amount to approximately £3,500. The trustees monitor the levels of current and expected income and expenditure and assess the level of cash reserves required to meet any shortfalls. However, it is considered prudent to keep one month's operating cost in reserve (£3,500).
- The trustees assess that the total reserve required is the sum of one month's operating costs (£3,500) plus one month's employment costs (£4,000). The treasurer is authorised to accumulate £7,500 as a reserve.

#### **Procedure**

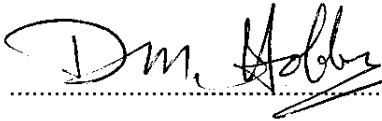
- At the time that the budget is set for the financial year, the Trustees will consider the level of the reserves to be held to cover any expected cash flow delays, as well as potential emergencies where significant expenditure may be required before additional income can be raised.
- The budget presented to the members for approval will include details of the level of reserves assessed by the Trustees to be required for the financial year.
- If the amount of reserves held significantly exceeds the level assessed as required, the Trustees will develop and present to members a plan for using these excess reserves to fulfil the church's charitable objectives.
- The amount of reserves held will be included in each financial report prepared for the Trustees' business meetings and presented in members' meetings.

Approved by order of the board of trustees on 18<sup>th</sup> ~~February~~ <sup>November</sup> 2025

Tewkesbury Baptist Church

Report of the Trustees for the Year Ended 31 March 2025

and signed on its behalf by

A handwritten signature in black ink, appearing to read 'D Hobbs', written over a horizontal dotted line. The signature is cursive and includes a long horizontal stroke extending to the right.

D Hobbs - Trustee

Tewkesbury Baptist Church

Independent Examiner's Report

Independent Examiner's Report to the Trustees of Tewkesbury Baptist Church

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31<sup>st</sup> March 2025

As the charity's trustees, 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 all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Basis of the independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity 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 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 statements below.

Independent examiner's statement

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

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements:
  - to keep accounting records in accordance with Section 130 of the 2011 Act; and
  - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Acthave not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Holberton and Co  
Nortonbury House  
37 High Street  
Tewkesbury  
Gloucestershire  
GL20 5BB



Date: ..... 18/11/2025 .....

Tewkesbury Baptist Church

Statement of Financial Activities

Statement of Financial Activities for Year Ended 31 March 2025

	Notes	Unrestricted Funds (£)	Restricted Funds (£)	Total Funds (£)	31.03.2024 (£)
<b>INCOMING RESOURCES</b>					
Voluntary income		103,136	66,026	169,162	118,372
Investments	2	7,134	228	7,362	1,864
<b>Total incoming resources</b>		<b>110,270</b>	<b>66,254</b>	<b>176,524</b>	<b>120,236</b>
<b>RESOURCES USED</b>					
Charitable Activities		110,286	58,388	168,674	124,975
<b>Total resources used</b>		<b>110,286</b>	<b>58,388</b>	<b>168,674</b>	<b>124,975</b>
<b>NET INCOMING / OUTGOING RESOURCES (BEFORE TRANSFERS)</b>					
		-16	7,866	7,850	-4,739
Fund Transfers In		10,810	5,405	16,215	15,013
Fund Transfers Out		16,215	0	16,215	15,013
<b>Net Movement of Funds</b>		<b>-5,421</b>	<b>13,271</b>	<b>7,850</b>	<b>-4,739</b>
Total Funds Brought Forward		43,425	640,146	683,571	688,311
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>38,004</b>	<b>653,417</b>	<b>691,420</b>	<b>683,571</b>

## Tewkesbury Baptist Church

### Balance Sheet

#### Balance Sheet at 31 March 2025

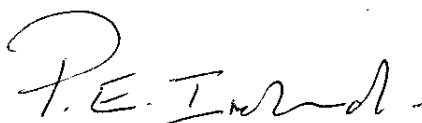
	Notes	Unrestricted Funds (£)	Restricted Funds (£)	Total Funds (£)	31.03.2024 (£)
<b>FIXED ASSETS</b>					
Tangible Assets	5		620,000	620,000	620,000
<b>CURRENT ASSETS</b>					
Investments	6	17,671		17,671	17,671
Cash at Bank and in Hand	7	20,333	33,417	53,749	45,900
		<u>38,004</u>	<u>33,417</u>	<u>71,420</u>	<u>63,571</u>
<b>CREDITORS</b>					
Amounts falling due within one year	8				
<b>NET CURRENT ASSETS</b>					
		<u>38,004</u>	<u>33,417</u>	<u>71,420</u>	<u>63,571</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>					
		<u>38,004</u>	<u>653,417</u>	<u>691,420</u>	<u>683,571</u>
<b>FUNDS</b>					
Unrestricted Funds				38,004	43,425
Restricted Funds				653,417	640,146
<b>TOTAL FUNDS</b>				<u>691,420</u>	<u>683,571</u>

The financial statements were approved by the Board of Trustees on 21st October 2025 and signed on behalf by:

J Goodchild – Trustee



P Ireland – Trustee



## Tewkesbury Baptist Church

### Notes to the Financial Statement

#### Notes to the Financial Statements for the Year Ended 31 March 2025

##### 1. ACCOUNTING POLICIES

###### **Accounting convention**

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Charities Act 2011 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

###### **Incoming resources**

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

###### **Resources expended**

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

###### **Tangible fixed assets**

Fixed assets consist of buildings and moorings owned by the charity.

###### **Taxation**

The charity is exempt from tax on its charitable activities.

###### **Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

There are a number of restricted funds as follows:

Community Build Fund	Monies set aside for a future building extension
Tewkesbury Supports Refugees	Monies set aside to support refugees
Miscellaneous Ring-Fenced Fund	Monies set aside for other specific purposes

## Tewkesbury Baptist Church

### Notes to the Financial Statement

#### 2. INVESTMENT INCOME

	31.03.2025	31.03.2024
Rents Received	6,412	960
COIF Investment Income	722	707
Bank Interest	228	196
<b>TOTAL</b>	<b>7,362</b>	<b>1,863</b>

#### 3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025.

#### 4. STAFF COSTS

	31.03.2025	31.03.2024
Wages and salaries	31,652	39,660

The average monthly number of employees during the year was as follows.

	31.03.2025	31.03.2024
Pastoral	0.5	1
Schools and Young People	1	1
	<b>1.5</b>	<b>2</b>

No employees received emoluments in excess of £60,000.

#### 5. TANGIBLE FIXED ASSETS

Freehold property

COST

At 1 April 2024 and as at 31 March 2025 £620,000

NET BOOK VALUE

At 31 March 2025 £620,000

At 31 March 2024 £620,000

The notes form part of the financial statements

## Tewkesbury Baptist Church

### Notes to the Financial Statement

are based on the valuations of the Chapels, building and mooring owned by the Charity when it merged the two charities into one.

#### 6. INVESTMENTS

The Charity has invested in COIF Charities Investment Fund £17,671 for which a quarterly return is received and shown in the results upon receipt.

#### 7. MOVEMENT IN CASH FUNDS

<b>Church Fund</b>	<b>Opening Balance 01.04.2024</b>	<b>Net Movement in Funds</b>	<b>Closing Balance 31.03.2025</b>
General	20,220	(7,626)	12,594
Mission	534	1,205	1,739
Tewkesbury Supports Refugees	332	(33)	299
Community Build	17,714	12,531	30,245
Misc. Ring-Fenced	2,100	772	2,872
Lukes House	0	1,000	1,000
Reserves	5,000	0	5,000
<b>TOTAL</b>	<b>45,900</b>	<b>7,850</b>	<b>53,749</b>

#### 8. CREDITORS

There are no creditors or liabilities at 31st March 2025 (31.03.2024 - £NIL)

## Tewkesbury Baptist Church

### Detailed Statement of Financial Activities

#### Detailed Statement of Financial Activities for Year Ended 31.03.2025

	31.03.2025	31.03.2024
<b>INCOMING RESOURCES</b>		
<b>Voluntary income</b>		
Offerings/Tithes	68,377	64,751
Donations (inc. Grants)	76,163	36,422
Gift aid	22,507	16,409
Other Income	2,115	790
	<b>169,162</b>	<b>118,372</b>
<b>Investment income</b>		
Rents received	6,412	960
COIF income & Bank Interest	950	904
	<b>7,362</b>	<b>1,864</b>
<b>Total incoming resources</b>	<b>176,524</b>	<b>120,236</b>
<b>RESOURCES EXPENDED</b>		
Employment Costs	31,652	39,660
Training & Discipleship	3,119	1,052
Premises costs	19,661	21,655
Administration	5,048	5,066
Church CYP Groups	3,248	2,554
Community Support	2,368	4,294
Mission	18,566	10,622
Community Build Costs	46,787	31,862
Manse maintenance and upkeep	37,047	6,494
Tewkesbury Supports Refugees	1,179	1,716
	<b>168,674</b>	<b>124,975</b>
<b>Total resources expended</b>	<b>168,674</b>	<b>124,975</b>
<b>NET INCOME / EXPENDITURE</b>	<b>7,850</b>	<b>-4,739</b>

This page does not form part of the statutory financial statements

**TEWKESBURY BAPTIST CHURCH**

England & Wales - Charity number 1177154

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# Accounts

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REGISTERED CHARITY NUMBER: 1177154

Report of the Trustees and  
Unaudited Financial Statements for the  
Year Ended 31 March 2024  
for  
Tewkesbury Baptist Church C.I.O.

**Contents of the Financial Statements**  
**for the Year Ended 31 March 2024**

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Detailed Statement of Financial Activities	22

Tewkesbury Baptist Church

Report of the Trustees for the Year Ended 31 March 2024

The trustees present their report with the financial statements of the charity for the year ended 31 March 2024. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities issued in March 2005.

**Reference and Administrative Details**

Registered Charity number 1177154

**Principal address**

Station Road  
Tewkesbury  
Gloucestershire  
GL20 5DR

**Trustees**

Mrs T Ash  
Mrs J Goodchild                      Children & Youth Worker  
P Haddrell  
D Hobbs                                  Elder  
P Ireland                                Elder  
S Napper

**Independent examiner**

Holberton and Co  
Nortonbury House  
37 High Street  
Tewkesbury  
Gloucestershire  
GL20 5BB

## Tewkesbury Baptist Church

Report of the Trustees for the Year Ended 31 March 2024

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

#### **Governing document**

The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

#### **Organisational structure**

The Church Leader and Elders oversee the spiritual/pastoral side of the church life, whilst the trustees are responsible for facilitating the work of the church, overseeing maintenance, and ensuring the buildings are fit for purpose. The Key Team Leaders, who make up the Wider Leadership team, are responsible for their areas of church life but work collectively as a team, with the Church leader as head. There are 40 church members, and 5 Associate members. We have gained two members and one moved to the associate list in the last year.

#### **Risk management**

The Trustees have a duty to identify and review the risks to which the charity is exposed, and to ensure that appropriate controls are in place to provide reasonable assurance against fraud and error.

## Tewkesbury Baptist Church

Report of the Trustees for the Year Ended 31 March 2024

### **Objectives and Activities**

Objectives and aims.

The Elders and Wider Leadership team, under the lead of Shane Roche, have the responsibility of promoting within Tewkesbury and its environs the whole mission of the church - pastoral, evangelistic and social.

The Trustees are responsible for the structure and fabric of the Church building located in Station Road, Tewkesbury, and the church manse, 31 Barton Road, Tewkesbury.

The Purpose of the Church is: -

- a. To advance the Christian Faith in accordance with the Basis of Faith primarily, but not exclusively within Tewkesbury, the surrounding neighbourhood, the United Kingdom and the World.
- b. Such other charitable purposes as shall in the opinion of the members at a Church Meeting, further the work of the Church.

The Wider Leadership Team and Trustees are committed to enable as many people as possible to worship at our Church. The Eldership maintains an overview of services and other activities within the church. Our services and worship put faith into practice through prayer, scripture, and music.

Our Church Leader is a full-time employee, leaving the Children and Youth Coordinator and safeguarding Officer as part time. One of our young people has been appointed as a cleaner for 6 hours per week giving her some work experience as well as a small income.

Tewkesbury Baptist Church

Report of the Trustees for the Year Ended 31 March 2024

When planning our activities for the year, the Church Leader, Eldership and Wider Leadership Team have considered the Commission's guidance on public benefit including the specific guidance on charities for the advancement of religion. We try to enable ordinary people to live out their faith as part of our community outreach through prayer, scripture, and music.

## Tewkesbury Baptist Church

Report of the Trustees for the Year Ended 31 March 2024

### **Values**

Everything we do to meet the above objectives and aims is underpinned by the following seven values, which were adopted in March 2011.

#### **Encountering God**

We seek to encounter God through His word, worship, and prayer. We read study and teach God's word, the Bible and listen to what he is saying to us through His Spirit.

We bring glory to God by worshipping Him, as we respond to his character, works and presence among us.

We pray:

to honour God for who he is and to thank him for all He has done, to see his plans happen on earth, for the needs of others and ourselves, to give and receive forgiveness, for help in difficult times and to resist evil.

#### **Belonging**

We offer friendship, support, and a place to belong, where we experience life together, through the good times and the bad, helping and caring for each other. We believe that together with God, we can achieve great things.

#### **Believing**

We share the good news of God's love and the rescue plan for us, as explained in the Bible, so that people may:

- Find belief in God the Father
- Receive forgiveness through Jesus His Son
- Experience the renewing presence of his Holy Spirit
- Continue in a personal relationship with God

#### **Growing**

We encourage everyone to grow in their knowledge and experience of God. We provide opportunities to help us apply our Christian faith to all parts of our lives.

## Tewkesbury Baptist Church

### Report of the Trustees for the Year Ended 31 March 2024

#### **Engaging**

We recognise that God has given each person a variety of gifts and abilities which need discovering, developing, and engaging in the Life of the Church. We believe in putting faith into action, so we encourage each other to find a place where our gifts and abilities can be used.

#### **Serving**

We serve using the gifts and abilities God has given, so that everyone is encouraged and built up, as God works through each of us. We partner with other Christian groups and organisation as we aim to serve God in unity.

#### **Sending**

We want to bring change to a world in need and to share the good news of God's love and his rescue plan for us. We engage in God's work locally and worldwide, sending out our people and supporting them through our prayers, financial giving, and encouragement.

#### **Safeguarding**

Safeguarding can be an unpleasant but very necessary part of our church family life. As a church reaching out into our community to welcome the lost, the lonely and the broken as Jesus taught us to, we come across people who are vulnerable, have mental health problems or are dealing with the worst the world has to throw at them. We aim to be a place of refuge and safety, but this takes wisdom, care and often suitable training.

We all have a part to play in ensuring that we are that safe space, and we hold each other accountable.

Safeguarding concerns are kept confidential, and we are members of Thirtyone:eight who provide support, guidance and training.

We have a safeguarding policy.

## Tewkesbury Baptist Church

Report of the Trustees for the Year Ended 31 March 2024

### **Accessibility.**

We are seeking as a church to be accessible to all. This applies to those with physical disabilities as well as those with mental health issues. We have a growing number of our family in wheelchairs or with walkers for which we have an easy level access.

We have in place a qualified volunteer as our accessibility lead.

The visuals in the church have become dyslexic friendly making them more accessible for most people (for various reasons), not just those with dyslexia.

The visual changes include:

- song words
- words for Bible passages/PowerPoints
- handouts
- Newsletter
- programs for events etc

There are those who can now read the song words and therefore engage in worship more successfully for the first time in their life. We have developed an accessibility board and resources area in the church lounge with accessible bibles, fidget toys, visual timetables and general information. We are registered on the Additional Needs Alliance Accessible Churches Register.

We have continued to host an event for families (children and teenagers) three times a year at We had a great team of volunteers, and these were really well attended (20).

## Tewkesbury Baptist Church

Report of the Trustees for the Year Ended 31 March 2024

### **Activities**

The church normally carries out a wide range of activities in pursuance of its charitable objectives. The Trustees consider that these activities provide benefit both to those who worship at our church and the wider community of Tewkesbury.

We have also been able to make our building available to other community groups and have seen a significant rise in community groups utilising the building on a regular basis (24 individual groups, an increase of 5 on the previous year). This has included Rainbows and Brownies, Bridge club, Strength and Balance classes, Pilates, Sing2remember, Monday Writers, counselling sessions, care in the community groups, and table tennis. We are also host to the monthly u3a group and the Tewkesbury repair Café.

To facilitate this work, it is important that we maintain the Church building. This has included on-going re-decoration, and a phased replacement of lights to more economic LEDs. We enabled our front door to be automatic which has proved of great benefit particularly for those who are in wheelchairs or using walkers or prams. The Bruce Wake Charitable Trust and Gloucestershire Disability Fund have funded this improvement.

### **Services and Teaching.**

Services have continued to be a vibrant welcoming time of the week where people are able to connect with God and one another. We have seen an increase in attendance from an average of 64 to 81 with several new people joining, many from other ethnic groups.

The worship team has continued to grow both as a team and in our connections with other churches and worship teams. Worship support to Sycamore chapel continues to be a great ministry, where we have been able to bless them by committing to send over worship leaders once a month to facilitate some live worship. We have also been able to bless Priors Park Chapel by supporting them in leading live worship on a regular basis.

## Tewkesbury Baptist Church

### Report of the Trustees for the Year Ended 31 March 2024

The welcome team have been instrumental in ensuring people continue to come back after their first visit and in creating and increasing the 'buzz' that has been evident in Sunday morning services.

Similarly, the hospitality team have been key in ensuring people feel valued and a huge thank you to all those who have helped serve this year, the breakfasts and coffees are always very welcome!

Finally, a special mention must go to the Children and Youth team who do an amazing job each Sunday morning with our young people with a stable regular attendance

#### **Streaming**

Although services continue to go on you tube weekly unfortunately live streaming has ceased due to lack of volunteers.

#### **Support**

We have continued to seek to support and encourage our church family who are unable to attend regularly. Contact has been maintained through calls, texts, Zoom, Messenger, WhatsApp and appropriate visits - any real successes in this area does not belong to the leadership. It belongs to everyone who has made in effort to look after each other.

We've been able to offer some practical support to many in our church family and community. We've been able to provide:

- financial support to individuals and families struggling to get by food and meals.
- support for the local food bank
- prayer support
- visits to those who have been particularly struggling.
- a warm space from December through to March on Sunday, Tuesday, Wednesday, Thursday and Friday mornings. Many came in to enjoy and activity, have a drink and biscuit and have social contact. A grant from Tewkesbury Borough council and the National Grid enabled these sessions.

#### **Outreach.**

## Tewkesbury Baptist Church

### Report of the Trustees for the Year Ended 31 March 2024

Like some of the other areas, outreach interweaves into much of what we do. Outreach in a wider sense is how we “reach out” into the community in which we live. In this context, our youth and children’s work, our missions, our Sundays, welcome, hospitality, diversity and even some of our pastoral work all play vital roles in our outreach. This is because outreach is really at the heart of all we do in serving and helping those on the outside of our church.

Our coffee mornings have been a wonderful success. Numbers are growing, and with an average of 25 people dropping in through the morning.

LUKES café has now established a closer link with the strength and Balance class and Rock Choir so an average of 25 people have been able to enjoy a delicious lunch each Tuesday.

This year we took part once again in Tewkesbury’s Big Weekend. AS we celebrate our 400<sup>th</sup> anniversary we were able to display items about events planned for this year and engaged the children in bunting decoration as well as crafts, tattoos and face painting. Our own fun days were well attended and this winter we were able to add Family Movie Nights as part of our Warm Spaces. It was amazing to bless so many families with food, fun and fellowship.

We also held two community lunches associated with a musical concert attracting approximately 50 people, and one evening concert which was well received.

### **Children and youth**

Our Sunday mornings have a good number of children and young people (on average 18) attending and taking part. It is great to have so many children excited to be here and part of what's happening. Again, those memories of being welcome, accepted, and excited about being at church will bear fruit in years to come.

After the first part of the service, they go out to their separate groups – the creche for pre-schoolers, a group for primary aged children in the sports hall and the teens from yr7 up to yrs10/11 varying from 3 to 8 young people. It's been great to see a few coming along from Friday nights.

Fuse, the after school group for primary school children had struggled during its first year but In September we adjusted the times and format slightly and have seen a steady growth ever since, seeing new

## Tewkesbury Baptist Church

Report of the Trustees for the Year Ended 31 March 2024

children almost every week towards the end of 2023. The session runs on Thursday afternoons from 3pm until 5:15. It's a 'stay & play' session. so we have had time to get to know several parents and grandparents and have been able to offer support when some are in need as well as invite them to other activities the church is holding. The session starts with some 'free time' when the children can make use of the equipment such as the bouncy castle. From around 4pm we try to have a bit structure and look at a bible story.

It's been a number of years since we ran a summer holiday club, but we returned this year with The Restoration Station which had a sort of repair café theme. We looked at stories where Jesus met and healed people, restoring them. We had almost 20 children attending each day, age between 5 & 10 yrs.

Last year saw the launch of the launch of **Solar**. No more separate boys and girls we now have two back-to-back sessions on a Friday. The first for yrs. 5/6 to 8 the second for yr. 9's plus.

The merge overall has been successful. The younger group is running at capacity with 40 girls & boys on the register with a small number on the waiting list and the older session is running at around 20.

Each week we take a short thought and try to theme games and activities around that message.

In addition to the Friday activities in the church we have also been able to get out on trips, including Bugs Boarding. Inflatable Parks, Water Sports, Battle Sports and in September we took 45 of them to our own camp at Great Wood in Somerset. Add to this 7 went to the Youthscape Satellites Festival at Shepton Mallet, also a few girls went to the YFC Breakout weekend at Ledbury.

## Tewkesbury Baptist Church

### Report of the Trustees for the Year Ended 31 March 2024

We have also played a major part in the Tewkesbury Schools team helping to run the weekly Christian Union at Tewkesbury Academy, as well as prayer spaces in primary schools and @It's your move sessions for year six pupils.

#### **Mission**

This has been another exciting year for mission. We have continued to develop our partnerships with Hope Ministries in India, run by John and Suma Hope. Ministries work primarily with children in a resettled slum. We support them in prayer and give them a financial gift each month. This year their ministry has expanded greatly, with more children and adults coming to know Jesus as their saviour. They have regular youth meetings, children's services, prayer meetings and church services.

We also partner with the Pentecostal Church in Kibakwe (Tanzania). The church has a focus for growing the kingdom by holding mission meetings in local villages and planting new churches in these villages. Kibakwe church has also been a great supporter of the Village of Hope and Grace ministry to orphans. This year we have been able to continue to support three of the Kibakwe church pastors to attend bible college. We have also given a gift of nearly £1,000 to help the church build a new building to meet in.

We have continued our support of a young pastor, Richard, in Slovakia via the Slavic Gospel Association (SGA). Richard is leading a church plant that is primarily working with young people. The team had a very successful summer camp with over 100 young people attending. The church is growing, but has nowhere to meet that is large enough to accommodate their growing numbers.

We continue to support Village of Hope and Grace and its work with orphan children in Tanzania. This year VHG has made a massive leap of faith to build a medical laboratory and clinic in the town of Kibakwe. The clinic will serve a population of 60,000 who have no local access to medical diagnostic facilities.

## Tewkesbury Baptist Church

### Report of the Trustees for the Year Ended 31 March 2024

We provided financial support for Justin's mission trip to the villages last summer, during which he was able to encourage the orphan children VHG supports.

We continue to support LAMA Ministries in the Philippines whose work is now focused on

leading children, young people and families to experience God through worship.

The Mission team provide oversight to the work of the Tewkesbury

Supports Refugees group

The team were also very pleased to facilitate the opportunity for the fellowship to write Christmas and Easter cards to church leaders who were subject to persecution in their countries.

#### **Community Build Project**

This continues to move forward according to the finance available. The last year has seen a structural engineer and architect progressing the detailed plans to enable to enable initial work to commence prior to our Planning Permission deadline of 21<sup>st</sup> June 2024. Fund raising has continued with more folks being engaged in the process and greater interest also form those outside the church.

#### **Churches Together**

The Church is a member of the Churches Together in Tewkesbury.

#### **Volunteers**

We would like to thank the many volunteers who work so hard to make our church the lively and vibrant community it is.

## Tewkesbury Baptist Church

Report of the Trustees for the Year Ended 31 March 2024

### Financial Review

#### Principal Funding Sources

Money is raised by the Church through donations, backed up with Gift Aid applications, investment income and through utilising the Church building for the community. We also have one off gift days for certain projects and seek to access grants when available.

### Reserves Policy.

**(Approved by The Trustees on 21<sup>st</sup> February 2023).**

#### 1. Purpose and Scope.

The Charity Commission require that the Trustees of every charity establish and record a reserves policy for the charity. The term 'reserves' means those funds which could be available for use quickly to meet an emergency situation. The reserves policy must be included in the annual report accompanying the accounts.

2. The table below shows the various funds, their purpose and balance held.

3. From the table it can be seen that some of our funds are for specific purposes and they must be used for those purposes only. The balance needed for these funds will be

<b>Fund</b>	<b>Purpose</b>	<b>Balance £ 31.03.24</b>
General Fund	General Church purposes	20,220
Community Build Fund	For the building project	17,714
Mission Fund	10% of income for mission purposes.	534
Tewkesbury Refugees	Ring Fenced for the Tewkesbury Refugee Group.	332
Misc. Ringfenced Funds	Grants etc for specific purposes	2,100
Reserves Fund	For emergency purposes	5,000
	<b>TOTAL</b>	<b>45,900</b>

dictated by the specific purpose of each fund. The Charity Reserves policy deals with our General Fund as the others are NOT required to be included in our reserves.

Tewkesbury Baptist Church

Report of the Trustees for the Year Ended 31 March 2024

4. There is, therefore, only a need for a reserves policy for the General Fund. The Trustees consider that:
- Money should only be kept in reserve for specific reasons – whilst the bible indicates that we should not hoard it is also clear that sensible planning for known events and responsibility for others is important.
  - We have one full time and two part time employees:
    1. Church Leader - full time contract with 3 months' notice.
    2. Children and Youth worker and Safeguarding Officer – Part time contract 3 months' notice.
    3. Cleaner –6hrs per week at minimum wage. One month's notice.

As the trustees monitor the balances at their monthly meeting, it is anticipated that appropriate notice could be given to terminate employment without drawing on reserve funds. However, it would be prudent to keep one months' salary and pension contribution in reserve should it be necessary (£3200)

5. Essential monthly running and maintenance costs, excluding employees amount to approximate £1200. The trustees will regularly consider the levels of current and expected income and expenditure and assess the level of cash reserves required to meet any shortfalls in cash receipts over payments. It is considered that one and half month's reserves (£1800) + plus one month for employees (£3200) would be sufficient. The treasurer is authorised to accumulate £5000 amount as a reserve.

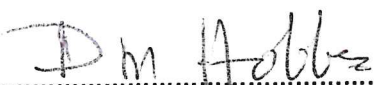
PROCEDURE

- At the time that the budget is set for the financial year, the Trustees will consider the level of the reserves to be held to cover any expected cash flow delays as well as potential emergencies where significant expenditure may be required before additional income can be raised.
- The budget presented to the members for approval will include details of the level of reserves assessed by the Trustees' to be required for the financial year.
- If the amount of reserves held exceeds the level assessed as required, the Trustees will develop and present to members a plan for using these excess reserves in a way that fulfils the charitable objectives of the church.
- The amount of reserves held will be included in each financial report prepared for the Trustees business meetings and presented in members 'meetings.

Approved by order of the board of trustees on

17<sup>th</sup> September 2024

and signed on its behalf by

  
.....

D Hobbs - Trustee

## Tewkesbury Baptist Church

### Independent Examiner's Report

#### Independent Examiner's Report to the Trustees of Tewkesbury Baptist Church

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31<sup>st</sup> March 2024

As the charity's trustees, 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 all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

#### Basis of the independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity 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 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 statements below.

#### Independent examiner's statement

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

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements:
  - to keep accounting records in accordance with Section 130 of the 2011 Act; and
  - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Acthave not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Tewkesbury Baptist Church

Independent Examiner's Report

A handwritten signature in black ink, consisting of a large, stylized initial 'H' followed by a cursive name.

Holberton and Co  
Nortonbury House  
37 High Street  
Tewkesbury  
Gloucestershire  
Gl20 5BB

Date: 16/9/2024

## Tewkesbury Baptist Church

### Statement of Financial Activities

#### Statement of Financial Activities for Year Ended 31 March 2024

	Notes	Unrestricted Funds (£)	Restricted Funds (£)	Total Funds (£)	31.03.2023 (£)
<b>INCOMING RESOURCES</b>					
Voluntary Income		92,574	25,799	118,372	111,718
Investments	2	<u>1,667</u>	<u>196</u>	<u>1,864</u>	<u>1,715</u>
<b>Total incoming resources</b>		<b>94,241</b>	<b>25,995</b>	<b>120,236</b>	<b>113,433</b>
<b>RESOURCES USED</b>					
Charitable Activities		<u>86,382</u>	<u>38,593</u>	<u>124,975</u>	<u>114,323</u>
<b>Total resources used</b>		<b>86,382</b>	<b>38,593</b>	<b>124,975</b>	<b>114,323</b>
<b>NET INCOMING / OUTGOING RESOURCES (BEFORE TRANSFERS)</b>					
		<b>7,859</b>	<b>-12,598</b>	<b>-4,739</b>	<b>-889</b>
Fund Transfers In					
		9,888	5,125	15,013	14,131
Fund Transfers Out					
		<u>15,013</u>	<u>0</u>	<u>15,013</u>	<u>14,131</u>
<b>Net Movement of Funds</b>		<b>2,734</b>	<b>-7,473</b>	<b>-4,739</b>	<b>-889</b>
Total Funds Brought Forward					
		<u>23,020</u>	<u>647,619</u>	<u>670,639</u>	<u>689,200</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>25,754</b>	<b>640,146</b>	<b>665,900</b>	<b>688,311</b>

# Tewkesbury Baptist Church

## Balance Sheet

### Balance Sheet at 31 March 2024

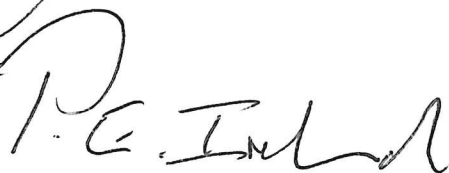
	Notes	Unrestricted Funds (£)	Restricted Funds (£)	Total Funds (£)	31.03.2023 (£)
<b>FIXED ASSETS</b>					
Tangible Assets	5		620,000	620,000	620,000
<b>CURRENT ASSETS</b>					
Investments	6	17,671		17,671	17,671
Cash at Bank and in Hand	7	25,754	20,146	45,900	50,640
		<b>43,425</b>	<b>20,146</b>	<b>63,571</b>	<b>68,311</b>
<b>CREDITORS</b>					
Amounts falling due within one year	8				
<b>NET CURRENT ASSETS</b>					
		<b>43,425</b>	<b>20,146</b>	<b>63,571</b>	<b>68,311</b>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>					
		<b>43,425</b>	<b>640,146</b>	<b>683,571</b>	<b>688,311</b>
<b>FUNDS</b>					
Unrestricted funds				43,425	40,692
Restricted funds				640,146	647,619
<b>TOTAL FUNDS</b>				<b>683,571</b>	<b>688,311</b>

The financial statements were approved by the Board of Trustees on 19th November 2024 and signed on behalf by:

J Goodchild – Trustee



P Ireland – Trustee



## Tewkesbury Baptist Church

### Notes to the Financial Statement

#### Notes to the Financial Statements for the Year Ended 31 March 2024

##### 1. ACCOUNTING POLICIES

###### **Accounting convention**

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Charities Act 2011 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

###### **Incoming resources**

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

###### **Resources expended**

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

###### **Tangible fixed assets**

Fixed assets consist of freehold property owned by the charity and work conducted on expanding the church which is an ongoing project.

###### **Taxation**

The charity is exempt from tax on its charitable activities.

###### **Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

There are a number of restricted funds as follows:

Community Build Fund	Monies set aside for a future building extension
Tewkesbury Supports Refugees	Monies set aside to support refugees
Misc. Ring-Fenced Funds	Grants etc. for specific purposes

## Tewkesbury Baptist Church

### Notes to the Financial Statement

#### 2. INVESTMENT INCOME

	31.03.2024	31.03.2023
Rents Received	960	960
COIF Investment Income	707	707
Interest	196	48
	<u>1,864</u>	<u>1,715</u>

#### 3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2024

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2024.

#### 4. STAFF COSTS

	31.03.2024	31.03.2023
Wages and salaries	39,660	36,930

The average monthly number of employees during the year was as follows.

	31.03.2024	31.03.2023
Pastoral	1	1
Schools and Young Peoples	1	1
	<u>2</u>	<u>2</u>

No employees received emoluments in excess of £60,000.

#### 5. TANGIBLE FIXED ASSETS

Freehold property

COST

At 1 April 2023 and as at 31 March 2024 £620,000

NET BOOK VALUE

At 31 March 2024 £620,000

At 31 March 2023 £620,000

are based on the valuations of the Chapels, building and mooring owned by the Charity when it merged the two charities into one.

## Tewkesbury Baptist Church

### Notes to the Financial Statement

#### 6. INVESTMENTS

The Charity has invested in COIF Charities Investment Fund £17,671 for which a quarterly return is received and shown in the results upon receipt.

#### 7. MOVEMENT IN CASH FUNDS

<b>Church Fund</b>	<b>Opening Balance 01.04.2023</b>	<b>Net Movement in Funds</b>	<b>Closing Balance 31.03.2024</b>
General	17,268	2,952	20,220
Community Build	27,062	-9,348	17,714
Mission	1,252	-718	534
Tewkesbury Supports Refugees	557	-225	332
Misc. Ring-Fenced	0	2,100	2,100
Reserves	4,500	500	5,000
<b>TOTAL</b>	<b>50,639</b>	<b>-4,739</b>	<b>45,900</b>

#### 8. CREDITORS

There are no creditors or liabilities at 31<sup>st</sup> March 2024 (31.3.2023 - £NIL)

## Tewkesbury Baptist Church

### Detailed Statement of Financial Activities

#### Detailed Statement of Financial Activities for Year Ended 31.03.2024

	<b>31.3.2024</b>	<b>31.3.2023</b>
<b>INCOMING RESOURCES</b>		
<b>Voluntary income</b>		
Offerings	64,751	65,743
Donations (inc. Grants)	36,422	24,265
Gift aid	16,409	18,145
Other Income	790	3,565
	<b>118,372</b>	<b>111,718</b>
<b>Investment income</b>		
Rents received	960	960
COIF income & Bank Interest	904	755
	<b>1,864</b>	<b>1,715</b>
<b>Total incoming resources</b>	<b>120,236</b>	<b>113,433</b>
<b>RESOURCES EXPENDED</b>		
<b>Charitable activities</b>		
Employment Costs	39,660	36,930
Training & Discipleship	1,052	3,160
Premises costs	21,655	25,939
Administration	5,066	4,929
CYP groups	2,554	2,231
Community Support	4,294	2,825
Mission	10,622	10,163
Community Build Costs	31,862	24,246
Manse maintenance and upkeep	6,494	1,825
Tewkesbury Supports Refugees	1,716	2,075
	<b>124,975</b>	<b>114,323</b>
<b>Total resources expended</b>	<b>124,975</b>	<b>114,323</b>
<b>NET INCOME / EXPENDITURE</b>	<b>-4,739</b>	<b>-889</b>

**TEWKESBURY BAPTIST CHURCH**

England & Wales - Charity number 1177154

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# Accounts

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REGISTERED CHARITY NUMBER: 1177154

Report of the Trustees and  
Unaudited Financial Statements for the  
Year Ended 31 March 2023  
for  
Tewkesbury Baptist Church C.I.O.

**Contents of the Financial Statements**  
**for the Year Ended 31 March 2023**

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Report of the Trustees	1 to 14
Independent Examiner's Report	15 to 16
Statement of Financial Activities	17
Balance Sheet	18
Notes to the Financial Statements	19 to 21
Detailed Statement of Financial Activities	22



## **Structure, Governance and Management**

### **Governing document**

The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

### **Organisational structure**

The Church Leader and Elders oversee the spiritual/pastoral side of the church life, whilst the trustees are responsible for facilitating the work of the church, overseeing maintenance, and ensuring the buildings are fit for purpose. The Key Team Leaders, who make up the Wider Leadership team, are responsible for their particular areas of church life but work collectively as a team, with the Church leader as head. There are 38 church members, and 5 Associate members. One former member has left the church and two moved to the associate list in the last year.

### **Risk management**

The Trustees have a duty to identify and review the risks to which the charity is exposed, and to ensure that appropriate controls are in place to provide reasonable assurance against fraud and error.

## Tewkesbury Baptist Church

Report of the Trustees for the Year Ended 31 March 2023

### **Objectives and Activities**

Objectives and aims.

The Elders and Wider Leadership team, under the lead of Shane Roche, have the responsibility of promoting within Tewkesbury and its environs the whole mission of the church, pastoral, evangelistic and social.

The Trustees are responsible for the structure and fabric of the Church building located in Station Road, Tewkesbury, and the church manse, 31 Barton Road, Tewkesbury.

The Purpose of the Church is: -

- a. To advance the Christian Faith in accordance with the Basis of Faith primarily, but not exclusively within Tewkesbury, the surrounding neighbourhood, the United Kingdom and the World.
- b. Such other charitable purposes as shall in the opinion of the members at a Church Meeting, further the work of the Church.

The Wider Leadership Team and Trustees are committed to enable as many people as possible to worship at our Church. The Eldership maintains an overview of services and other activities within the church. Our services and worship put faith into practice through prayer, scripture, and music.

Our Church Leader is a full-time employee, leaving the Children and Youth Coordinator and safeguarding Officer as part time. One of our young people has been appointed as a cleaner for 6 hours per week giving her some work experience as well as a small income.

Tewkesbury Baptist Church

Report of the Trustees for the Year Ended 31 March 2023

When planning our activities for the year, the Church Leader, Eldership and Wider Leadership Team have considered the Commission's guidance on public benefit including the specific guidance on charities for the advancement of religion. We try to enable ordinary people to live out their faith as part of our community outreach through prayer, scripture, and music.

## **Values**

Everything we do to meet the above objectives and aims is underpinned by the following seven values, which were adopted in March 2011.

### **Encountering God**

We seek to encounter God through His word, worship, and prayer. We read study and teach God's word, the Bible and listen to what he is saying to us through His Spirit.

We bring glory to God by worshipping Him, as we respond to his character, works and presence among us.

We pray:

to honour God for who he is and to thank him for all He has done, to see his plans happen on earth, for the needs of others and ourselves, to give and receive forgiveness, for help in difficult times and to resist evil.

### **Belonging**

We offer friendship, support, and a place to belong, where we experience life together, through the good times and the bad, helping and caring for each other. We believe that together with God, we can achieve great things.

### **Believing**

We share the good news of God's love and the rescue plan for us, as explained in the Bible, so that people may:

- Find belief in God the Father
- Receive forgiveness through Jesus His Son
- Experience the renewing presence of his Holy Spirit
- Continue in a personal relationship with God

### **Growing**

We encourage everyone to grow in their knowledge and experience of God. We provide opportunities to help us apply our Christian faith to all parts of our lives.

### **Engaging**

We recognise that God has given each person a variety of gifts and abilities which need discovering, developing, and engaging in the Life of the Church. We believe in putting faith into action, so we encourage each other to find a place where our gifts and abilities can be used.

### **Serving**

We serve using the gifts and abilities God has given, so that everyone is encouraged and built up, as God works through each of us. We partner with other Christian groups and organisation as we aim to serve God in unity.

### **Sending**

We want to bring change to a world in need and to share the good news of God's love and his rescue plan for us. We engage in God's work locally and worldwide, sending out our people and supporting them through our prayers, financial giving, and encouragement.

## **Safeguarding**

Safeguarding can be an unpleasant but very necessary part of our church family life. As a church reaching out into our community to welcome the lost, the lonely and the broken as Jesus taught us to, we come across people who are vulnerable, have mental health problems or are dealing with the worst the world has to throw at them. We should be a place of refuge and safety, but this takes wisdom, care and often suitable training.

It's not just those in leadership, those running groups, the volunteers, we all have a part to play in ensuring that we are that safe space, and we hold each other accountable.

Safeguarding concerns are kept confidential, we have a good team, and are members with Thirtyone:eight who provide support, guidance and training.

We have a safeguarding policy.

**Accessibility.**

We are seeking as a church to be accessible to all. This applies to those with physical disabilities as well as those with mental health issues. We have a growing number of our family in wheelchairs or with walkers for which we have an easy level access.

We have in place a qualified volunteer as our accessibility lead.

The visuals in the church have become dyslexic friendly making them more accessible for most people (for various reasons), not just those with dyslexia.

The visual changes include:

- song words
- words for Bible passages/PowerPoints
- handouts
- Newsletter
- programs for events etc

There are those who can now read the song words and therefore engage in worship more successfully for the first time in their life.

In April this year we hosted our first event for families (children and teenagers) at We had a great team of volunteers, and the event was really well attended (20).

## **Activities**

The church normally carries out a wide range of activities in pursuance of its charitable objectives. The Trustees consider that these activities provide benefit both to those who worship at our church and the wider community of Tewkesbury.

We have also been able to make our building available to other community groups and have seen a significant rise in community groups utilising the building on a regular basis (19 individual groups, an increase of 6 on the previous year). This has included Rainbows and Brownies, Bridge club, Strength and Balance classes, Pilates, Sing2remember, Monday Writers and table tennis. We are also host to the monthly u3a group and the Tewkesbury repair Café.

To facilitate this work, it is important that we maintain the Church building. This has included on-going re-decoration, and a phased replacement of lights to more economic LEDs. We are in the process of enabling our front door to be automatic for those who are in wheelchairs or using walkers. The Bruce Wake Charitable Trust and Gloucestershire Disability Fund are funding this improvement.

## **Services and Teaching.**

Services have continued to be a vibrant welcoming time of the week where people are able to connect with God and one another. We have seen an increase in attendance from an average of 64 to 72 with several new people joining.

The worship team has welcomed new members as they go from strength to strength. worship. The addition of Sycamore chapel into our worship rota continues to be a great ministry, where we have been able to bless them by committing to send over worship leaders once a month to facilitate some live worship. We have also been able to bless Priors Park Chapel by supporting them in leading live worship on a regular basis.

Sunday evenings continue to be available to those who have a passion to share things God has put on their heart.

## Tewkesbury Baptist Church

### Report of the Trustees for the Year Ended 31 March 2023

The welcome team have been instrumental in ensuring people continue to come back after their first visit and in creating and increasing the 'buzz' that has been evident in Sunday morning services.

Similarly, the hospitality team have been key in ensuring people feel valued and a huge thank you to all those who have helped serve this year, the breakfasts and coffees are always very welcome!

Finally, a special mention must go to the Children and Youth team who do an amazing job each Sunday morning with our young people.

#### **Streaming**

4 volunteers every Sunday (mainly young people) are responsible for the livestream each Sunday morning.

This has also enabled us to livestream Weddings and Funerals when loved ones cannot join their family in person.

#### **Support**

We have continued to seek to support and encourage our church family who are unable to attend regularly. Contact has been maintained through calls, texts, Zoom, Messenger, WhatsApp and appropriate visits - any real successes in this area does not belong to the leadership. It belongs to everyone who has made in effort to look after each other.

We've been able to offer some practical support to many in our church family and community. We've been able to provide:

- financial support to individuals and families struggling to get by food and meals.
- support for the local food bank
- prayer support
- visits to those who have been particularly struggling.
- a warm space from December through to March on Sunday, Tuesday, Wednesday, and Thursday. Many came in to enjoy and activity, have a drink

## Tewkesbury Baptist Church

### Report of the Trustees for the Year Ended 31 March 2023

and biscuit and have social contact. A grant from Tewkesbury Borough council and the Asda Foundation enabled these sessions.

- A Christmas meal was laid on free of charge for any who wished to come. 30 enjoyed the meal and associated entertainment.
- 4 evening meals for any who wished to come. These were done in conjunction with 'Henry's' a local catering entrepreneur. 40 meals were served on each occasion.

#### **Outreach.**

Like some of the other areas, outreach interweaves into much of what we do. Outreach in a wider sense is how we "reach out" into the community in which we live. In this context, our youth and children's work, our missions, our Sundays, welcome, hospitality, diversity and even some of our pastoral work all play vital roles in our outreach. This is because outreach is really at the heart of all we do in serving and helping those on the outside of our church.

Our coffee mornings have been a wonderful success, with nearly all the previous regulars quickly returning to their Wednesday morning drop in. Numbers are quickly growing, and some weeks it is very busy.

It didn't take long for the LUKES team to follow suit. Initially the numbers were relatively low. However, the team persevered, and in recent months more individuals have begun to attend regularly.

Our family fun day in April and Christmas Fayre attracted many people from our community. We were not only able to have contact with hundreds in our community, but also got to work with some really good community groups. There have been several similar events since. From steam train talks, Christmas events, easter fayres, tea parties, neurodiverse events, etc. Some have been run and hosted by us, but we've also been able to connect with and through groups that we've simply hosted.

#### **Children and youth**

Our Sunday mornings have a good number of children and young people (on average 22) attending and taking part. It is great to have so many children excited to be here and part of what's happening. Again, those memories of being welcome, accepted, and excited about being at church will bear fruit in years to come.

## Tewkesbury Baptist Church

### Report of the Trustees for the Year Ended 31 March 2023

After the first part of the service, which includes a children's talk they go out to their separate groups – the creche for pre-schoolers, a group for primary aged children in the sports hall. Finally, the teens from yr7 up to yrs10/11 varying from 3 to 8 young people. It's been great to see a few coming along from Friday nights. The older teens (16yrs+) have been involved with streaming.

In September we launched a new afterschool session for primary aged children called **Fuse**. Initially we had up to 9 children each week, though this has dropped to a regular 6. We have been using holiday club materials first to explore the book of Luke and then the story of David from shepherd boy to king. The children seem to be enjoying the club and it's great to hear them recite the verses and remember key points of the story.

A big step this year was the change, after more than 40yrs to our Friday night groups with the launch of **Solar**. No more separate boys and girls we now have two back-to-back sessions on a Friday. The first for yrs. 5/6 to 8 the second for yr. 9's plus.

The merge, on the whole has been successful. The younger group is running at capacity with 40 girls & boys on the register with a small number on the waiting list and the older session is running at around 20.

Each week we take a short thought and try to theme games and activities around that message.

In addition to the Friday activities in the church we have also been able to get out on trips, including Bugs Boarding, Inflatable Parks, Water Sports, Battle Sports and in September we took 30 of them to the Summit Centre (Rock UK) in Wales

We've had a really great group coming along to **Explore** for a while now, many of this group had stuck with us all through the lockdowns. All of them did well and are now at Uni's including Cardiff, Falmouth, Cambridge and Bangor.

#### **Mission**

This has been an exciting year for mission. Firstly, we have established new partnerships with two missions. The first is Hope Ministries in India which work primarily with children in a resettled slum. We are supporting them in prayer and give a small financial gift each month. The second partnership is with the Pentecostal Church in Kibakwe (Tanzania). The church has a focus for growing the

## Tewkesbury Baptist Church

### Report of the Trustees for the Year Ended 31 March 2023

kingdom by holding mission meetings in local villages and planting new churches in these villages. We have been able to support three of the Kibakwe church pastors to attend bible college.

This year we have also started to support a young pastor, in Slovakia via the Slavic Gospel Association (SGA).

The changes in the restrictions have also allowed us to resume Mission Services at the church. A significant change is that these services now take place on Sunday mornings, rather than evenings. This change has allowed more of the fellowship to engage in the services.

The team were also very pleased to facilitate the opportunity for the fellowship to write Christmas cards to church leaders who were subject to persecution in their countries.

In response to the Russian invasion of Ukraine, the team has been able to pass on many monetary gifts from the fellowship to SGA to support Ukraine.

#### **Community Build Project**

This continues to move forward according to the finance available. The last year has seen a structural engineer engaged to detail the steel work as the architect progresses the detailed plans to enable a building Regulation application to be submitted in April 2022. An M & E consultant has also been engaged to progress the details of this aspect. Fund raising has continued with more folks being engaged in the process and greater interest also from those outside the church.

#### **Churches Together**

The Church is a member of the Churches Together in Tewkesbury.

#### **Volunteers**

We would like to thank the many volunteers who work so hard to make our church the lively and vibrant community it is.

## Financial Review

### Principal Funding Sources

Money is raised by the Church through donations, backed up with Gift Aid applications, investment income and through utilising the Church building for the community. We also have one off gift days for certain projects and seek to access grants when available.

## Reserves Policy.

**(Approved by The Trustees on 21<sup>st</sup> February 2023).**

### 1. Purpose and Scope.

The Charity Commission require that the Trustees of every charity establish and record a reserves policy for the charity. The term 'reserves' means those funds which could be available for use quickly to meet an emergency situation. The reserves policy must be included in the annual report accompanying the accounts.

2. The table below shows the various funds, their purpose and balance held.
3. From the table it can be seen that some of our funds are for specific purposes and they must be used for those purposes only. The balance needed for these funds will be

<b>Fund</b>	<b>Purpose</b>	<b>Balance £ 31.03.23</b>
General Fund	General Church purposes	17,268
Community Build Fund	For the building project	27,062
Mission Fund	10% of income for mission purposes.	1,252
Tewkesbury Refugees	Ring Fenced for the Tewkesbury Refugee Group.	557
Reserves Fund	For emergency purposes	4,500
	<b>TOTAL</b>	<b>50,640</b>

dictated by the specific purpose of each fund. The Charity Reserves policy deals with our General Fund as the others are NOT required to be included in our reserves.

Report of the Trustees for the Year Ended 31 March 2023

4. There is, therefore, only a need for a reserves policy for the General Fund. The Trustees consider that:
- Money should only be kept in reserve for specific reasons – whilst the bible indicates that we should not hoard it is also clear that sensible planning for known events and responsibility for others is important.
  - We have one full time and two part time employees:
    1. Church Leader - full time contract with 3 months' notice.
    2. Children and Youth worker and Safeguarding Officer – Part time contract 3 months' notice.
    3. Cleaner –6hrs per week at minimum wage. One month's notice.

As the trustees monitor the balances at their monthly meeting, it is anticipated that appropriate notice could be given to terminate employment without drawing on reserve funds. However, it would be prudent to keep one months' salary and pension contribution in reserve should it be necessary (£3200)

5. Essential monthly running and maintenance costs, excluding employees amount to approximate £1200. The trustees will regularly consider the levels of current and expected income and expenditure and assess the level of cash reserves required to meet any shortfalls in cash receipts over payments. It is considered that one and half month's reserves (£1800) + plus one month for employees (£3200) would be sufficient. The treasurer is authorised to accumulate £5000 amount as a reserve.

PROCEDURE

- At the time that the budget is set for the financial year, the Trustees will consider the level of the reserves to be held to cover any expected cash flow delays as well as potential emergencies where significant expenditure may be required before additional income can be raised.
- The budget presented to the members for approval will include details of the level of reserves assessed by the Trustees' to be required for the financial year.
- If the amount of reserves held exceeds the level assessed as required, the Trustees will develop and present to members a plan for using these excess reserves in a way that fulfils the charitable objectives of the church.
- The amount of reserves held will be included in each financial report prepared for the Trustees business meetings and presented in members 'meetings.

Approved by order of the board of trustees on 21<sup>st</sup> November 2023

and signed on its behalf by



D Hobbs - Trustee

Tewkesbury Baptist Church

Independent Examiner's Report

Independent Examiner's Report to the Trustees of Tewkesbury Baptist Church

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31<sup>st</sup> March 2023

As the charity's trustees, 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 all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Basis of the independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity 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 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 statements below.

Independent examiner's statement

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

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements:
  - to keep accounting records in accordance with Section 130 of the 2011 Act; and
  - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Acthave not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Tewkesbury Baptist Church

Independent Examiner's Report



Holberton and Co  
Nortonbury House  
37 High Street  
Tewkesbury  
Gloucestershire  
GL20 5BB

Date: ..... 13<sup>th</sup> November 2023

## Tewkesbury Baptist Church

### Statement of Financial Activities

#### Statement of Financial Activities for Year Ended 31 March 2023

	Notes	Unrestricted Funds (£)	Restricted Funds (£)	Total Funds (£)	31.03.2022 (£)
<b>INCOMING RESOURCES</b>					
Voluntary Income		92,550	19,168	111,718	105,438
Investments	2	1,667	48	1,715	1,654
<b>Total incoming resources</b>		<b>94,217</b>	<b>19,216</b>	<b>113,433</b>	<b>107,092</b>
<b>RESOURCES USED</b>					
Charitable Activities		88,001	26,322	114,323	108,608
<b>Total resources used</b>		<b>88,001</b>	<b>26,322</b>	<b>114,323</b>	<b>108,608</b>
<b>NET INCOMING / OUTGOING RESOURCES (BEFORE TRANSFERS)</b>					
		<b>6,216</b>	<b>-7,105</b>	<b>-889</b>	<b>-1,516</b>
Fund Transfers In		9,030	5,101	14,131	18,718
Fund Transfers Out		14,131	0	14,131	18,718
<b>Net Movement of Funds</b>		<b>1,115</b>	<b>-2,004</b>	<b>-889</b>	<b>-1,516</b>
Total Funds Brought Forward		39,577	649,623	689,200	690,716
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>40,692</b>	<b>647,619</b>	<b>688,311</b>	<b>689,200</b>

# Tewkesbury Baptist Church

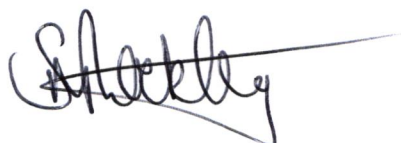
## Balance Sheet

### Balance Sheet at 31 March 2023

	Notes	Unrestricted Funds (£)	Restricted Funds (£)	Total Funds (£)	31.03.2022 (£)
<b>FIXED ASSETS</b>					
Tangible Assets	5		620,000	620,000	620,000
<b>CURRENT ASSETS</b>					
Investments	6	17,671		17,671	17,671
Cash at Bank and in Hand	7	23,021	27,619	50,640	51,529
		<b>40,692</b>	<b>27,619</b>	<b>68,311</b>	<b>69,200</b>
<b>CREDITORS</b>					
Amounts falling due within one year	8				
<b>NET CURRENT ASSETS</b>		<b>40,692</b>	<b>27,619</b>	<b>68,311</b>	<b>69,200</b>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<b>40,692</b>	<b>647,619</b>	<b>688,311</b>	<b>689,200</b>
<b>FUNDS</b>					
Unrestricted funds				40,692	39,577
Restricted funds				647,619	649,623
<b>TOTAL FUNDS</b>				<b>688,311</b>	<b>689,200</b>

The financial statements were approved by the Board of Trustees on 21st November 2023 and signed on behalf by:

S Lockley – Trustee



P Haddrell – Trustee



## Tewkesbury Baptist Church

### Notes to the Financial Statement

#### Notes to the Financial Statements for the Year Ended 31 March 2023

##### 1. ACCOUNTING POLICIES

###### **Accounting convention**

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Charities Act 2011 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

###### **Incoming resources**

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

###### **Resources expended**

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

###### **Tangible fixed assets**

Fixed assets consist of work conducted on expanding the church which is an ongoing project.

###### **Taxation**

The charity is exempt from tax on its charitable activities.

###### **Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

There are a number of restricted funds as follows:

Community Build Fund	Monies set aside for a future building extension
Tewkesbury Supports Refugees	Monies set aside to support refugees

## Tewkesbury Baptist Church

### Notes to the Financial Statement

#### 2. INVESTMENT INCOME

	31.03.2023	31.03.2022
Rents Received	960	960
COIF Investment Income	707	694
Interest	48	
	<u>1,715</u>	<u>1,654</u>

#### 3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2023

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2023.

#### 4. STAFF COSTS

	31.03.2023	31.03.2022
Wages and salaries	36,930	41,015

The average monthly number of employees during the year was as follows.

	31.03.2023	31.03.2022
Pastoral	1	1
Schools and Young People	1	1
	<u>2</u>	<u>2</u>

No employees received emoluments in excess of £60,000.

#### 5. TANGIBLE FIXED ASSETS

Freehold property

COST

At 1 April 2022 and as at 31 March 2023 £620,000

NET BOOK VALUE

At 31 March 2023 £620,000

At 31 March 2022 £620,000

are based on the valuations of the Chapels, building and mooring owned by the Charity when it merged the two charities into one.

## Tewkesbury Baptist Church

### Notes to the Financial Statement

#### 6. INVESTMENTS

The Charity has invested in COIF Charities Investment Fund £17,671 for which a quarterly return is received and shown in the results upon receipt.

#### 7. MOVEMENT IN CASH FUNDS

<b>Fund Name</b>	<b>Opening Balance</b>	<b>Net Movement in Funds</b>	<b>Closing Balance</b>
General	15,084	2,184	17,268
Community Build	28,311	-1,249	27,062
Mission	2,321	-1,069	1,252
Tewkesbury Supports Refugees	1,312	-755	557
Reserves	4,500	0	4,500
<b>TOTAL</b>	<b>51,529</b>	<b>-889</b>	<b>50,640</b>

#### 8. CREDITORS

There are no creditors or liabilities at 31<sup>st</sup> March 2023 (31.3.22 - £NIL)

Tewkesbury Baptist Church

Detailed Statement of Financial Activities

Detailed Statement of Financial Activities for Year Ended 31.03.2023

	<b>31.3.2023</b>	<b>31.3.2022</b>
<b>INCOMING RESOURCES</b>		
<b>Voluntary income</b>		
Offerings	65,743	62,883
Donations	24,265	25,182
Gift aid	18,145	15,716
Other Income	3,565	1,658
	<b>111,718</b>	<b>105,438</b>
<b>Investment income</b>		
Rents received	960	960
COIF income & Bank Interest	755	694
	<b>1,715</b>	<b>1,654</b>
<b>Total incoming resources</b>	<b>113,433</b>	<b>107,092</b>
<b>RESOURCES EXPENDED</b>		
<b>Charitable activities</b>		
Employment Costs	36,930	41,015
Training & Discipleship	3,160	766
Premises costs	25,939	13,162
Administration	4,929	5,770
Church groups	2,231	2,812
Community Support	2,825	5,127
Mission	10,163	9,746
Community Build Costs	24,246	24,719
Manse maintenance and upkeep	1,825	5,489
Tewkesbury Supports Refugees	2,075	0
	<b>114,323</b>	<b>108,608</b>
<b>Total resources expended</b>	<b>114,323</b>	<b>108,608</b>
<b>NET INCOME / EXPENDITURE</b>	<b>-889</b>	<b>-1,516</b>

**TEWKESBURY BAPTIST CHURCH**

England & Wales - Charity number 1177154

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# Accounts

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REGISTERED CHARITY NUMBER: 1177154

Report of the Trustees and  
Unaudited Financial Statements for the  
Year Ended 31 March 2022  
for  
Tewkesbury Baptist Church C.I.O.

Contents of the Financial Statements for  
the Year Ended 31 March 2022

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Tewkesbury Baptist Church

Report of the Trustees for the Year Ended 31 March 2022

The trustees present their report with the financial statements of the charity for the year ended 31 March 2022. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities issued in March 2005.

**Reference and Administrative Details**

Registered Charity number 1177154

**Principal address**

Station Road  
Tewkesbury  
Gloucestershire  
GL20 5DR

**Trustees**

Mrs S Charlesworth

Mrs S Green

P Haddrell

D Hobbs

Elder

S Lockley

K Morris

S Napper

J Rathbone

**Independent examiner**

Holberton and Co  
Nortonbury House  
37 High Street  
Tewkesbury  
Gloucestershire  
GL20 5BB

## Tewkesbury Baptist Church

Report of the Trustees for the Year Ended 31 March 2022

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

#### **Governing document**

The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

#### **Organisational structure**

The Church Leader and Elders oversee the spiritual/pastoral side of the church life, whilst the trustees are responsible for facilitating the work of the church, overseeing maintenance, and ensuring the buildings are fit for purpose. The Key Team Leaders, who make up the Wider Leadership team, are responsible for their particular areas of church life but work collectively as a team, with the Church leader as head. There are 41 church members, one has moved to another church during the year.

#### **Risk management**

The Trustees have a duty to identify and review the risks to which the charity is exposed, and to ensure that appropriate controls are in place to provide reasonable assurance against fraud and error.

## Tewkesbury Baptist Church

Report of the Trustees for the Year Ended 31 March 2022

### **Objectives and Activities**

Objectives and aims.

The Elders and Wider Leadership team, under the lead of Shane Roche, have the responsibility of promoting within Tewkesbury and its environs the whole mission of the church, pastoral, evangelistic and social.

The Trustees are responsible for the structure and fabric of the Church building located in Station Road, Tewkesbury, and the church manse, 31 Barton Road, Tewkesbury.

The Purpose of the Church is: -

- a. To advance the Christian Faith in accordance with the Basis of Faith primarily, but not exclusively within Tewkesbury, the surrounding neighbourhood, the United Kingdom and the World.
- b. Such other charitable purposes as shall in the opinion of the members at a Church Meeting, further the work of the Church.

The Wider Leadership Team and Trustees are committed to enable as many people as possible to worship at our Church. The Eldership maintains an overview of services and other activities within the church. Our services and worship put faith into practice through prayer, scripture, and music.

Our Church Leader is a full-time employee, leaving the Children and Youth Coordinator and safeguarding Officer as part time. One of our young people has been appointed as a cleaner for 6 hours per week giving her some work experience as well as a small income.

When planning our activities for the year, the Church Leader, Eldership and Wider Leadership Team have considered the Commission's guidance on public benefit including the specific guidance on charities for the advancement of religion. We try to enable ordinary people to live out their faith as part of our community outreach through prayer, scripture, and music.

## **Values**

Everything we do to meet the above objectives and aims is underpinned by the following seven values, which were adopted in March 2011.

### **Encountering God**

We seek to encounter God through His word, worship, and prayer. We read study and teach God's word, the Bible and listen to what he is saying to us through His Spirit.

We bring glory to God by worshipping Him, as we respond to his character, works and presence among us.

We pray:

to honour God for who he is and to thank him for all He has done, to see his plans happen on earth, for the needs of others and ourselves, to give and receive forgiveness, for help in difficult times and to resist evil.

### **Belonging**

We offer friendship, support, and a place to belong, where we experience life together, through the good times and the bad, helping and caring for each other. We believe that together with God, we can achieve great things.

### **Believing**

We share the good news of God's love and the rescue plan for us, as explained in the Bible, so that people may:

- Find belief in God the Father
- Receive forgiveness through Jesus His Son
- Experience the renewing presence of his Holy Spirit
- Continue in a personal relationship with God

### **Growing**

We encourage everyone to grow in their knowledge and experience of God. We provide opportunities to help us apply our Christian faith to all parts of our lives.

### **Engaging**

We recognise that God has given each person a variety of gifts and abilities which need discovering, developing, and engaging in the Life of the Church. We

believe in putting faith into action, so we encourage each other to find a place where our gifts and abilities can be used.

**Serving**

We serve using the gifts and abilities God has given, so that everyone is encouraged and built up, as God works through each of us. We partner with other Christian groups and organisation as we aim to serve God in unity.

**Sending**

We want to bring change to a world in need and to share the good news of God's love and his rescue plan for us. We engage in God's work locally and worldwide, sending out our people and supporting them through our prayers, financial giving, and encouragement.

## Tewkesbury Baptist Church

### Report of the Trustees for the Year Ended 31 March 2022

#### **Activities**

The church normally carries out a wide range of activities in pursuance of its charitable objectives. The Trustees consider that these activities provide benefit both to those who worship at our church and the wider community of Tewkesbury.

We have also been able to make our building available to other community groups and since the end of restrictions have seen a significant rise in community groups utilising the building on a regular basis. This has included Rainbows and brownies, Bridge club, Artist group, toddler ballet, and table tennis.

To facilitate this work, it is important that we maintain the Church building. This has included on-going re-decoration, and a phased replacement of lights to more economic LEDs.

In April we reopened the Church for our morning service in line with government covid-19 guidelines. Our desire was to ensure the safety of those who joined with us but also appreciated that initially many would be wary of returning so we started streaming our Sunday morning services live. Mask were required and booking essential to ensure spacing of seating.

#### **Streaming**

We have improved our streaming facilities over the last year, moving from a temporary set up of borrowed equipment to having a purpose-equipped room. This has now meant we have to increase our technical team from 2 to 4 volunteers every Sunday.

This new setup has also enabled us to livestream Weddings and Funerals when loved ones cannot join their family in person.

We now have almost 150 subscribers on our YouTube channel and average between 30 and 50 unique views of 10minutes or more on our Sunday live streams. Numbers have dropped as we now meet back in person, but it is still an important ministry for people who cannot attend in person, whether this is due to illness, holidays or moving away from the area. We also still have international friends and viewers who regularly watch the streams across approx. 8-10 countries.

Christmas had the most viewers in 2021 with our Nativity and Christmas services nearly hitting one hundred viewers each.

## Tewkesbury Baptist Church

### Report of the Trustees for the Year Ended 31 March 2022

We have also seen people come into the church after watching our services online during lockdown and have now visited in person.

We took the decision to stop streaming direct to Facebook as this was mainly a tool for interaction between our church family while we couldn't meet in person, but still post a link to the livestream on our Facebook pages and also in our church newsletter. We also only keep the streams up for a few weeks at a time now in case anything sensitive is shared.

#### **Support**

We have continued to seek to support and encourage those who initially did not feel able to join us face to face or who were unable to join with us. Although the need has reduced for this as the year progressed there are still those who are unable to join us. Contact has been maintained through calls, texts, Zoom, Messenger, WhatsApp and occasional appropriate visits - any real successes in this area does not belong to the leadership. It belongs to everyone who has made in effort to look after each other.

We've been able to offer some practical support to many in our church family and community. We've been able to provide:

- financial support to individuals and families struggling to get by food and meals
- support for the local food bank • support to our local community response (including volunteers)
- prayer support
- visits to those who have been particularly struggling.

The LUKES team have been sending gifts, birthday cards, encouragement and other special little things to remind people they're loved.

#### **Children and youth**

Children's Church is another area to benefit from actual face to face meetings again. With anything between 10 and 20 primary aged children each week. Children Church covers quite a large range of ages and abilities with children from Reception (4/5yrs) to year 6 (10/11yrs. We have introduced a termly sharing session at the end of the main service, where the rest of the fellowship have been able to see just some of what

## Tewkesbury Baptist Church

### Report of the Trustees for the Year Ended 31 March 2022

they are learning. With the creche doubling in size since the return (8/10 regularly each week) the future looks bright.

2021 started online and wondering if life would ever get back to what we once knew, but as the year went on things began to change, restrictions began to ease and before we knew the church is full of life and activity once again! It's hectic, it's crazy, it's hard work but we wouldn't have it any other way.

Our first church youth gatherings back in the building on 1st May 2021, this was an online event put on by the Message Trust and we were able to gather some of our older young people to spend the day together. These were our first tentative steps into life as we used to know it and in June, we were able to relaunch our regular youth groups on Thursday and Friday evenings. We had a quiet restart to the groups, spending a lot of our time on outdoor activities but very quickly the numbers were building, and things began to feel a little 'normal' again. As we'd only had half of the summer term to get back into the swing of things, we did a few extra summer activities this year to keep the momentum going and rebuild relationships with the young people who'd returned.

By September the groups were back up and running as usual and by the October half term the boys' group had reach capacity at 40 and the girls having about 25 registered. The Explore group is our youth Life Group for older teens. We welcomed back a good number, meeting 2 or 3 times a month from around May.

Another summer went by without our usual youth festivals and so, once again the Glydes were kind enough to allow us to use their garden for our own mini event that we themed around 'Chasing'. We looked at several areas of life where we might chase after goals such as popularity, success, money, purpose, or happiness.

#### **Mission**

This has been an exciting year for mission. Firstly, we have established new partnerships with two missions. The first is Hope Ministries in India which work primarily with children in a resettled slum. We are supporting them in prayer and give a small financial gift each month. The second partnership is with the Pentecostal Church in Kibakwe (Tanzania). The church has a focus for growing the kingdom by holding mission meetings in local villages and planting new churches in these villages.

## Tewkesbury Baptist Church

### Report of the Trustees for the Year Ended 31 March 2022

We have been able to support three of the Kibakwe church pastors to attend bible college.

This year we have also started to support a young pastor, in Slovakia via the Slavic Gospel Association (SGA).

In April and May 21, the Covid 19 had a devastating impact in many countries, but particularly in India, which was unprepared for the suffering. In response we sent out nearly £2,000 to help with basic food and medicines.

With lockdown restrictions easing during the year, the Mission Team were able to meet more regularly to pray for missions and missionaries, to plan future mission strategy and services, and to distribute funds.

The changes in the restrictions have also allowed us to resume Mission Services at the church. A significant change is that these services now take place on Sunday mornings, rather than evenings. This change has allowed more of the fellowship to engage in the services.

The team were also very pleased to facilitate the opportunity for the fellowship to write Christmas cards to church leaders who were subject to persecution in their countries.

With international travel restricted for much of the past year, no mission trips were organised. However, there was visit to Nikos and Popi in March 22 to encourage them.

In response to the Russian invasion of Ukraine, the team has been able to pass on many monetary gifts from the fellowship to SGA to support Ukraine.

#### **Community Build Project**

This continues to move forward according to the finance available. The last year has seen a structural engineer engaged to detail the steel work as the architect progresses the detailed plans to enable a building Regulation application to be submitted in April 2022. An M & E consultant has also been engaged to progress the details of this aspect. Fund raising has continued with more folks being engaged in the process and greater interest also from those outside the church.

#### **Churches Together**

The Church is a member of the Churches Together in Tewkesbury. Activities were very limited due to covid-19 but the church was a station in a walking Easter Trail which was well received in the town.

Tewkesbury Baptist Church

Report of the Trustees for the Year Ended 31 March 2022

**Volunteers**

We would like to thank the many volunteers who work so hard to make our church the lively and vibrant community it is.

## Tewkesbury Baptist Church

### Report of the Trustees for the Year Ended 31 March 2022

#### Financial Review

##### Principal Funding Sources

Money is raised by the Church through donations, backed up with Gift Aid applications, investment income and also through utilising the Church building for the community. We also have one off gift days for certain projects and seek to access grants when available.

##### Reserves policy

###### Purpose and Scope

The Charity Commission require that the Trustees of every charity establish and record a reserves policy for the charity. The term reserves' mean those funds which could be available for use quickly to meet an emergency situation. The reserves policy must be included in the annual report accompanying the accounts. This has been reviewed for the next financial year and has been amended to meet with new challenges and projects:

The table below shows the various funds, their purpose and cash balances held.

<b>Fund</b>	<b>Purpose</b>	<b>Balance £</b>
General Fund	Unrestricted - General Church purposes	15,084
Community Build Fund	Restricted - For the building project	28,311
Mission Fund	Designated - 10% of income for mission purposes.	2,321
Tewkesbury Supports Refugees	Restricted - For refugee support	1,312
Reserve Fund	For emergency purposes	4,500
<b>TOTAL</b>		<b>51,529</b>

From the table, it can be seen that some of our funds are for specific purposes and they must be used for those purposes only. The balance needed for these funds will be dictated by the specific purpose of each fund. The Charity Reserves policy deals with our General Fund as the others are NOT required to be included in our reserves.

There is, therefore, only a need for a reserves policy for the General Fund. The Trustees consider that:

## Tewkesbury Baptist Church

### Report of the Trustees for the Year Ended 31 March 2022

- Money should only be kept in reserve for specific reasons — whilst the bible indicates that we should not hoard it is also clear that sensible planning for known events and responsibility for others is important.
- We have one full time and one part time employee:
  1. Church Leader - full time contract with 3 months' notice.
  2. Children and Youth worker and Safeguarding Officer — Part time contract 3 months' notice.

As the trustees monitor the balances at their monthly meeting, it is anticipated that appropriate notice could be given to terminate employment without drawing on reserve funds. However, it would be prudent to keep one months' salary in reserve should it be necessary (£2500).

Essential monthly running and maintenance costs, excluding employees amount to approximate £1000. The trustees will regularly consider the levels of current and expected income and expenditure and assess the level of cash reserves required to meet any shortfalls in cash receipts over payments. It is considered that one and a half months reserves (£1500 + plus £2500 for employees) would be sufficient. The treasurer is authorised to accumulate that amount as a reserve in the budget for 2019 – 20

#### PROCEDURE

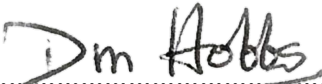
- At the time that the budget is set for the financial year, the Trustees will consider the level of the reserves to be held to cover any expected cash flow delays as well as potential emergencies where significant expenditure may be required before additional income can be raised.
- The budget presented to the members for approval will include details of the level of reserves assessed by the Trustees' to be required for the financial year.
- If the amount of reserves held exceeds the level assessed as required, the Trustees will develop and present to members a plan for using these excess reserves in a way that fulfils the charitable objectives of the church.
- The amount of reserves held will be included in each financial report prepared for the Trustees business meetings and presented in members 'meetings.

Tewkesbury Baptist Church

Report of the Trustees for the Year Ended 31 March 2022

Approved by order of the board of trustees on 20 December 2022

and signed on its behalf by:

A handwritten signature in black ink that reads "Dm Hobbs". The signature is written in a cursive style with a large initial 'D' and a long horizontal stroke at the end.

.....  
D Hobbs - Trustee

## Tewkesbury Baptist Church

### Independent Examiner's Report

#### Independent Examiner's Report to the Trustees of Tewkesbury Baptist Church

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31<sup>st</sup> March 2022

As the charity's trustees, 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 all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

#### Basis of the independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity 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 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 statements below.

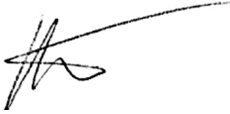
#### Independent examiner's statement

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

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements:
  - to keep accounting records in accordance with Section 130 of the 2011 Act; and
  - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Acthave not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Tewkesbury Baptist Church

Independent Examiner's Report

A handwritten signature in black ink, consisting of several loops and a long horizontal stroke extending to the right.

Holberton and Co  
Nortonbury House  
37 High Street  
Tewkesbury  
Gloucestershire  
GL20 5BB

Date: 22/11/2022 .....

Tewkesbury Baptist Church

Statement of Financial Activities

Statement of Financial Activities for Year Ended 31 March 2022

	Notes	Unrestricted Funds (£)	Restricted Funds (£)	Total Funds (£)
<b>INCOMING RESOURCES</b>				
Voluntary Income		85,430	20,008	105,438
Investments	2	1,654	0	1,654
<b>Total incoming resources</b>		<b>87,084</b>	<b>20,008</b>	<b>107,092</b>
<b>RESOURCES USED</b>				
Charitable Activities		83,889	24,719	108,608
<b>Total resources used</b>		<b>83,889</b>	<b>24,719</b>	<b>108,608</b>
<b>NET INCOMING / OUTGOING RESOURCES</b>				
		<b>3,194</b>	<b>-4,710</b>	<b>-1,516</b>
Fund Transfers In		8,533	10,185	18,718
Fund Transfers Out		18,718	0	18,718
<b>Net Movement of Funds</b>		<b>-6,991</b>	<b>5,475</b>	<b>-1,516</b>
Total Funds Brought Forward		46,567	644,148	690,716
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>39,577</b>	<b>649,623</b>	<b>689,200</b>

Tewkesbury Baptist Church

Balance Sheet

Balance Sheet at 31 March 2022

	Notes	Unrestricted Funds (£)	Restricted Funds (£)	Total Funds (£)
<b>FIXED ASSETS</b>				
Tangible Assets	5		620,000	620,000
<b>CURRENT ASSETS</b>				
Investments	6	17,671		17,671
Cash at Bank and in Hand	7	21,906	29,623	51,529
		<b>39,577</b>	<b>29,623</b>	<b>69,200</b>
<b>CREDITORS</b>				
Amounts falling due within one year	8			
<b>NET CURRENT ASSETS</b>		<b>39,577</b>	<b>29,623</b>	<b>69,200</b>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<b>39,577</b>	<b>649,623</b>	<b>689,200</b>
<b>FUNDS</b>				
Unrestricted funds				39,577
Restricted funds				649,623
<b>TOTAL FUNDS</b>				<b>689,200</b>

The financial statements were approved by the Board of Trustees on 20 December 2022 and signed on behalf by:



S Lockley – Trustee



P Haddrell – Trustee

## Tewkesbury Baptist Church

### Notes to the Financial Statement

#### Notes to the Financial Statements for the Year Ended 31 March 2022

##### 1. ACCOUNTING POLICIES

###### **Accounting convention**

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Charities Act 2011 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

###### **Incoming resources**

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

###### **Resources expended**

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

###### **Tangible fixed assets**

Fixed assets consist of work conducted on expanding the church which is an ongoing project.

###### **Taxation**

The charity is exempt from tax on its charitable activities.

###### **Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

There are a number of restricted funds as follows:

Community Build Fund	Monies set aside for a future building extension
Tewkesbury Supports Refugees	Monies set aside to support refugees

## Tewkesbury Baptist Church

### Notes to the Financial Statement

#### 2. INVESTMENT INCOME

	31.03.2022	31.03.2021
Rents Received	960	720
COIF Investment Income	694	683
	<u>1,654</u>	<u>1,403</u>

#### 3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2022

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2021.

#### 4. STAFF COSTS

	31.03.2022	31.03.2021
Wages and salaries	41,015	35,793

The average monthly number of employees during the year was as follows.

	31.03.2022	31.03.2021
Pastoral	1	1
Schools and Young People	1	1
	<u>2</u>	<u>2</u>

No employees received emoluments in excess of £60,000.

#### 5. TANGIBLE FIXED ASSETS

Freehold property

COST

At 1 April 2021 and as at 31 March 2022 £620,000

NET BOOK VALUE

At 31 March 2022 £620,000

At 31 March 2021 £620,000

are based on the valuations of the Chapels, building and mooring owned by the Charity when it merged the two charities into one.

## Tewkesbury Baptist Church

### Notes to the Financial Statement

#### 6. INVESTMENTS

The Charity has invested in COIF Charities Investment Fund £17,671 for which a quarterly return is received and shown in the results upon receipt.

#### 7. MOVEMENT IN CASH FUNDS

<b>Fund Name</b>	<b>Opening Balance</b>	<b>Net Movement in Funds</b>	<b>Closing Balance</b>
General	22,280	-7,196	15,084
Community Build	24,148	4,163	28,311
Mission	2,116	205	2,321
Tewkesbury Supports Refugees	0	1,312	1,312
Reserves	4,500	0	4,500
<b>TOTAL</b>	<b>53,045</b>	<b>-1,516</b>	<b>51,529</b>

#### 8. CREDITORS

There are no creditors or liabilities at 31<sup>st</sup> March 2022 (31.3.21 - £NIL)

Tewkesbury Baptist Church

Detailed Statement of Financial Activities

Detailed Statement of Financial Activities for Year Ended 31.03.2022

	<b>31.3.2022</b>	<b>31.3.2021</b>
<b>INCOMING RESOURCES</b>		
<b>Voluntary income</b>		
Offerings	62,883	56,787
Donations	25,182	27,617
Gift aid	15,716	15,357
Other Income	1,658	976
	<b>105,438</b>	<b>100,737</b>
<b>Investment income</b>		
Rents received	960	720
COIF investment income	694	683
	<b>1,654</b>	<b>1,403</b>
<b>Total incoming resources</b>	<b>107,092</b>	<b>102,140</b>
<b>RESOURCES EXPENDED</b>		
<b>Charitable activities</b>		
Employment Costs	41,015	35,793
Training & Discipleship	766	882
Premises costs	13,162	10,635
Transport costs	0	986
Administration	5,770	4,168
Church groups	2,812	3,133
Community Support	5,127	2,237
Mission	9,746	8,961
Community Build Costs	24,719	19,297
Manse maintenance and upkeep	5,489	1,643
	<b>108,608</b>	<b>87,735</b>
<b>Total resources expended</b>	<b>108,608</b>	<b>87,735</b>
<b>NET INCOME / EXPENDITURE</b>	<b>-1,516</b>	<b>14,405</b>

**TEWKESBURY BAPTIST CHURCH**

England & Wales - Charity number 1177154

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# Accounts

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REGISTERED CHARITY NUMBER: 1177154

Report of the Trustees and  
Unaudited Financial Statements  
for the Year Ended 31 March 2021  
for  
Tewkesbury Baptist Church C.I.O.

Tewkesbury Baptist Church C.I.O.

Contents of the Financial Statements  
for the Year Ended 31 March 2021

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Tewkesbury Baptist Church C.I.O.

Report of the Trustees

for the Year Ended 31 March 2021

The trustees present their report with the financial statements of the charity for the year ended 31 March 2021. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

**Reference and Administrative Details**

**Registered Charity number**

1177154

**Principal address**

Station Road

Tewkesbury

Gloucestershire

GL20 5DR

**Trustees**

Mrs S Charlesworth

Mrs S Green

P Haddrell

D Hobbs Elder

P Ireland Elder

S Lockley

S Napper

J Rathbone

Tewkesbury Baptist Church C.I.O.

Report of the Trustees

for the Year Ended 31 March 2021

**Independent examiner**

Holberton and Co  
Nortonbury House  
37 High Street  
Tewkesbury  
Gloucestershire  
GL20 5BB

**Structure, Governance and Management**

**Governing document**

The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

**Organisational structure**

The Church Leader and Elders oversee the spiritual/pastoral side of the church life, whilst the trustees are responsible for facilitating the work of the church, overseeing maintenance and ensuring the buildings are fit for purpose. The Wider Leadership Team are responsible for their particular areas of church life but work collectively as a team, with the Church leader as head. There are 42 church members, the same as the previous year.

**Risk management**

The Trustees have a duty to identify and review the risks to which the charity is exposed, and to ensure that appropriate controls are in place to provide reasonable assurance against fraud and error.

Tewkesbury Baptist Church C.I.O.

Report of the Trustees

for the Year Ended 31 March 2021

**Objectives and Activities**

**Objectives and Aims.**

The Elders and Wider Leadership team, under the lead of Shane Roche, have the responsibility of promoting within Tewkesbury and its environs the whole mission of the church, pastoral, evangelistic and social. The Trustees are responsible for the structure and fabric of the Church building located in Station Road, Tewkesbury, and the church manse, 31 Barton Road, Tewkesbury. The Purpose of the Church is: -

- a. To advance the Christian Faith in accordance with the Basis of Faith primarily, but not exclusively within Tewkesbury, the surrounding neighbourhood, the United Kingdom and the World.
- b. Such other charitable purposes as shall in the opinion of the members at a Church Meeting, further the work of the Church.

The Wider Leadership Team and Trustees are committed to enable as many people as possible to worship at our Church. The Eldership maintains an overview of services and other activities within the church. Our services and worship put faith into practice through prayer, scripture, and music.

Our Church Leader is a full time employee, leaving the Children and Youth Co-ordinator and safeguarding Officer as part time. One of our young people has been appointed as a cleaner for 6 hours per week giving her some work experience as well as a small income.

Report of the Trustees

for the Year Ended 31 March 2021

**Objectives and Aims continued**

When planning our activities for the year, the Church Leader, Eldership and Wider Leadership Team have considered the Commission's guidance on public benefit including the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our community outreach through prayer, scripture, and music.

**Values**

Everything we do to meet the above objectives and aims is underpinned by the following seven values, which were adopted in March 2011:

**Encountering God**

We seek to encounter God through His word, worship and prayer.

We read study and teach God's word, the Bible and listen to what he is saying to us through His Spirit.

We bring glory to God by worshipping Him, as we respond to his character, works and presence among us.

We pray:

to honour God for who he is and to thank him for all He has done,

to see his plans happen on earth,

for the needs of others and ourselves,

to give and receive forgiveness,

for help in difficult times and to resist evil.

**Belonging**

We offer friendship, support and a place to belong, where we experience life together, through the good times and the bad, helping and caring for each other. We believe that together with God, we can achieve great things.

Report of the Trustees

for the Year Ended 31 March 2021

**Believing**

We share the good news of God's love and the rescue plan for us, as explained in the Bible, so that people may:

- Find belief in God the Father
- Receive forgiveness through Jesus His Son
- Experience the renewing presence of his Holy Spirit
- Continue in a personal relationship with God

**Growing**

We encourage everyone to grow in their knowledge and experience of God. We provide opportunities to help us apply our Christian faith to all parts of our lives.

**Engaging**

We recognise that God has given each person a variety of gifts and abilities which need discovering, developing and engaging in the Life of the Church. We believe in putting faith into action, so we encourage each other to find a place where our gifts and abilities can be used.

**Serving**

We serve using the gifts and abilities God has given, so that everyone is encouraged and built up, as God works through each of us. We partner with other Christian groups and organisation as we aim to serve God in unity.

**Sending**

We want to bring change to a world in need and to share the good news of God's love and his rescue plan for us. We engage in God's work locally and worldwide, sending out our people and supporting them through our prayers, financial giving and encouragement.

Report of the Trustees

for the Year Ended 31 March 2021

**Activities**

The church normally carries out a wide range of activities in pursuance of its charitable objectives. The Trustees consider that these activities provide benefit both to those who worship at our church and the wider community of Tewkesbury.

To facilitate this work, it is important that we maintain the Church building. This has included on-going re-decoration, and a phased replacement of lights to more economic LEDs.

In March 2020 our leadership team made the difficult decision to halt all services, ministries and programmes in line with government covid-19 guidelines. To say there was a heavy heart in doing so would be a dramatic understatement. All outside users followed suit. It also left us with a number of issues and problems that we needed to work through, such as:

- How do we encourage our family to stay safe?
- How do we continue to engage with their faith and each other?
- How do we help those who are struggling?
- How do we help our community?

Thanks to some very skilled and gifted individuals we were able to create a significant online presence very quickly. We launched our very first online service the following week and have been able to make sure at least one service has streamed live every week since. Engagement has varied, some weeks have been really good, others haven't had the engagement we'd hoped for, but looking at the averages we are really encouraged.

Tewkesbury Baptist Church C.I.O.

Report of the Trustees

for the Year Ended 31 March 2021

On YouTube alone we have gone from not having a channel to gaining 126 subscribers with an average of 40-50 views (only including views of over 10 minutes). Some videos have had over 150 views. When you consider that these numbers don't represent individuals, but households, we can conclude that the majority of our family are checking in each week. On top of this we are also averaging 60-80 views (again of at least 10 minutes) on Facebook. Some hitting over 200 views! We also set up a Facebook page so we can engage with each other socially. It's been lovely seeing our family share encouragement, prayer requests and support.

Numbers don't always tell the whole story. We've made new friends too, with some of our engagements reaching other parts of the world including India, Canada, France, Switzerland, USA and South Africa. Perhaps more importantly we've also been able to engage with many who don't have a faith. There have clearly been some beautiful positives in developing our online services and we feel it has opened huge opportunities to engage and encourage a wider range of individuals. Therefore, we're already making plans to continue offering our services online even when we're back to "normal". Of course, we recognize that not everyone can engage online, so we've been dropping DVD's of the service each week to those who are unable to do so.

**Support**

Knowing how to offer support emotionally and practically in this time has been a bit of a journey. We certainly haven't got it right all the way through, and although we've worked hard as a church to keep contact with the congregation through calls, texts, zoom, messenger, WhatsApp and occasional appropriate visits - any real successes in this area doesn't belong to the leadership. It belongs to everyone who has made an effort to look after each other.

Report of the Trustees

for the Year Ended 31 March 2021

We've been able to offer some practical support to many in our church family and community. We've been able to provide:

- financial support to individuals and families struggling to get by
- food and meals
- support for the local food bank
- support to our local community response (including volunteers)
- prayer support
- visits to those who've been particularly struggling.

The LUKES team have been sending gifts, birthday cards, craft boxes, encouragement and other special little things to remind people they're loved. Several of the church have volunteered in our area community response to Covid-19

### **Children and youth**

Though the church building has been closed for the whole year now and the groups that meet suspended, we have not been inactive. We have experimented with several ways to engage with the Children's Church over this year. Initially we filmed weekly 'All Age Slots which were posted on You tube and Facebook from which we received some very positive feedback. We have attempted to involve children in our online services by sending in videos of their talents and art work as well as retelling the Easter story. During the summer holidays we had a look at Scripture Unions 'Wonder Zone' holiday club with videos and challenges exploring God's amazing creation. We also achieved an online nativity starring the children themselves.

Our Explore Youth Life group has around 15 young people aged 14 -19yrs and this has been the only group that has been able to meet physically on occasions throughout the year. They also have a WhatsApp chat where they often encourage and check in with each other.

## Tewkesbury Baptist Church C.I.O.

### Report of the Trustees

#### for the Year Ended 31 March 2021

The highlight of the year was our alternative Youth Festival where we used Luminosity who were putting on a virtual Youth festival and encouraged youth groups to work together within guidelines to provide venues for their own youth groups to watch together and this we successfully did. Contact with the 10's to 14's has been most difficult as most are too young to be on social media. We have sent birthday cards and sought to remain in contact, but this has been sporadic.

A highlight of the year was being able to take the rotary Christmas sleigh with Santa around Priors Park. This brought joy and cheer to the local community in the midst of this ,lockdown year.

### **Churches Together**

The Church is a member of the Churches Together in Tewkesbury. Activities were very limited due to covid-19

### **Volunteers**

We would like to thank the many volunteers who work so hard to make our church the lively and vibrant community it is.

### **Mission.**

Lockdown due to Covid-19 has meant that many of our regular mission services and updates were not possible this year. It was also a big time of change for some of the missions we support.

When circumstances permitted, the Mission Team met each month to pray for missions and missionaries, to plan future mission strategy and services, and to distribute funds.

During the past year, we have been pleased to use 'Church from Home' to hold a virtual visit with Nikos and Popi from Network Without Limits in Greece, and also for a virtual update on the Village of Hope and Grace mission in Tanzania.

Due to the pandemic, there was limited opportunity for mission trips. However, It was a great encouragement to support a visit to NWL (Greece) in September.

## Tewkesbury Baptist Church C.I.O.

### Report of the Trustees

#### for the Year Ended 31 March 2021

A new mission team strategy was birthed at the end of 2020. This included directing significant financial support towards mission 'projects'. Last year we were able to support three projects. We provided a laptop for Jacob (a bible student in India) and a laptop to a refugee family in Tewkesbury. By far the biggest project we supported last year was the building of 'Hope House' Tanzania. This will be a safe house for orphaned and vulnerable children and young people.

This year TBC has continued its commitment to give 10% of the church offerings to support and encourage world mission, with a focus on missions where members of the fellowship have a strong personal connection. This year nearly £9,000 was distributed.

#### **Community Build Project**

The current church building, constructed in 1986, is now requiring considerable maintenance and is restricting the growth of the church, its ministry and community use. The leadership team of Tewkesbury Baptist Church were granted planning permission for improvements to and development of the church building in June 2019, which will enable us to meet the needs of the local community for generations to come.

We have a project team in place to oversee the detailed design by our architects – Esmond Murray and Associates, and a fund raising team who are looking at ways to finance this project and turn it into reality. Due to lockdown progress this year has been slow but has moved forward in developing plans and appointing consultants to move towards a Building Regulation submission.

Tewkesbury Baptist Church C.I.O.

Report of the Trustees

for the Year Ended 31 March 2021

**Financial Review.**

**Principal Funding Sources**

Money is raised by the Church through donations, backed up with Gift Aid applications, investment income and also through utilising the Church building for the community. We also have one off gift days for certain projects and seek to access grants when available.

**Reserves policy**

**1. Purpose and Scope**

The Charity Commission require that the Trustees of every charity establish and record a reserves policy for the charity. The term reserves' mean those funds which could be available for use quickly to meet an emergency situation. The reserves policy must be included in the annual report accompanying the accounts. This has been reviewed for the next financial year and has been amended to meet with new challenges and projects:

The table below shows the various funds, their purpose and balances held.

<b>Fund</b>	<b>Purpose</b>	<b>Balance £</b>
Community Build Fund	For the building project	24,149
General Fund	General Church purposes	15,073
Mission Fund	10% of income for mission purposes.	2,117
Alpha Fund	Restricted Fund for alpha/community need	3,398
Prayer/Soul Space/schools	Restricted grants given for this purpose	62
Youth Groups	Restricted grants allocated for purposes of youth activities	386
Worship and Life Group	Restricted money given for these purposes	78
Church leader Support Fund	For expenses associated with the former or present Church Leader	3,284
Emergency Fund	For emergency purposes	4500
<b>TOTAL</b>		<b>53,047</b>

Report of the Trustees

for the Year Ended 31 March 2021

**Reserves policy**

**Purpose and Scope (continued)**

From the table, it can be seen that some of our funds are for specific purposes and they must be used for those purposes only. The balance needed for these funds will be dictated by the specific purpose of each fund. The Charity Reserves policy deals with our General Fund as the others are NOT required to be included in our reserves.

There is, therefore, only a need for a reserves policy for the General Fund. The Trustees consider that:

- Money should only be kept in reserve for specific reasons – whilst the bible indicates that we should not hoard it is also clear that sensible planning for known events and responsibility for others is important.
- We have one full time and one part time employee:
  1. Church Leader - full time contract with 3 months' notice.
  2. Children and Youth worker and Safeguarding Officer – Part time contract 3 months' notice.

As the trustees monitor the balances at their monthly meeting, it is anticipated that appropriate notice could be given to terminate employment without drawing on reserve funds. However, it would be prudent to keep one months' salary in reserve should it be necessary (£2500)

Essential monthly running and maintenance costs, excluding employees amount to approximate £1000. The trustees will regularly consider the levels of current and expected income and expenditure and assess the level of cash reserves required to meet any shortfalls in cash receipts over payments. It is considered that one and a half's months reserves (£1500 + plus £2500 for employees) would be sufficient. The treasurer is authorised to accumulate that amount as a reserve in the budget for 2019 - 20

Report of the Trustees

for the Year Ended 31 March 2021

**PROCEDURE**

- At the time that the budget is set for the financial year, the Trustees will consider the level of the reserves to be held to cover any expected cash flow delays as well as potential emergencies where significant expenditure may be required before additional income can be raised.
- The budget presented to the members for approval will include details of the level of reserves assessed by the Trustees' to be required for the financial year.
- If the amount of reserves held exceeds the level assessed as required, the Trustees will develop and present to members a plan for using these excess reserves in a way that fulfils the charitable objectives of the church.
- The amount of reserves held will be included in each financial report prepared for the Trustees business meetings and presented in members 'meetings.

Approved by order of the board of trustees on

19<sup>th</sup> October 2021

..... and signed on its behalf by:



D Hobbs - Trustee

Tewkesbury Baptist Church

Independent Examiner's Report to the Trustees of  
Tewkesbury Baptist Church

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31<sup>st</sup> March 2021

As the charity's trustees, 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 all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Basis of the independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity 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 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 statements below.

**Independent examiner's statement**

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

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements
  - to keep accounting records in accordance with Section 130 of the 2011 Act; and
  - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act

have not been met; or

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



Holberton and Co  
Nortonbury House  
37 High Street  
Tewkesbury  
Gloucestershire  
GL20 5BB

Date: 19.10.21.....

Tewkesbury Baptist Church

Statement of Financial Activities  
for the Year Ended 31 March 2021

	Notes	Unrestricted fund £	Restricted funds £	31.3.21 Total funds £
<b>INCOMING RESOURCES</b>				
<b>Incoming resources from generated funds</b>				
Voluntary income		65,755	34,982	100,737
Investment income	2	<u>1,403</u>	<u>-</u>	<u>1,403</u>
<b>Total incoming resources</b>		67,158	34,982	102,140
<b>RESOURCES EXPENDED</b>				
<b>Charitable activities</b>				
Church activities		<u>(59,477)</u>	<u>(28,258)</u>	<u>(87,735)</u>
<b>NET INCOMING/(OUTGOING) RESOURCES</b>		7,681	6,724	14,405
<b>RECONCILIATION OF FUNDS</b>				
<b>Total funds brought forward</b>		36,771	639,542	676,313
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u>44,452</u>	<u>646,266</u>	<u>690,718</u>

The notes form part of these financial statements

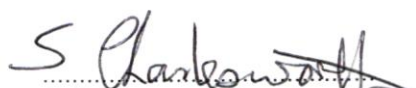
Tewkesbury Baptist Church

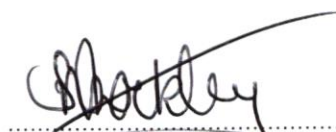
Balance Sheet  
At 31 March 2021

		Unrestricted fund	Restricted funds	31.3.21 Total funds
	Notes	£	£	£
<b>FIXED ASSETS</b>				
Tangible assets	5	-	620,000	620,000
<b>CURRENT ASSETS</b>				
Investments	6	17,671	-	17,671
Cash at bank and in hand	7	<u>26,781</u>	<u>26,266</u>	<u>53,047</u>
		44,452	26,266	70,718
<b>CREDITORS</b>				
Amounts falling due within one year	8	-	-	-
		—————	—————	—————
<b>NET CURRENT ASSETS</b>		<u>44,452</u>	<u>26,266</u>	<u>70,718</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		44,452	646,266	690,718
		—————	—————	—————
<b>NET ASSETS</b>		<u>44,452</u>	<u>646,266</u>	<u>690,718</u>
<b>FUNDS</b>				
Unrestricted funds				44,452
Restricted funds				<u>646,266</u>
<b>TOTAL FUNDS</b>				<u>690,718</u>

The financial statements were approved by the Board of Trustees on  
were signed on its behalf by:

and

  
S Charlesworth -Trustee

  
S. Lockley -Trustee

The notes form part of these financial statements

**1. ACCOUNTING POLICIES**

**Accounting convention**

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Charities Act 2011 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

**Incoming resources**

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

**Resources expended**

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

**Tangible fixed assets**

Fixed assets consist of work conducted on expanding the church which is an ongoing project.

**Taxation**

The charity is exempt from tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Within the funds there are a number of ring fenced funds as follows:

Mission fund	10% of income is set aside to make donations to mission work
Project Build Fund	Monies set aside for a future building extension

**2. INVESTMENT INCOME**

	31.3.21	31.3.20
	£	£
Rents received	720	8,436
Deposit account interest	<u>683</u>	<u>333</u>
	<u>1,403</u>	<u>8,769</u>

**3. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 March 2021.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 March 2021.

**4. STAFF COSTS**

	31.3.20	31.3.20
	£	£
Wages and salaries	<u>35,793</u>	<u>32,435</u>

The average monthly number of employees during the year was as follows:

	31.3.21	31.3.20
Pastoral	1	1
Schools and Young People workers	<u>1</u>	<u>1</u>
	<u>2</u>	<u>2</u>

No employees received emoluments in excess of £60,000.

**5. TANGIBLE FIXED ASSETS**

	Freehold property £
<b>COST</b>	
At 1 April 2020 and as at 31 March 2021	<u>620,000</u>
<b>NET BOOK VALUE</b>	
At 31 March 2021	<u>620,000</u>
At 31 March 2020	<u>620,000</u>

The fixed assets are based on the valuations of the Chapels, building and mooring owned by the Charity when it merged the two charities into one.

**6. INVESTMENTS**

The Charity has invested in COIF Charities Investment Fund £17,671 for which a quarterly return is received and shown in the results upon receipt.

**7. MOVEMENT IN CASH FUNDS**

	At 31.3.20	Net movement in funds	At 31.3.21
	£	£	£
<b>Unrestricted funds</b>			
General fund	21,497	5,284	26,781
<b>Restricted funds</b>			
Mission fund	2,059	58	2,117
Project Build	15,086	9,063	24,149
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>38,642</u>	<u>14,405</u>	<u>53,047</u>

**8. CREDITORS**

There are no creditors or liabilities at 31<sup>st</sup> March 2021 (31.3.20 - £NIL).

Detailed Statement of Financial Activities  
For the Year Ended 31 March 2021

	31.3.21 £	31.3.20 £
<b>INCOMING RESOURCES</b>		
<b>Voluntary income</b>		
Offerings	56,787	63,499
Donations	27,617	15,585
Gift aid	15,357	14,952
Other Income	<u>976</u>	<u>106</u>
	100,737	94,142
<b>Investment income</b>		
Rents received	720	8,436
Deposit account interest	<u>683</u>	<u>333</u>
	<u>1,403</u>	<u>8,769</u>
<b>Total incoming resources</b>	102,140	102,911
<b>RESOURCES EXPENDED</b>		
<b>Charitable activities</b>		
Wages	35,793	32,435
Training	882	3,377
Premises costs	10,635	10,967
Transport costs	986	854
Administration	4,168	7,424
Church groups	3,133	2,917
Support	2,237	2,723
Mission	8,961	7,944
Project Build Costs	19,297	16,661
Manse maintenance and upkeep	<u>1,643</u>	<u>13,151</u>
	<u>87,735</u>	<u>97,853</u>
<b>Total resources expended</b>	87,735	97,853
	_____	_____
<b>Net income/(expenditure)</b>	<u>14,405</u>	<u>5,058</u>