

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.

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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.

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.

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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.

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.

Fund	Purpose	Balance £
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
TOTAL		53,047

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

19th October 2021

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

A handwritten signature in blue ink, appearing to read 'DmHobbs', with a long horizontal flourish extending to the right. Below the signature is a dotted line.

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 31st 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 £
INCOMING RESOURCES				
Incoming resources from generated funds				
Voluntary income		65,755	34,982	100,737
Investment income	2	<u>1,403</u>	<u>-</u>	<u>1,403</u>
Total incoming resources		67,158	34,982	102,140
RESOURCES EXPENDED				
Charitable activities				
Church activities		<u>(59,477)</u>	<u>(28,258)</u>	<u>(87,735)</u>
NET INCOMING/(OUTGOING) RESOURCES		7,681	6,724	14,405
RECONCILIATION OF FUNDS				
Total funds brought forward		<u>36,771</u>	<u>639,542</u>	<u>676,313</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>44,452</u></u>	<u><u>646,266</u></u>	<u><u>690,718</u></u>

The notes form part of these financial statements

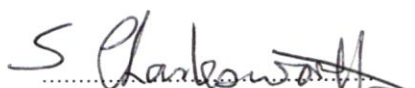
Tewkesbury Baptist Church

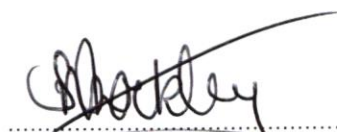
Balance Sheet
At 31 March 2021

		Unrestricted fund	Restricted funds	31.3.21 Total funds
	Notes	£	£	£
FIXED ASSETS				
Tangible assets	5	-	620,000	620,000
CURRENT ASSETS				
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
CREDITORS				
Amounts falling due within one year	8	-	-	-
NET CURRENT ASSETS		<u>44,452</u>	<u>26,266</u>	<u>70,718</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		44,452	646,266	690,718
NET ASSETS		<u>44,452</u>	<u>646,266</u>	<u>690,718</u>
FUNDS				
Unrestricted funds				44,452
Restricted funds				<u>646,266</u>
TOTAL FUNDS				<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

Notes to the Financial Statements
For the Year Ended 31 March 2021

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 £
COST	
At 1 April 2020 and as at 31 March 2021	<u>620,000</u>
NET BOOK VALUE	
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
	£	£	£
Unrestricted funds			
General fund	21,497	5,284	26,781
Restricted funds			
Mission fund	2,059	58	2,117
Project Build	15,086	9,063	24,149
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>38,642</u>	<u>14,405</u>	<u>53,047</u>

8. CREDITORS

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

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

	31.3.21 £	31.3.20 £
INCOMING RESOURCES		
Voluntary income		
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
Investment income		
Rents received	720	8,436
Deposit account interest	<u>683</u>	<u>333</u>
	<u>1,403</u>	<u>8,769</u>
Total incoming resources	102,140	102,911
RESOURCES EXPENDED		
Charitable activities		
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>
Total resources expended	87,735	97,853
	<u> </u>	<u> </u>
Net income/(expenditure)	<u>14,405</u>	<u>5,058</u>