

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

	Page
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

Report of the Trustees for the Year Ended 31 March 2023

The trustees present their report with the financial statements of the charity for the year ended 31 March 2023. 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 Green
P Haddrell
D Hobbs Elder
S Lockley
S Napper
J Rathbone

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 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.

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

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 'Henrys' 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.

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 21st 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

Fund	Purpose	Balance £ 31.03.23
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
	TOTAL	50,640

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 21st 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 31st 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.

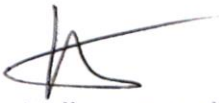
Independent examiner's statement

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: 13th 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 (£)
INCOMING RESOURCES					
Voluntary Income		92,550	19,168	111,718	105,438
Investments	2	1,667	48	1,715	1,654
Total incoming resources		94,217	19,216	113,433	107,092
RESOURCES USED					
Charitable Activities		88,001	26,322	114,323	108,608
Total resources used		88,001	26,322	114,323	108,608
NET INCOMING / OUTGOING RESOURCES (BEFORE TRANSFERS)		6,216	-7,105	-889	-1,516
Fund Transfers In		9,030	5,101	14,131	18,718
Fund Transfers Out		14,131	0	14,131	18,718
Net Movement of Funds		1,115	-2,004	-889	-1,516
Total Funds Brought Forward		39,577	649,623	689,200	690,716
TOTAL FUNDS CARRIED FORWARD		40,692	647,619	688,311	689,200

Tewkesbury Baptist Church

Balance Sheet

Balance Sheet at 31 March 2023

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

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



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

Fund Name	Opening Balance	Net Movement in Funds	Closing Balance
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
TOTAL	51,529	-889	50,640

8. CREDITORS

There are no creditors or liabilities at 31st 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

	31.3.2023	31.3.2022
INCOMING RESOURCES		
Voluntary income		
Offerings	65,743	62,883
Donations	24,265	25,182
Gift aid	18,145	15,716
Other Income	3,565	1,658
	111,718	105,438
Investment income		
Rents received	960	960
COIF income & Bank Interest	755	694
	1,715	1,654
Total incoming resources	113,433	107,092
RESOURCES EXPENDED		
Charitable activities		
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
	114,323	108,608
Total resources expended	114,323	108,608
NET INCOME / EXPENDITURE	-889	-1,516