

CHRIST CHURCH BAPTIST KINGS LANGLEY

England & Wales · Charity number 1178514

Details

Status Registered

Legal form CIO

Registered 2018-05-24

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

Contact

Address Christ Church Baptist
The Nap
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Activities

Objects: THE PRINCIPAL PURPOSES OF THE CHURCH ARE:- 3.1.1 THE ADVANCEMENT OF THE CHRISTIAN FAITH ACCORDING TO THE PRINCIPLES OF THE BAPTIST DENOMINATION. 3.1.2 THE CHURCH MAY ALSO ADVANCE EDUCATION AND CARRY OUT OTHER CHARITABLE PURPOSES IN THE UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD.

Activities: The advancement of the Christian faith according to the principles of the Baptist denomination, by way of public church services and other regular activities for children , young people and adults in Kings Langley.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, The General Public/mankind

Geography

- Hertfordshire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£130,319	£78,601	-	-
2023-12-31	£146,689	£108,974	-	-
2022-12-31	£153,939	£119,683	-	-
2021-12-31	£143,720	£121,324	-	-
2020-12-31	£122,776	£114,859	-	-

Trustees

Name	Role	Appointed
Cameron Joseph Varley		2020-03-12
Joy Cooper		2022-05-26
Kathryn Sime		2023-03-30
Mark Allchorn		2023-03-30
ROY DAVID FARRANT BSC FCA		2018-05-24
Rev Matthew David Powell		2025-11-15
Rev SIMON CARVER		2025-03-25

Accounts

Christ Church Baptist

The Nap, Kings Langley, Herts, WD4 8ET

www.christchurchbaptist.co.uk



2024 ANNUAL REPORT

CHRIST CHURCH BAPTIST KINGS LANGLEY – ANNUAL REPORT

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SECRETARY'S REPORT

Administrative Information

Minister:	Vacant
Moderator	Revd Garry Jenkins
Administrator:	Glenda Turner (resigned 31 March 2024)
Bookshop and Coffee Shop Co-Ordinator:	Helen Bluff
Lettings Manager	Helena Johnson (appointed 1 January 2025)
New members:	Simon Carver Catriona Carver Margaret Hooker Diana Addy
Baptisms:	James Knight
Member deaths:	Jeanette Hayter Tony Parker
Secretary:	Roy Farrant (re-appointed 24 March 2024)
Treasurer:	Cameron Varley (appointed 30 March 2023)
Other Deacons:	Mark Allchorn (appointed 30 March 2023) Phil Carpenter (appointed 13 March 2022) Joy Cooper (appointed 26 May 2022) Kate Sime (appointed 24 March 2024)
Diaconate vacancies:	Two

SECRETARY’S REPORT (continued)

Church Progress

The normal cycle of church life continued this year. There have been ups and there have been downs.

Still being without a minister, we have welcomed many different preachers to our Sunday services: They come with different styles and in different shapes and sizes, but they all bring God’s word to us. Several of our own members have helped in leading on a Sunday and we are grateful to them. Our musicians, all drawn from our congregation, willingly lead our sung worship week by week.

The deacons have continued to search for a new minister during the year. One potential pastor came to preach with a view, but the members didn’t have the overwhelming sense we were seeking that this was God’s choice and so the search continues. It is a long, slow process, not helped by the fact that there are twice as many church vacancies in the Baptist Union as there are ministers seeking places. Throughout this process we continue to wait on our Lord, learning to accept that His timing is not always our timing.

We were delighted when our baptistry was filled this year for James Knight’s baptism, which was a real encouragement to us all.

Two of our number were called home during 2024. We were sad to lose them and yet so grateful for their contribution to church life whilst they were with us. At another point on the cycle, though, we were delighted to welcome four new members.

Our administrator of very many years, Glenda Turner, finally decided to retire from the job in March. Very many thanks are due to her for all the years of hard work, surely over and above the terms of the job description. Others stepped in to make sure the various tasks continue to be done and we are grateful to them.

Just after the end of the year, we were pleased to appoint Helena Johnson as our new Lettings Manager, and we are so thankful to Will Sime for carrying out the task following Glenda’s resignation.

Life for those that volunteer, in all sorts of ways, remains busy. Despite the overall small increase in membership, the feeling remains that the body of people making up this church is getting older: our weekly newssheet always has several names of those in need of special prayer. Yet, as we prepare to celebrate 150 years of Christ Church in March 2025, we know that God has us in His hands, and we remain sure and steadfast in our love for Him and His love for us. The Lord is our shepherd; we shall not want.

Roy Farrant
Church Secretary

CHILDREN'S & YOUTH MINISTRY

Sunday mornings

Unfortunately, the number of children attending on a Sunday morning has declined over the past year due to one child moving away, illness and sporting commitments. Although attendance can be sporadic, the parents are very appreciative that we still provide a children's group and really value being able to join when they can.

Due to the wide variety of ages and needs of the children we have not been following a Bible series this year but instead adapt each session depending on which children are present. A typical session usually consists of active games, a Bible story, prayer/song, making a craft to take home or playing with toys such as Duplo.

Ruth and I take it in turns to lead the sessions and we are very grateful to Annette, Gillian and Pam B who help each week on a rota basis.

We have a WhatsApp group to keep in touch with all the parents and post a reminder every Saturday to join us on Sunday and highlight any upcoming church events.

Please pray that all the children who come on Sunday mornings will know God's love and that seeds sown now will bear fruit in the future.

Midweek groups

- **First Steps** is our pre-school group for children and their parents/carers, meeting on a Thursday morning during term time. We have had contact with over 40 families this past year, fortunately not all in one morning!

This past term we've welcomed between 10-18 families each week so on average 25-30+ people in the Upper Hall. We see it as a part of our church's mission outreach to our village as we welcome non church families into our sessions and offer a happy, safe space for all.

It's a lively morning with lots of fun for the children, playing and learning to share with each other. Plenty of chat for their parents/carers, making friendships and deepening relationships week by week. We don't just offer a fun time, we offer parents a listening ear and occasionally a shoulder to cry on and a chance to share the highs and lows of parenting small children and supporting them in this.

CHILDREN'S & YOUTH MINISTRY (continued)

We regularly pray for them and offer an opportunity for them to share their thoughts and ask us for prayer too, and, when the opportunity arises, to share our faith.

Half way through the morning we stop for a chance for the children that are able to sit round the table for refreshments and parents are offered a cuppa and biscuit too. We end the morning after clearing away the toys with a happy, noisy song time accompanied by musical instruments.

We are grateful for our small team of regular helpers from the church and past connections with First Steps who serve on our refreshment rota. A group this size relies on teamwork for it to run successfully and to give us leaders time to chat to get to know the parents and their concerns. So thank you for those who have helped in the past year in this way. We'd be grateful for any more offers of help to join the refreshment team or help to run the group on a regular basis. Now Glenda and Judith have become grandparents they need to be available to offer their own families help and support when they need it. Thank you also to Gillian Spencer for her supportive help and friendliness week by week when she's available: we're so grateful.

Above all we are thankful for your prayers for this group week by week as we seek to serve our Lord.

Ephesians ch 3 v 20-21

Now to Him who is able to do immeasurably more than all we ask or imagine, according to His power that is at work within us, to Him be glory in the church and in Christ Jesus throughout all generations, for ever and ever. Amen

Judith Hutchinson and Glenda Turner
First Steps Leaders

- **7Up.** This group for 8 to 11 year olds is held every Friday at 7pm (term time only) and is also an important outreach in the village. We currently have 16 children on the register with 12 to 14 attending each week. Sessions are based around a weekly episode of "*Friends and Heroes*" which includes an animated Bible story. Activities include cooking, crafts, puzzles and team games.

Jan Farrant, Joy Cooper and Neil Cooper attend every week and take turns to lead the Bible talk, craft or games. At the moment, due to Safeguarding rules, if one or two children haven't finished their craft/cooking the rest can't go upstairs for games because there must always be at least 2 adults with each group of children. We are really praying that more helpers will come forward so we can have 4 adults on the rota each week. Please consider prayerfully if this is something God could be leading you to help with. We are also very open to having teenagers helping as part of their Duke of Edinburgh Award,

CHILDREN'S & YOUTH MINISTRY (continued)

so if you know of anyone who needs to do some volunteering in the community please encourage them to get in touch.

Joy Cooper
7Up Leader

- **Ultim8** is for children of Secondary School age and meets at 8pm on Friday evenings. There are currently 10 children on the register, most attending weekly. Caroline OXer leads the group each week supported by Mick Hayter and either Gill Smith or Chris Riddick. Gillian Spencer also helps out when an extra person is needed for cooking etc.

Each week the children are encouraged to complete a craft or cooking activity. More adventurous sessions have included making string art pictures (thank you to those who provided hammers!) and making tzatziki from scratch! The children then take part in a short discussion time on a topic from "*The Ideas factory*" by Martin Saunders, which is linked to a Bible passage. Finally, the children head upstairs to play games such as basketball, spikeball and air hockey, although some just prefer to sit and chat.

Following a suggestion from one of our church members we hope to encourage the older children to get involved with our village events in the future, such as the carnival stall and the Christmas Lights Festival. We will also invite them to participate in the Youth Across Hemel event coming to CCB in March (more details below).

Unfortunately, some of the current helpers at Ultim8 will not be able to help as regularly after Easter. Please speak to Caroline if you are willing to help, even if it's only once a month, so that this group can continue.

Caroline OXer
Ultim8 Leader

Schools

We remain in close contact with Youth Across Hemel, who now run two lunchtime groups at Kings Langley Secondary School. They would welcome help from anyone at Christ Church who could attend weekly and is willing to be DBS checked and trained to assist with these groups.

Youth Across Hemel have recently asked to use our premises for their termly event: "*The Mix*" which is aimed at bringing church youth and school groups together for a time of fun and learning about God. This will take place on the afternoon of Sunday 9th March 2025 for children aged 11 to 18. Please pray that children from Ultim8 and those who attend the lunchtime group at the school will come and experience God's love in our building.

CHILDREN'S & YOUTH MINISTRY (continued)

Community Events

- **Carnival.** At the Kings Langley Carnival for the second year running we put out the mini climbing-frame and other toddler toys to draw families into our refreshment stall and we also put up posters advertising adult and children's groups that take place in the week. The stall was very busy and we had at least one new child start 7Up directly as a result of this.
- **Christmas Lights.** Once again we gave out "Family Advent Gift Bags" to families attending the Village Lights event. As the weather was extremely wet many people came into the church to dry off and get a warm drink; as a result we gave our Advent Gift Bags to over 40 families and had some meaningful conversations. We pray that the message of God's love coming into the world will stay with these families throughout the New Year.

Conclusion

So, there is a lot to be thankful for and a lot we need to pray for. Despite our small teams we are still reaching a large number of families in the village but we urgently need more helpers to support those leaders running groups every week.

Thank you to everyone who supports the Children and Youth Work either through prayer or action, it really makes a difference. Please do contact me if you have any suggestions or are able to help in any way.

Joy Cooper
Children and Youth Work Co-ordinator

COFFEE SHOP AND BOOKSHOP

Here we are again after another year and I must say I feel so proud to be involved in this wonderful outreach to our village and am humbled to work with so many dedicated and caring individuals from our church and also from the wider community. We have continued to be open on Monday, Wednesday and Saturday mornings as well as hosting one off events such as the Christian Aid coffee morning and providing for the Lent course.

Anne Armstrong and Kate Sime, despite having technically retired long ago, continue to be supportive in practical and encouraging ways and this year of course, is Helen Bluff's first full year as our part time worker: she has quickly become part of the family and such an important part of our offering.

Something has certainly gone right this year with a 19% increase in bookshop revenue and 17% increase in coffee shop revenue, meaning that the Christian message has spread not only by our actions, but also by the written word too. Part of this increase has undoubtedly been from the visits from The Waterside Centre, that have become fairly commonplace this year: I have personally enjoyed getting to know some of those characters and look forward to getting to know more of them this coming year.

Of course, we could not do any of this without our faithful bank of volunteers, be they servers, cashiers, bakers, visitors, administrators, preparers, cleaners, dish washers or encouragers. I would like to join the church in personally thanking everyone of you and wish you God's blessing for your sacrifice.

Twelve months on, we are still without a minister and we look forward to the changes we will see as and when that appointment is made. I do not propose to make any changes to what we are doing until we have a new minister, so that he or she can be involved in any forward planning. Until then we will do our best to maintain what we have developed.

If you feel that you would like to be involved in this endeavour, in any capacity, please do come and have a chat with me. Given my own personal circumstances, I don't have the time these days that I used to have and so would welcome any help.

Our coffee shop is not meant to be competition for the other businesses in the village but a place to come to enjoy good coffee and cake in a spiritual setting: this will continue. Unfortunately, Christian bookshops are few and far between these days and I'm so pleased that we are able to offer people the opportunity to purchase a greetings card

COFFEE SHOP AND BOOKSHOP (continued)

with a Christian message or a bible or a book. We don't seek to make a profit on our coffee, cakes and books, but I know that the Kingdom of God is richer with every sale we make.

Galatians 5:13

You, my brothers and sisters, were called to be free. But do not use your freedom to indulge the flesh ; rather, serve one another humbly in love.

Cameron Varley
Coffee Shop and Bookshop Leader

FRIENDSHIP CAFÉ

I am not sure that I am the right person to be writing this report since my ongoing studies have meant that I am not able to attend very often. However, I am so happy when I do manage to get there that things seem to be moving from strength to strength. There is even now a very strong male contingent benefiting from the Christ Church brand of Christian hospitality.

Again this year, we have welcomed new people and we have lost touch with some although we keep them in our prayers. Two very warm friends of the church, Lee and Sam, keep the drinks and jigsaws in good supply and Lee brings in biscuits and even supplied a Christmas banquet for us this year. It's so lovely to say that Lee herself made our acquaintance through this ministry and I do recommend giving it a try yourselves if you have never been.

Church family are encouraged to support this in any way they can and we have had a wonderful response. We meet in the Lower Hall which is set up with tables in a very large circle which people can chat as a large group or on individual tables and indeed have done both over the last few weeks. Our Christian bookshop is also open at the same time.

We have been able to maintain our Thought for the Day slot: a two minute bible verse and message, which has been enthusiastically received. In my absence, we have set up a rota of volunteers who make a guest appearance to speak at 11am. Thank you to all who have taken part in this. If you would like to be considered for the rota do please let me know – it is only a brief message, say four or five minutes long and is a blessing to be part of.

Although I would like this group to be more widely advertised, I am reluctant to make any significant change until we have a new minister that can perhaps share in the direction that we might want this group to move in as a church.

Matthew 11:28 "Come to me, all you who are weary and burdened, and I will give you rest."

Cameron Varley
Friendship Café Leader

NOMADS HOUSE GROUP

The Nomads House Group meets every Thursday at 8pm in the homes of a number of its members. 2024 has been another encouraging year for us, and since joining us, Simon Carver has taken over responsibility for leadership of the group. In total there are twelve of us, though not all can make it every week. Average attendance is more like eight.

Our time together starts by sharing what has been going on in our lives over the past week over coffee and excellent home-made cake! More often than not, we then sing a couple of songs using You Tube as musical support. That's followed by Bible Study, and we end with a time of prayer. Occasionally if numbers are low (especially on the first Thursday of every month when two of the group are absent due to attendance at deacons' meetings) the evening is less structured and is a time of prayer and sharing.

At the beginning of the year we completed a study, started in 2023, on the book of Daniel. This was followed by a study using the DVD entitled *"The Chosen"*. As this took several weeks we took time out to look at a study on *"The Prodigal God"* by Tim Keller, and to share our thoughts on the sermon from the previous week. This we entitled: "Did he/she really say that?"

We have yet to get back to inviting visiting speakers to share their Christian work and experiences as was the case pre Covid, but hope to be able to start this again in 2025.

Individual members continued to support outreach events throughout 2024, while many are involved in visiting those who are housebound or living in care homes.

Of course no review of Nomads would be complete without mentioning our social life. meals together and BBQs have all played their part in helping us support and encourage each other in our Christian journey.

For all of us, meeting together every week gives us the opportunity to share our hopes and fears, and provides us with the chance to support each other as we journey through life together.

If anyone is thinking of joining a house group you would be very welcome at Nomads.

Will Sime
on behalf of the members of Nomads.

CHRISTIAN AID

This year, many individuals, families, and communities around the world have faced significant brokenness in their lives. Conflicts have devastated numerous communities, leaving behind harrowing images of suffering that pierce our hearts. However, this is not the end of the story. Christian Aid, alongside its partners, has remained in very difficult situations, working to bring hope, comfort, and long-term support. The activities highlighted in this report reflect the collective efforts of many who have contributed to this work. We are immensely grateful to you all for the total amount raised of £13,786.

Village Quiz: 9 February 2024

The Village Quiz is always a delightful event, bringing together friends from across the community while challenging our minds and memories! This year, we had 13 teams, totalling 78 participants. Congratulations to the Library Team for their victory, though everyone had a fun evening. Our thanks go to all who organised the event, donated raffle prizes, and to the Services Club for generously providing their venue free of charge. We raised £821.

Christian AidWeek: 14 to 20 May 2024 House-to-House Collection

Christian AidWeek is central to our annual activities. The 'House-to-House' collection brings together many from our churches and the wider community to deliver and collect envelopes. It is always inspiring to witness the faithful support from volunteers renewing connections with friends and neighbours. This year, we raised £4,086.

CoffeeMorning: Christ Church Baptist: 11May

We are very thankful to the Bookshop for hosting our Coffee Morning once again. We enjoyed a good time, sharing together and eating some delicious cakes, raising a total of £217.

United Service at Christ Church Baptist: 12 May 2024.

It was a joy to gather with churches from our village at Christ Church to worship together. We extend our gratitude to David Blackmore, a Christian Aid volunteer speaker from Aylesbury, for leading our reflections. He shared the story of Aline from Burundi, the focus of Christian Aid Week's publicity, highlighting the challenges she faces due to the rising cost of living and climate change. Fortunately, help arrived through a CA partner organisation that provided her with a three-day community workshop. There, she learned how to establish a steady income and make long-term plans. As a result, she has launched a small grocery business that not only secures a home for her and her children but also provides food, clothing, and essential healthcare.

CHRISTIAN AID (continued)

Fundraising Meal: La Banq, Abbots Langley: 18 November 2024

Seventy-six people from Kings and Abbots Langley and beyond gathered for our first event at La Banq restaurant. It was a very enjoyable evening as we met together with old friends and made new ones. Attendees spoke highly of the lively atmosphere, delicious food, and excellent service. In total, £1,053 was raised through ticket sales, raffle, and donations.

Long-Service Awards

While at La Banq we also took the opportunity to present a Long-Service Award to Harold Taylor, who dedicated 36 years to the Committee, including 10 as chairperson. In his acceptance speech, he spoke passionately about Christian Aid's mission and his personal commitment to it.

Recently, Paul was pleased to present a long service award to Jean Osborne, another faithful committee member.

All Saints Christmas Tree Festival. 13 to 15 December 2024.

The Christmas tree festival hosted annually by All Saints Church showcases community groups decorating trees that represent their work this year. Christian Aid's tree beautifully adorned by Lindsay Jepsen and Sue Castle-Henry was entitled "Comfort and Joy" and focused on the story of Shede in South Sudan, who, like many others, is battling hunger and malnutrition in the Wedwell Refugee Settlement. The programme notes emphasised the vital support provided by Christian Aid and its partner Smile Again Africa Development Organisation, which offers a lifeline for families in need. Although not a fundraiser, £33 was generously donated.

Carol singing in the Marlows Hemel Hempstead, Nash Mills, and Divine Saviour Schools. 13 December.

Children from two local schools brought joy to shoppers in the Marlowes, Hemel Hempstead, on 13 December, with their delightful carol singing. Nash Mills Church of England Primary School performed in the morning, followed by The Divine Saviour Catholic Primary School. Abbots Langley in the afternoon, mixing traditional carols with modern songs. Many shoppers expressed their appreciation and the children clearly enjoyed performing. A total of £625 was raised for Christian Aid's Christmas appeal.

CHRISTIAN AID (continued)

Carols in the village garden 21 December 2024.

The clouds parted and the rain stopped and about 100 of us gathered in the beautiful setting of the Village Garden, expertly led by the Hemel Hempstead Brass Band for which we are very grateful. We sang a selection of traditional carols and heard the story of the first Christmas. Our thanks go to everyone who attended and generously contributed £205 to Christian Aid's Christmas appeal, as well as to Dallng's for their kind donation of mince pies.

Emergency appeals.

In October, we collaborated with other charities in the Disasters Emergency Committee, (DEC) to support an appeal for the Middle East, particularly Gaza and Lebanon. At that time it was estimated that 90% of the population was displaced, with many lacking sufficient food and 42,000 lives lost. 3 million people across Gaza and Lebanon require humanitarian aid. Donations were collected in our churches, resulting in a total of £616 raised.

With grateful thanks and in loving memory.

This year we mourned the loss of our dear friend Jeanette Hayter, who served on the committee for fifty years from 1973 to 2023 and helped organise many events. Her absence is deeply felt. In her memory, the family requested donations be made to Christian Aid, which raised a magnificent total of £4,263 and they are very grateful for this.

And finally, does it really make any difference supporting? Shede and others in South Sudan.

This question is often posed: Where does the money raised go and does it really make a difference? Christian aid collaborates with local partners who are best placed to determine the most effective use of funds. These resources are allocated for both emergency relief and long term development, irrespective of nationality, religion, gender or sexuality. At the Wedwell Refugees Settlement, Christian Aid works alongside its partner. Smile Again Africa Development Organisation, to provide essential financial assistance to families like Shede in South Sudan (mentioned in the notes above about the All Saints Christmas tree festival). To date, they have supported 4550 individuals in the settlement, offering small cash grants that significantly impact their lives. These funds enable families to purchase vital items such as nutritious food, medicine, blankets and clothing.

Our team is led by Paul Tucker, the secretary is Eric Martin and the Treasurer, Chris Pettit. Keith Gower and Sue Castle-Henry represent All Saints; Pat Macomb, Christ Church; and Kevin Cassidy, Our Lady RC Chipperfield.

SOCIAL ACTIVITIES

I am pleased to report that the social life of the church in 2024 has, once again, been packed with a variety of events aimed at old and young alike.

The year started with the ever popular New Year Party. Held on 6 January and hosted by Jan and Roy Farrant. This was a great evening of fun and games and was enjoyed by a number of folk.

Another ever popular event was the quiz night. Although planned for 9 March, this had to be postponed until 11 May. Despite the delay this was well attended, and included an excellent ploughman's supper. The event made a profit and this was donated to the Church's Charity of the Year.

A first this year was a "Holiday at Home". Intended for those who would otherwise be unlikely to go on holiday, this proved a real success, especially with older folk. A total of twenty two attended for some or all of the activities which Kate Sime and Margaret Parsons had planned over three days in July. Everything from a performance by the local Ukulele Band, to armchair exercises, and a film about the village in the past. A lovely cooked lunch was provided on two of those days and a cream tea on the third.

The annual fun day was held on 10 August in the grounds of Chipperfield School, and included a treasure hunt, which was won by a team consisting of James Turner, Glenda Turner, Joy Cooper and Caroline Oxe. The afternoon concluded with an excellent BBQ. Like the Quiz Night this event was supported by folk from within the fellowship and a number from outside. A great way of showing to the outside world we're human after all!

During August a number of walks were organised and these proved popular with the more spritely among us.

On 7 October another regular and ever popular event was the canal trip organised by Jan Farrant. Around 30 of our more senior folk enjoyed a very pleasant couple of hours travelling along "the cut", with a wonderful fish and chips lunch on board. (Sausage and Chips for the non-fish eaters!)

The past year shows that Christians can enjoy fun and fellowship together. This year we lost Lizzie North as a member of the committee organising these events, but I'm pleased to say Ruth Clarke joined the group (Jan Farrant, Joy Cooper, Kate Sime, Martin Brett and Tim Price) during the year. Organising such events is a lot of work, and I want to thank them for giving up their time in planning and executing such a varied social programme throughout the year.

Will Sime
Chair of Social Committee

FABRIC

The main improvements during 2024 were:

- Replacement of five old metal Crittall windows in the Minnows room and general toilets with new upvc double glazed units. One lintel in the lounge was replaced and outside brickwork was refurbished. Existing upvc windows in the Lounge also benefited with the addition of trickle vents and replacement of a faulty fixed pane.
- Replacement flat roofs to Minnows, Lounge, Upper Hall stairwell and Upper Hall boiler room. These are now properly insulated and water drains away, rather than pooling.
- In the Lounge, sections of both outside walls were replastered prior to room decoration in early 2025. New blinds installed.
- Fire Risk Assessment is ongoing to ensure the whole building is safe for all users.
- In the Spring, all windows throughout the church were cleaned by a contractor.
- Routine annual inspections and servicing of appliances were carried out as necessary.

Hedley Edwards
Property Steward

Mark Allcorn
Deacon for Property

TREASURER'S REPORT

Again this year the annual accounts have been prepared in line with the Baptist Union's suggested format for churches with an income under £250k/year.

Headlines from the Accounts

2024 was another full year without a minister and although we are praying for the future and for the right person to come along, the church has largely remained strong as a fellowship with new initiatives and care for one another and the surrounding village. We continue to take the decision to wait to prioritise the replacement of our minister, postponing any decision to re-hire a children's worker until that individual could give their direction to the task.

In 2024 the total income reduced by £16,370 to £130,319. This is almost entirely due to a drop in the weekly offering of £14,479. This may well be due to the current difficulties we are facing as a country in general with the increased cost of living, but it would be remiss of me not to point out this possible concern for the future financial stability of the church. I appreciate that we are currently very cash rich, which may colour our attitude to giving, but would like to document this cautionary message that could become more significant in the future.

Gift Aid receipts this year were £13,597, dropping in line with the reduction in giving last year, albeit the previous year had seen a large growth.

On a positive note, the Bookshop and Coffee Shop are reporting in excess of 20% growth in their receipts this year (£19,781) and this, as well as the Friendship Café on Thursdays, remains a much valued resource for the village and an excellent point of contact between the church and the rest of our local community.

Receipts from children's groups have also grown healthily to £2,252, underlining our commitment to keep this worthwhile ministry going, although help is always needed.

Without a minister we have continued to let out the manse which has brought in over £13,000 in rent, which is less than the previous year due to a period when the manse was vacant as we waited for the church meeting concerning a potential minister, ultimately decided against.

Turning to the expenses of the church, there has been an overall reduction in expenditure this year of £30,373 but this is entirely due to the exceptional capital expenditure in the previous year. We do have a programme for capital improvements for the church but this year the spending on the upkeep of the church was £33,500. Accordingly the church's liquid assets have increased to £241,945.

TREASURER'S REPORT (continued)

Concerning external causes, the church has given £4,530 to CBA and £4,530 to BMS World Mission. The nominated "Charity of the Year" for 2024 was Release International and a total of £2,045 was collected and donated to that cause. Total giving to external causes amounted to 11.9% of our tithed income for the year which for clarity consists of offering, gift aid, bank interest and income from our bookshop and coffee shop. This was higher than the agreed 10%, since 2023 had been a little below this. We have yet to agree on the Charity of the Year for 2025.

Christ Church continues to hold the majority of its reserves in a Baptist Union deposit account. Baptist churches are encouraged to do so as this provides funds to the Baptist Union which are used to make loans to finance the purchase of new church sites and manses, fund the construction of new churches and redevelopment and improvement projects.

The deacons have considered the financial position of the Church and believe that we will be able to pay all bills, invoices, charges and other liabilities as they fall due.

The work of the Treasurer is dependent on other supporting people. Particular thanks go to:

- all those who have given to the work of the church in 2023, either by way of regular monthly donations or in other ways. The weekly/monthly offering amounted to £56,109 for the full year;
- the offering counting team;
- Roy Farrant who has managed the payroll. The church currently has 2 individuals on payroll;
- Will Sime for managing the hiring of our premises. The church has received an income of £17,793 through hall-hire in the year.

Cameron Varley
Treasurer

CHRIST CHURCH BAPTIST KINGS LANGLEY – ANNUAL REPORT

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

Consolidated CCB Receipts and Payment Account

	2024	2023
<i>Receipts</i>		
General Fund	108,285	128,245
Kings Bookshop and Coffee Shop Fund	19,781	16,354
Children's Groups	2,252	2,089
	130,319	146,689
<i>Payments</i>		
General Fund	58,713	94,686
Kings Bookshop and Coffee Shop Fund	17,166	13,647
Children's Groups	2,722	641
	78,601	108,974
<i>Surplus (deficit) for the year</i>	51,718	37,715

General Fund - Receipts and Payments

	Note	2024	2023
<i>Receipts</i>			
Weekly Offering		56,109	68,154
Donations and other income	2	1,845	10,863
Income tax received on gifts (Gift Aid)		13,597	16,031
Investment income	3	3,804	3,731
Letting of Manse		13,147	15,238
Rents & contributions for use of premises		17,793	14,107
Raised for other causes	4	1,990	122
		108,285	128,245
<i>Payments</i>			
Ministry	5	12,635	13,232
Mission	6	12,062	9,315
Upkeep of Church Premises	7	32,376	65,876
Administration	8	1,639	6,264
		58,713	94,686
<i>Surplus (deficit) for the year</i>		49,573	33,560

CHRIST CHURCH BAPTIST KINGS LANGLEY – ANNUAL REPORT

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024 (continued)**Kings Bookshop and Coffee Shop (KBCS) Fund - Receipts and Payments**

	2024	2023
Receipts		
Sale of books, cards, gifts etc	6,912	5,362
Refreshments	12,869	10,992
Donations	0	0
	19,781	16,354
Payments		
Bookshop worker gross salary	9,306	7,043
Employer pension costs	0	164
Purchase of books, cards, etc	3,961	3,857
Refreshments	3,621	1,941
Card Machine Charges	23	298
Maintenance & Equipment	0	97
Donation to Christian Aid	256	232
Stationery & Postage	0	0
Miscellaneous	0	14
	17,166	13,647
Surplus (deficit) for the year	2,614	2,707

Childrens' Groups - First Steps - Receipts and Payments

	2024	2023
Receipts		
Subscriptions	1,040	984
	1,040	984
Payments		
Related Expenses	435	435
	435	435
Surplus (deficit) for the year	605	549

CHRIST CHURCH BAPTIST KINGS LANGLEY – ANNUAL REPORT

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024 (continued)

Childrens' Groups - 7Up & Ultim8 - Receipts and Payments

	2024	2023
Receipts		
Subscriptions	1,212	1,105
	<u>1,212</u>	<u>1,105</u>
Payments		
Related Expenses	2,286	206
	<u>2,286</u>	<u>206</u>
Surplus (deficit) for the year	<u>-1,074</u>	<u>899</u>

Statement of Assets and Liabilities at 31 December 2024

Assets		2024	2023
Bank and other cash balances	9	241,945	190,228
Representing balances on the following funds			
General Fund	10	236,945	185,227
KCBS Fund	11	3,000	3,000
First Steps Fund	12	1,000	1,000
Revel8 and 7Up Fund	13	1,000	1,000
TOTAL		<u>241,945</u>	<u>190,228</u>
 Non monetary assets held for the Church's own use	14	3,365,397	3,262,957
Total Assets		<u>3,607,342</u>	<u>3,453,185</u>
 Liabilities			
Baptist Pension Scheme Liabilities	15	0	0
Total Debt		<u>0</u>	<u>0</u>

CHRIST CHURCH BAPTIST KINGS LANGLEY – ANNUAL REPORT

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024 (continued)

1 Notes to the Accounts

Basis of accounts: These accounts have been prepared on a 'receipts and payments' basis and accord with Section 133 Charities Act 2011

2 Donations and other income	2024	2023
Donations / Contribution to overheads	695	0
Legacies	0	10,509
Other items	1,150	354
	1,845	10,863
 3 Investment income		
Bank interest	3,804	3,731
	3,804	3,731
 4 Raised for Other Causes		
<i>Charity of the Year:</i>		
Release International	1,990	122
 5 Outgoing - Ministry		
Minister's (gross) stipend	0	0
Pension Contribution	10	12
Church Activities / Sunday services	2,241	1,035
Jubilee Celebrations	0	267
Visiting Speakers	5,177	2,880
Subscriptions and Licences	1,466	640
<i>Manse Costs:</i>		
Utilities (council tax, water, light & heat)	1,693	648
Insurance	1,478	1,168
Repairs / upkeep	570	6,581
	12,635	13,232

CHRIST CHURCH BAPTIST KINGS LANGLEY – ANNUAL REPORT

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024 (continued)

Notes to the Accounts (continued)

6 Outgoing - Mission	2024	2023
Given to BMS	4,530	4,300
Given to CBA	4,530	4,300
Given to charity of the year	2,045	122
Children & Youth work	0	94
Outreach	857	367
World Day of Prayer	100	131
	12,062	9,315

7 Outgoing - Upkeep of Church Premises		
Utilities (light & heat)	9,578	11,893
Insurance	3,026	2,928
Repairs and Maintenance	13,170	26,304
Accessible Toilet Fitted	0	10,813
Automatic Doors Installed	0	8,640
Cleaner's salary	6,602	5,298
	32,376	65,876

8 Outgoing - Administration		
Printing and stationery	0	477
Administrator's salary	1,639	5,787
	1,639	6,264

9 Bank and other cash balances		
Barclays CCB CIO General Account	14,553	21,559
Baptist Union Deposit Account	220,003	156,199
Barclays KBCS CIO Account	7,339	12,419
Cash (Note 2)	50	50
	241,945	190,228

Note 2: £40 KBCS £10 First Steps

CHRIST CHURCH BAPTIST KINGS LANGLEY – ANNUAL REPORT

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024 (continued)

Notes to the Accounts (continued)

10 General Fund	2024	2023
Opening balance	185,227	146,731
Net receipts/(payments) for the year	49,573	33,560
Transferred from KCBS Fund	2,614	2,707
Transferred from First Steps Fund	605	764
Transferred from 7Up-Revel8 Fund	-1,074	1,466
Closing balance	236,945	185,227
11 KCBS Fund		
Opening balance	3,000	3,000
Net receipts/(payments) for the year	2,614	2,707
Transferred to General Fund	-2,614	-2,707
Closing balance	3,000	3,000
12 First Steps Fund		
Opening balance	1,000	1,215
Net receipts/(payments) for the year	605	549
Transferred to 7Up Fund	0	0
Transferred to General Fund	-605	-764
Closing balance	1,000	1,000
13 Childrens Groups - 7Up Revel8		
Opening balance	1,000	1,567
Net receipts/(payments) for the year	-1,074	899
Transferred from General Fund	1,074	-1,466
Closing balance	1,000	1,000

CHRIST CHURCH BAPTIST KINGS LANGLEY – ANNUAL REPORT

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024 (continued)

Notes to the Accounts (continued)

14 Non monetary assets held for the Church's own use

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the

	2024	2023
Church premises, insured value (The Nap, Kings Langley, Herts, WD4 8ES)	2,620,942	2,532,284
Church manse, insured value (2 Belham Road, Kings Langley, Herts, WD4 8BY)	598,547	589,701
Church organ insured value (Note 3)		
The church also owns fixtures, furniture and equipment with an insured value of	145,908	140,972
	<u>3,365,397</u>	<u>3,262,957</u>

Note 3: Baptist Insurance have clarified that the organ insured value is included in the total figure for Church premises insured value.

15 Baptist Pension Scheme Liabilities

The Pension and BUGB Trustees sent a joint communication to participating churches including Christ Church Baptist Kings Langley at the end of July 2022 regarding the recent Buy In with Just. As a result of that announcement no further employer debt estimate reports will be published for the time being, although this will continue to be kept under review. Effectively there is no shortfall debt at the present time. However, there will be an administrative cost of £1,000 to process any employers leaving the Scheme.

Since Christ Church Baptist Kings Langley is in a Period of Grace which commenced after 30 June 2022, the administrative cost noted above would be payable should the church wish to end the Period of Grace before a new Minister is appointed.

The accounts and statement of assets and liabilities set out on pages 20 to 26 relating to the year ended 31 December 2024 are as approved by the deacons.



Cameron Varley
Treasurer
13 March 2025

INDEPENDENT EXAMINER'S REPORT

Report of the Independent Examiner to the Trustees of Christ Church Baptist, Kings Langley on the accounts for the year ended 31 December 2024

Respective responsibilities of Trustees and Examiner

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

It is my responsibility:

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

Basis of independent examiner's statement

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

Independent examiner's statement

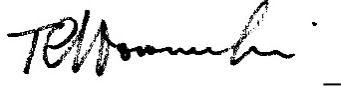
In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

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

INDEPENDENT EXAMINER'S REPORT (continued)

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

Signed by or on behalf of the Examiner



13 March 2025

Tadeusz Woroniecki

ACMA

1 Brickfield Cottages, St Marys Lane, Hertingfordbury, Hertford, SG14 2LF

Accounts

Christ Church Baptist

The Nap, Kings Langley, Herts, WD4 8ET

www.christchurchbaptist.co.uk



ANNUAL REPORT FOR 2023

**March 2024
Annual General Meeting**

SECRETARY'S REPORT

The bare facts:

Minister:	Vacant
Moderator	Revd Garry Jenkins (appointed 26 January 2023)
Administrator:	Glenda Turner (appointed July 2006)
Bookshop and Coffee Shop Co-Ordinator:	Hannah Tse (resigned 30 October 2023) Helen Bluff (appointed 27 November 2023)
New members:	None
Baptisms:	None
Member deaths:	None
Secretary:	Roy Farrant (re-appointed October 2021 for three years)
Treasurer:	Paul Hutchinson (resigned 30 March 2023) Cameron Varley (appointed 30 March 2023)
Other Deacons:	Mark Allchorn (appointed 30 March 2023) Phil Carpenter (appointed 13 March 2022) Joy Cooper (appointed 26 May 2022) Kate Sime (appointed 30 March 2023) Will Sime (resigned 30 March 2023)
Diaconate vacancies:	Two

Church Progress:

On the face of it, nothing much happened at Christ Church during 2023. There were no new members; no leaving members; no baptisms.

These bare facts do not tell the story, though. Much has been going on and you can read about lots of that elsewhere in this report.

We have been blessed with many different people filling our pulpit Sunday by Sunday. (Special thanks are due to Phil Carpenter for liaising week by week with all these different speakers.) The pattern of Sunday worship has, in some ways, been quite different from what we were used to: different faces; different styles; different messages. Yet all have been warmly welcomed and all have brought God's word.

More of our own folk have stepped up to help with various bits and pieces of Sunday morning leadership, with prayers or readings or managing the service or bringing God's word. We still miss not having a permanent keyboard player, but we are so grateful for the musical leadership that we do have.

Paul Hutchinson stepped down as treasurer after several years' hard work, for which we are hugely grateful. Cameron Varley has stepped into Paul's shoes and we know the finances are safe in his hands.

Towards the end of the year, we appointed a new co-ordinator for our bookshop and coffee shop: Helen Bluff is so warmly welcomed and welcoming.

During the year we have been searching for a new minister. Early in the year our Church Profile was published on the BU list where prospective ministers can view it and then apply. The deacons asked a sub-group of three to review applications as they are received and refer those that may fit to the diaconate. During the year the sub-group saw profiles from five ministers and two of these subsequently met the diaconate. One was invited to come and preach. Yet we have not felt it right to call any to be our minister. So, the search continues and, whilst the seemingly long time this process takes is frustrating, we must acknowledge that there are far more churches with vacancies than there are ministers searching and so inevitably it will take time.

In the meantime, I am hugely grateful for all the help and hard work that goes on behind the scenes. We continue to wait on the Lord, knowing that He is preparing the right minister for us and knowing that He holds us in His hands on the journey. As the words of Psalm 111:7 put it:

*The works of his hands are faithful and just;
all his precepts are trustworthy.*

Roy Farrant
Secretary
February 2024

PASTORAL CARE & PRAYER MINISTRY

As referred to in my previous report, Pastoral Care is something we are all a part of, and it has been said of us here, by those both inside and outside of the church that it is something that we do extremely well. My role as co-ordinator is a tiny part of what each of us carry out on a day-to-day basis as we look out for the needs of others and provide support and comfort where we can.

As I mentioned last year, I am so grateful for the support of my fellow deacons during this busy time for all of us as we share pastoral concerns as a key part of our monthly deacons' meetings. Also, as before, a huge thanks to Glenda for the diligent way that she circulates prayer requests and information. Finally, to Will and Kate in making their phone number available as prayer contact point.

Additionally, this year we have been blessed by the services of Anne Armstrong who takes time out of her busy week on Bookshop duties to send cards and messages of support to those who require this most.

Blessings
Phil

CHRISTIAN AID REPORT

We give thanks for raising £11,460.03

We are very grateful to all who have supported Christian Aid in any way during 2023 and helping to raise £11,460.23 (including Gift Aid). Thank you for your giving, organising, prayers, encouragement, and interest. You helped to bring hope to many suffering the effects of wars, poverty, and so-called natural disasters.

Our full annual report is available in the church or at: <https://www.kings-langley-churches.org.uk/Christian%20Aid.html#AR2023>

Christian Aid Week: 14th to 20th May

This is a key part of the year and particularly the 'House-to House' collection. Many from our local churches, and wider community, deliver and collect envelopes from residents within the Village. A number have been helping with this for several years and we thank you for your faithfulness.

At our United Service (14th May) we met with our friends from the Methodist Church and our guest speaker was Revd. Dr. Lord Leslie Griffiths (a previous president of the Methodist Conference). He spoke of how Christian Aid helps individuals (this year illustrating the support given to Esther in Malawi) but also how it addresses injustice at a structural level. After the service there was a lively question-and- answer session followed by a simple meal. Our thanks go to all who helped with the Coffee Morning on 13th May at Christ Church. Many from the local churches baked cakes and we shared together in enjoying the fruits of their labours!

Activities throughout the year

We were pleased to be able to go back to the Services Club for our annual quiz on 3rd February when 13 teams joined together for a fun evening. Well done to the 'Good neighbours' team for winning and we celebrated everyone's contribution.

We had an enjoyable evening at the Abbots Tandoori on 6 November with good food and company.

In December we decorated a tree at the 'All Saints Christmas Tree Festival' (8th-10th) and on 15th we had a lovely day singing carols in the Marlowes with Nash Mills and Divine Saviour Schools. The children were a delight and brought joy to many who passed by. On 16th December we organised carol singing in the Village Garden for around 100 people.

Special appeals and campaigning

We launched special appeals for those suffering from the earthquakes in southern Turkey, and through the Red Cross for Morocco. Emergency relief was provided, and Christian Aid will be there in the long-term helping vulnerable people rebuild their lives.

In December, a special appeal was launched to help those affected by trauma following the hostage taking in Israel and those suffering from the bombings and violence in Gaza. Partners provided: psychological support, mattresses, medicines, and emergency food.

Campaigning

As well as fund raising, campaigning to influence the actions of our Government are an important part of what we do. Throughout the year we wrote to our MP, Sir Mike Penning, about the cuts to Overseas Aid, the worsening situation in South Sudan and climate change. In the year of COP 28 in Dubai we urged the Government to maintain its commitment to the activities necessary to reduce carbon emissions so limiting the rise in global temperatures to no more than 1.5 degrees centigrade.

Prayer

Each week a short prayer, or subject for prayer, is included on our service sheet. Thank you to all who include this in the prayers of intercessions in our services and also in their private devotions.

Paul Tucker
February 2024

HOUSE GROUPS

NOMADS HOUSE GROUP

At the start of 2023 there were 9 of us meeting regularly on Thursday evenings. Chris Riddick joined the group on his return to the UK, and following their retirement and a move to Watford, we were greatly blessed when Simon and Catriona became regular members. All three have been very active and have led many bible studies.

If anyone would like to join us you would be welcomed with open arms. We meet every week on a Thursday at 8pm rotating between various members homes but. Our time together starts by sharing what has been going on in our lives over the past week over coffee and excellent home-made cake!!! That's followed by Bible Study and we end with a time of prayer.

At the beginning of the year we completed a study started in 2022 entitled 'What if we knew what God knows about us.' This was both challenging and inspiring. This was followed by a series where members chose a number referred to in the Bible and spoke about. The last few weeks we have been studying the book of Daniel which we will complete in 2024 and this is to be followed by a study using the DVD called 'The Chosen'.

We have yet to get back to inviting visiting speakers to share their Christian work and experiences as was the case pre COVID, but hope to be able to start this again in 2024.

Individual members have supported outreach events through 2022, while many are involved in visiting those who are housebound or living in care homes.

Of course, no review of Nomads would be complete without mentioning our social life. Parties and BBQs have all played their part in helping us support and encourage each other in our Christian journey. We wish we had been able to do more in 2023 but various members struggled with ill health, but thanks to the many prayers most are back to normal. That said we had a very pleasant meal together to celebrate Christmas.

For all of us, meeting together every week gives us the opportunity to share our hopes and fears, and provides us with the chance to support each other as we journey through life together.

If anyone is thinking of joining a house group you would be very welcome at Nomads.

Will Sime on behalf the members of Nomad.

BIBLE STUDY GROUP

For the most of 2023, the bible study group moved from zoom and into an in person bible study in the lower hall of the church. The format remained just the same, but with a cup of tea to go with it.

We covered several Old Testament books including Ruth and Esther and finally closed with Romans.

As with a few things I have been involved with this year, I had to pull away from this in October and due to circumstances with other group members, the decision was taken to wrap up this group for the moment.

I would encourage anyone that might wish to start up a similar group in the future to do so. I have benefited greatly from the fellowship I have received in being a part of this group and I'm sure the other members feel the same.

Isaiah 55:11

so is my word that goes out from my mouth: It will not return to me empty, but will accomplish what I desire and achieve the purpose for which I sent it.

CHILDREN'S & YOUTH MINISTRY

Although I have said this before, I think it's worth reiterating, my priorities in taking over coordination of the Youth and Children's work (albeit temporarily!) have always been threefold;

- 1) Ensure there is appropriate Bible teaching for the children available every Sunday to build consistency in both provision and, hopefully, attendance.
- 2) To build back up our bank of volunteers, they are our most important resource.
- 3) To continue to engage with children and youth in the wider community of Kings Langley.

Sunday mornings

Since September I have been planning the Sunday morning sessions using topics and resources from the 'Energise' website which has a wealth of material for all ages. We have completed series' on 'Children Jesus met' and 'Adults Jesus met' and recently we have been learning about the 'Fruits of the Spirit'. A typical session usually consists of an active game or two to burn off energy, an activity or video to introduce the topic, a Bible story, a discussion or activity to consider how this applies to us, prayer/song, making a craft to take home.

Ruth and I take it in turns to lead the sessions and there are 5 other volunteers who help each week on a rota basis.

There are 11 children who have attended over the past year (not counting visitors), usually there are only a few each week but it varies. In order to encourage families to come along, we have a WhatsApp group for all the parents and at the start of each weekend I 'advertise' the theme for the coming Sunday and highlight any exciting activities.

Midweek groups

First Steps: This group for pre-school children and their parents/carers continues to be a major part of our outreach in the village and has had contact with well over 50 families since this time last year. About half of these families left at the end of the summer term to start nursery or school in September. Currently there are 13-16 non church families attending on Thursday mornings which means approximately 30-40 people in the upstairs hall, which makes for a fun and busy morning. There is a smaller group of regular parents but more grandparents are coming along with their grandchildren now. The group continues to be faithfully run by Judith and Glenda, ably assisted by Gillian Spencer and a good group of regulars who help to set the hall up.

There is also a good team of refreshment helpers who we are very grateful for but, for various reasons, may soon struggle to continue, so we would welcome help from anyone who can give a couple of hours on a Thursday morning twice a term (no school holidays). Although, since Matthew and Ben left, the parents have not received a specific 'message' at Christmas or Easter, both Judith and Glenda have developed amazing relationships with the parents and carers and regularly pray for the families that come along. They work hard to

make the morning a valuable, happy, safe space to share their faith when the opportunity arises and take the opportunity to invite them to church events.

7up: This group for 8-11yr olds is also an important outreach in the village, although our numbers dropped significantly at the end of the summer with 10 children moving up to Secondary School and another 10 leaving to join Scouts or focus on school studies. This meant the Autumn term was fairly quiet with an average of 8-10 children attending, we put out an advert on our church Facebook page but this was met with little response. However, our current parents have been spreading the word and in February 5 new children joined so we now have 16 on the register.

Jan, Joy and Neil lead/help every week and Tania also helps out when she is available. There are a few others who step in if someone is away on holiday but we could really do with one or two regular helpers so that we can have 4 adults on the rota each week, particularly as our Safeguarding rules dictate that there must always be 2 adults with any group of children and they can't be a married couple! So please consider prayerfully if this is something God could be leading you to help with.

Ultim8: We were very excited to finally get this group for Secondary School pupils aged 10/11yrs off the ground in September. We have 14 children on the register with 8-10 attending each week and 5 regular leaders with 3 on the rota each week. The children, who are all in school Year 7, are very enthusiastic and the parents are very grateful that we provide 'safe space' in the village for this age group. However, it has not all been plain-sailing, as many of you will be aware, we have struggled with having enough helpers for various reasons and whilst we are very grateful for the 'occasional' volunteers who stepped in, it has been difficult to establish routines and behavioural expectations with different leaders each week. Nonetheless, things are more settled now and the children are beginning to collaborate more as a group and show greater respect for the leaders.

A huge 'thank-you' to Caroline Oxer who has been instrumental in getting this group going and attends almost every week, thanks also to the rest of the leaders; Dave, Lore, Chris R & Chantelle who give up their time to run this group. We are still keen to have one or two more people on the rota so please speak to myself or Caroline if you're interested.

Schools

Our links with the local Kings Langley schools have continued throughout the year. In the Autumn term we were approached by 'Youth Across Hemel' to ask if we had any volunteers who would be willing to be trained by them to lead the weekly lunchtime group 'Summit' at Kings Langley Secondary school alongside Father James from All Saints. This was shared with the membership but as there was no response and we are short of helpers for our own activities, we have said that at the moment we are unable to help but we hope that this may change in the future.

Community Events

- 1) Carnival** At the Kings Langley Carnival in 2023 we decided not to have any adult-led children's activities as we were short of helpers. Instead, we put out the mini climbing-frame and other toddler toys which were very successful in drawing families to the stall and allowing us to engage them in conversation.
- 2) Christmas Lights** This year, as the Christmas Lights festival fell on the first Saturday in December, we decided to trial giving out 'Family Advent Gift Bags'. A team of volunteers filled 50 bags with Bible based crafts and games. The promise of a gift bag encouraged families from First Steps, 7up and Ultim8 to come into the church as well as others and was so successful that we ran out! Our prayer was that as families took home the message of God's love they would have a better understanding of the true meaning of Christmas.

Resources

Having purchased new children's chairs last year, this year we have finally replaced the ancient grey/blue adult chairs with red plastic ones (thanks to Roy for organising) which are the same design as the blue plastic ones in the lower hall. This helps to brighten up the hall, although we eagerly await the renovation of the Upper Hall as better storage and kitchen facilities are badly needed, as well as a new heating system.

Conclusion

So, there is a lot to be thankful for and a lot we need to pray for, but we are not standing still!

Thank you to everyone who supports the Children and Youth work either through prayer or action, we really couldn't do it without you! Please do contact me if you have any suggestions or are able to help in any way.

Joy Cooper

COFFEE SHOP AND BOOKSHOP

Last year was a successful year for our coffeeshop and bookshop, with sales growing more than 10% this year and as I type, we are preparing for the celebration of our 25 years anniversary! We should all be very proud of the service that we have provided for our village and I know that this small, quiet retreat is for some people such an important part of the week. It must once again mention Anne and Kate, who both of them, despite having technically retired long ago, continue to be supportive in practical and encouraging ways.

2023 was also a sad and happy year. Sad because we said goodbye to Hannah who had served us faithfully for many years herself but has decided that it is time for a new challenge. And happy, because we have been so fortunate to meet Helen, our new co-ordinator, who has been with us for just a short time but already feels like a piece of the furniture. May she find her working hours a blessing every day 😊

Of course, we could not do any of this without our faithful bank of volunteers be they servers, cashiers, bakers, visitors, administrators, preparers, cleaners, dish washers or encouragers. I would like to join the church in personally thanking everyone of you and wish you God's blessing for your sacrifice.

We remain in strange times, without a minister and with changes for our church to come. I do not propose to make any changes to what we are doing until we have a new minister so that he or she can be involved in any forward planning. Until then we will do our best to maintain what we have developed:

If you feel that you would like to be involved in this endeavour, in any capacity, please do come and have a chat with me. Given my own personal circumstances, I don't have the time these days that I used to have and so would welcome any help.

Our coffee shop is not meant to be competition for the other businesses in the village but a place to come to enjoy good coffee and cake in a spiritual setting, this will continue. Unfortunately, Christian bookshops are few and far between these days and I'm so pleased that we are able to offer people the opportunity to purchase a greetings card with a Christian message or a bible or a book. We don't seek to make a profit on our coffee, cakes and books, but I know that the Kingdom of God is richer with every sale we make.



Galatians 5:13 You, my brothers and sisters, were called to be free. But do not use your freedom to indulge the flesh ; rather, serve one another humbly in love.

FRIENDSHIP CAFE

This year has seen a name change from the wellbeing coffee morning to the friendship café. I am so pleased to report that this has become a continuing feature of the church calendar even after I have had to step away from them. We have welcomed new people and we have lost touch with some although we keep them in our prayers.

Church family are encouraged to support this in any way they can and we have had a wonderful response. We meet in the lower hall which is set up with tables in a very large circle which people can chat as a large group or on individual tables and indeed have done both over the last few weeks. Our Christian bookshop is also open at the same time.

One thing that would be really helpful for this activity would be a church member who could take overall responsibility for the morning since at the moment it is very much a fluid arrangement. It would be good for those that attend to have a point person that they could speak to with any concerns or queries. Do please come and have a chat with me if this might be of interest to you.

A special thanks go to Lee, a lady who had been a regular attender and has assumed the responsibility for serving drinks on the morning with help from Sam – also a regular attender.

We have been able to maintain our thought for the day slot – a two minute bible verse and message, which has been enthusiastically received. In my absence, we have set up a rota of volunteers who make a guest appearance to speak at 11am 😊 Thank you to all who have taken part in this. If you would like to be considered for the rota do please let me know.

Although I would like this group to be more widely advertised, I am reluctant to make any significant change until we have a new minister that can perhaps share in the direction that we might want this group to move in as a church.

Matthew 11:28 "Come to me, all you who are weary and burdened, and I will give you rest."

WEDNESDAY FELLOWSHIP GROUP

The origins of the 'Wednesday Fellowship' go back to the days when Audrey Clarke held a Wednesday afternoon meeting, and some of the loyal supporters wanted it to continue in some form. While Peter Clarke was still with us, he used to come from time to time to give an Epilogue, which was always appreciated. Hazel Harper was one of the early supporters for us to continue and only recently has been unable to come.

It is no longer a 'Meeting', but it remains as a friendly gathering where we make items for the Shoebox campaign and other charities. At present some are knitting little woollen hearts for the Watford Schools Trust who present them to the children after one of their Prayer Weeks. We have an interest in two Indian charities, one is the School and Home where Louise enjoyed care and an excellent education, the other is a Mother & Child Clinic whose Doctor was inspired by Mother Theresa. We have had visiting speakers from each of these projects. In fact, for some years, we have sponsored a child from the Kolkata Clinic, now a thriving teenager! Louise personally sponsors a girl from her old school and brings letters from her to share with us.

Recently, one of our members has introduced a quiz book to keep our brains ticking over, and someone else will bring a 'Thought for the Day'.

We meet fortnightly from 2.15 – 4.00 pm and start with tea & biscuits. Anyone is welcome to join us, no need to have knitting skills! Two requests come to mind: more wool, preferably 'Double-knitting', and left- over stamps which we trim for a charity, just hand them to Jackie, Louise or Pam Parren.

Our 'calendar' is usually available in the Church entrance, or in the Bookshop.

Thank you for the opportunity to use the Hall and facilities, we always find a warm welcome awaiting us!

SOCIAL ACTIVITIES REPORT

After a couple of years of isolation due to COVID restrictions, I am pleased to report that our social life at CCB returned to normal in 2023. The year saw a mixture of old and new events and all were well attended.

The year started with a bang with the ever popular, New Year Party. Held on 7th January and hosted by Jan and Roy this was a great evening of fun and games. Folk were amazed by the speed one 70+ year old got to in an attempt to win the final of the 'pass the slipper' race. He's still hurting after losing in the final to Naythan though!!!!

Something new to the Church was a Valentines dinner for the ladies cooked by some of the men folk. Many commented on the standard of the food and all were taken by surprise when they were presented with a single red rose at the end of the evening. Some ladies I think hoped for a repeat of the evening in 2024 but the men need time to recover.

Another once in a life time event was a BBQ held to celebrate the coronation of King Charles III. Although held in the church car park, over 60 folk attended and it proved a great success.

The annual family picnic was held on 16th July in the grounds of Chipperfield School. Although not as many attended as in previous years there was a good spread of ages and a pleasant afternoon was shared by those that came. The school grounds were definitely worth considering for future events.

Although not the first, a return to an old favourite after many years was the Safari Supper. Held on the 30th September, 22 guests enjoyed a delicious 3 course dinner at the homes of 5 different hosts, with all finishing at the Church for coffee. Although it was not intended as a money making event, a small surplus was given to Dnipro Hope. A great chance to meet new folk in the comfort of member's homes.

Most social activities are intended for both the gents and the ladies though we continue to hold occasional ones for either the 'girls' or the 'fellows'.

The ladies met twice during the year. On the 16th May they enjoyed a social evening over coffee and cakes at the home of Joy Cooper. Later in the year on the 28th October they had a craft evening making Christmas Cards. Both events were well attended and all enjoyed considerable time in fellowship together.

The men also met twice. On 1st April James spoke over breakfast about his passion for motor bikes. This was both informative and entertaining as James took us through history and even brought one of his prized bikes with him. A much smaller number watched the Rugby World Cup Final at the home of Ricky Armstrong. Although just a few of us we enjoyed the fellowship even if the match didn't live up to the quality of the semi-final.

The past year shows that Christians can enjoy fun and fellowship together and I'm grateful to the Committee (Jan, Joy, Kate, Lizzie, Martin and Tim), for their time and hard work in organising such a varied social programme throughout the year.

Will Sime, Chair

FABRIC

Following work has been completed during the year ending March 2024.

Swing doors to Foyer and Stairwell both have been single leaf motorised. Well received by all users after a few teething problems. Minor problems continue to occur with some of the push-pads but these were soon rectified by the installer. A local electricity supply failed in Feb24 which caused a malfunction of the doors but this was soon fixed by the installer once power was restored.

North and South completed installation of the Accessible Toilet but certain ancillary items, ie mirror, fixed soap dispenser, not included in the original specification, remain to be fitted. Need to improve pull-cord for heater above doorway as it's unsatisfactory.

Various tree cutting and ground clearance was carried out, particularly in the area of the rear escape route.

North and South Carpentry repaired the front bay windows to the main entrance, fitted an additional grab rail in the Accessable toilet and repaired fire doors and frames and fitted a new fire door to the Upper Hall. Doorstep sill to be repaired.

The front and side exteriors of the church sanctuary were redecorated, together with repainting of all the fire doors and frames.

Alterations made to gas supply pipe on the Fisher Close side and escape route side of the building, moving it from the top of the parapet and refixing it on to the wall face.

Exterior repointing was carried out to the organ loft, the Lounge and Minnows rooms.

Missing and broken roof tiles were replaced on the Sanctuary building.

All the flat roofs above the Minnows, Lounge and Stairwell areas were stripped and new roofing material applied after the introduction of 100mm insulation.

Annual inspection and certification of all gas equipment, was completed. The annual fire alarm testing and replacement of time expired equipment was also completed.

A fire assessment was carried out in Autumn 2023 and a full report obtained, high-lighting numerous shortfalls throughout the building. Whilst these are all recommendations, the Property / Fabric Team will do their best to prioritise and implement these measures where appropriate. Much of the assessment report indicate measures relating to Health and Safety which is not the remit of this Team.

Estimates for replacing windows in the Minnows, general toilets and the kitchen were obtained but stalled on account of a Fire Assessment Report recommending a Fire Rated window in the kitchen. Go ahead has been given (Feb24) to WindowWise to replace all the above mentioned windows, except the kitchen window for which estimates will be obtained separately as a specialist fabricator is required.

The Fire Report has raised unexpected issues such as Fire Rating the 'dumb waiter' in both halls, subject to available funds and Membership approval. The subsequent effect of the

above has been to prolong the timescale for work such as essential General Toilet improvements and the eventual refurbishment of both Upper and Lower Halls. The existing Warm Air Units that serve the Halls, whilst still working, will need replacing as part of that refurbishment as there are now no spares available.

New lintel and bricks fitted above the widest Minnows window and all repointed.

Minor DIY repairs continue to be carried out by members of the Team and I'm most grateful to them for their practical help and support.

Much work remains to be done in the coming years but with God's help, we are getting there!

Hedley Edwards (Property Steward)

01 Mar 24

TREASURER'S REPORT FOR THE YEAR END 2023

Again this year the Annual Accounts have been prepared in line with the Baptist Union's suggested format for churches with an income under £250k/year.

Headlines from the Accounts

In 2023 we have been adjusting to several changes at Christ Church. Having lost our children's worker and minister in quick succession, we have spent this year both in search of a new minister and adapting to the challenges of providing pastoral care for one another. We took the decision to wait to prioritise the replacement of our minister and postponed any decision to rehire a children's worker until that individual could give their direction to the task. This year also saw a change of personnel in our bookshop and coffeeshop with Hannah Tse deciding to leave us and Helen Bluff joining us in her place in December.

In 2023 the total income reduced by £7,250 to £146,689. The weekly offering reduced by just over 10% mainly due to several one off payments that were made in 2022 which led to the substantial lift in that year. In addition, the receipts from the bookshop and coffeeshop have increased by over 10% in the year. We also received a legacy of £10,809 from Mrs Margaret Jakubiek.

In previous years, the childrens groups have been separately accounted for but since Covid19, this has mainly come back into central control with regular subs being given directly to the treasurer for banking and expenditure largely being reimbursed as incurred from the church account and hence the accounts this year do not include separate analysis.

We received just over £16,000 in Gift Aid in the year which reflects the higher offering in the previous year.

Without a minister we have been able to let out the manse which has brought in over £15,000 in rent and we have also taken the opportunity to make renovations to the manse and also to the church itself which you will note from the increased upkeep of the church premises.

Even after this increase, expenditure in total has reduced by more than £10,700 and we ended the year with a surplus of £37,715. Accordingly the church's liquid assets have increased to £190,228.

Legacies received in the last three years total £63,659 and although none of these were restricted, this year saw the completion of the accessible toilets and we have a further £36,000 of capital projects planned for the coming year which we have designated from these gifts.

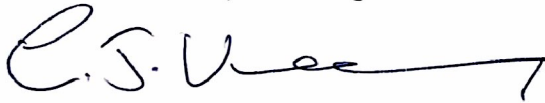
Concerning external causes, the church has given £4,300 to CBA and £4,300 to BMS World Mission. The nominated "Charity of the Year" for 2023 was again Dnipro Hope Mission and a total of £122 was collected and donated to that cause. Total giving to external causes amounted to about 8.7% of our tithed income for the year which for clarity consists of offering, gift aid, bank interest and income from our bookshop and coffee shop. A further sum of £1,802 has been accrued in next years budget to increase this to the desired 10%. The agreed charity of the year for 2024 will be Release International.

CCB continues to hold the majority of its reserves in the Baptist Union deposit account. Baptist Churches are encouraged to do so as this provide funds to the Baptist Union which are used to make loans to finance the purchase of new church sites and manses, fund the construction of new churches and redevelopment and improvement projects.

The Deacons have considered the financial position of the Church and believe that we will be able to pay all bills, invoices, charges and other liabilities as they fall due.

The work of the Treasurer is dependent on other supporting people. Particular thanks go to,

- all those who have given to the work of the church in 2023, either by way of regular monthly donations or in other ways. The weekly/monthly offering amounted to £68,154 for the full year.
- the offering counting team,
- Roy Farrant who has managed the payroll. The church currently has 2 individuals on payroll.
- Glenda Turner for managing the hiring of our premises. The church has received an income of £14,107 through hall-hire in the year.



Cameron Varley, Treasurer

Date 22nd August 2024

Christ Church Baptist Kings Langley

Financial Statement for Year Ended 31st December 2023

Consolidated CCB Receipts and Payment Account

	2023	2022
<i>Receipts</i>		
General Fund	128,245	136,851
Kings Bookshop and Coffee Shop Fund	16,354	14,844
Children's Groups	2,089	2,244
	<u>146,689</u>	<u>153,939</u>
<i>Payments</i>		
General Fund	94,686	106,615
Kings Bookshop and Coffee Shop Fund	13,647	12,183
Children's Groups	641	885
	<u>108,974</u>	<u>119,683</u>
<i>Surplus (deficit) for the year</i>	<u>37,715</u>	<u>34,255</u>

General Fund - Receipts and Payments

	Note	2023	2022
<i>Receipts</i>			
Weekly Offering		68,154	76,874
Donations and other income	2	10,863	27,873
Income tax received on gifts (Gift Aid)		16,031	13,832
Investment income	3	3,731	1,969
Letting of Manse		15,238	0
Rents & contributions for use of premises		14,107	14,029
Raised for other causes	4	122	2,274
		<u>128,245</u>	<u>136,851</u>
<i>Payments</i>			
Ministry	5	13,232	46,448
Mission	6	9,315	34,224
Upkeep of Church Premises	7	65,876	19,719
Administration	8	6,264	6,225
		<u>94,686</u>	<u>106,615</u>
<i>Surplus (deficit) for the year</i>		<u>33,560</u>	<u>30,236</u>

Christ Church Baptist Kings Langley

Financial Statement for Year Ended 31st December 2023

Kings Bookshop and Coffee Shop (KBCS) Fund - Receipts and Payments

	2023	2022
Receipts		
Sale of books, cards, gifts etc	5,362	6,112
Refreshments	10,992	8,576
Donations	0	156
	<u>16,354</u>	<u>14,844</u>
Payments		
Bookshop worker gross salary	7,043	6,158
Employer pension costs	164	197
Purchase of books, cards, etc	3,857	3,796
Refreshments	1,941	1,606
Card Machine Charges	298	258
Maintenance & Equipment	97	55
Donation to Christian Aid	232	0
Stationery & Postage	0	12
Miscellaneous	14	101
	<u>13,647</u>	<u>12,183</u>
Surplus (deficit) for the year	<u>2,707</u>	<u>2,661</u>

Childrens Groups - First Steps - Receipts and Payments

	2023	2022
Receipts		
Subscriptions	984	1,227
	<u>984</u>	<u>1,227</u>
Payments		
Related Expenses	435	164
	<u>435</u>	<u>164</u>
Surplus (deficit) for the year	<u>549</u>	<u>1,063</u>

Christ Church Baptist Kings Langley

Financial Statement for Year Ended 31st December 2023

Childrens Groups -7Up - Revel8 - Receipts and Payments

	2023	2022
Receipts		
Subscriptions	1,105	1,017
	1,105	1,017
Payments		
Related Expenses	206	721
	206	721
Surplus (deficit) for the year	899	296

Statement of Assets and Liabilities at 31 December 2023

Assets		2023	2022
Bank and other cash balances	9	190,228	152,513
Representing balances on the following funds			
General Fund	10	185,227	146,731
KCBS Fund	11	3,000	3,000
First Steps Fund	12	1,000	1,215
Revel8 and 7Up Fund	13	1,000	1,567
TOTAL		190,228	152,513
Non monetary assets held for the Church's own use	14	3,262,957	3,059,745
Total Assets		3,453,185	3,212,258
Liabilities			
Baptist Pension Scheme Liabilities	15	0	0
Total Debt		0	0

Christ Church Baptist Kings Langley

Financial Statement for Year Ended 31st December 2023

1 Notes to the Accounts

Basis of accounts: These accounts have been prepared on a 'receipts and payments' basis and accord with Section 133 Charities Act 2011

2 Donations and other income	2023	2022
Donations / Contribution to overheads	0	281
Legacies	10,509	20,000
Grants Received	0	4,750
Other items	354	2,842
	10,863	27,873
3 Investment income		
Bank interest	3,731	1,969
	3,731	1,969
4 Raised for Other Causes		
<i>Charity of the Year:</i>		
Dnipro Hope Mission	122	2,274
5 Outgoing - Ministry		
Minister's (gross) stipend	0	25,068
Employer's NI costs	0	521
Pension Contribution (Note 1)	12	8,287
Minister's travel & Pulpit supplies	0	98
Church Activities / Sunday services	1,035	1,730
Jubilee Celebrations	267	965
Visiting Speakers	2,880	581
Subscriptions and Licences	640	1,579
Gift for Matthew & Charlotte Cooper	0	1,707
<i>Manse Costs:</i>		
Utilities (council tax, water, light & heat)	648	4,794
Insurance	1,168	689
Repairs / upkeep	6,581	430
	13,232	46,448

Note 1: The church's contribution in 2023 to reduce the Baptist Pension Scheme deficit is included here.

Christ Church Baptist Kings Langley

Financial Statement for Year Ended 31st December 2023

6 Outgoing - Mission	2023	2022
Given to BMS / CBA	8,600	9,895
Given to charity of the year	122	2,366
Children & Youth work	94	692
Children & Family Worker gross salary	0	19,145
Employer's NI & Pension costs	0	1,038
Outreach	367	369
World Day of Prayer	131	0
Gift for Ben & Helen Ansell	0	595
In memory of Suzie Hinton-Taylor	0	90
Other (Op Christmas Child boxes)	0	33
	9,315	34,224
7 Outgoing - Upkeep of Church Premises		
Utilities (light & heat)	11,893	5,635
Insurance	2,928	2,926
Repairs and Maintenance	26,304	6,295
Accessible Toilet Fitted	10,813	0
Automatic Doors Installed	8,640	0
Cleaner's salary	5,298	4,863
	65,876	19,719
8 Outgoing - Administration		
Printing and stationery	477	913
Administrator's salary	5,787	5,311
	6,264	6,225
9 Bank and other cash balances		
Barclays CCB CIO General Account	21,559	6,671
Baptist Union Deposit Account	156,199	137,468
Barclays KBCS CIO Account	12,419	8,324
Cash (Note 2)	50	50
	190,228	152,513
Note 2: £40 KBCS £10 First Steps		

Christ Church Baptist Kings Langley

Financial Statement for Year Ended 31st December 2023

10 General Fund	2023	2022
Opening balance	146,731	113,298
Net receipts/(payments) for the year	33,560	30,236
Transferred from KCBS Fund	2,707	2,697
Transferred from First Steps Fund	764	500
Transferred from 7Up-Revel8 Fund	1,466	0
Closing balance	185,227	146,731
11 KCBS Fund		
Opening balance	3,000	3,036
Net receipts/(payments) for the year	2,707	2,661
Transferred to General Fund	-2,707	-2,697
Closing balance	3,000	3,000
12 First Steps Fund		
Opening balance	1,215	652
Net receipts/(payments) for the year	549	1,063
Transferred to 7Up Fund	0	0
Transferred to General Fund	-764	-500
Closing balance	1,000	1,215
13 Childrens Groups - 7Up Revel8		
Opening balance	1,567	1,272
Net receipts/(payments) for the year	899	295
Transferred to General Fund	-1,466	0
Closing balance	1,000	1,567

Christ Church Baptist Kings Langley

Financial Statement for Year Ended 31st December 2023

14 Non monetary assets held for the Church's own use

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the

	2023	2022
Church premises, insured value (The Nap, Kings Langley, Herts, WD4 8ES)	2,532,284	2,425,000
Church manse, insured value (2 Belham Road, Kings Langley, Herts, WD4 8BY)	589,701	499,745
Church organ insured value (Note 3)		
The church also owns fixtures, furniture and equipment with an insured value of	140,972	135,000
	<u>3,262,957</u>	<u>3,059,745</u>

Note 3: Baptist Insurance have clarified that the organ insured value is included in the total figure for Church premises insured value.

15 Baptist Pension Scheme Liabilities

The Pension and BUGB Trustees sent a joint communication to participating churches including Christ Church Baptist Kings Langley at the end of July 2022 regarding the recent Buy In with Just. As a result of that announcement no further employer debt estimate reports will be published for the time being, although this will continue to be kept under review. Effectively there is no shortfall debt at the present time. However, there will be an administrative cost of £1,000 to process any employers leaving the Scheme. Since Christ Church Baptist Kings Langley is in a Period of Grace which commenced after 30 June 2022, the administrative cost noted above would be payable should the church wish to end the Period of Grace before a new Minister is appointed.

The accounts and statement of assets and liabilities set out on pages 3 – 9 relating to the year ending 31 December 2023 are as approved by the deacons.

Signed:



Cameron Varley, Treasurer Christ Church Baptist Kings Langley

Date:

23 August 2024

Christ Church Baptist Kings Langley

Financial Statement for Year Ended 31st December 2023

Independent Examiners Report

Report of the Independent Examiner to the Trustees of Christ Church Baptist, Kings Langley on the accounts for the year ended 31st December 2023

Respective responsibilities of Trustees and Examiner

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

It is my responsibility to:

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

Basis of independent examiner's statement

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

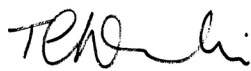
Independent examiner's statement

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

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

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

Signed by or on behalf of the Examiner



Date 22nd August 2024

Name

Tadeusz Woroniecki

Relevant Professional Qualification(s) or body (if any)

ACMA

Address

1 Brickfield Cottages, St Marys Lane, Hertingfordbury, Hertford, SG14 2LF

Accounts

Christ Church Baptist

The Nap, Kings Langley, Herts, WD4 8ET

www.christchurchbaptist.co.uk



ANNUAL REPORT FOR 2022

**March 2023
Annual General Meeting**

SECRETARY'S REPORT

The bare facts:

Minister: Revd Matthew Cooper (inducted September 2006 – left November 2022)

Youth Work Co-ordinator: Ben Ansell (appointed September 2017 – left September 2022)

Administrator: Glenda Turner (appointed July 2006)

Bookshop and Coffee Shop Co-Ordinator: Hannah Tse (appointed March 2016)

New members:

- Allan Humphris
- Annette James
- Nigel Richards
- Sylvia Richards
- Ann Bunn

Baptisms: None

Member deaths:

- Suzie Hinton-Taylor
- Isabel Miles

Secretary: Roy Farrant (re-appointed October 2021 for three years)

Treasurer: Paul Hutchinson (re-appointed for one year 13 March 2022)

Other Deacons:

- Neil Cooper (stood down 13 March 2022)
- Suzie Hinton-Taylor (stood down 13 March 2022)

- Cameron Varley (appointed 12 March 2020 for three years)
- Will Sime (appointed October 2021 for three years)
- Phil Carpenter (appointed 13 March 2022 for three years)
- Joy Cooper (appointed 26 May 2022 for three years)

Diaconate vacancies - two

Church Progress:

2022 was quite a year. Church life was continuing as normal for the first few months. Then our youth work co-ordinator Ben Ansell resigned in September, after five years, to take up a quite different job opportunity elsewhere. And to cap that, our minister Matthew accepted a call to the pastorate at Park Steet Baptist Church, St Albans, so he and Charlotte left us in November. Space at Matthew's induction service at Park Street was at a premium, but some of the deacons managed to squeeze in: we had the feeling Matthew and Charlotte would be well looked after.

So, after sixteen years the church was without a pastor. Not just a pastor, though: between them Matthew and Charlotte did a very great deal and they are hugely missed for all their work as well as their leadership, support and friendship.

But people started to step up to fill the holes. New rotas of helpers were formed (and continue to be formed). Visiting speakers or our own folk filled the pulpit Sunday by Sunday. The work continued, and indeed it is only the areas that were already struggling (5Alive; Revel8) that temporarily stopped.

And, of course this is right. The work carries on and the family here continue to look out for one another, encourage one another, pray for one another.

With the news that Matthew was departing, we gathered a small group of people to start production of our Church Profile. Once approved by the diaconate and then by the church, this document will be our shop window for prospective ministers to view. Only our Lord knows who he is lining up to become our new pastor, of course, and indeed only our Lord knows how long the search will take. Our job is to continue to follow Him as best we can and listen to what He says during the search.

A church secretary's life becomes busier when a minister leaves, of course. But I am enormously grateful for the hard work and support from so many. Together we continue to shine the Light in Kings Langley and together we continue to worship our Lord. My thanks to all of you.

Roy Farrant
Secretary
February 2023

TREASURER'S REPORT FOR THE YEAR END 2022

Again this year the Annual Accounts have been prepared in line with the Baptist Union's suggested format for churches with an income under £250k/year.

Headlines from the Accounts

In 2022 the total income increased by a significant amount compared with 2021, by £10,219 to £153.9k. This increase is due to an increase in most areas of income in 2022, plus the receipt of two legacies; one from the estate of Marilyn Tuffs amounting to £10,000 and one from Leavesden Road Baptist Church, also for £10,000. Expenditure has reduced by £1,641 to £119,683 compared with 2021. In 2022 the church ended the year with a surplus of £34,255, compared with the budgeted deficit of £7,521. Accordingly, the church's liquid assets have increased to £152,513.

More than £13,800 was received from HMRC as Gift Aid.

The offering in 2022 has increased by £14,753 compared with 2021, to £76,874. Most of this amount was received through regular giving although approximately £8,000 was received as one-off donations.

At 31 Dec 2022 the legacies balance amounted to £56,703, out of which £20,115 is reserved for specific purposes and £36,588 is not yet committed.

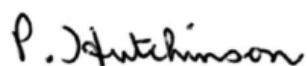
Concerning external causes, the church has given £5,640 to CBA and £4,255 to BMS World Mission. The nominated "Charity of the Year" for 2022 was Dnipro Hope Mission and a total of £2366 was collected and donated to that cause. Total giving to external causes amounted to about 8% of our total income for the year.

CCB continues to hold the majority of its reserves in the Baptist Union deposit account. Baptist Churches are encouraged to do so as this provides funds to the Baptist Union which are used to make loans to finance the purchase of new church sites and manse, fund the construction of new churches and redevelopment and improvement projects.

The Deacons have considered the financial position of the Church and believe that we will be able to pay all bills, invoices, charges and other liabilities as they fall due.

The work of the Treasurer is dependent on other supporting people. Particular thanks go to,

- all those who have given to the work of the church in 2022, either by way of regular monthly donations or in other ways. The weekly/monthly offering amounted to £76,874 for the full year.
- the offering counting team,
- Roy Farrant who has managed the payroll. The church currently has 3 individuals on payroll.
- The people who have looked after First Steps, 5Alive and 7Up funds.
- Glenda Turner for managing the hiring of our premises. The church has received an income of £14,029 through hall-hire in the year.



Paul Hutchinson, Treasurer

Date 28th February 2023

PASTORAL CARE & PRAYER MINISTRY

As someone new to pastoral care, I looked to our much-missed friend Suzie for inspiration as she performed this role so wonderfully and with such a pastoral heart over many years. I knew I would indeed have huge shoes to fill, and I wanted here to first pay tribute to Suzie and say how grateful we are for all that she did and all she meant to us.

I was passed Suzie's previous Annual Report reviews recently and was very moved by them as they were very sensitively written. I wanted though to pick up one key theme of Suzie's previous reports that gave me much comfort, that is her continued emphasis on Pastoral Care being something that all of us can be part of.

We have often said of ourselves (and others said it too!) that we are a friendly church who care for others and each other, this has been true of my experience here and just as true today even amongst all our challenges and our busy lives.

As some may know I personally have not been able to offer as much time as I'd like to this role, due mainly to my full-time work commitments in the week and also my taking on additional duties following Matthew's departure. However, my fellow deacons have supported and assisted so kindly during this busy time for all of us. So, a huge thanks goes to Glenda for circulating prayer information, for Will in agreeing to make his phone number available as prayer contact and for Cameron and all the Bookshop Team for the wonderful pastoral care and support that goes on there. And for everyone else too!

I mentioned already about this being a challenging time at CCB, however despite this (or because of this) I have been encouraged recently to see how we have drawn closer together as a church in order to support each other, to encourage each other and to grow. I am sure that we all pray that this might continue.

Blessings
Phil

CHRISTIAN AID REPORT

We give thanks for raising £9,802 in 2022.

We are very grateful to all who have shared with us in fund raising and campaigning for Christian Aid in 2022. In a challenging environment we are so pleased to have raised £9,802 (plus Gift Aid) towards the work in developing countries and amongst the poorest in our world. Our annual report (available online at KLCaid.uk and hard copies are available in the church) gives more details of the activities that supported this as well as the other work we are engaged with.

Working together

What we achieve is done through partnership. People collect, pray and work together to organise events. And we share with others to make all of this possible. Throughout the year this has involved a concert at All Saints with Omnia, a charity meal at Abotts Tandori and carol singing with Nash Mills and Divine Saviour Schools in the Marlowes. Thank you to all.

Christian Aid Week

A key part of the week is the 'House to House' collection and many volunteers from the churches and wider community helped and we are very grateful for this.

Phil Evans, the Area representative, spoke at the United Service about the impact of climate change in Zimbabwe and how Jessica, farmer and mother, was affected by this. However, through the support she received she said: "We were given chicks to rear, and food. Life is much better; we have been helped. We are very thankful in a big way. We thank Christian Aid who brings us these things."

We also held a Coffee Morning at Christ Church on 14 May where we were able to share together and enjoy some lovely home-made cakes. Thank you to all who provided for this and came on the day and helped us raise a total of £199.

Special Appeals

Unfortunately, throughout the year emergencies arose and we launched special appeals for Ukraine and East Africa. We collected in churches and the Village Garden and highlighted the areas of special concern. Christian Aid works through partners on the ground and in Ukraine reached over 770,000 people in 6 months, providing food and shelter and assisting their healthcare and hygiene needs. Help was also given to assist those who had to flee their communities to find a place of safety.

Campaigning: 'Speak up for those who cannot speak for themselves, for the rights of all who are destitute'. (Proverbs 31v8)

Throughout the year we lobbied our local MP, Sir Mike Penning. We wrote letters about the situation in Afghanistan where children were having to work rather than go to school to help feed their families. On climate change, the focus was on COP 27, and we urged the Government to compensate poorer countries for the loss and damage done to their environment. Progress was made, but more needs to be done to reduce carbon emissions in the longer term.

But we go forward in the knowledge that this is God's work, his creation and he calls us to work with him in partnership to redeem it all.

Paul Tucker

HOUSE GROUPS

NOMADS HOUSE GROUP

Remember those dark days when we were isolated from each other due to COVID restrictions? In last year's report I mentioned that we hoped to resume meeting in person again in 2022. I'm pleased to say that life did get back to some normality during the year, and lately we have been able to meet up in each other's homes.

That said COVID and Zoom did have its consequences. Denis and Isabel, who had struggled with meeting on Zoom, did not return and sadly Isabel died during the year. We did keep in touch with them and supported them as much as possible. Sadly, Isabel died during the year but we were pleased to see Denis happily relocated to Somerset where he is now permanently living with his son. We do of course miss them both so much.

During the year we stopped meeting on a Monday evening and moved to a Thursday instead. This was to accommodate Carolyn whose work commitments had changed. Unfortunately, both Mervyn and Carolyn both found it difficult to meet regularly and have since resigned. During the year we have been joined by Alan, Annette and Hedley and they have been actively involved and led many of our bible studies. This takes the total of us meeting to 9.

If anyone would like to join us you would be welcomed with open arms. We were meeting weekly on a Thursday at 8pm but are considering reverting to a Monday again. Our time together starts by sharing what has been going on in our lives over the past week over coffee and excellent home-made cake!!! We end with a time of prayer.

At the beginning of the year, we continued a Bible study on Thessalonians published by Cover to Cover and entitled Building Church in Changing Times. This we felt was very relevant to both us at Christ Church and the wider church in general. This was followed during the year by a study on various themes chosen by the group and a study entitled 'What if we knew what God knows about us.' This was both challenging and inspiring.

Unfortunately, due to Covid restrictions we have not been able during the year to invite visiting speakers to share their Christian work and experiences but hope to be able to start this again in 2023.

Individual members have supported outreach events through 2022, while many are involved in visiting those who are housebound or living in care homes.

Of course, no review of Nomads would be complete without mentioning our social life. Parties and BBQs have all played their part in helping us support and encourage each other in our Christian journey. We wish we had been able to do more in 2022 but we were restricted by COVID rules. That said we had a very pleasant meal to say farewell to our much-loved minister and his wife, Matthew and Charlotte.

For all of us, meeting together every week gives us the opportunity to share our hopes and fears, and provides us with the chance to support each other as we journey through life together.

If anyone is thinking of joining a house group you would be very welcome at Nomads

Will Sime on behalf the members of Nomad.

BIBLE STUDY GROUP

Although we still use zoom, our bible study group have begun to meet in person, initially at my house, but now we have begun meeting in the afternoon from 2pm until 3:30pm in the lower hall in the church.

Sadly, this year, we lost Suzie, one of our loyal members and a dear friend. Sometimes it feels as though she is still with us. Our loyal membership continues to meet together and we have welcomed several new members since opening the church doors a few weeks ago. We would love others to join – why don't you give it a try!

Our material continues to nothing but the word. The only study book we have used is one that was written around 3,500 years ago over a period of around 1,500 years and still manages to top the best seller list. Quite a few human authors, but tied together by the divine. This year, among other books, we have been through James, Hebrews and we are currently working through Esther. We arrive anytime up to 2:10pm and get to have a catch up on our weeks. We then begin the study with a prayer. We then step through the evenings reading with a handful of verses at a time. There is no pressure on anyone to read but if you would like to, you will certainly have a turn. Between each reading, we have an open discussion which I always find fruitful. Finally, we always have ten or fifteen minutes in prayer finishing around 3:30pm.

There is absolutely no need to have attended any other week to get something out of the current week. We look at a different passage every time and just as it is not necessary to start reading the bible from page 1 and head all the way through to the last page, anyone is welcome to join our group at anytime. The Word is always NEW.

Although we do stick to a core raison d'être of reading the bible, we do have a close fellowship and are privileged to pray for each other and share each other's burdens and celebrate each other's successes.

If you haven't thought of joining a bible study before (or if you have) we really encourage you to give it a try. In fact, for at least one of the core group, this was the first bible study they have ever attended.

Joshua 1:8 Keep this Book of the Law always on your lips; meditate on it day and night, so that you may be careful to do everything written in it. Then you will be prosperous and successful.

CHILDREN'S & YOUTH MINISTRY

Wow, what a lot has changed in a year!

This time last year we were starting to trial the new Sunday morning format with families arriving at 9.30am for crafts and a message, then the rest of the congregation joining at 10.15am for a time of worship followed by a more traditional morning service. The plan was also to have fortnightly Bible studies for the teenagers during the morning service.

The outcome of this trial was that we did not get any new families attending and attendance was still fairly sporadic. Unfortunately, the youth Bible Studies were also poorly attended and families who had children in both age groups found it quite challenging. There were many comments from the older members of the congregation that they missed the children being part of the 'main' service. Hence in September we reverted to our previous style of service.

At the end of August, Ben announced that he had accepted a position to train as a mental health professional in schools. We are grateful for his service to us.

Then Matthew and Charlotte also announced they were moving on which particularly impacted on the 7up group amongst other things. It is hard to put into words how much we appreciated their commitment, enthusiasm and living faith and we miss them sorely. However, we tried to 'Keep calm and carry on' as they say, putting our trust in God, that he knows what he's doing!

My priorities in taking over coordination of the Youth and Children's work (albeit temporarily!) have always been threefold;

- 1) Ensure there is appropriate teaching for the children available every Sunday to build consistency in both provision and, hopefully, attendance.
- 2) To build back up our bank of volunteers, they are our most important resource.
- 3) To continue to engage with children and youth in the wider community of Kings Langley.

Sunday mornings

Since the beginning of September, I have been leading the children's group using the Primary Resource series from the Vineyard Fellowship. We started with 'One World', spending a month learning about God's amazing creation. Then we looked at 'Friends' in the Bible and talked about what it's like to be a friend and how to share Jesus with them. We continued with the 'Christmas' theme in December and then in January we started the topic of 'Worship', exploring different ways of showing God we love him. Recently we have been learning a lot from the life of Elijah and it has been lovely to see the children making the link between God answering Elijah's prayers and our own prayers, in particular with regard to Naythan and Patrick.

These sessions are only possible with the help of 5 faithful volunteers who take it in turns help each week. I know this is appreciated not only by me, but also by the parents, who are very grateful for the opportunity to stay in church and hear the Word. Thank you all for your commitment and service.

Regarding the older children or 'youth', I have to say, we're in the rather unusual position of having adults who are willing to lead but not enough children to make it viable on a Sunday morning. I have been in contact with all parents of children in this age bracket who are known to us but for various reasons they are unable to attend regularly on any day/time. So, for the time being we do not have a 'youth' group on a Sunday morning but we are grateful for those who are willing to lead and continue to pray that God will draw young people to us.

Midweek groups

First Steps: This group for pre-school children and their parents/carers continues to be a major part of our outreach in the village, with 20-30 non church families attending weekly on Thursday mornings. The group continues to be faithfully run by Judith and Glenda, ably assisted by Gillian S. They have developed amazing relationships with the Mums, Grandmas and Carers and share God's love with them in a very real, practical way. With Ben and Matthew no longer able to help, the leaders were delighted that several of the Mums agreed to help with setting up the room and everyone helps put the equipment away. This arrangement was really put to the test during Judith's stay in hospital just before Christmas but it is a testament to God's faithfulness to us that people stepped up and Glenda was supported by others in the group. Refreshments for the group are provided by another team of volunteers to whom we're extremely grateful.

7up: This group for 8-11yr olds is also an important outreach in the village with 30 children on the register and a waiting list of 8. The highlight of 2022 for many of the 7up children was the 'Sleepover' at the end of the Summer Term when Charlotte, Jan and Joy realised the downside of sleeping in the church sanctuary is that there are no curtains, so it gets light very early! Despite being sleep-deprived, we still managed to send them on their way with a hearty cooked breakfast which they appreciated on Saturday morning.

As Matthew, Charlotte and Ben used to help lead 7up most weeks they have left a big hole in our team. So, for now, Jan, Neil and myself lead every week and are supported by a rota of volunteers, many of whom have been arm-twisted into helping! We are very thankful for their support at this time. Every other week we are also pleased to welcome Sita, a past member of 7up, who is helping as part of her Duke of Edinburgh Award.

Unfortunately, at the moment, we do not have enough volunteers to run 5Alive and Revel8 as well. There were only a very small number of children attending 5 Alive before it finished in the summer. However, we are very keen to restart a group like Revel8 for Secondary age children, not least, because there are 11 children who will be moving on from 7up in the Summer and it would be good to have a group for them to move up to. Please pray for God's guiding hand in this situation.

Schools

Our links with the local Kings Langley schools have continued throughout the year. Up until the Autumn Matthew and Ben went into the Primary school to lead assemblies and help with RE lessons. In the new year the church was contacted by the school who said they really value our link with them and I am now coordinating visits, involving other church members, to speak to the children about our Christian faith. In the Secondary school, 'Youth Across Hemel' are continuing to run the lunchtime group that Ben helped to set up.

Resources

Finally, if you have been upstairs, you may have noticed we have some bright, new children's chairs to replace the blue ones (which are over 30 years old!) and smaller folding tables which means the First Steps children can sit at a table properly to do crafts, playdough etc. These were purchased with surplus monies from First Steps and the Children's work budget.

Conclusion

So, there is a lot to be thankful for and a lot we need to pray for, but we are not standing still!

Thank you to everyone who supports the Children and Youth work either through prayer or action, we really couldn't do it without you! Please do contact me if you have any suggestions or are able to help in any way.

Joy Cooper

COFFEE SHOP AND BOOKSHOP

It's now been over a year since I took over the running of the coffee shop and bookshop and I have really enjoyed getting to know the ins and outs of this very personal service to our community. We have been open on Monday, Wednesday and Saturday mornings as well as hosting one off events such as book signings and providing for the Lent course and things seem to have returned to pre-pandemic levels. Anne and Kate, despite having technically retired long ago, continue to be supportive in practical and encouraging ways and Hannah's seemingly endless energy and dedication, often behind the scenes, has been evident and appreciated – no more so that when she went on holiday to America 😊

Of course, we could not do any of this without our faithful bank of volunteers be they servers, cashiers, bakers, visitors, administrators, preparers, cleaners, dish washers or encouragers. I would like to join the church in personally thanking everyone of you and wish you God's blessing for your sacrifice.

We are once more in strange times, without a minister and with changes for our church to come. I do not propose to make any changes to what we are doing until we have a new minister so that he or she can be involved in any forward planning. Until then we will do our best to maintain what we have developed.

Our coffee shop is not meant to be competition for the other businesses in the village but a place to come to enjoy good coffee and cake in a spiritual setting, this will continue. Unfortunately, Christian bookshops are few and far between these days and I'm so pleased that we are able to offer people the opportunity to purchase a greetings card with a Christian message or a bible or a book. We don't seek to make a profit on our coffee, cakes and books, but I know that the Kingdom of God is richer with every sale we make. 😊

Galatians 5:13 You, my brothers and sisters, were called to be free. But do not use your freedom to indulge the flesh ; rather, serve one another humbly in love.

WELLBEING COFFEE MORNING

It's more than a year now since we opened the doors for our first Wellbeing Coffee Morning which is specifically for people that have struggled through the restrictions of the lockdown, perhaps feeling lonely or other mental strain. It has been such a blessing to me to form such close bonds with the regular bunch of friends that gather together. We have welcomed new people and we have lost touch with some although we keep them in our prayers.

We don't profess to have any other skills or potions for people other than offering safe space to sit and chat over a lovely cup of coffee and a biscuit.

Church family are encouraged to support this in any way they can and we have had a wonderful response. We meet in the lower hall which is set up with tables in a very large circle which people can chat as a large group or on individual tables and indeed have done both over the last few weeks. Our Christian bookshop is also open at the same time.

We start with an open prayer time from 9:30-10am on Thursday morning and then serve coffee and biscuits to those that come along. Sometimes we have birthday cakes 😊. At around 11am a bible passage and a message for the day is given. I have been concentrating on the words of Jesus himself from Matthew's gospel although I have adventurously tried a verse or two from Luke this year 😊. I have been really heartened by the large group and small group conversations that have sprung up after this and it does feel like the people that come are benefiting from sharing on a deeper level than they might otherwise have opportunity to do. A number of people have commented on the feeling that they are able to share anxieties in the morning that they don't feel they can in other settings which I have taken as a real encouragement.

Recently, we had a lady from Dens that came to talk to us about their work which was appreciated very much by the group.

Although I would like this group to be more widely advertised, I am reluctant to make any significant change until we have a new minister that can perhaps share in the direction that we might want this group to move in as a church.

Matthew 11:28 "Come to me, all you who are weary and burdened, and I will give you rest."

WEDNESDAY FELLOWSHIP GROUP

A number of us are continuing to meet every other Wednesday afternoon, 2.15-4.00 in the Lower Hall. It is mainly a meeting for friendship, where we do knitting, crocheting, etc, share news and discuss issues affecting us - over a cup of tea. In the Autumn we made a real effort in producing items for the Shoebox Appeal, and we regularly support the work of the Institute for Mother & Child in Kolkata by sponsoring one of their children's educations.

Occasionally we invite a visitor to share news of their Charity or Mission and recently Ivy Silk from Hemel shared pictures and news of her recent visit to India. Earlier a friend who has been teaching in Zambia shared the story of her work in a mission school.

You are welcome to invite a neighbour, or come and join us yourselves, and this invitation is not restricted to ladies only! We would value your prayers as we seek to present Christ to our friends & neighbours.

FABRIC

I took over responsibility for property and fabric maintenance in July 2022; my thanks to Neil Cooper for providing a comprehensive 'to do' list of outstanding areas of concern, ranging from the urgent to the 'nice to do'. This list was later updated and important work was prioritised for the following three years.

First task was to get all the gas equipment inspected and serviced where appropriate. Because of the nature and variety of equipment, Gas Mark One in Watford was the only local firm available to carry out this work. Their engineer advised that the two Warm Air Heaters that serve the Upper and Lower Halls were nearing the end of life and that spares were now obsolete. He subsequently gave an estimate for replacing these with a single gas boiler for the church to consider in the future. This potentially poses a problem for the church, with the Govt phasing out gas boilers by 2030 and there being no suitable environmentally friendly system available in the near future for coping with the demands of both halls. Issues of window replacement and ventilation were identified. These are likely to require architectural services if wider windows in the Upper Hall need planning permission due to a change of elevation.

A Fabric Team of James, Neil, Paul and myself was formed to assist me with advice, ideas and co-ordination of tasks and to report to the Deacons where necessary.

During Summer 2022, estimates were obtained to either repair or replace in uPvc all the ground floor windows in the Minnows, Lounge, general Toilets and the Kitchen. However, at a subsequent CM, it was decided that priority should be given to automating the Foyer entrance doors. Estimates were obtained and a later CM agreed a spend of up to £14K. On reflection, the Deacons and subsequent CM agreed that this money would be better spent automating one each of the existing Foyer entrance doors and the double doors to the stairwell area. This was completed in Feb 2023. Thanks to James and others who are in the process of renovating the external doors.

During the Autumn 2022, the Manse became vacant and minor work improvements, carpet laying and redecorating took place, overseen by Roy Farrant, to prepare the house for renting out. The flat roofs over the Minnows and Lounge areas were cleared of accumulated moss and debris. Thanks to James and Glenda for helping me with that.

In Dec 2022, new AV screens were fitted in the Sanctuary. Thanks to Neil C.

In Jan 2023 North and South Builders began to alter and improve the Accessible Toilet with new equipment and a repositioned entrance door. An earlier CM agreed that the toilet should now be fully tiled. Work should be completed by the end of Feb 2023.

In Jan 2023 the kitchen Counter-top Boiler failed and was replaced with a new unit. In Feb 2023, estimates are being obtained to rectify ceiling level dampness in the lounge, which may require re-felting the flat roof above.

To conclude, the premises continue to have a lot of usage. As a result there are many jobs that need to be undertaken in the coming years to maintain and hopefully improve our church premises for the continued use by our church Fellowship, the local community and to the Glory of God.

Hedley Edwards (Property Steward)

Christ Church Baptist Kings Langley

Financial Statement for Year Ended 31st December 2022

Consolidated CCB Receipts and Payment Account

	2022	2021
Receipts		
General Fund	136,851	132,871
Kings Bookshop and Coffee Shop Fund	14,844	10,104
First Steps Fund	1,227	524
Revel8 Fund	0	10
7up Fund	1,017	170
5Alive Fund	0	42
	<u>153,939</u>	<u>143,720</u>
Payments		
General Fund	106,615	111,214
Kings Bookshop and Coffee Shop Fund	12,183	9,448
First Steps Fund	164	134
Revel8 Fund	246	194
7up Fund	383	233
5Alive Fund	92	101
	<u>119,683</u>	<u>121,324</u>
Surplus (deficit) for the year	<u>34,255</u>	<u>22,397</u>

General Fund - Receipts and Payments

	Note	2022	2021
Receipts			
Weekly Offering		76,874	62,121
Donations and other income	2	27,873	47,705
Income tax received on gifts (Gift Aid)		13,832	16,181
Investment income	3	1,969	159
Rents & contributions for use of premises		14,029	6,705
Raised for other causes	4	2,274	0
		<u>136,851</u>	<u>132,871</u>
Payments			
Ministry	5	46,448	48,564
Mission	6	34,224	39,543
Upkeep of Church Premises	7	19,719	17,686
Administration	8	6,225	5,421
		<u>106,615</u>	<u>111,214</u>
Surplus (deficit) for the year		<u>30,236</u>	<u>21,657</u>

Christ Church Baptist Kings Langley

Financial Statement for Year Ended 31st December 2022

Kings Bookshop and Coffee Shop (KCBS) Fund - Receipts and Payments

	2022	2021
Receipts		
Bookshop worker furlough receipts	2	0
Sale of books, cards, gifts etc	6,112	3,770
Non profit sales		
Refreshments	8,576	4,107
Donations	156	106
	<u>14,844</u>	<u>10,104</u>
Payments		
Bookshop worker gross salary	6,171	6,452
Employer pension costs	184	193
Purchase of books, cards, etc	3,796	1,734
Purchases from charities/non profit		
Refreshments	1,606	893
Worldpay	258	144
Maintenance & Equipment	55	22
Stationery & Postage	12	10
Miscellaneous	101	
	<u>12,183</u>	<u>9,448</u>
Surplus (deficit) for the year	<u>2,661</u>	<u>656</u>

First Steps Fund - Receipts and Payments

	2022	2021
Receipts		
Subscriptions	1,227	524
	<u>1,227</u>	<u>524</u>
Payments		
Refreshments	97	18
Crafts	32	0
Party Accessories	0	28
Gifts for adults & children	0	11
Equipment	34	77
	<u>164</u>	<u>134</u>
Surplus (deficit) for the year	<u>1,063</u>	<u>390</u>

Christ Church Baptist Kings Langley

Financial Statement for Year Ended 31st December 2022

Revel8 Fund - Receipts and Payments

	2022	2021
Receipts		
Subscriptions	0	10
Tuck Shop Receipts	0	0
	<u>0</u>	<u>10</u>
Payments		
Outings	0	0
Games Night / Equipment	25	82
Craft Work	36	41
Tuck shop expenses & refreshments	71	36
Stationery	0	34
Donations	100	0
Miscellaneous	15	
	<u>246</u>	<u>194</u>
Surplus (deficit) for the year	<u>-246</u>	<u>-184</u>

7up Fund - Receipts and Payments

	2022	2021
Receipts		
Subscriptions (incl. sleepover)	1,017	170
	<u>1,017</u>	<u>170</u>
Payments		
Craft Material	127	194
Party	70	33
Refreshments	0	0
Resource Material	175	0
Stationery	0	6
Donations	11	
	<u>383</u>	<u>233</u>
Surplus (deficit) for the year	<u>633</u>	<u>-63</u>

Christ Church Baptist Kings Langley

Financial Statement for Year Ended 31st December 2022

5Alive Fund - Receipts and Payments

	2022	2021
Receipts		
Subscriptions	0	42
From 7Up for Purchases		0
	<u>0</u>	<u>42</u>
Payments		
Craft Material	42	101
Party	50	0
Training	0	0
Resources	0	0
	<u>92</u>	<u>101</u>
Surplus (deficit) for the year	<u>-92</u>	<u>-59</u>

Statement of Assets and Liabilities at 31 December 2022

Assets		2022	2021
Bank and other cash balances	9	152,513	118,258
Representing balances on the following funds			
General Fund	10	146,731	113,298
KCBS Fund	11	3,000	3,036
First Steps Fund	12	1,215	652
Revel8 Fund	13	601	848
7up Fund	14	856	223
5Alive Fund	15	109	201
TOTAL		<u>152,513</u>	<u>118,258</u>
Non monetary assets held for the Church's own use	16	3,059,745	3,082,810
Total Assets		<u>3,212,258</u>	<u>3,201,068</u>
Liabilities			
Baptist Pension Scheme Liabilities	17	0	18,468
Total Debt		<u>0</u>	<u>18,468</u>

Christ Church Baptist Kings Langley

Financial Statement for Year Ended 31st December 2022

1 Notes to the Accounts

Basis of accounts: These accounts have been prepared on a 'receipts and payments' basis and accord with Section 133 Charities Act 2011

2 Donations and other income	2022	2021
Donations / Contribution to overheads	281	1,159
Legacies	20,000	33,150
Memorial gifts / Funerals / Weddings	0	450
Other items - Furlough receipts from HMRC	0	12,278
Grants Received (Note 1)	4,750	
Other items (Note 2)	2,842	2,791
	27,873	49,827

Note 1: £4,475 from CBA, £275 from Carnival committee, for Accessible Toilet. This work has yet to be completed and paid for.

Note 2: Includes £1,516 received as leaving gifts for Matthew & Charlotte Cooper, and £595 received as leaving gifts for Ben & Helen Ansell.

3 Investment income		
Bank interest	1,969	159
	1,969	159
4 Raised for Other Causes		
Charity of the Year:		
Dnipro Hope Mission	2,274	0
Other charities:		
	2,274	0

5 Outgoing - Ministry (Note 3)		
Minister's (gross) stipend	25,068	27,273
Employer's NI costs	521	449
Pension Contribution (Note 4)	8,287	10,971
Minister's travel & Pulpit supplies	98	1,754
Church Activities / Sunday services	1,730	328
Jubilee Celebrations	965	
Visiting Speakers	581	204
Subscriptions and Licences	1,579	1,168
Gift for Matthew & Charlotte Cooper	1,707	
Manse Costs:		
Utilities (council tax, water, light & heat)	4,794	5,061
Insurance	689	624
Repairs / upkeep	430	732
	46,448	48,564

Note 3: Until his departure in November 2022, the Minister acted as one of the church's trustees and received remuneration and other benefits in respect of his/her services as Minister, including the provision of manse accommodation owned by the church.

Note 4: The church's contribution in 2022 to reduce the Baptist Pension Scheme deficit is included here. The church pays both the employer's and the employee's pension contributions.

Christ Church Baptist Kings Langley

Financial Statement for Year Ended 31st December 2022

6 Outgoing - Mission	2022	2021
Given to BMS / CBA	9,895	10,509
Given to charity of the year	2,366	0
Children & Youth work	692	584
Children & Family Worker gross salary	19,079	26,466
Employer's NI & Pension costs	1,105	1,222
Outreach	369	352
Gift for Ben & Helen Ansell	595	
In memory of Suzie Hinton-Taylor	90	
Given to Christian Aid Haiti Appeal		410
Other (Op Christmas Child boxes)	33	0
	34,224	39,543
7 Outgoing - Upkeep of Church Premises		
Utilities (light & heat)	5,635	3,407
Insurance	2,926	2,891
Repairs and Maintenance	6,295	6,780
Cleaner's salary	4,863	4,608
	19,719	17,686
8 Outgoing - Administration		
Printing and stationery	913	389
Administrator's salary	5,311	5,033
	6,225	5,421
9 Bank and other cash balances		
Barclays CCB CIO General Account	6,671	37,536
Baptist Union Deposit Account	137,468	77,349
Barclays KCBS CIO Account	8,324	3,348
Cash (Note 5)	50	25
	152,513	118,258
Note 5: £10 1st Steps, £40 KCBS		
10 General Fund		
Opening balance	113,298	91,641
Net income/ (expenditure) for the year	30,236	21,657
Transferred from KCBS Fund	2,697	0
Transferred from First Steps Fund	500	0
Closing balance	146,731	113,298
11 KCBS Fund	2022	2021
Opening balance	3,036	2,380
Net income/ (expenditure) for the year	2,661	656
Transferred to General Fund	-2,697	0
Closing balance	3,000	3,036

Christ Church Baptist Kings Langley

Financial Statement for Year Ended 31st December 2022

12 First Steps Fund		
Opening balance	652	762
Net income/ (expenditure) for the year	1,063	390
Transferred to 7Up Fund	0	-300
Transferred to 5Alive Fund	0	-200
Transferred to General Fund	-500	0
Closing balance	<u>1,215</u>	<u>652</u>
13 Revel8 Fund		
Opening balance	848	1,031
Net income/ (expenditure) for the year	-246	-184
Transferred to General Fund	0	0
Closing balance	<u>601</u>	<u>848</u>
14 7up Fund		
Opening balance	223	-14
Net income/ (expenditure) for the year	633	-63
Transferred from First Steps Fund	0	300
Transferred to General Fund	0	0
Closing balance	<u>856</u>	<u>223</u>
15 5Alive Fund		
Opening balance	201	61
Net income/ (expenditure) for the year	-92	-59
Transferred from First Steps Fund	0	200
Transferred to General Fund	0	0
Closing balance	<u>109</u>	<u>201</u>

16 Non monetary assets held for the Church's own use

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee the Baptist Union Corporation Ltd:

	2022	2021
Church premises, insured value (The Nap, Kings Langley, Herts, WD4 8ES)	2,425,000	2,503,597
Church manse, insured value (2 Belham Road, Kings Langley, Herts, WD4 8BY)	499,745	453,075
Church organ insured value (Note 6)		
The church also owns fixtures, furniture and equipment with an insured value of	<u>135,000</u>	<u>126,138</u>
	<u>3,059,745</u>	<u>3,082,810</u>

Note 6: Baptist Insurance have clarified that the organ insured value is included in the total figure for Church premises insured value. The total for 2021 has also been corrected in these accounts.

Christ Church Baptist Kings Langley

Financial Statement for Year Ended 31st December 2022

17 Baptist Pension Scheme Liabilities

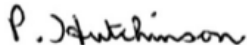
The Church is a participating employer the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just are now providing financial backing for all pensions provided through the Scheme's DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022.

The accounts and statement of assets and liabilities set out on pages 3 – 10 relating to the year ending 31 December 2022 are as approved by the deacons.

Signed: 

Paul Hutchinson, Treasurer Christ Church Baptist Kings Langley

Date: 28th February 2023

Independent Examiners Report

Report of the Independent Examiner to the Trustees of Christ Church Baptist, Kings Langley on the accounts for the year ended 31st December 2022

Respective responsibilities of Trustees and Examiner

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

It is my responsibility to:

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

Basis of independent examiner's statement

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

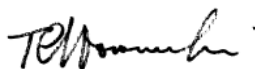
Independent examiner's statement

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

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

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

Signed by or on behalf of the Examiner



Date ____15th March 2023____

Name Tadeusz Woroniecki

Relevant Professional Qualification(s) or body (if any) ACMA

Address 1 Brickfield Cottages, off St Mary's Lane, Hertingfordbury, Hertford, SG14 2LF

Accounts

christchurchbaptist

kingstangley

ANNUAL REPORT FOR 2021

**March 2022
Annual General Meeting**

MINISTER'S REPORT

Aged about twelve I joined the Sea Scouts. We lived more than 2 hours from the sea in all directions! However, the River Thames was much nearer and it was in those waters that I had to tread water for 2 minutes before swimming 25 metres up-stream before being allowed in a boat.

As a church we have been mostly treading water for two years and now it is time to swim. Christians are called often to swim against the stream of society. In a consumer culture we fellowship together as a church of all ages and commit ourselves to one another as to the Lord.

Salt and light, Jesus said, stand out, be different, offer something no-one else can, which is hope in and through Jesus. We are trying something new on Sundays and yet through it we endeavour to continue to be faithful to God's everlasting word and follow the leading of the Holy Spirit today.

I pray that our trial Sundays will prove helpful. I'd like them to be joyful and engaging. Even more I want them to be purposeful, to challenge us and send us out as salt and light to a world in need.

It is just six months since our last AGM, having waited eighteen months from March 2020. In the past six months not so much has happened yet a lot has changed.

Only now are all COVID restrictions being lifted. We are still leaving extra space between seats, opening windows and asking everyone to be especially mindful of others' health and feelings.

It is good to be back in our building and to see activities increasing weekly. Please do ask the Lord in what ways, old or new, He wants you to serve Him here. There is plenty of opportunity.

It is clear that we cannot go backwards and of course in many ways we are desperate to move forward. As we do so let us remember that these past two years have been a challenge for all of us in different ways. Let us continue to be kind to one another.

We are blessed to have retained the majority of our weekly congregation since before the pandemic and also blessed to have welcomed new people too. Let us all commit to one another in the Lord and allow Him to renew and rebuild His church at CCB to His glory.

Yours in Christ Jesus
Matthew Cooper

"Submit to one another out of reverence for Christ."
Ephesians 5:21

SECRETARY'S REPORT

The bare facts:

Minister: Revd Matthew Cooper (inducted September 2006)

Youth Work Co-ordinator: Ben Ansell (appointed September 2017)

Administrator: Glenda Turner (appointed July 2006)

Bookshop and Coffee Shop Co-Ordinator: Hannah Tse (appointed March 2016)

New members: Hedley and Marion Edwards

Baptisms: Julie Quant

Member deaths:

- Ted Hawkins
- David Hayes

Members leaving: Neil and Debbie Wood

Secretary: Roy Farrant (re-appointed October 2021 for three years)

Treasurer: Paul Hutchinson (re-appointed October 2021 for three years but expecting to stand down in 2022)

Other Deacons:

- Neil Cooper (appointed March 2019; standing down at the 2022 a.g.m.)
- Suzie Hinton-Taylor (appointed March 2019; standing down at the 2022 a.g.m.)
- Cameron Varley (appointed 12 March 2020 for three years)
- Will Sime (appointed October 2021 for three years)

(March 2019 was the first meeting of members as a CIO, at which point all deacons were newly elected.)

Diaconate vacancies - two

Church Progress:

2021 was another difficult year. Yet Matthew's continuing tireless work kept us together and we fared extremely well given the circumstances.

The Covid-19 pandemic continued to disrupt our normal activities for the whole year. Zoom meetings continued throughout, but we were at last able also to meet together in the church premises from July onwards. It felt very odd – people needed to be spaced well apart and facemasks were required. Singing was not possible most of the time. Many of our congregation were understandably very hesitant about meeting together, which inevitably meant that numbers in the building were much reduced. We did manage to hold our annual Carols by Candlelight service on 19 December, which was highly appreciated, but the congregation were still required to wear masks.

Coming out of the Covid lockdown, we have no live keyboard player to lead the Sunday singing regularly. We do have a willing though not large band of singers and musicians who are able to lead on some Sundays. We are developing a library of electronic backing tracks, in a variety of instruments and styles, to sing with.

Later in the year the children and youth groups started meeting together once more. They have some way to go in recruiting volunteers and rebuilding their activities.

Coffee Shop and Bookshop met sporadically during the year as government regulations allowed. When those restrictions were lifted sufficiently to allow opening, we did not have enough volunteers to do so as often as we used to. So opening was restricted, but valued when it was possible.

In my report last year I suggested that we were struggling and the future was uncertain. But I also said there were some exciting opportunities before us; that we have a lot going for us; with still a lot of members and attendees and still good financial reserves. As I write my report this year I sense that we are actively on the mend and starting to grow. New members are being welcomed; Sunday services are becoming well attended; midweek activities are beginning to blossom; new initiatives are being trialled. We have a way to go and we must never be complacent, but it seems to me that God has been holding our hand through the dark times and now wants to carry on holding it as we reach for the lighter times. If God is for us, who can be against us?

Roy Farrant
Secretary
February 2022

TREASURER'S REPORT FOR THE YEAR END 2021

Again this year the Annual Accounts have been prepared in line with the Baptist Union's suggested format for churches with an income under £250k/year.

I should make it clear, before proceeding further, that a budget for 2021 was not formally agreed by the Church Meeting. However, I do refer to the unagreed budget below.

Headlines from the Accounts

In 2021 the total income increased by a significant amount compared with 2020, by £20,944 to £143.7k. This increase is entirely due to the receipt of a large legacy from the estate of Mike Crisp amounting to £33,150. Expenditure has increased by £6,465 to £121,324 compared with 2020. In 2021 the church ended the year with a surplus of £22,397, compared with the budgeted deficit of £6,004. Accordingly, the church's liquid assets have increased to £118,258.

More than £12,000 of the income was received from the HMRC furlough scheme to support the salaries of our furloughed staff. In addition, more than £16,000 was received from HMRC as Gift Aid.

The offering in 2021 has decreased by £15,252 compared with 2020 and, at the end of the year, was this same amount below budget. However, as I said in my report for 2020, approximately £12,000 of the 2020 offering was received in one-off donations rather than through increased monthly giving, so the 2020 increase would not necessarily be repeated in 2021. This has turned out to be true.

At 31 Dec 2021 the legacies balance is £39,650.

Concerning external causes, the church has given £5,990 to CBA and £4,519 to BMS World Mission. The church did not nominate a "Charity of the Year" in 2021, although £410 was donated to the Christian Aid Haiti Appeal which was the surplus from the Carnival stall. Total giving to external causes amounted to about 7.6% of our total income for the year.

CCB continues to hold the majority of its reserves in the Baptist Union deposit account. Baptist Churches are encouraged to do so as this provides funds to the Baptist Union which are used to make loans to finance the purchase of new church sites and manse, fund the construction of new churches and redevelopment and improvement projects.

Two-Year View

Given that 2020 and 2021 have definitely not been typical years, I think it is useful to pick out a few figures compared between the end of 2019 and the end of 2021 :-

	Dec 2019	Dec 2020	Dec 2021
Offering income (note 1)	£60,152	£76,967	£62,121
Gift Aid income (note 2)	£13,192	£13,994	£16,181
Furlough income (note 3)	£0	£13,066	£12,278
KCBS surplus/deficit (note 4)		-£347	£656
Year-end reserves excl M.Crisp legacy (note 5)	£87,944	£95,861	£85,108
Year-end reserves incl M.Crisp legacy	£87,944	£95,861	£118,258

Notes:

1. This shows how the offering income increased substantially in 2020 before reverting back to pre-pandemic levels in 2021.
2. Gift Aid income is dependent on the offering of the previous year, so has increased in 2021 as a result of the increased giving in 2020.
3. Furlough income shows the amount that CCB has been able to claim from HMRC through the furlough scheme, a substantial amount.
4. The KCBS surplus/deficit shows that the KCBS costs have been covered over the last 2 years including the bookshop worker's salary costs, supported by the furlough scheme, although unlike in previous years, there has been little surplus to be made available to general church life.
5. These figures show that, even when the M.Crisp legacy is excluded, the year-end reserves of Dec 2021 are only slightly down (by £2,836) over the two years compared with Dec 2019 reserves.

The Deacons have considered the financial position of the Church and believe that we will be able to pay all bills, invoices, charges and other liabilities as they fall due.

The work of the Treasurer is dependent on other supporting people. Particular thanks go to,

- all those who have given to the work of the church in 2021, either as regular monthly donations or in other ways. The weekly/monthly offering amounted to £62,121 for the full year.
- the offering counting team,
- Roy Farrant who has managed the payroll and all of the furlough scheme claims.

The church currently has 5 individuals on payroll.

- The people who have looked after First Steps, 5Alive and 7Up funds.
- Glenda Turner for managing the hiring of our premises although again less activity than usual in this area. The church has received an income of £6,705 through hall-hire in the year.

P. Hutchinson

Paul Hutchinson, Treasurer

Date 4th February 2022

PASTORAL CARE & PRAYER MINISTRY

'Make every effort to live in peace with everyone and to be holy; without holiness no one will see the Lord. See to it that no one falls short of the grace of God and that no bitter root grows up to cause trouble and defile many.'

Hebrews 12 v 14 & 15

As I write this report, I am aware that my 6 year term of serving the Church family as Pastoral Deacon is coming to a close.

It has been an honour and privilege to work with you in taking care of our Church family at Christ Church.

So many have become personal friends and without your constant support and guidance my role would have been very different.

It is so wonderful how we have worked together as a team, especially during these past 2 difficult years and that so many of you have taken the role to contact, chat and care for each other.

As I pass on the 'baton', I pray that God will guide each one of you and will lead you down new and exciting directions.

God has been so good in answering our prayers for new members and new pathways beginning. So very exciting.

I will be praying for each one of you, that God will guide and show you the way.

I am looking forward to supporting the Church in the new pathways, especially Thursday mornings for as long as I am able.

Thank you again for the privilege to serve you.

May God bless you all richly

Suzie

CHRISTIAN AID REPORT 2021

We give thanks for all that was possible this year for Christian Aid in Kings Langley. It has been challenging for all of us and we have needed to adapt in order to keep the work going. Nevertheless, a total of £10,176 was raised (79% of the previous year's total) and our thanks go to all who have supported our work and to Jeanette (and Mick) and Pat for their excellent work as church representatives. Our full annual report gives a comprehensive account and it can be accessed at: <https://tinyurl.com/evpeev5p> and some hard copies are available in the church.

Our key activity this year was Christian Aid Week, and we thank again the many volunteers who helped with the 'Door to Door' envelope delivery and collection. Our United Service on 'Zoom' was hosted by Matthew and our guest speaker was a Christian Aid volunteer, Neil Dymond. His theme was 'Water, praise, love and joy' and he focused on Rose's story and how she had to walk miles to access clean water for herself and her family in Kenya. Through the support of Christian Aid partners, helped by the giving in Christian Aid Week, her community were shown how to make best use of their dam. *'Water is life' says Rose, 'When it is readily available the peace of mind people have, especially women, is beyond explanation'*

Climate Change was a major focus of campaigning with the UN Climate Change Conference COP 26 being held in Glasgow. An enthusiastic and committed group of young Christians walked in relay from St Ives (where the G7 meeting was held) to Glasgow. In August local supporters met with them at St John's Church in Boxmoor before they set off for Tring. We then joined them via Zoom for a welcome meeting at Tring Baptist Church.

Also, in August another earthquake hit Haiti. At the time it was reckoned about 500,000 people were affected, 40% of the total population in the affected areas. An appeal was launched and a total of £1,395 was raised including £410 from the Christ Church refreshments at the Village Carnival for which we are very grateful. The good news is that houses built previously with the help of Christian Aid withstood the earthquake.

In addition to fund raising, we wrote letters, including on behalf of the beleaguered people of Afghanistan, lobbying our MP for more help and support and we are grateful to all those who signed the letter to Sir Mike Penning.

And we prayed-each week suggestions for prayer were included in the service sheet and they were used at different times throughout the year by some of those leading intercessions.

Please join us in this work

We have started a mailing list for Kings Langley Christian Aid supporters. This will enable us to send details of our events and campaigns more efficiently. Please consider joining this list at: <http://www.kings-langley-churches.org.uk/ChristianAid.html> or phone Chris Pettit on 07778 157093 for more details.

Paul Tucker

HOUSE GROUPS

NOMADS HOUSE GROUP

The past year has been difficult in many ways for members of the Nomads House Group. During the year we lost Sean and Hannah and Mervyn was unable to attend many meetings due to work commitments. We continue to meet on Zoom though Denis and Isabel have found it difficult and have stopped joining us since Christmas. Our intention is to meet in person again in 2022 and we hope when the days lengthen Denis and Isabel will be able to join us. We miss them a lot. We have however been encouraged since Alan and Annette joined us in January and they are proving to be a great asset to the group. We now have 8 regularly attending each week and will be back to 10 when Denis and Isabel return. If anyone would like to join you would be welcomed with open arms. We were meeting on a Thursday at 8pm but have just reverted to our long standing time of 7.30pm on Monday of every week.

Our time together starts by sharing what has been going on in our lives over the past week over coffee and excellent home-made cake!!! We end with a time of prayer.

At the beginning of the year we started a study on the Persecuted Church using material from Release International entitled All for Jesus. We found this both a challenge and at times difficult to follow. This was followed by a study on Thessalonians published by Cover to Cover and entitled Building Church in Changing Times. This we felt was very relevant to both us at Christ Church and the wider church in general. Our third study was 'home grown' and based on numbers in the Bible and surprised us at how many there are. We continue to look for new material that will help us study God's Word.

Unfortunately due to Covid restrictions we have not been able during the year to invite visiting speakers to share their Christian work and experiences but hope to be able to start this again in 2022.

Individual members have supported outreach events though these have been few in 2021. Our hope is that in 2022 more such events can be organised, while many are involved in visiting those who are housebound or living in care homes.

Of course no review of Nomads would be complete without mentioning our social life. Parties and BBQs have all played their part in helping us support and encourage each other in our Christian journey. We wish we had been able to do more in 2021 but we were restricted by Covid rules. That said we had a very pleasant Christmas lunch together when chance conversations once again proved the basis of our prayer life both corporately and personally.

For all of us, meeting together every week gives us the opportunity to share our hopes and fears, and provides us with the chance to support each other as we journey through life together.

If anyone is thinking of joining a house group you would be very welcome at Nomads

Will Sime on behalf the members of Nomad.

PRAYER GROUP/OPEN HOUSE

2021 has been and gone and with having an AGM towards the end of last year, there doesn't seem much to update you with.

However, we continue to meet regularly and even though restrictions have lightened somewhat we have decided to stay on Zoom during this time as we have a couple of ladies who need to be more careful due to being vulnerable and practically for Charlotte Zoom works due to family commitments.

We do continue to support and pray for one another on a monthly basis and really enjoy our times together on zoom.

Of course if anyone wants to join us, please contact Charlotte.

Charlotte Cooper

BIBLE STUDY GROUP

Well, Zoom seems to have well and truly become part of our worship, fellowship and prayerful walk and what had started as a lifeline for lockdown, shows no signs of retiring. We have continued to have a loyal core group of around ten people and we have been blessed with others popping in and out as they have been able. We would love others to join – why don't you give it a try – it's just the usual church zoom code that we log on to church with.

Our material continues to nothing but the word. The only study book we have used is one that was written around 3,500 years ago over a period of around 1,500 years and still manages to top the best seller list. Quite a few human authors, but tied together by the divine. The latter part of last year we worked through the whole of the book of Luke – we had a couple of Christmas specials and this year we have started on the second instalment of Luke – the book of Acts. We arrive anytime up to 8pm and get to have a catch up on our weeks. We then begin the study with a prayer. We then step through the evenings reading with a handful of verses at a time. There is no pressure on anyone to read but if you would like to, you will certainly have a turn. Between each reading, we have an open discussion which I always find fruitful. Finally, we always have ten or fifteen minutes in prayer finishing around 9:05-9:10.

There is absolutely no need to have attended any other week to get something out of the current week. We look at a different passage every time and just as it is not necessary to start reading the bible from page 1 and head all the way through to the last page, anyone is welcome to join our group at anytime. The Word is always NEW.

Although we do stick to a core raison d'être of reading the bible, we do have a close fellowship and are privileged to pray for each other and share each others burdens and celebrate each others successes.

If you haven't thought of joining a bible study before (or if you have) we really encourage you to give it a try. In fact, for at least one of the core group, this was the first bible study they have ever attended.

John 20:19: On the evening of that first day of the week, when the disciples were together, with the doors locked for fear of the Jewish leaders, Jesus came and stood among them and said, "Peace be with you!"

For us, the evening is Tuesday and it is not the Jews, but the virus that keeps us locked away. We have recently made tiny moves towards actually meeting up in person with a mix of meeting together in person and on Zoom, the truth is that zoom is very convenient although there is something very special about being in the same room. And of course, every week without fail, Jesus indeed joins us and says, 'Peace be with you' and certainly for me, when I come away from the meeting I feel blessed.

Cameron Varley

CHILDREN'S & YOUTH MINISTRY

2 years in from the first lock down, as restrictions are lifted and feelings are mixed, we are still in a time of increased uncertainty, change and anxiety. Families need our love and support just as much as they did at any point in the pandemic as children and parents carry the emotional baggage associated with the social effects of Covid-19. As a church we continue to adapt to the changing government restrictions and to do everything we can to support families in the local community, both inside and outside of our fellowship.

Sunday mornings

During the first lock down the three Sunday morning children's groups were merged into one. Once we were allowed back in the building we continued to meet as one group, mostly led by me with support from the Sunday School team. This was due to the lack of volunteers (several volunteers across the children and youth ministry stepped down as their personal circumstances changed during the pandemic) but also to help the children adapt to being together again on a Sunday morning after 18 months of services on Zoom. We've been pleased to welcome three new families on a regular basis on Sunday mornings since September, but attendance continues to be very difficult to predict.

Last summer I conducted a consultation with the church families and gave the results to Matthew and the deacons. Earlier this year we had a Family Forum on Zoom where we received more feedback about Sunday mornings. The main feedback I have taken from this is that the older children & young people need a group of their own on Sunday mornings, also there are diverse needs and many competing properties among the families in the fellowship. It is clear that we need to make some changes and I am very excited by Matthew's ideas to experiment with a different structure for Sunday services in March and April. During those months we are not going to have a separate children's group but will meet all together for 45mins and then provide a space for families to explore "Godly play" together for the rest of the morning. I have met with most of the young people and we have agreed to start a fortnightly bible study and discussion group during the Sunday morning service.

I look forward to seeing where this new season takes us as a fellowship.

Events

Matthew and I have continued to prepare and host Family Connect services as frequently as possible, including Christmas, Water and Sand themed sessions. These continue to be well attended by families with children in our Friday clubs and by families who come on Sunday mornings.

We have not been providing food because of concerns over people mixing together too closely during the pandemic. Previously the sandwich tea after the service had been a key time for parents to mix and for people to get to know each other better. I hope that we can re-introduce this soon.

We continue to be part of the Youth Across Hemel network. They have been very creative in their efforts to keep going during the pandemic and are a great resource for us. I took

some young people to the Youth Across Hemel Text Treasure Hunt event at the Liberty Tea Rooms in the autumn where they heard the charity's founder Kerry-Ann Cooper give an inspiring talk. We hope to host this year's autumn event at Christ Church Baptist.

In December we were pleased to welcome Kings Langley Rainbows (the junior version of Brownies) to use the building for their Christmas event, thanks to Lizzie North. I was delighted to visit the group and hope that this will lead to other opportunities for our church to work with Rainbows in the future,

Weekly clubs

We have three weekly clubs:

Five Alive for ages 5 to 8,

7Up for ages 8 to 11

Revel8 for ages 11 and up.

The majority of the children who come to all of the Friday clubs are not in a church fellowship. After 18 months of lockdowns and changing restrictions the framework for our clubs has now been stable since September. Five Alive and Revel8 meet fortnightly and 7Up meets weekly. All the clubs are back to their previous time slots and usual activities Eg bible stories, making, baking, playing games, watching movies, etc. We have had a new influx of children in Five Alive and 7Up thanks to regular attenders inviting their friends. Five Alive has always been a fortnightly group but I would like to see Revel8 return to a weekly slot. At the moment we do not have enough volunteers to make this possible. Please pray about this situation.

Schools

During the pandemic our school's work came to a complete stop. I did offer our services to local schools at several points. I was delighted that Kings Langley Secondary School got in touch last summer to invite us and Youth Across Hemel back to restart our weekly lunchtime club called The Summit. We have been meeting since September. To my knowledge none of the young people who attend are associated with a church but they come because they feel safe and accepted. Please pray for the group, for Mr Moyo the teacher who gives up his lunch time and his classroom for it and for Lisa Dussek, my co-leader from Youth Across Hemel.

Matthew and I were invited back to give an advent assembly in Kings Langley Primary School. It had been a long time since either of us had had an opportunity to share from the Bible in the school so please pray that we continued to be welcomed there.

First Steps

Our pre-school group is still popular with the local community and highly appreciated by the families that use it. We continue to see families establish relationships with the church through First Steps and then filter into other activities at the church. In September we made an appeal for volunteers and I am very grateful for the response from the church. Several people came forward and their new perspective and ideas have been a wonderful

asset to the group. We have now moved the group back up to the Upper Hall after being in the Sanctuary since the second lock down.

We could not do it without you!

None of the youth and children's ministry would be possible without your support. Whether you pray for the ministry, volunteer, tell others about our activities or support the church financially, we could not do it without you.

Please pray for the following:

- More volunteers with young people - for Fridays and Sundays
- For God's Holy Spirit to guide us clearly through March and April as we try something new on Sunday mornings
- For the schools, for the staff and the pupils
- For all the families in the fellowship and associated with the church, that they will know the love of God in all its fullness

Ben Ansell
Youth and Families Co-Ordinator

SAFEGUARDING

We continue to train those who work with children & young people. As previously reported 18 people watched the BU video in 2021 and in the latter part of 2021, 6 new people, who hadn't done Safeguarding training before, attended a 'virtual' safeguarding training session run by the Central Baptist Association. Ben also joined this training too.

A small number of new volunteers also went through the DBS application process.

Mark Allchorn continues to be our Designated Person for Safeguarding

Charlotte Cooper

COFFEE SHOP AND BOOKSHOP

The pandemic has had a very disruptive effect on our bookshop and coffee shop over the last year but we have continued to hold this together when we have been able to. Anne and Kate, despite having technically retired, have continued to officiate over these strange times which we are so grateful for as a church.

As I write this report in February, I can report that my intention is to take the reigns fully from 1 March but don't expect there to be too many changes in the short term. We are blessed with a loyal band of volunteers who allow us to staff two days a week for the coffee shop and three days a week for the bookshop via a rota which is managed brilliantly by Pam Day. I would really encourage you to consider if you might like to be on this list as it is a great way of serving the community and also because it is my intention to bring in additional volunteers whose specific purpose it will be to get alongside the patrons without having other responsibilities which means we will need more people and possibly people with other skills for which we will be looking to offer training – more of this at a later date.

Of course we are in strange times, which means we don't know if further restrictions are going to be imposed at any time but for now, the two days the coffee shop is open are very busy. It is still table service and we have strict hygiene checklists in place to minimise the risk of the virus.

Our coffee shop is not meant to be competition for the other businesses in the village but a place to come to enjoy good coffee and cake in a spiritual setting. I look forward to building on this over the coming months and years.

The bookshop is now fully open Mondays, Thursdays and Saturdays and is appreciated by their customers. Unfortunately, Christian bookshops are few and far between these days and I'm so pleased that we are able to offer people the opportunity to purchase a greetings card with a Christian message or a bible or a book. I have heard many encouraging stories about people thrilled to be able to buy a bible for a grandchild or another loved one – that sounds corny, but I don't know how else to put it.

Galatians 5:13 You, my brothers and sisters, were called to be free. But do not use your freedom to indulge the flesh ; rather, serve one another humbly in love.

Cameron Varley

WELLBEING COFFEE MORNING

On 13 January this year, we opened the doors for our first Wellbeing Coffee Morning which is specifically for people that have struggled through the restrictions of the lockdown, perhaps feeling lonely or other mental strain. Having said that, anyone is welcome and there's no questionnaire to fill in to prove you qualify.

We don't profess to have any other skills or potions for people other than offering safe space to sit and chat over a lovely cup of coffee and a biscuit.

The Church family are encouraged to support this in any way they can and we have had a wonderful response in the first few weeks. It is early days for us, but we have had an encouraging take up. We meet in the lower hall which is set up with tables in a very large circle which people can chat as a large group or on individual tables and indeed have done both over the last few weeks. As of February, our Christian bookshop is also open at the same time.

We start with an open prayer time from 9:30-10am on Thursday morning and then serve coffee and biscuits to those that come along. At around 11am a bible passage and a message for the day is given. I have been concentrating on the words of Jesus himself from Matthew's gospel. I have been really heartened by the large group and small group conversations that have sprung up after this and it does feel like the people that come are benefiting from sharing on a deeper level than they might otherwise have opportunity to do. A number of people have commented on the feeling that they are able to share anxieties in the morning that they don't feel they can in other settings which I have taken as a real encouragement.

Over the coming weeks, I am hoping that we can incorporate crafts or activities that would not stop people chatting – maybe crochet or jigsaws – if you have any ideas, why not let me know or even better, come along and help!

So far we have not widely advertised the morning although but this is being remedied with signage being put up in the village and information being included in the village media but the best way to reach people is by personal invitation and I really encourage you to consider anyone that you know that might benefit from being part of this. Even if they can't get themselves there – in fact, probably especially if they can't get themselves there – we will provide transport if possible.

I am excited for the future of this group. There is nothing new about offering the love of the Lord to those that need it – and let's not forget, that certainly includes us – but as Colin Pye reminded us in church, it's so important to go back to the simple tenets of our faith in order to line ourselves up with God's will.

Matthew 11:28 "Come to me, all you who are weary and burdened, and I will give you rest."

Cameron Varley

FABRIC

Activities taking place in the building are still returning. Some new hirers and different church activities inevitably lead to further wear and tear on the building. There is always maintenance required, either regular and predictable work or additional work when areas simply have extra use and more foot traffic.

Please continue to notify the Fabric Deacon or anyone on the diaconate about building issues, so that we can try and keep the building in good repair and address problems before they escalate.

There are still many items which require addressing, some larger projects and some very small ones. They all take time and money in some way. Some items require some degree of DIY skill, others just time, to co-ordinate trades people or simply meet them and lock up afterwards. There is likely to be something on the list suitable for everyone. If you would like to help in a small way or even a larger one, please speak to the Fabric Deacon. Maintenance can be expensive but volunteering to help in this way can allow the church to refocus its spending on other important areas.

These are some of the many areas which received attention over the few months:

CCTV fully commissioned.

Fire systems were recently serviced, and the smoke heads replaced.

PAT testing of all our (portable) electrical appliances.

Garden and hedge maintenance.

Taps replaced in the upper hall.

Front door hinges adjusted, but they will need replacing as the door has dropped due to the hinge wear.

Wasp nest destroyed in the main church roof.

Two quotes have been received to convert the existing small toilet into a modern accessible toilet, with suitable access for wheelchairs. We are waiting on a third quote and a visit by a 4th builder. Once we have all these quotes in, then the Diaconate will put forward a recommendation at a church meeting for approval. When we have a firm commitment to proceed, we would like someone to investigate grants to assist us in the funding. If the grant process is something you feel you could assist with or have experience in, then please step forward.

Thank you to all those who help to improve and maintain the appearance of our buildings and grounds.

My time as a deacon has reached 6 years, so I retire from the Diaconate and official fabric duties. There are still a few projects that I have been part of that I will continue to finish, but I welcome in the new person to take over this role and am happy to support them in their new duties. Thank you to all who have supported me over the last 6 years.

Neil Cooper

Deacon for Fabric

Christ Church Baptist Kings Langley
Financial Statement for Year Ended 31st December 2021

<u>Consolidated CCB Receipts and Payment Account</u>			
		2021	2020
<i>Receipts</i>			
General Fund		132,871	111,740
Kings Bookshop and Coffee Shop Fund		10,104	10,387
First Steps Fund		524	267
Revel8 Fund		10	146
7up Fund		170	139
5Alive Fund		42	97
		<u>143,720</u>	<u>122,776</u>
<i>Payments</i>			
General Fund		111,214	103,412
Kings Bookshop and Coffee Shop Fund		9,448	10,734
First Steps Fund		134	187
Revel8 Fund		194	310
7up Fund		233	161
5Alive Fund		101	55
		<u>121,324</u>	<u>114,859</u>
<i>Surplus (deficit) for the year</i>		<u>22,397</u>	<u>7,917</u>

<u>General Fund - Receipts and Payments</u>			
	Note	2021	2020
<i>Receipts</i>			
Weekly Offering		62,121	76,972
Donations and other income	2	47,705	15,708
Income tax received on gifts (Gift Aid)		16,181	13,994
Investment income	3	159	253
Rents & contributions for use of premises		6,705	4,813
Raised for other causes	4	0	0
		<u>132,871</u>	<u>111,740</u>
<i>Payments</i>			
Ministry	5	48,564	45,042
Mission	6	39,543	38,522
Upkeep of Church Premises	7	17,686	14,631
Administration	8	5,421	5,217
		<u>111,214</u>	<u>103,412</u>
<i>Surplus (deficit) for the year</i>		<u>21,657</u>	<u>8,328</u>

Christ Church Baptist Kings Langley
Financial Statement for Year Ended 31st December 2021

Kings Bookshop and Coffee Shop (KCBS) Fund - Receipts and Payments			
		2021	2020
Receipts			
Bookshop worker furlough receipts	2	2,122	2,654
Sale of books, cards, gifts etc		3,770	4,457
Non profit sales			519
Refreshments		4,107	2,727
Donations		106	30
		<u>10,104</u>	<u>10,387</u>
Payments			
Bookshop worker gross salary		6,452	6,256
Employer pension costs		193	187
Purchase of books, cards, etc		1,734	3,075
Purchases from charities/non profit			519
Refreshments		893	622
Worldpay		144	75
Maintenance & Equipment		22	0
Stationery & Postage		10	0
		<u>9,448</u>	<u>10,734</u>
<i>Surplus (deficit) for the year</i>		<u>656</u>	<u>-347</u>

First Steps Fund - Receipts and Payments			
		2021	2020
Receipts			
Subscriptions		524	267
		<u>524</u>	<u>267</u>
Payments			
Refreshments		18	59
Crafts		0	0
Party Accessories		28	0
Gifts for adults & children		11	66
Equipment		77	62
		<u>134</u>	<u>187</u>
<i>Surplus (deficit) for the year</i>		<u>390</u>	<u>80</u>

Christ Church Baptist Kings Langley
Financial Statement for Year Ended 31st December 2021

<u>Revel8 Fund - Receipts and Payments</u>		
	2021	2020
Receipts		
Subscriptions	10	104
Tuck Shop Receipts	0	42
	<u>10</u>	<u>146</u>
Payments		
Outings	0	0
Games Night / Equipment	82	47
Craft Work	41	46
Tuck shop expenses & refreshments	36	160
Stationery	34	16
Miscellaneous	0	42
	<u>194</u>	<u>310</u>
<i>Surplus (deficit) for the year</i>	<u>-184</u>	<u>-165</u>

<u>7up Fund - Receipts and Payments</u>		
	2021	2020
Receipts		
Subscriptions	170	139
	<u>170</u>	<u>139</u>
Payments		
Craft Material	194	105
Party	33	0
Refreshments	0	0
Resource Material	0	17
Stationery	6	39
	<u>233</u>	<u>161</u>
<i>Surplus (deficit) for the year</i>	<u>-63</u>	<u>-23</u>

Christ Church Baptist Kings Langley
Financial Statement for Year Ended 31st December 2021

<u>5Alive Fund - Receipts and Payments</u>			
		2021	2020
Receipts			
Subscriptions		42	97
From 7Up for Purchases		0	0
		<u>42</u>	<u>97</u>
Payments			
Craft Material		101	0
Party		0	0
Training		0	0
Resources		0	55
		<u>101</u>	<u>55</u>
<i>Surplus (deficit) for the year</i>		<u>-59</u>	<u>42</u>

Statement of Assets and Liabilities at 31 December 2021

Assets		2021	2020
Bank and other cash balances	9	118,257.81	95,861
<i>Representing balances on the following funds</i>			
General Fund	10	113,298	91,641
KCBS Fund	11	3,036	2,380
First Steps Fund	12	652	762
Revel8 Fund	13	848	1,031
7up Fund	14	223	-14
5Alive Fund	15	201	61
TOTAL		<u>118,258</u>	<u>95,861</u>
Non monetary assets held for the Church's own use	16	3,253,857	3,181,606
Total Assets		<u>3,372,115</u>	<u>3,277,467</u>
<i>Liabilities</i>			
Baptist Pension Scheme Liability	17	18,468	22,176
Baptist Pension Scheme Buyout Cost	17	46,700	70,000

Christ Church Baptist Kings Langley
Financial Statement for Year Ended 31st December 2021

1 Notes to the Accounts

Basis of accounts: These accounts have been prepared on a 'receipts and payments' basis and accord with Section 133 Charities Act 2011

2 Donations and other income	2021	2020
Donations / Contribution to overheads	1,159	0
Legacies	33,150	2,500
Memorial gifts / Funerals / Weddings	450	750
Other items - Furlough receipts from HMRC	12,278	13,066
Other items	2,791	2,046
	<u>49,827</u>	<u>18,362</u>
3 Investment income		
Bank interest	159	253
	<u>159</u>	<u>253</u>
4 Raised for Other Causes		
<i>Charity of the Year:</i>		
(none in 2021)	0	0
<i>Other charities:</i>		
	<u>0</u>	<u>0</u>
5 Outgoing - Ministry (Note 1)		
Minister's (gross) stipend	27,273	26,700
Employer's NI costs	449	608
Pension Contribution (Note 2)	10,971	9,729
Minister's travel & Pulpit supplies	1,754	296
Church Activities / Sunday services	328	410
Visiting Speakers	204	0
Subscriptions and Licences	1,168	945
<i>Manse Costs:</i>		
Utilities (council tax, water, light & heat)	5,061	4,999
Insurance	624	592
Repairs / upkeep	732	764
	<u>48,564</u>	<u>45,042</u>

Note 1: The Minister acts as one of the church's trustees and receives remuneration and other benefits in respect of his/her services as Minister, including the provision of manse accommodation owned by the church.

Note 2: The church's contribution in 2021 to reduce the Baptist Pension Scheme deficit is included here. The church pays both the employer's and the employee's pension

6 Outgoing - Mission		
Given to BMS / CBA	10,509	10,011
Given to charities of the year	0	631
Children & Youth work	584	548
Children & Family Worker gross salary	26,466	25,932
Employer's NI & Pension costs	1,222	1,361
Outreach	352	0
Given to Christian Aid Haiti Appeal	410	0
Other	0	40
	<u>39,543</u>	<u>38,522</u>

Christ Church Baptist Kings Langley

Financial Statement for Year Ended 31st December 2021

7 Outgoing - Upkeep of Church Premises	2021	2020
Utilities (light & heat)	3,407	3,841
Insurance	2,891	2,886
Repairs and Maintenance	6,780	3,436
Church Activities / Sunday services		
Cleaner's salary	4,608	4,468
	<u>17,686</u>	<u>14,631</u>
8 Outgoing - Administration		
Printing and stationary	389	295
Administrator's salary	5,033	4,923
	<u>5,421</u>	<u>5,217</u>
9 Bank and other cash balances		
Barclays CCB CIO General Account	37,536	12,448
Baptist Union Deposit Account	77,349	77,190
Barclays KCBS CIO Account	3,348	6,169
Cash (Note 4)	25	55
	<u>118,258</u>	<u>95,861</u>
Note 4: £10 1st Steps, £15 Revel8 in 2021		
10 General Fund		
Opening balance	91,641	78,313
Net income/ (expenditure) for the year	21,657	8,328
Transferred from KCBS Fund	0	5,000
Transferred from First Steps Fund	0	0
Closing balance	<u>113,298</u>	<u>91,641</u>
11 KCBS Fund		
Opening balance	2,380	7,727
Net income/ (expenditure) for the year	656	-347
Transferred to General Fund	0	-5,000
Closing balance	<u>3,036</u>	<u>2,380</u>
12 First Steps Fund		
Opening balance	762	682
Net income/ (expenditure) for the year	390	80
Transferred to 7Up Fund	-300	
Transferred to 5Alive Fund	-200	
Transferred to General Fund	0	0
Closing balance	<u>652</u>	<u>762</u>

Christ Church Baptist Kings Langley
Financial Statement for Year Ended 31st December 2021

13 Revel8 Fund	2021	2020
Opening balance	1,031	1,196
Net income/ (expenditure) for the year	-184	-165
Transferred to General Fund	0	0
Closing balance	<u>848</u>	<u>1,031</u>
14 7up Fund		
Opening balance	-14	8
Net income/ (expenditure) for the year	-63	-23
Transferred from First Steps Fund	300	
Transferred to General Fund	0	0
Closing balance	<u>223</u>	<u>-14</u>
15 5Alive Fund		
Opening balance	61	18
Net income/ (expenditure) for the year	-59	42
Transferred from First Steps Fund	200	
Transferred to General Fund	0	0
Closing balance	<u>201</u>	<u>61</u>

16 Non monetary assets held for the Church's own use

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee the Baptist Union Corporation Ltd:

Church premises, insured value (The Nap, Kings Langley, Herts, WD4 8ES)	2,503,597	2,456,916
Church manse, insured value (2 Belham Road, Kings Langley, Herts, WD4 8BY)	453,075	429,857
Church organ insured value	171,047	171,047
The church also owns fixtures, furniture and equipment with an insured value of	126,138	123,786
	<u>3,253,857</u>	<u>3,181,606</u>

Christ Church Baptist Kings Langley

Financial Statement for Year Ended 31st December 2021

17 Baptist Pension Scheme Liabilities

The Church is a participating employer the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

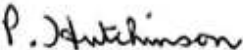
The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Under the Schedule of Contributions, the church makes a monthly payment in respect of the DB scheme deficit, currently £342, which will increase in line with increases in Minimum Pensionable Income. The Schedule of Contributions foresees these contributions continuing until June 2026. The pension scheme liability shown in the Statement of Assets and liabilities is calculated as the current rate per month multiplied by the number of months remaining in the current Schedule of Contributions, which amounts to £18,468 as at 31 December 2021 (31 December 2020: £22,176).

The Church has been advised that the estimated cost for the church to buyout their Pension Scheme liabilities at 31 December 2021 was £46,700 (31 December 2020: £70,000).

The accounts and statement of assets and liabilities set out on pages 3 – 10 relating to the year ending 31 December 2021 are as approved by the deacons.

Signed: 

Paul Hutchinson, Treasurer Christ Church Baptist Kings Langley

Date: 4th February 2022

Independent Examiners Report

Report of the Independent Examiner to the Trustees of Christ Church Baptist, Kings Langley on the accounts for the year ended 31st December 2021

Respective responsibilities of Trustees and Examiner

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

It is my responsibility to:

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

Basis of independent examiner's statement

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

Independent examiner's statement

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

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

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

Signed by or on behalf of the Examiner



Date 15th February 2022

Name

Tadeusz Woroniecki

Relevant Professional Qualification(s) or body (if any) ACMA

Address

1 Brickfield Cottages, St Marys Lane, Hertingfordbury, Hertford, SG14 2LF

Accounts

christchurchbaptist

kingslangley

ANNUAL REPORT FOR 2020

SEPTEMBER 2021
Annual General Meeting

MINISTER'S REPORT

Since our last AGM eighteen months ago the COVID pandemic has been a challenge in so many ways. Each of us has been affected as individuals and families in society. Isolation, home schooling, reduced income, missed medical appointments, working from home and so much more. One side effect that was noticed quite early on is how the pandemic has accelerated pre-existing trends in society. Video conferencing on Zoom and other platforms became second nature to many of us who never thought we would embrace such technology; the cost of renting office space in central London had already begun to drop before COVID as companies chose to move out of the capital or online, yet this has gone much further than it would have by this time if COVID had not struck.

Church life has been affected by all of this too. CCB was online the very first Sunday that we couldn't meet in the building. For months it was our only option and many of us from young to old were regulars on our screens and landline phones at 10.30 on Sunday mornings. Our Youth Groups and Toddler Group moved to zoom and facebook live, social evenings in the shape of quizzes, a Bible Study, prayer meeting and Christianity Explored Course all happened through internet technology. Emails and sermon recordings were sent weekly to over 100 people and those without e-mail had a printed newssheet and letter delivered by the deacons each week. Other activities could not continue, such as the Bookshop, Over 60's Lunch and Schools Work. Weddings were postponed and funerals were held with a maximum of 10 mourners. Many of you helped in practical ways, shopping for neighbours, friends and family as well as volunteering with Good Neighbours. Now eighteen months on and with restrictions removed so many areas of church life are still far from where they were pre-pandemic. In church too COVID has accelerated what was already happening. It is both unsettling and exciting to anticipate how the church will go on from here. Of course we cannot go back.

The New Testament word for church is ekklesia, which means, 'a gathering'. This is precisely what has been so difficult to do and to be for the past year and a half. It worked well for most of us to continue to gather via the internet at least and we have been joined by some new people and others whose churches were not able to get online. Now that we can gather in the building it has been a joy to welcome visitors who we hope will become regulars. In whatever way we gather together and however we live as Jesus followers gathered into a community, we are most certainly called to gather, to meet, to congregate. As Christians we are assembled into a church community and as such are called to assemble together regularly as the church in practice.

More than twenty years ago I asked a question of the church that I was part of at the time. 'How can we be part of the church in a world that has no time for it?' That question is a good one for us now. It seems to be a popular idea that we are called to be followers of Jesus and that the church is a vaguely connected human invention which may or may not help us in that calling. It is easy to believe that church fitted in with life fifty years ago but that life has changed and so church is out of date. In fact we are still called to be church. The church is not an institution detached from us, separate to you. If as believers we are not gathering then the church is less than it could and should be. When Baptist Churches fall below a certain number of members they cease to be a church. Our constitution states that if we do not gather for worship for six months we cease to be a church; no matter that there is a building, a minister, deacons, funds or activities; the church is the people and if the people are not there as a gathering worshipping community then neither is the church.

We are a long way off that and we have been blessed in so many ways over the past year. Some churches are closing; some pastors have left ministry; many Christians have stopped being an active part of the church. At CCB we are challenged. As things stand we could not return to life as it was eighteen months ago, our journey has been fast forwarded and we are already where we might have been in five to seven time had there been no pandemic. Our first priority is to meet for gathered worship; everything else must grow out of that core and centre. I enjoyed and benefitted from our Zoom services. The informality, interaction and involvement are features that we would profit from in the building as we become more used to being together again and relax our rules and risk assessments.

I believe that the greatest challenge of COVID for us is that it stopped us gathering properly, stopped us fully being ekklesia, church. Isolation, loneliness and mental health issues have been a real problem for so many because we are made for community. We got out of the habit of, 'going to church'. Yet again this was an acceleration of a trend. We have glimpsed our future. We now have the opportunity to take action and change our course. Our calling is to return in some shape or form, possibly quite different from before, to being the gathered and gathering people of God. In fact we are not so much, 'people of God', as, 'a people of God'. Gathered and gathering as church is for our own and one another's wellbeing, for being a vital witness to our world and above all for the worship and glory of God.

"...you are a chosen people, a royal priesthood, a holy nation, a people belonging to God, that you may declare the praises of him who called you out of darkness into his wonderful light. Once you were not a people, but now you are the people of God..." 1 Peter 2:9-10

Matthew Cooper

SECRETARY'S REPORT

The bare facts:

Minister: Revd Matthew Cooper (inducted September 2006)

Youth Work Co-ordinator: Ben Ansell (appointed September 2017)

Administrator: Glenda Turner (appointed July 2006)

Bookshop and Coffee Shop Co-Ordinator: Hannah Tse (appointed March 2016)

New members: None

Baptisms: None

Deaths - Members:

- Paul Boggis
- Mike Crisp
- Joan Tolhurst
- Maralyn Tuffs

Deaths - Non-Members:

- Beryl Waggett
- Monica Jones
- Rosemary Franklin

Secretary:

- Roy Farrant (appointed deacon March 2019 and Secretary 12 March 2020; one year still to serve from 12 March 2020)
- Neil Wood (appointed March 2019, stood down 12 March 2020 having served three years as Secretary)

Treasurer:

- Paul Hutchinson, (appointed Treasurer March 2019; one year still to serve from 12 March 2020)

Other Deacons:

- Amanda Allchorn (appointed March 2019, stood down 12 March 2020 having served one year)
- Neil Cooper (appointed March 2019; two years still to serve from 12 March 2020)
- Suzie Hinton-Taylor (appointed March 2019; two years still to serve from 12 March 2020)
- Cameron Varley (appointed 12 March 2020 for three years)
- Wendy Varley (appointed March 2019; stood down 12 March 2020 having served one year)

(March 2019 was the first meeting of members as a CIO, at which point all deacons were newly elected.)

Diaconate vacancies - two

Church Progress:

The world-wide Covid-19 pandemic hit with some force in March 2020. We had just held our a.g.m. but were not to hold the next for some eighteen months. From March onwards we were unable to use the premises, in line with national government guidelines, as gatherings for just about everything, and certainly for worship, were banned. So the building was closed; the water, gas and a lot of the electricity was switched off; and a surreal period lasting many months where we did not see each other face to face commenced.

But we live in an era of electronics and Zoom came of age. After a brief dalliance with Microsoft Teams software, we settled down to use Zoom software for our regular weekly gatherings. We sat ourselves in front of our computer screens or our phones and we worshipped, we sang (though it was strange as there was no-one next to us to reinforce the singing), we prayed, we learned. The technical people amongst us kept this going, despite a few hiccoughs along the way, and for most of us Sunday morning Zoom services became the new way of doing church. There were a few bumps along the way when gatherings were sort-of possible, but it was not until well into 2021 (to be reported on next year) that we were able to use the premises as before.

There can be little doubt that Matthew did a fantastic job of keeping us all together as a family and fanning the flame of faith during this period.

Our youth work took quite a hit - children's games are quite a challenge when they are held over Zoom. But Ben and our youth work volunteers kept the work alive as best they could.

Coffee Shop and Bookshop could not open. We already knew that the leaders were stepping down, but the virus closed things down very quickly. There has now been some activity, but again, more on this in 2021's report.

Our constitution, and indeed all of Baptist theology, requires members' meetings to be held in person, as the gathering of the family of God. Clearly we couldn't do this – the government's anti-virus rules prohibited it. So we relied entirely on the deacons to manage church activities and make decisions as best they could. The deacons certainly continued to meet - again on Zoom - and day-to-day management decisions continued to be made. Church life became very much a case of "steady as she goes" and major decisions about major areas had to be postponed.

As I write this, just a few weeks before our delayed 2021 a.g.m., we are meeting as a family in the premises once more (albeit with some restrictions still in place) and people generally are very happy about that. But it is certain that we are struggling. The number of volunteers to cover the various activities we have has reduced to the point where we are now simply spread too thinly to continue with everything in the same way as before. Maybe the volunteers that have stopped will return as life post-Covid-19 picks up; or maybe they won't. We face an uncertain future, just as very many churches across the land do.

We stand at a crossroads, where the old routines and structures are behind us, and some exciting opportunities are before us. We have a lot going for us, with still a lot of members and attendees and still good financial reserves. We still have a minister leading us who is as committed, relevant and full of grace as ever. And above all of that, we still have a God who has a plan for us and who will be with us as individuals and as a church family. All we have to do is be sure and steadfast and listen to His voice.

Roy Farrant
Secretary
September 2021

TREASURER'S REPORT FOR THE YEAR END 2020

Again this year the Annual Accounts have been prepared in line with the Baptist Union's suggested format for churches with an income under £250k/year.

Headlines from the Accounts

In 2020 the total income increased by a significant amount compared with 2019, by £5,706 to £122.8k. Expenditure was much lower than in 2019 owing to the church building having been closed for much of the year, decreasing by more than £21k to £114.9k compared with 2019. In 2020 the church ended the year with a surplus of almost £8k, compared with the budgeted deficit of £4.3k. Accordingly, the church's liquid assets have increased to almost £96k.

More than £13,000 of the income was received from the HMRC furlough scheme to support the salaries of our furloughed staff. £2,000 of the income was a legacy from Peter Clark's estate and £500 was a legacy from Etta Evans' estate.

The offering in 2020 has increased by £16.8k compared with 2019 and, at the end of the year, was almost £7,800 above budget. Much of this increase, approximately £12,000, was received in one-off donations rather than through increased monthly giving, so will not necessarily be repeated in 2021.

At 31 Dec 2020 the legacies balance is £6,500.

Concerning external causes, the church has given £5,706 to CBA and £4,305 BMS World Mission. The church did not nominate a charity-of-the-year in 2020, although £631 was donated to Lake Mantasoa School which was the share of gift aid that resulted from the donations in 2020 to the school. Total giving to external causes amounted to about 8.7% of our total income for the year.

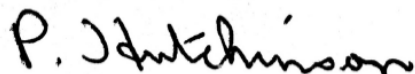
CCB continues to hold the majority of its cash with the Baptist Union in their deposit account. Baptist Churches are encouraged to do so as this provide funds to the Baptist Union which are used to make loans to finance the purchase of new church sites and manse, fund the construction of new churches and redevelopment and improvement projects.

The Deacons have considered the financial position of the Church and believe that we will be able to pay all bills, invoices, charges and other liabilities as they fall due.

The work of the Treasurer hinges on a large team of people. Particular thanks go to,

- all those who have given to the work of the church in 2020, either as regular monthly donations or in other ways. Thank you to all who have changed their method of giving to suit the unusual situation of 2020. The weekly/monthly offering amounted to £76,967.

- the offering counting team, although much less busy in 2020.
- Roy Farrant who has managed the payroll and all of the furlough scheme claims. The church currently has 5 individuals on payroll.
- the book-keepers for KCBS, First Steps, Revel8, 7up and 5Alive who have looked after the funds for these church activities.
- Glenda Turner for managing the hiring of our premises although again less active than usual in this area. The church has received an income of £4,813 through hire in the year.



Paul Hutchinson, Treasurer

Date 7th June 2021

PASTORAL CARE & PRAYER MINISTRY

" I lift up my eyes to the mountains
Where does my help come from?
My help comes from the Lord,
The Maker of heaven and earth.
He will not let your foot slip" Psalm 121 v1-3 NIV

As I look out of my caravan windows, I see the majestic Cader Idris mountain range and surrounding hills in Dolgellau Mid Wales. I am truly blessed, but as I reflect on the past 18 months I realise how hard it has been for us all.

The pandemic of Covid 19, the 2 lockdowns and the affect it has had on everybody's lives has been so immense. We have all felt the massive changes in our lives, through sickness, loss of family and friends, isolation and mentally trying to come to terms with it all.

I personally, along with the pastoral team, would like to say a very big thank you to you all for keeping in touch with one another, alerting us when people were struggling, and ' being there' for the church family.

What would we have done without zoom?! Who had heard of zoom before this? I certainly hadn't!, but it was so wonderful to have the ability to continue to see each other and keep in touch. Thank you Matthew, Neil, Cameron, and all the technical team.

As we come out of lockdown, I know a great many of us feel it very hard, especially those that have had to shield.

Thank you to all of you that have helped those that were struggling- or making small 'bubbles' with those on their own.

The love and care shown by each of you was so wonderful to see.

We read in 1 Timothy chapter 2 verses 1-8 that we must offer intercessions for one another, and I know that during these past 18 months this has been done by so many, for so many. Through all these difficult and very sad trying times, God has been with us - giving us the strength to endure all that has happened and to now be able to start to worship together again in the church building - seeing each other and having fellowship with one another.

During this time, we have started a zoom prayer group on Thursday morning between 10 - 11 am. Please do come and join us if you can for however long or short a period of time that you have. It is such a privilege to be able to pray for one another, the church, our community and the wider world. We need God's guidance and wisdom as we move forward in opening the church activities again.

Thank you all for the support you have given to the pastoral team, and thank you pastoral team for the support you have given to the church family, Matthew and myself.

May God guide your individual paths, and may you all be richly blessed this coming year.

Suzi

CHRISTIAN AID REPORT 2020/21

We are very grateful for all the support given to Christian Aid in 2020, helping us to raise an excellent total of £12,872, an increase of 14% on last year. This is particularly encouraging given the challenges of the pandemic and the lockdown. Our annual report, which has been circulated (there are more copies available) gives full details of all the activities that made this possible and where the income came from. Some of this was from our normal planned fund raising, such as the Quiz (which we managed to hold just before the lockdown) and others such as the bike ride to Regents Park which was an unexpected bonus! Thanks go to Paul Hutchinson for his company and some expert guidance on navigating the route.



We made it! The two Pauls arrive at Regents Park via the tow path. After a short rest and overcome by enthusiasm, we returned home on the road. A total of £1,615 was raised, for which we are very grateful.

We continue to explore ways of working with others in partnership and Kings Langley School embarked on a 'Dragon's Den' project which raised £149 and was supplemented with some additional giving from the Methodists and All Saints Church. The project supported was helping families affected by AIDs in Kenya and, as it was match funded by US Aid 1:20, achieved a magnificent total of £4,450.

Prayer is an important part of our work and each week people are invited to pray for specific areas of Christian Aid's work and then to take action, including writing to our local MP, Sir Mike Penning.

We are grateful for all the help the local Committee gives to this work and at Christ Church our thanks go to our local representatives, Jeanette Hayter (often assisted by Mick) and Pat McCombe (also to John who worked with Pat on the questions for the Quiz and helped on the night). We also appreciate Mervyn being able to join us when he can, and his ideas are very helpful.

As I write it's not clear what we will be able to do this year, but we are hopeful that some form of collecting will be possible during Christian Aid Week (9 to 15 May) and appreciate all the help that our collectors can give.

What we do know is that the UN Climate Change Conference in Glasgow from 1 to 12 November will be crucial for many parts of our world already affected by floods, droughts, and unpredictable weather. During the year there will be more information about this and opportunities to write to MPs and Ministers. Your prayers are invited that this conference may make a positive difference to how we all care for the environment.

Paul Tucker

HOUSE GROUPS

NOMADS HOUSE GROUP

As with us all, the past year has been demanding in many ways for members of the Nomads House Group. Unable to meet in person for over a year we learned new skills in the use of Zoom to enable us to continue in fellowship. Unfortunately meeting in this way was not for everyone and over the course of the year we lost Sean and Hannah from the group. That said we continued to keep in touch with them both on a personal level. As with most things every cloud has a silver lining and meeting on Zoom has meant Mervyn and Carolyn have been able meet with us most weeks and have played a very active part in our meetings. We now have 10 of us attending most weeks. Our time together starts by sharing what has been going on in our lives over the past week followed by bible study and ending with a time of prayer.

During the year we a studied the letters of John which we found challenging. This was followed by studies on the number 40 and then by each us choosing a different number on which to base our study. As the Pandemic took hold during the second half of the Church year and life became more difficult we took great comfort as we followed a study entitled 'Depending on Jesus'.

Restrictions on meeting physically meant we were unable to intersperse our studies with speakers from outside the group or to have 'live' worship together. That said as we became more familiar with Zoom and Screen Sharing we have had occasional evenings of worship using You Tube. This enabled us all to choose some our favourite songs. We even managed to have no less than two carol services.

In past years Nomads has taken the lead in many of the Church's outreach opportunities but in more recent times has taken a very back seat role. Of course Covid has prevented the Church from carrying on with all its mission activities but we are hopeful these will return soon and members are very happy to be involved once again. Our individual members have supported one another during this difficult year and many are involved in visiting those who are housebound or living in care homes.

Of course no review of Nomads would be complete without mentioning our social life. Parties and BBQs have all played their part in the past in helping us support and encourage each other in our Christian journey. Chance conversations at such events have often been the basis of our prayer life both corporately and personally. How we have missed them and we can't wait till we are able to do so again.

For all of us, meeting together every Thursday evening, all be it on a remote basis, has given us the opportunity to share our hopes and fears, and provided us with the chance to support each other as we journey through life together.

If anyone is thinking of joining a house group you would be very welcome at Nomads.

Will Sime on behalf of the members of the Nomads House Group

PRAYER GROUP/OPEN HOUSE

Since I last wrote this report in Feb 2020, reporting on the previous year, we went into Lockdown. With the blessing of zoom, we have mainly still been able to have regular monthly meetings. This has been absolutely vital during the lockdown period and we were able to support one another in sharing and praying for each other. There have usually been between 4 and 6 of us on zoom. We are continuing for the time being online due to a number of our ladies having to be careful due to underlying health issues and also due to changes in Charlotte's circumstances and having to be with her mother on the day that we meet! For me personally these ladies have been a great encouragement and support throughout the year so a huge thank you to them all.

I do hope and pray that we will one day get back to meeting in person, but in the meantime the technology has really aided us by keeping us together and enabling us to pray for each other.

Charlotte Cooper

BIBLE STUDY GROUP

I remember well when we first locked down and wondered if this might even go on past a month, none of us knew anything about Video conferencing or Zoom and some of us didn't even have computers. I forget where the idea came from, but we struck up a bible study every Tuesday and since that date, we have hardly missed a week. We have had a loyal core group of around ten people and we have been blessed with others popping in and out as they have been able.

It was a simple premise. The only study book we have used is one that was written around 3,500 years ago over a period of around 1,500 years and still manages to top the best seller list. Quite a few human authors, but tied together by the divine. Over the time, starting with the story of Joseph in Genesis, we have looked at a variety of Old and New Testament books and letters. Genesis' Joseph, Jonah and Nahum, Philippians and Jude, the Christmas stories in Matthew, Luke and John and a selection of miracles. We are currently working our way through the book of Luke. The format tends to be the same every week. We arrive anytime up to 8pm and get to have a catch up on our weeks. We then begin the study with a prayer. We then step through the evenings reading with a handful of verses at a time. There is no pressure on anyone to read but if you would like to, you will certainly have a turn. Between each reading, we have an open discussion which I always find fruitful. Finally, we always have ten or fifteen minutes in prayer finishing around 9:05-9:10.

There is absolutely no need to have attended any other week to get something out of the current week. We look at a different passage every time and just as it is not necessary to start reading the bible from page 1 and head all the way through to the last page, anyone is welcome to join our group at anytime. The Word is always NEW.

When we started, I remember that everyone was very nervous to talk. Now, we are able to share almost as freely as if we were in the same place. I hope people will not mind my saying, we have a very close fellowship group that have supported each other through these lonely and frightening times. We are now, in the main, expert users of technology and have learned what we can and can't do whilst sitting at our screens, in the locked room

with the Lord. We can share our hopes and fears, open up to each other about how the Spirit is speaking to us today and opening our eyes to fresh meaning in the reading, enjoy fellowship with the Lord and each other just as He intends for us. And we can't really sing hymns together, say the Lord's prayer without everyone going out of synch, or resist letting others know if they are on mute.

If you haven't thought of joining a bible study before (or if you have) we really encourage you to give it a try. In fact, for at least one of the core group, this was the first bible study they have ever attended.

John 20:19: On the evening of that first day of the week, when the disciples were together, with the doors locked for fear of the Jewish leaders, Jesus came and stood among them and said, "Peace be with you!"

For us, the evening is Tuesday and it is not the Jews, but the virus that keeps us locked away. Nonetheless, every week without fail, Jesus indeed joins us and says, 'Peace be with you' and certainly for me, when I come away from the meeting I feel blessed.

Cameron Varley

CHILDREN'S & YOUTH MINISTRY

Sunday mornings

In my last report I noted that we had split the Sunday School into 3 age groups; Minnows, Jim Jams and Fuse. In practice we often put two groups together as there were not always enough children on a given morning to make it practical to meet separately. Leaders would often prepare a session that was then not used.

The Sunday morning groups were amalgamated into one online group from March 2020 until July 2021 which met over Zoom during the various lockdowns and the social distancing restrictions. Some children and their families found it difficult to join us on Zoom for a number of reasons, one that we often heard about was "screen burn out" - where children and parents both working from home were spending so much time in front of computer screens that doing so on a Sunday morning was difficult.

In March 2021 restrictions were lifted that allowed people to meet up upside again. As a result we saw an immediate drop off in attendance on Sunday Morning's by children and their families, as many of them were now spending that time outside with others and engaging in sports clubs, as this was beneficial for their physical and mental health.

Since August 1st I have been leading an all age Sunday morning group with support from the Sunday School volunteer team. I intend to continue to do this until October half term to give the children, families and volunteers the opportunity to get used to meeting together after so long apart. I will then review how this is working out, along with the Sunday School team.

Since January 2021 we have been going through the Bible in chronological order. At the time of writing we are just about to finish the book of Daniel.

Events

We have continued to host Family Connect events over the last year, primarily online over Zoom. After some experimenting I found that the best way to involve people was to prepare and deliver activity packs prior to the event so that everyone could join in together during the Zoom session. We made masks for Purim, blew kazoos for Christmas, and had a lot of fun. Family Connect is intended as a bridge between the church fellowship and the families who come to our weekly clubs and toddler group. I'm pleased to say that this has continued to work well over the last year. Our most recent Family Connect was in May 2021 and was our first to be held in the church building in over a year.

Many of the families that we work with have expressed that their needs have changed as a result of the lock down. This includes children who are struggling to adapt to being back in a small group environment like a Sunday School class after so many months of homeschooling. Also, not everyone is confident to meet inside at the moment regardless of the current government policies on social distancing. In response Helen and I have led two

outdoor worship and activity sessions in July and August for families associated with Christ Church Baptist. We held the sessions in the woodland grounds at St Albert the Great School in Hemel Hempstead with help from Matthew, Phil, Cath and Bret. The sessions included group activities, free time, bible stories, tree climbing, messy play and toasting mallows. The feedback was all very positive and we plan to hold further sessions in the coming year.

During the last year Matthew and I have continued to deliver regular All Age Sunday morning services, both online and in person depending on restrictions.

We continue to be part of the Youth Across Hemel group and have promoted their activities to local families over the last year. Several of our families joined in for the Moses themed "Egyptian Murder Mystery" over Zoom in March.

Weekly clubs

We have three weekly clubs:

Five Alive for ages 5 to 8,

7Up for ages 8 to 11

Revel 8 for ages 11 and up.

All of the clubs have continued throughout the year, meeting online via Zoom during the lockdowns and meeting in person at the church for a reduced program as government restrictions allowed. Whilst some families appreciated the Zoom sessions the general trend across all the groups was that attendance dipped online and picked up whenever we were able to meet in person. Our normal program is due to start again this September, initially sessions will continue to be 1 hour instead of 1.5 hours (the length of the session before the pandemic).

Schools

All of the work we had been doing with local schools stopped in March 2020. I previously led a lunch time group called The Summit (a discussion group with a Christian focus) at Kings Langley Secondary School along with Mr Moyo (Head of RE) and Lisa Dussek from Youth Across Hemel. The Summit started back up this week. Our first session was well attended and the young people were very appreciative to have the group back.

Matthew and I are attempting to get back in regular touch with the staff at Kings Langley Primary School, in the hope that we can pick up where we left off with visits and assemblies.

First Steps

During the lockdown Julie, Judith and I hosted weekly story and nursery rhyme video streams on Facebook as an effort to keep in touch with the families that attend First Steps (our preschool/toddler group). After the first lock down we tried hosting a weekly in person activity time for young families in line with then current government restrictions, but this was not well attended. Since April 2021 we have been running a weekly 1hr hour play session in person at the church in accordance with changing government guidelines. The

group is well attended and highly valued in the local community. We now need to grow our volunteer team so that we can offer a longer session, refreshments, etc as parents and carers are very keen for us to get back to the same provision that we have traditionally offered at this group.

A big thank you!!!!

I want to say a sincere thank you to all the people who have volunteered with children, young people and families in some very difficult circumstances since the last AGM. Particularly to all those people who have had to get used to working in a different way. I am delighted that we have been able to continue to serve local families and support them in their journey of faith over this time.

Prayer

Understandably, several of our team have had to step down because of changes in life circumstances brought about by the pandemic. We really need to build up our volunteer team for the Revel8 youth group and the First Steps toddler group. Please do pray that we will be able to achieve this quickly.

Please continue to pray for God's blessing on the families that we have contact with.

Ben Ansell
Youth and Families Co-Ordinator

SAFEGUARDING

In April 2020 we had a Safeguarding Training session booked in to be led by Debbie Wood. A high number of people were due to attend, but due to Covid, sadly this couldn't go ahead. However Roy Farrant, our Safeguarding Trustee, had been informed later on that year that Baptist Union were doing an online Safeguarding Session.

This was watched by individuals and then each person completed a report and sent it back to Central Baptist Association. So far 18 of our children's workers have done this.

When it was planned, this was only for those who had already attended Safeguarding Training and was not for those who had never done it. We are still waiting for CBA to inform us to when new people can be trained.

Mark Allchorn continues to be our Designated Person for Safeguarding to whom we are very grateful.

Charlotte Cooper

KINGS CHRISTIAN BOOKSHOP

2020 began like any other year in the bookshop – sorting out and restocking and catching up with our customers and volunteers after the Christmas break. But, 2020 turned out to be nothing like any other year that any of us can remember.

News was beginning to come in from across the world of a new deadly virus and it was not long before there were cases appearing in the UK. We noticed that our busiest day, Saturday, was getting quieter and the Dance Place parents were not stopping for their normal coffee stop. Children were being dropped off and quickly collected and leaving. We had started to prepare ourselves that the virus could eventually reach Kings Langley. In that event the volunteers would have to think about their safety and we prepared ourselves for the possibility of shutting shop.

On Monday 16th March Boris Johnson announced tougher restrictions to stop the spread of the Corona virus that had been spreading rapidly. We expected to close shop after trading on Wednesday 18th, but it was decided on 17th that all church activity was to stop immediately. The 16th was to be our last day opening until Monday 5th October. Almost seven months later.

Before opening on Monday 5th October, there were lots of meetings to discuss and to organise the way forward to re-opening in a safe way in accordance with government guidance. Staff had to be trained, safety equipment ordered and lots of consideration given to volunteers' and customers' safety. Also, there was a break-in to the church during the lock down, causing damage to the door to the bookshop, which had to be replaced.

Our customers were pleased to return, but everything was very different. Everyone had to wear masks and had to stay at their tables to be served. Contact details had to be taken of all those entering the building and numbers were restricted in both the coffee shop and bookshop. Despite these measures it was lovely that we could once again meet up and begin to experience some normality after the many months of lock down.

Towards the end of the month numbers of covid infections were rising rapidly and there was talk of a new lock down. On Saturday October 31st it was announced that there would be a new lock down from Thursday 5th November. During the next two opening days the shop was extremely busy as people wanted to buy their Christmas cards etc. in time for Christmas. The takings for those two mornings were approximately £1,000!

With covid numbers reducing again, the shop was able to re-open on 5th December. After much discussion, it was decided not to open the coffee shop. A few tables were available outside and a take away service was available. As usual, at Christmas time, we were very busy right up to our closing day of December 19th. Our customers were very grateful that we were able to open as many of our regular customers had missed being able to meet up during the lock downs. It was decided that we would not re-open until the end of January and that Hannah would be put on furlough.

Sadly, one of our most regular customers, Ray Kingham, passed away at the end of the year. He had been a regular customer for many years and, after illness earlier in the year, had eventually recovered enough to reach the coffee shop independently before the lock down in November. His family expressed their thanks to the church for the love and care given to Ray over many years.

At the end of the year, Kate and myself stood down from the leadership of the team, but both of us are hoping to continue to be part of the volunteer team when the shop re-opens. Jenny stood down from keeping the accounts and Paul Hutchinson will be taking over from her in the new year. Many thanks to Jenny for all her hard work keeping the books up to date, it was no easy task. Thank you to Paul for taking this role on.

A big thank you to all our committed volunteers who have worked in difficult circumstances during 2020. Hopefully, 2021 will prove to be a year that we will once again see the shop open and welcoming old and new customers.

Please pray for the future of our church bookshop and coffee shop, pray for our volunteers as the shop begins to reopen and for new opportunities for sharing God's love to our community.

Volunteers as at end 2020 (some of these have been shielding, therefore not available)

Hannah (paid worker), Oscar, Pam D, Glenda, Judith, Paul and Tracey, Matthew and Charlotte, Gillian, Tania, Mervyn, Shelley, Suzie(shielding), Anne and Ricky, Kate, Chris, Ann Bun, Evelyn(shielding) Norma (shielding). Sara (shielding). Pam B (shielding)

Anne Armstrong
April 2021

FABRIC

Those that have holiday homes will understand that when properties remain empty, closed up and unused, deterioration is not put on hold and sometimes areas suffer more due to unuse.

The church buildings have also followed this pattern and the lack of use over lockdown has given us issues to resolve in various areas.

Having had a break in, during the lockdown, a CCTV camera system was installed, more as a deterrent. The cameras glow slightly at night time.

Areas of the roof have required repairs following water entering both the upper hall and recently, the Minnows room. The flat roof over the back rooms is now showing its age and will require completely replacing in the foreseeable future. (The water coming into the upper hall did finally identify the circuits tripping that has occasionally been a problem in the kitchen, so this should no longer occur)

These are some of the many areas which received attention over the last year:

- Roy completed repainting the outside windows on the sanctuary. A job that has proved bigger than anticipated.
- A second chair trolley was purchased, which enables clearing chairs back from the main church quicker and easier.
- Fire systems and extinguishers service were serviced. Out of date extinguishers were replaced. The fire alarm system is now 10 years old and the next service (there are two a year) in Jan 2022 will involve replacing all the smoke detectors (14 off).
- PAT testing of all our (portable) electrical appliances.
- Garden and hedge maintenance.
- Gutter replacement around the main building

As we move slowly forward and more activities return to Christ Church, please pray about the future way forward for the buildings. The buildings age every day and when constructed, fitted the purpose and lifestyles of the day. Many things have changed and are still changing. New regulations come along requiring changes and the last two years have changed our lifestyles and expectations. In my view, we should not let the building restrict the vision God gives us and with this, embrace any physical changes required to realize this vision.

Thank you to all those who help to improve and maintain the appearance of our buildings and grounds.

In order to keep the buildings in good condition and stick within budget, we will need to carry out more maintenance ourselves. I'm always grateful to have volunteers and I'm sure I can find suitable tasks for all abilities. Please step forward!

Neil Cooper
Deacon for Fabric

Christ Church Baptist Kings Langley

Financial Statement for Year Ended 31 December 2020

Consolidated CCB Receipts and Payment Account

	2020	2019
Receipts		
General Fund	111,740	95,332
Kings Bookshop and Coffee Shop Fund	10,387	19,228
First Steps Fund	267	1,258
Revel8 Fund	146	623
7up Fund	139	418
5Alive Fund	97	210
	<u>122,776</u>	<u>117,070</u>
Payments		
General Fund	103,412	118,821
Kings Bookshop and Coffee Shop Fund	10,734	15,391
First Steps Fund	187	529
Revel8 Fund	310	885
7up Fund	161	436
5Alive Fund	55	325
	<u>114,859</u>	<u>136,388</u>
Surplus (deficit) for the year	<u>7,917</u>	<u>-19,319</u>

General Fund - Receipts and Payments

	Note	2020	2019
Receipts			
Weekly Offering		76,967	60,152
Donations and other income	2	15,713	4,968
Income tax received on gifts (Gift Aid)		13,994	13,192
Investment income	3	253	709
Rents & contributions for use of premises		4,813	12,485
Raised for other causes	4	0	3,825
		<u>111,740</u>	<u>95,332</u>
Payments			
Ministry	5	45,042	45,262
Mission	6	38,522	45,459
Upkeep of Church Premises	7	14,631	22,042
Administration	8	5,217	6,059
		<u>103,412</u>	<u>118,821</u>
Surplus (deficit) for the year		<u>8,328</u>	<u>-23,490</u>

Christ Church Baptist Kings Langley

Financial Statement for Year Ended 31 December 2020

Kings Bookshop and Coffee Shop (KCBS) Fund - Receipts and Payments

	2020	2019
Receipts		
Bookshop worker furlough receipts 2	2,654	
Sale of books, cards, gifts etc	4,457	9,525
Non profit sales	519	479
Refreshments	2,727	9,214
Donations	30	10
	<u>10,387</u>	<u>19,228</u>
Payments		
Bookshop worker gross salary	6,256	5,903
Employer pension costs	187	158
Purchase of books, cards, etc	3,075	5,394
Purchases from charities/non profit	519	385
Traidcraft	0	95
Refreshments	622	2,721
Postage	0	39
Worldpay	75	118
Maintenance & Equipment	0	514
Stationery	0	65
	<u>10,734</u>	<u>15,391</u>
Surplus (deficit) for the year	<u>-347</u>	<u>3,837</u>

First Steps Fund - Receipts and Payments

	2020	2019
Receipts		
Subscriptions	267	1,258
	<u>267</u>	<u>1,258</u>
Payments		
Refreshments	59	190
Crafts	0	229
Party Accessories	0	30
Gifts for adults & children	66	75
Equipment	62	5
	<u>187</u>	<u>529</u>
Surplus (deficit) for the year	<u>80</u>	<u>729</u>

Christ Church Baptist Kings Langley

Financial Statement for Year Ended 31 December 2020

Revel8 Fund - Receipts and Payments

	2020	2019
Receipts		
Subscriptions	104	371
Tuck Shop Receipts	42	252
	<u>146</u>	<u>623</u>
Payments		
Outings	0	0
Games Night / Equipment	47	362
Craft Work	46	236
Tuck shop expenses & refreshments	160	287
Stationery	16	0
Miscellaneous	42	0
	<u>310</u>	<u>885</u>
Surplus (deficit) for the year	<u>-165</u>	<u>-262</u>

7up Fund - Receipts and Payments

	2020	2019
Receipts		
Subscriptions	139	418
	<u>139</u>	<u>418</u>
Payments		
Craft Material	105	274
Party	0	38
Refreshments	0	18
Resource Material	17	20
Stationery	39	86
	<u>161</u>	<u>436</u>
Surplus (deficit) for the year	<u>-23</u>	<u>-18</u>

5Alive Fund - Receipts and Payments

	2020	2019
Receipts		
Subscriptions	97	210
From 7Up for Purchases	0	0
	<u>97</u>	<u>210</u>
Payments		
Craft Material	0	302
Party	0	23
Training	0	0
Resources	55	0
	<u>55</u>	<u>325</u>
Surplus (deficit) for the year	<u>42</u>	<u>-115</u>

Christ Church Baptist Kings Langley

Financial Statement for Year Ended 31 December 2020

Statement of Assets and Liabilities at 31 December 2020

Assets		2020	2019
Bank and other cash balances	9	95,861	87,944
Representing balances on the following funds			
General Fund	10	91,641	78,313
KCBS Fund	11	2,380	7,727
First Steps Fund	12	762	682
Revel8 Fund	13	1,031	1,196
7up Fund	14	-14	8
5Alive Fund	15	61	18
TOTAL		<u>95,861</u>	<u>87,944</u>
Non monetary assets held for the Church's own use	16	3,181,606	2,959,062
Total Assets		<u>3,277,467</u>	<u>3,047,006</u>
Liabilities			
Baptist Pension Scheme Debt	17	70,000	67,000
Total Debt		<u>70,000</u>	<u>67,000</u>

Christ Church Baptist Kings Langley

Financial Statement for Year Ended 31 December 2020

1 Notes to the Accounts

Basis of accounts: These accounts have been prepared on a 'receipts and payments' basis and accord with Section 133 Charities Act 2011

2 Donations and other income	2020	2019
Donations / Contribution to overheads	5	300
Legacies	2,500	4,000
Memorial gifts / Funerals / Weddings	750	200
Other items - Furlough receipts from HMRC	13,066	
Other items	2,046	468
	18,367	4,968
3 Investment income		
Bank interest	253	709
	253	709
4 Raised for Other Causes		
<i>Charity of the Year:</i>		
Lake Mantasoa School, Madagascar	0	3,825
<i>Other charities:</i>		
	0	3,825
5 Outgoing - Ministry (Note 2)		
Minister's (gross) stipend	26,700	26,097
Employer's NI costs	608	886
Pension Contribution (Note 3)	9,729	10,605
Minister's travel & Pulpit supplies	296	277
Church Activities / Sunday services	410	
Visiting Speakers	0	239
Subscriptions and Licences	945	1,259
<i>Manse Costs:</i>		
Utilities (council tax, water, light & heat)	4,999	4,599
Insurance	592	574
Repairs / upkeep	764	726
	45,042	45,262

Note 2: The Minister acts as one of the church's trustees and receives remuneration and other benefits in respect of his/her services as Minister, including the provision of manse accommodation owned by the church.

Note 3: The church's contribution in 2020 of £3024 to reduce the Baptist Pension Scheme deficit is included here. The church pays both the employer's and the employee's pension contributions.

Christ Church Baptist Kings Langley

Financial Statement for Year Ended 31 December 2020

6 Outgoing - Mission	2020	2019
Given to BMS / CBA	10,011	10,877
Given to charities of the year	631	3,846
Children & Youth work	548	2,370
Children & Family Worker gross salary	25,932	25,377
Employer's NI & Pension costs	1,361	1,533
Outreach	0	1,456
Other	40	0
	38,522	45,459
7 Outgoing - Upkeep of Church Premises		
Utilities (light & heat)	3,841	4,432
Insurance	2,886	2,842
Repairs and Maintenance	3,436	9,646
Church Activities / Sunday services		903
Cleaner's salary	4,468	4,220
	14,631	22,042
8 Outgoing - Administration		
Printing and stationary	295	977
Administrator's salary	4,923	4,781
CIO Solicitor Charges	0	300
	5,217	6,059
9 Bank and other cash balances		
Barclays CCB CIO General Account	12,448	3,196
Baptist Union Deposit Account	77,190	76,936
Barclays KCBS CIO Account	6,169	7,637
Cash (Note 4)	55	175
	95,861	87,944
Note 4: £40 1st Steps, £15 Revel8 at end of 2020		
10 General Fund		
Opening balance	78,313	97,162
Net income/ (expenditure) for the year	8,328	-23,490
Transferred from KCBS Fund	5,000	3,940
Transferred from First Steps Fund	0	700
	91,641	78,313

Christ Church Baptist Kings Langley

Financial Statement for Year Ended 31 December 2020

11 KCBS Fund	2020	2019
Opening balance	7,727	7,830
Net income/ (expenditure) for the year	-347	3,837
Transferred to General Fund	-5,000	-3,940
Closing balance	<u>2,380</u>	<u>7,727</u>
12 First Steps Fund		
Opening balance	682	653
Net income/ (expenditure) for the year	80	729
Transferred to General Fund	0	-700
Closing balance	<u>762</u>	<u>682</u>
13 Revel8 Fund		
Opening balance	1,196	1,458
Net income/ (expenditure) for the year	-165	-262
Transferred to General Fund	0	0
Closing balance	<u>1,031</u>	<u>1,196</u>
14 7up Fund		
Opening balance	8	26
Net income/ (expenditure) for the year	-23	-18
Transferred to General Fund	0	0
Closing balance	<u>-14</u>	<u>8</u>
15 5Alive Fund		
Opening balance	18	133
Net income/ (expenditure) for the year	42	-115
Transferred to General Fund	0	0
Closing balance	<u>61</u>	<u>18</u>

Christ Church Baptist Kings Langley

Financial Statement for Year Ended 31 December 2020

16 Non monetary assets held for the Church's own use

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee the Baptist Union Corporation Ltd:

	2020	2019
Church premises, insured value (The Nap, Kings Langley, Herts, WD4 8ES)	2,456,916	2,420,577
Church manse, insured value (2 Belham Road, Kings Langley, Herts, WD4 8BY)	429,857	416,530
Church organ insured value	171,047	
The church also owns fixtures, furniture and equipment with an insured value of	123,786	121,955
	<u>3,181,606</u>	<u>2,959,062</u>

17 Baptist Pension Scheme Debt

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the Scheme"). The Scheme is a separate legal entity which is administered by the Pension Trustee (Baptist Pension Trust Limited).

The Minister is eligible to join the Scheme.

Since January 2012, pension provision has been made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts. In addition, the employer pays a further 4% of Pensionable Income (or 3% if the employer is in the segregated DC section) to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva. Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the Scheme. The main benefits for pre-2012 service were a defined benefit pension of one eightieth of Final Minimum Pensionable Income for each year of Pensionable Service, together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011.

A formal valuation of the Defined Benefit (DB) Plan was performed at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. The market value of the DB Plan assets at the valuation date was £298 million.

The valuation of the DB Plan revealed a deficit of assets compared with the value of liabilities of £18 million (equivalent to a past service funding level of 94%). As a result of the valuation, in addition to the contributions to the DC Plan set out above, it was agreed that the standard rate of deficiency contributions from churches and other employers involved in the DB Plan will remain at previously agreed levels, increasing each year in line with increases in the Minimum Pensionable Income. The deficiency contributions are broadly based on 12% of Pensionable Income / Minimum Pensionable Income, reflecting each employer's contributions in March 2015. Some employers that were involved in the DB Plan for a short period pay lower contributions. The Trustee and the Council agreed a 50% reduction for all deficiency contributions payable between 1 July 2020 to 31 December 2020.

In addition, the Baptist Union of Great Britain agreed to contribute a lump sum of £0.5m by 31 December 2020. The current Recovery Plan dated 30 September 2020 envisages deficiency contributions continuing until 30 June 2026.

Christ Church Baptist Kings Langley

Financial Statement for Year Ended 31 December 2020

17 Baptist Pension Scheme Debt (continued)

The key financial assumptions underlying the valuation were as follows:

Type of assumption	% pa
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income increases (CPI plus 0.75% pa)	3.20
Assumed investment returns	
- Pre-retirement	2.95
- Post retirement	1.70
Deferred pension increases	
- pre April 2009	3.20
- Post April 2009	2.50
Pension increases	2.70

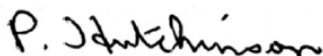
As there is a large number of contributing employers participating in the Scheme, the Church is unable to identify its share of the underlying assets and liabilities of the scheme. Accordingly, due to the nature of the Scheme, the profit and loss charge for the period represents the employer contributions payable. The total pension cost for the Church in 2020 is £9,729 (2019 £10,605).

The next actuarial valuation of the DB Plan within the Scheme is due as at 31 December 2022.

The Baptist Pension Scheme Debt is secured by means of a Land Registry restriction on the Manse.

The accounts and statement of assets and liabilities set out on pages 3 – 11 relating to the year ending 31 December 2020 are as approved by the deacons.

Signed:



Paul Hutchinson, Treasurer Christ Church Baptist Kings Langley

Date: 7th June 2021

Independent Examiners Report

Report of the Independent Examiner to the Trustees of Christ Church Baptist, Kings Langley on the accounts for the year ended 31st December 2020

Respective responsibilities of Trustees and Examiner

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

It is my responsibility to:

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

Basis of independent examiner's statement

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

Independent examiner's statement

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

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

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

Signed by or on behalf of the Examiner



Date 16th June 2021

Name

Tadeusz Woroniecki

Relevant Professional Qualification(s) or body (if any)

ACMA

Address

1 Brickfield Cottages, St Marys Lane, Hertingfordbury, Hertford, SG14 2LF