

christchurchbaptist

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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.

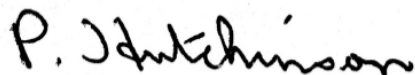
CCB continues to hold the majority of its cash with the Baptist Union in their deposit account. Baptist Churches are encouraged to do so as this provide funds to the Baptist Union which are used to make loans to finance the purchase of new church sites and manse, fund the construction of new churches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

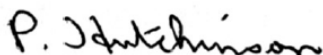
As there is a large number of contributing employers participating in the Scheme, the Church is unable to identify its share of the underlying assets and liabilities of the scheme. Accordingly, due to the nature of the Scheme, the profit and loss charge for the period represents the employer contributions 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