CLEVEDON BAPTIST CHURCH

England & Wales · Charity number 1182579

Details

Status	Registered
Legal form	CIO
Registered	2019-03-21
Register	View on the Charity Commission register

Contact

Address	Clevedon Baptist Church Station Road Clevedon BS21 6NH
Phone	01275876878
Email	treasurer@clevedonbaptistchurch.org
Website	http://www.clevedonbaptistchurch.org

Activities

Objects: THE PRINCIPAL PURPOSES OF THE CHURCH ARE:Ò THE ADVANCEMENT OF THE CHRISTIAN FAITH ACCORDING TO THE PRINCIPLES OF THE BAPTISTDENOMINATION.Ò THE ADVANCEMENT OF EDUCATION AND THE CARRYING OUT OF OTHER CHARITABLE PURPOSES IN THE UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD.

Activities: Main activities areregular public worship, prayer, Bible study, preaching and teachingbaptismregular Communion of the Lords Supperevangelism & mission, locally, regionally, nationally, internationallyteaching, encouragement, welcome, inclusion of allnurture & growth of Christian discipleseducation & trainingpastoral carecharitable social actionrelationships with other christian

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

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Geography

- North Somerset
- Somerset

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£235,458	£249,310	-	-
2024-03-31	£205,808	£269,600	-	-
2023-03-31	£244,723	£222,881	-	-
2022-03-31	£219,239	£193,506	-	-
2021-03-31	£208,904	£178,159	-	-

Trustees

Name	Role	Appointed
Robin Gerard Schaefer	Chair	2022-09-24
Antony Wareham		2018-05-20
David Raymond Hinton		2024-09-29
Karen Gomm		2021-09-28
Robert Cannock		2023-09-24
Victoria Elizabeth Burt		2023-09-24

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CLEVEDON BAPTIST CHURCH

England & Wales - Charity number 1182579

Accounts

CLEVEDON BAPTIST CHURCH

Living - Loving - Belonging

Report of the Trustees including Unaudited Financial Statements for the year ended 31st March 2025

Clevedon Baptist Church
Station Road
Clevedon
North Somerset
BS21 6NH

Operating as a Charitable Incorporated Organisation
Registered Charity No: 1182579

www.clevedonbaptistchurch.org

Clevedon Baptist Church

Report of the Trustees

For the year ended 31st March 2025

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Clevedon Baptist Church

Report of the Trustees

For the year ended 31st March 2025

Report of the Trustees

We have been delighted to see the various ministries of the Church thriving throughout the year. We have continued to reach out to the community and beyond, and to serve our members in many different ways, and we have made significant progress.

Status

The Church was created by Trust Deed on 8th June 1925 as a Church within the Baptist Denomination. The Holding Trustee for the land and buildings is the West of England Baptist Trust Company (West) Ltd.

The Church became a Charitable Incorporated Organisation – Charity No. 1182579. The new governing document was approved at the Church Members' Meeting held on 20th May, 2018, and the CIO was added to the Charity Commission register on 21st March 2019. All the assets, liabilities, contracts etc. of the previously unincorporated church were transferred to the CIO with effect from 1st April, 2020.

Charitable Purpose

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist Denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Public Benefit

The Trustees confirm that in setting their objectives they have complied with their duty under the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

Vision

In July 2015 the Church Members' Meeting approved a statement of vision for the Church:

'Vision 2025: As we look to the future, we can see Clevedon Baptist Church as: a large multi-congregational, all age, disciple-making, contextually aware, Word and Spirit Baptist Church.'

Mission

Clevedon Baptist Church is committed to promoting the Gospel of Jesus Christ, through word and deed, at home and abroad.

We see our God-given mission as:

Being Church:	Living as a reconciled liberated community of God's people
Evangelism:	Witnessing to the good news, with words, works and wonders
Discipleship:	Making disciples and living as whole-life disciples
Church planting:	Establishing new congregations.
Social action:	Serving people with compassion and mercy in practical gospel action
Peace-making:	Seeking to overcome violence and build peace
Justice:	Searching for God's justice in the world as God's prophetic people
Creation:	Stewarding the resources of creation

Our vision is a means of implementing our God-given mission into the world. We engage with God's mission as worshippers who serve God alone, seeking first God's Kingdom.

Focus on Church life 2024-25

Some of the key highlights of the year, as we've worked together to implement our vision and mission include:

- Our theme for 2024 was 'Love your church'. Our preaching, teaching and bible studies throughout the year looked at how this impacted on different aspects of our Christian lives. We looked at the themes of belong, welcome, gather, care, serve, honour, witness and send.

- Our 2025 theme is 'The Way of Blessing' and we have put in place a year plan for 2025.

- We continued to support Abi Mee as our Assistant Minister in training.

- We developed Children's Ministry.

- We had a Gift Day.

- We continued with 'Leadership Expansion' training evenings.

- A team from the Church undertook a mission trip to Albania.

- We supported some new global mission partners through BMS World Mission.

- We encouraged people to serve on their frontlines. It was really encouraging to see a number of people from the church serving during the summer at festivals or missions.

- We run an Alpha Marriage Course and two Alpha Courses.

- As part of our social action focus, we had a speaker from Home for Good.

- As a hybrid church we began Online Connect. We set up a mini studio for broadcasting.

- We worked with Dai Woolridge, and we held two café style brunch Sunday services for people to invite friends to. We also held two evangelistic spoken word and music events in the local "Riff Corner" with Dai.

- Our Destination Bethlehem event again had a great missional impact on our schools and community.

- We formed a buildings and site support team.

Basis of Faith and Practices

- Declaration of Principle of the Baptist Union of Great Britain
- Basis of Faith of the Evangelical Alliance

The Practices of Clevedon Baptist Church encompass the following aspects of Church life:

- A Believers' Church
- Baptism of Believers
- The Ministry of all Believers
- Church Members and Church Meetings
- Small groups
- Interdependence
- Religious freedom

The Church Programme

Sunday	10.30am	Sunday Gathering Live Streamed Online Connect Congregation Children's and Youth work
	10.30am	Pill Congregation
	2.30pm	Poets Mews Community Church
	6.30pm	Online Communion – an opportunity to catch up with other members of the Church on Zoom (monthly)
	7.00pm	Youth Church (monthly)
Monday	9.30am	Art Group
	2.00pm	Art Group
	7.30pm	Home Groups
Tuesday	4.00pm	Roots Youth work
	6.30pm	Ignite Youth work
	7.30pm	Home Groups or Prayer Focus
Wednesday	7.45am	ASK Prayer
	9.30am	Walking group (monthly)
	12.30pm	Luncheon Club (monthly)
	2.30pm	Seniors' Good News event (monthly)
	4.00pm	Fizz Children's Club
	7.30pm	Home Groups
Thursday	10.00am	'Noah's Ark' Toddler Group (term time)
	4.00pm	Youth Drop In
	7.00pm	Young Adults Church
	7.30pm	Home Groups
	7.30pm	Kintsugi Group
Friday	10.00am	Craft Group
	2.00pm	Prophetic Art Group
	2.00pm	Firm Roots Cancer Support Group
	7.00pm	Youth Clubs
Saturday	10.00am	Coffee Morning (monthly)
	3.00pm	Mosaic Church (monthly)

Notes:

- Home Groups meet for Bible study, prayer and fellowship at various venues and times throughout the week.
- Holy Communion is normally included in the evening (Zoom-based) service of the first Sunday and the morning service on the third Sunday of each month.
- The Church usually holds Church Members' Meetings after the Sunday morning service.

Review of Activities

The Church aims to provide a welcome to all who encounter us. We seek to remain flexible and regularly review our activities and involvement.

Achievements and Performance

The Church does not define the success of its programmes simply by numbers, including financial numbers, but in less tangible measures such as the depth of fellowship, growth in discipleship, the level of mutual encouragement and mission reach and impact.

We believe that we have experienced another year where God has blessed the ministries within the Church. We are aware of God's continued presence and blessing to us as a fellowship, which we pray will enable the Church to pursue its mission with continued enthusiasm and with increasing effectiveness in the year ahead.

In January 2025 the membership stood at 184. (Committed attenders of Mosaic Church, Pill Church and Poets Mews Church are not included in this membership figure.) The Church has many regular attendees both at services and other activities, who are not Church Members. We intermittently review the membership list.

We are encouraged that during the year 7 people were baptised, and others are currently preparing for believers' baptism. We livestream our services and on average around 350-400 people watch the services online each week. It is also evident that our young people's work on Sundays and midweek has grown substantially and additionally we have seen growth in the young adults age group who meet during the week and attend on Sunday mornings. Our ministry to seniors both within the Church and in the community also continues to have great impact.

Multi-congregations:

Mosaic Church

We have had an exciting year at Mosaic Church and regularly welcome new families, often brought along by those who come each month. Our activities over the past year have included an Olympic special, a family picnic in the summer, with a surprise visit from an ice cream van and a Light Party in November (an alternative to Halloween).

At each session we aim to share how much Jesus loves us all and how special we are to Him. We provide age-appropriate activities based around a theme. Everyone, young and old, can join in. Equally people can choose to sit quietly and enjoy some refreshments.

Our celebrations at the end of the sessions give an opportunity for prayer and praise, often leading out of the theme.

Poets Mews Community Church

This year has been good in many ways. We now have a couple more musicians we can call on to fill gaps in the rota, and another member of the team has given a talk for the first time, and made a very good job of it. The Poets Mews management and staff are very welcoming and have been a great encouragement to us all.

The numbers of residents joining us for worship did drop for many reasons (ill health, moving into other homes, or to be closer to their families), although we have kept in touch where possible, and sadly several have died. However, over the past few weeks numbers have started to rise.

On Mother's Day and Father's Day all the residents received a small gift, and at Christmas and Easter a gift bag, all with a Christian theme. The staff also receive gifts. During 2024 we had a film afternoon and watched "Chariots of Fire" as it was the centenary of that event, after which we had cake and coffee. At Christmas the team all wore Christmassy hats and sang "In the bleak midwinter", which went down well. After Christmas we had a team social, where husbands/wives were invited and we shared a meal together.

In the lead up to Easter 2025 we have looked at Jesus's "I Am" sayings, e.g. "I am the Gate", "I am the Good Shepherd".

The number of chaplains has dropped in the past year, due to health and other issues, but those left are doing a sterling job getting alongside both residents and staff. They have joined the services on occasion, and also the film afternoon.

Pill Church – The Church on The Green

Our Baptist congregation in Pill has now been worshipping and working with the Pill Methodist Congregation for four years using their premises. The sense of unity and purpose within the joint fellowship is a joy to be part of and we call ourselves 'The Church on the Green'. As Baptists, we take 50% of the services and the Methodists take 50%. The Methodist minister with responsibility for Pill returned from long-term sick leave in May 2024 and then retired in the July. In September 2024, the Rev Nick Moxon (Methodist Minister for Portishead) took over responsibility for Pill and we now work closely with him. Our congregation is no longer just Methodists and Baptists, as we have been joined by others from different church backgrounds. However, our plan for 2025 is to work toward bringing everyone in our Church on the Green congregation under one new Churches Together in England flexible framework.

The vision and passion for our future work in Pill continues to be 'To build the kingdom of God', rather than any particular church or denomination. The small team from Clevedon Baptist Church who are committed to the work in Pill, meet every week to pray for the work, and we are praying for anyone who shares our passion for growing the kingdom of God, to come and join us in this work in Pill. We especially need a younger generation of people who can bring the gifts and talents we so much need to build and sustain this work.

We have been holding a Wednesday warm room/community group called Oasis, since October 2022. This comprises a coffee morning followed by a soup and roll lunch. This has been successful and we have over 20 people joining us each week, mainly for company and fellowship (rather than a warm space), and we continue into the summer months. Folks from Oasis now worship with us on a Sunday. This has been encouraging.

Through Churches Together in Pill, Easton, and Portbury, we are encouraging the other churches to be united in our vision for Pill. We believe that the main growth in the Kingdom will not come through our efforts, but rather from a great movement of the Holy Spirit bringing revival, renewal, and healing and so we encourage our elderly and weary congregation, who have seen no results to all their hard work over many years, to keep praying for this.

Worship

Central to the work and witness of the Church is the provision of regular public services of Christian worship. During our Sunday morning service, there is a full children and young people's programme. In addition to our worship in the auditorium on Sunday mornings, there are a number of people who gather more informally in the foyer to watch the service. We have an increasing number of people who are joining us to watch the worship service online and in 2024 we started Online Connect which enables people to participate more fully whilst joining us online. A host welcomes people, connects with them throughout the service and attenders are able to chat and pray with each other.

Pastoral Care and Home Groups

The pastoral care of all those attending the Church is overseen by the Pastoral Co-ordination Team with the Church Leaders. We actively encourage our members to be involved by showing mutual love and care, both in word and deed.

All those regularly attending our Church are encouraged to belong to a Home Group made up of a core of people who meet regularly for Bible study, prayer, and fellowship. In order to meet the needs of the wide variety of ages, backgrounds and locations of those attending, these groups meet at various times and on various days in the Church building or in people's homes in Clevedon and the surrounding areas.

Beyond the pastoral care role of Home Groups, there are additional expressions of pastoral care. This care is given by a number of teams whose members are gifted and trained in their specific areas: Befrienders, Communion Team, Hospital Visiting, Pastoral Visiting and Prayer Ministry Team.

Prayer

During the past year we have found ways to engage in different ways of praying. This has included an Easter Prayer Week with guide, “Thy Kingdom Come”, 24/7 days of prayer and Prayer Focus evenings in person and online.

Evangelism and Outreach Events

Since 2023 we have partnered with Dai and Cath Woolridge (Spoken Truth and Sound of Wales) to work with the Church as evangelists. In April we invited people to two café style evangelistic services. In September we held our first Open Mic night at the Riff Corner. This has given the opportunity for people to invite friends, family and neighbours to these events and we are very encouraged with the number of people we have connected with. We have continued to partner with Dai and Cath in our evangelism during 2025. We had over 2,000 children and adults attend Destination Bethlehem 2025 and were pleased that additional schools visited this year. We received very positive feedback from the schools and the community.

Chaplaincy

Clevedon Chaplaincy has continued, headed up by the Senior Minister of the Church, but working with other Churches in Clevedon. During the past year we offered on-going training and support to existing chaplains. We have continued to have a market stall each week for the market chaplains to use and to give support to market traders. At present we offer chaplaincy to the town centre, the market, and the Hill Road areas of Clevedon. Clevedon Baptist Church continues with chaplaincy at Poets Mews Care Home. During the past couple of years, the team has lost a few members, for various reasons. Therefore, this year we are planning to create a video that can be shared with the other churches, both for prayer support and to encourage potential new recruits onto the team.

Social Action

We continue to be committed to serving people with compassion and mercy in practical gospel action and searching for God's justice in the world. This is worked out through various existing activities of the Church, by Church members using their time to work with projects and various organisations, and by our financial support to mission partners. We have continued to highlight and feature social action in our services and different congregations during the year. This has included supporting the Home for Good, Clevedon Churches Refugee Support Group and the Clevedon & District Foodbank.

Overseas Mission Partners

The Church maintains an active interest in mission overseas and in the UK, through prayer, and by budgeted giving to a wide range of missional organisations. In 2024 a group of 4 members visited our partner Churches in Tirana, Albania, to lead their weekend away. We continue to support BMS World Mission and Baptist Home Mission amongst other mission organisations. In 2024 we partnered with two new BMS World Mission workers in Nepal.

Children

We have continued to provide a range of children's ministry activities on Sunday mornings, and we are now able to divide into three age groups. The relaunch of our midweek children's group Fizz has been a great success. We also took a group of children to the Spree Event. We have had regular all-age worship services, and have also engaged with local schools through assemblies and school visits to the church building.

Young People

We have several different activities for young people held at the Church. When possible, young people from our community are welcome to come to the Youth Drop-In on Thursday afternoons after school where they can unwind with free hot chocolate and snacks and chat with a youth leader if they wish to. Youth Clubs run on a Friday evening for those in Year 6-8 (Elevate) followed by The Zone for years 9+. Held at the Church each week in term time, they offer a variety of sports, crafts, pampering, and games. There is also a group for young people in year 6-7 and a group for year 8+ that run on a Tuesday afternoon. It's a place to come to have some food, play games and dig a bit deeper into the Bible. This year we have also continued to hold a Youth Church once a month, where young people can come and worship, listen to a talk and have a chance to respond. As well as this we run a Sunday morning youth group for year 6+ alongside the morning service.

We also hold regular socials and occasional special events when possible, including running a Youth Weekend away and visits to summer festivals. A number of individuals volunteer in supporting the provision of all these youth activities along with the Youth Pastor.

Young Adults

We are continuing to meet as a group for young adults with a good number of new people joining the group over the past year from around the region. We now have over 50 people connected with the group. Our vision is to help young adults develop in their faith, find a place to share life and truly belong. We recognise that wholeness and wellbeing are important, and the aim is to be a group that is living out our faith in our everyday life situations. We have had some great speakers come and share with us over the past year and we are excited for the year ahead. We will again have a particular focus on reading and studying the Bible together this year. We have several people who are interested in Baptism. The group offers lots of opportunities to connect both spiritually and socially. We took 25 of the group on a weekend away to Hill House Christian Centre and it was a great weekend where we focused on hearing from God and our callings.

Families

Over the last 12 months we have continued to support our families with packs at Easter and Christmas.

We praise God for the new families we are continuing to welcome into church on Sunday mornings, and that our Children's groups are well attended. We again pray for wisdom in planning future events this year.

Seniors

Senior members of Clevedon Baptist Church continued to receive scripture teaching and pastoral care in 2024/25, with many volunteering in our outreach work. Together we run several activities designed for the community to reduce loneliness and encourage socialising. A knitting group attracts 20+ each week, and our art groups and coffee mornings are much appreciated.

The monthly Good News events are still popular, with attendance of around 60+ and over 80 at the Christmas carols event. It has been good to see more of our seniors attending our service on Sunday mornings and staying to socialise afterwards. A few still watch the service online at home, a handful watch via CCTV in our foyer rather than being part of the large congregation upstairs. This is also a place for people to come who are 'just looking'.

Most months a team of six have taken short services at the local Winash and Alvony care homes. Up to 50 of our seniors are serving through teams or as individuals to help make things happen for our peers in the Church and in the community around us.

Luncheon Club

We have a membership of 54 ensuring that each month approximately 45 people enjoy a nutritious and tasty two-course meal followed by a hot drink. The short epilogue given by guest speakers which follows is well received.

Art Groups

The Church usually operates two weekly groups for Art on the premises every Monday. Both of these groups are open to anyone from the wider community to attend and are flourishing. At both the morning and afternoon Art Groups, everyone is encouraged to utilise any medium they are happy with, and much beautiful work is produced. An annual public exhibition of work produced is scheduled every year in August.

Craft Group

The craft group meets once a week on the church premises and is open to anyone in the community. This is on Friday mornings. We are mainly involved in supplying knitted and crocheted goods to a variety of charities and organisations, but members also make personal items for family and friends. Our numbers continue to grow, and we are always happy to welcome new members.

Perfect Blend Coffee Mornings

This is a monthly coffee morning on Saturdays, where people can come along and enjoy socialising whilst having coffee and cake.

Churches Together in Clevedon and Community Activities

Normally there are 3 Churches Together united services each year. These encourage members of the different Churches to meet and worship together. There are also united services on Good Friday and Easter Day. An initiative known as Prayer4Clevedon takes place on a monthly basis to pray for all aspects of the community.

The Church links with local charities in supporting work with those recovering from addiction, refugees, the local Foodbank, and the charity Changing Lives.

Use of Church Premises

We continue to make good use of the building for ourselves and other charities. This includes the Changing Lives charity who occasionally use our premises, and the Community Police, who use it from time to time for community events. Other organisations use our building for training and exhibitions.

Organisation and Decision Making

Members of the Church are accepted in accordance with its Constitution, which requires them to have been baptised on profession of faith in Jesus Christ or to renew a public profession of faith in Jesus Christ.

Church Members' Meetings take place regularly throughout the year and have responsibility for the overall policy of the Church. Extra meetings are called as necessary in accordance with the Constitution. All Church Members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable purpose.

The Church Members' Meeting elects Trustees to be responsible, along with the Senior Minister, for the governance of the Church. Trustees are chosen from among the Church Members with the maximum number of Trustees being agreed from time to time by the Church Members' Meeting. The current practice is for there to be up to 12 Trustees excluding the Senior Minister and any Associate Ministers.

The Trustees are responsible for the day-to-day running of the Church's work and witness as well as the financial and legal aspects of the Charity. As Trustees, they meet before each Church Members' Meeting.

Trustees, together with other paid and volunteer leaders, meet as part of a number of leadership teams to plan, programme, co-ordinate and oversee the life of the Church. They also meet regularly for prayer, mutual support and encouragement.

Relevant and appropriate matters are submitted to the Church Members' Meeting by the Trustees for decisions on matters of policy and for guidance. Church Members may also raise matters for consideration by the Trustees and the Church Members' Meeting.

Though the Constitution permits decisions to be made at Church Members' Meetings by appropriate majorities, the Church seeks to discern God's will for the future life and work of the Church and to arrive at a consensus on matters wherever possible.

Organisational Leadership Structure

Organisationally, the Church has three parts to its leadership: Church Leaders (Trustees), Ministry Team Leaders, and Support Team Leaders with the following roles:

- Church Leaders provide pastoral oversight together with vision and planning for the longer-term
- Ministry Team Leaders provide leadership and direction to all the ministries of the Church: Children, Youth, Young Adults, Families, Seniors, Mosaic Church, Social Justice, Discipleship, Welcome and Home Groups
- Support Team Leaders provide the day-to-day support services to all areas of Church life covering administration, premises and finance and are supported by the Church Administrators

Role of the Church Leaders:
(Comprising the Senior Minister and lay members):

- Preaching and teaching
- Supporting pastoral care (emergencies, special visits, Church discipline)
- Leading prayer and worship
- Visioning (looking to the future) and spiritual oversight.
- Encouraging / mentoring Ministry Team Leaders and other leaders
- Leading Church Members' Meetings
- Discerning those called to full-time ministry, paid positions, the Church Leadership Team, and Ministry Team Leaders
- Being denominationally aware

Role of the Ministry & Support Team Leaders (MTLs and STLs):

- Setting direction and annual plan for their ministry area in conjunction with Church Leaders
- Leading and ensuring successful day-to-day running of the ministry area (with ultimate accountability to Church Leaders and Church Members' Meeting)
- Managing, supporting, encouraging, and nurturing team members
- Identifying new roles / filling vacancies
- Managing expenditure in line with pre-agreed budget
- Meeting with Church Leaders for encouragement, support and guidance

Trustees and Church Officers

The Trustees are those leaders elected or co-opted as Trustees together with the Senior Minister.

The Charity Treasurer and the Charity Secretary are elected annually at the annual general meeting. Elections for Trustees take place annually. Ministry Team Leaders are elected by the Church Members' meeting at any time. Those elected then serve for three years. If nominated, Church Leaders may stand for election for a second consecutive 3-year term before being required to stand down for at least one year. Election as Trustee or Church Officer (Treasurer or Secretary) is dependent on the support of 66% of Church Members present and voting at a Church Members' meeting.

Employees

During the year the Church employed:

A full time Senior Minister
An Assistant Minister in training (non-stipendiary)
A full time Youth Pastor
Two part time Administrators (one of whom resigned at the end of 2024)
A part time Cleaner
A part-time Children's Worker (until the end of 2024)

Ministers

Ministers are elected at a Special Church Members' Meeting and must receive at least 75% of the votes of those present and voting. Their period of service is indeterminate.

Pay Strategy

Ministers' stipends, and salaries for other staff, are recommended by the Trustees and agreed annually by a Church Members' Meeting for the forthcoming calendar year. The basis for all calculations is usually the standard stipend, as proposed by the Baptist Union of Great Britain (the BU), and the proposed annual increments thereof.

Stipends for the ministers are usually set at certain multiples of the BU minimum stipend (for example if the BU stipend were £30,000pa and the agreed multiplier were 1.2, then the minister's stipend would be £36,000pa). The multiplier is usually agreed for each minister at the time of their employment but can be changed by agreement of the Church Members.

Salaries for other staff are also usually increased each year by applying the percentage increment as recommended by the BU.

Policies

The Church has policies and procedures covering a number of areas -

1. Employment policies and procedures addressing:

   Statement of Terms of Employment (generic and specific to each employee)
   Equal Opportunities
   Discipline
   Grievance
   Recruitment of ex-offenders
   Retirement

2. Health & Safety Policy – the policy is implemented by means of 20 procedures addressing the key risks which include Fire Safety, Food Safety and Hygiene etc

3. Safeguarding Policy - for the protection of children, young people and adults at risk

4. Finance

5. General Data Protection Requirement (GDPR)

6. Counter Terrorism (Serious Incident) Policy and Procedure

The Church Members are kept fully up to date as new policies are developed and implemented.

Risk Management

On a regular basis the Trustees carry out an exercise to identify the Church's main operational risks, and then ensure that suitable procedures are in place to mitigate the risks as appropriate.

Key risks, with mitigation steps identified, currently are:

1) Physical harm to users of the Church – accidents

a) ensure Health & Safety policies, procedures and practices are current and relevant to the activities of the Church.
b) ensure training is provided to leaders and regular users of the building.
c) provide briefings as necessary on the use of the building and equipment.
d) encourage a culture of 'looking after each other and looking after ourselves'.
e) ensure good practice, e.g. avoidance of / extra care over lone working.

2) Financial - significant loss of income

a) monitor income and expenditure levels on regular basis.
b) ensure a minimum balance of the equivalent of 3 months' expenditure is held in reserve.
c) regularly promote each member's commitment to guard the unity of the Church and support the liabilities of the Church.

3) Legal/statutory compliance – Health & Safety legislation

a) ensure Health & Safety policies and practices are current and relevant to the activities of the Church and its buildings.
b) ensure reporting arrangements are in place, complied with and regularly monitored.

4) Legal/statutory compliance - food safety

a) ensure food safety policies and practices are current and relevant to the activities of the Church.
b) ensure training is provided to leaders and regular users of the building.
c) ensure reporting arrangements are in place, complied with and regularly monitored.
d) ensure cleaning and food safety monitoring is undertaken.
e) ensure a culture of personal cleanliness and food safety compliance.

5) Legal/statutory compliance – protection of children and adults at risk

a) ensure operation and compliance with 'Safeguarding' policies and practice for children, young people and adults at risk.
b) ensure training is provided to appropriate leaders and volunteers.
c) ensure reporting arrangements are in place, complied with and regularly monitored.

6) Continuity of operations - key persons

a) identify individuals for succession plans within ministry areas.
b) review workload within leadership meetings to avoid overload of key persons.

7) Damage to reputation - conduct unbecoming a Church Member

a) adopt and regularly promote the member's covenant requiring commitment to guard and support the testimony of the Church.

8) Pandemics

a) carefully follow all government and other legal requirements and recommendations
b) carry out thorough risk assessments for all activities.
c) ensure full risk mitigation is in place and effective before proceeding.

Financial Review

The financial performance of the charity continues to be in line with the Trustees' expectations.

The Finance Trustee prepares an annual budget, which is agreed by the Trustees and usually approved by the Church Members' Meeting held in March each year. Any major expenditure outside the budget has to be approved by the Trustees and a Church Members' Meeting.

In January 2025 the Trustees approved the re-appointment of Burton Sweet Limited, Chartered Accountants, as Independent Examiners to review the financial statements of the Church.

The Church continues to raise the funds that it needs to carry on its activities solely by donations from its own members and congregation.

Significant Events

Purely from a financial point of view the main significant events during the year were related to staff changes; both our part-time Children's worker and one of our part-time Administrators left our employ at the end of December 2025. A new part-time Administrator has been recruited and starts work in April 2025. We also replaced our old boiler pumps in the summer of 2024 at a cost of approximately £11,000.

Income – we held a "Gift and Giving Day" in May 2024, giving members and friends an opportunity to reconsider their levels of support for the work. The responses were very encouraging, with increases seen to levels of income as a result. Nearly all our income is sourced through Standing Orders or On-Line giving, with related Gift Aid. We continue to see a gradual increase in the use of our contactless credit/debit card equipment.

Costs – the church was again able, throughout the year, to continue to express its part in the life of the wider Church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the Church's own charitable purposes.

Plans – in the coming year, apart from our on-going day-to-day missional activities which are described in this document, we again intend to send a small team on a mission visit to our partner Church in Albania, and to support the Church there in other ways. Further major evangelistic events will be held, working with Dai Woolridge of Spoken Truth. We are starting to explore the possibility of the recruitment of a new part-time Associate Minister in 2026, and considering the important question of affordability.

Contribution of volunteers

Most of what happens in the Church is driven by volunteers, whether that is worship, youth and children's work, practical jobs or roles requiring specialised skills. It is not feasible to quantify the contribution of volunteers to Clevedon Baptist Church except to say that it would not be possible to carry out many of our activities without them. The Church seeks to provide as many opportunities as possible for volunteers to grow in their gifts and abilities and has dozens of people volunteering in at least one role within Church. As an example, for a typical Sunday morning service we will usually have many volunteers involved in leading, music, on-line streaming, PA, AV, welcoming, stewarding, serving refreshments, children's work, youth work and so on.

Charging Policy

Clevedon Baptist Church is committed to making its activities accessible to as wide a range of people as possible and so seeks to minimise the cost of events. Where a charge has to be made, the Church offers subsidies where appropriate to ensure that money is not a barrier to people participating in activities. The Church does not charge a membership fee and offers many activities, courses, and services without charge.

Fundraising

The primary source of income for the charity is voluntary donations. The charity does not engage in significant public fundraising. Most of the giving is from committed attenders who express their commitment to the Church through regular and one-off giving. The leaders of the Church, under the oversight of the Senior Minister and the Trustees, prayerfully teach the biblical principles of financial stewardship and generosity in the context of discipleship. From time to time, the leaders encourage giving towards particular global partners or mission projects and, very occasionally, hold offerings for special projects such as building developments. The charity does not subscribe to any particular fundraising scheme or standards and the charity's practices are regularly reviewed to ensure that any incidental fundraising is carried out appropriately.

Reserves policy

In September 2015 the Trustees re-confirmed the formal reserves policy for the Church. Under normal circumstances the available bank balances (excluding restricted funds) are managed to a minimum of £60,000 (approximately one quarter's normal expenditure), and a maximum of £120,000. Such reserves are held to ensure that, should income levels fall significantly, the Church would be able to meet its immediate liabilities, primarily payment of wages to staff and other contracts. From time-to-time reserve balances are built up in anticipation of specific future planned and significant commitments.

The Trustees remain completely satisfied that there are sufficient assets in hand, primarily the bank account balances, together with on-going income anticipated, to enable the Church to continue to function effectively as a CIO in the coming year.

As at 31st March 2025 the cash balance not committed in designated or restricted funds stood at £115.5k (2024: £130.7k), and the total free reserve stood at £111.1k (2024: £131.5k).

The Trustees continue to closely monitor the finances of the Church and the on-going levels of reserves and current net assets. The financial results for the year, together with a summary of the accounting policies adopted, are set out in the accompanying financial statements.

Statement of Trustees' Responsibilities

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the charity and of the income and expenditure of the charity for that period. In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charities SORP.
- Make judgments and accounting estimates that are reasonable and prudent.
- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed/constitution.

They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

By order of the Trustees on 30th April 2025.

Robin Schaefer

Robin Schaefer
Chair of Trustees

Antony Wareham

Rev Antony Wareham
Senior Minister

Reference and Administrative Details

Clevedon Baptist Church operates as a Charitable Incorporated Organisation. Its registered charity number is 1182579.

The address of the church is:
Station Road, Clevedon, North Somerset, BS21 6NH.

The Church occupies premises which are held by the West of England Baptist Trust Company (West) Limited on terms which are compatible with the Church's purpose. The Church allows the Minister and his family to occupy 41 Yeo Moor Clevedon BS21.

Trustees

The Trustees who have served in the year ending 31st March 2025, and also up to the date this report was approved, are:

- Robin Schaefer (Chair of Trustees, and Safeguarding Trustee)
- Rev Antony Wareham (Senior Minister)
- Vicky Burt
- Bob Cannock
- Karen Gomm
- Dave Hinton (from September, 2024)
- Pete Jennings (until September, 2024)
- John Wheeler (until September, 2024)

Independent Examiner

- Joshua Kingston, BSc (Hons) ACA, Burton Sweet Limited, The Clock Tower, 5 Farleigh Court, Old Weston Road, Flax Bourton, Bristol BS48 1UR.

Bankers

- CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ
- Baptist Union Corporation Limited, Baptist House, PO Box 44, 129 Broadway, Didcot, Oxon. OX11 8RT

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

I report to the Trustees on my examination of the accounts of Clevedon Baptist Church (the Charity) for the year ended 31st March 2025, which are set out on pages 24 – 36.

Responsibilities and basis of report

As the charity Trustees of the Charity, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. Accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. The accounts do not accord with those records; or
3. 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 no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Joshua Kingston

Joshua Kingston, BSc (Hons) ACA
Burton Sweet Limited
Chartered Accountants
The Clock Tower
5 Farleigh Court
Old Weston Road
Flax Bourton
Bristol BS48 1UR

Date: 30th April, 2025

CLEVEDON BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 MARCH 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Income and endowments from:					
Donations and legacies	**2**	214,453	16,928	231,381	200,875
Investments	**3**	4,077	-	4,077	4,213
Other - hire of the church building		-	-	-	720
		218,530	16,928	235,458	205,808
Expenditure on:					
Charitable activities					
Pastoral expenses	**4**	109,274	1,469	110,743	95,115
Mission enabling	**5**	55,828	2,690	58,518	66,245
Church building expenses	**6**	76,293	168	76,461	103,964
Specific gifts	**7**	550	3,038	3,588	4,276
		241,945	7,365	249,310	269,600
Net income/(expenditure)	**10**	(23,415)	9,563	(13,852)	(63,792)
Transfers between funds	**16**	3,646	(3,646)	-	-
Gains/losses on revaluation of Fixed Assets	**11**	60,000	-	60,000	-
Net movement in funds		40,231	5,917	46,148	(63,792)
Reconciliation of funds:					
Total funds brought forward	**16**	2,605,574	531	2,606,105	2,669,897
Total funds carried forward	**16**	2,645,805	6,448	2,652,253	2,606,105

The Charity has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the charity are classed as continuing.

See note 18 for full Statement of Financial Activities for the previous year.

The notes on pages 26 to 36 form part of these financial statements

CLEVEDON BAPTIST CHURCH

BALANCE SHEET

AS AT 31 MARCH 2025

	Note	Total Funds 2025 £	Total Funds 2024 £
Fixed Assets			
Tangible fixed assets	**11**	2,525,178	2,473,545
Current Assets			
Debtors and Prepayments	**14**	10,418	9,540
Cash at bank		131,467	131,783
		141,885	141,323
Creditors : Amounts falling due within one year	**15**	(14,810)	(8,763)
Net Current Assets		127,075	132,560
Net assets		2,652,253	2,606,105
Unrestricted funds			
General funds		2,636,305	2,605,028
Designated funds		9,500	546
Total - Unrestricted funds	**17**	2,645,805	2,605,574
Restricted funds	**17**	6,448	531
		2,652,253	2,606,105

These financial statements were approved by the Trustees on 30th April, 2025 and are signed on their behalf by:

A J Wheeler
Treasurer

The notes on pages 26 to 36 form part of these financial statements

1 Accounting policies

a) The church operates as a public benefit entity.

The Trustees are confident that there are no material uncertainties about the charity's ability to continue as a going concern.

b) The financial statements have been prepared in accordance with the historical cost convention (except where otherwise stated in the accounting policy note) and in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019, and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), and the Charities Act 2011.

The accounts (financial statements) have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

c) Income from donations is included in the accounts when these are receivable, except when donors specify that donations given to the charity must be used in future accounting periods, the income is deferred until those periods.

d) Legacies are recognised when the charity is legally entitled to the legacy and the amount can be quantified with reasonable accuracy. Entitlement is regarded as the earlier of the charity being notified of an impending distribution or the legacy being received.

e) Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category. Expenditure includes attributable VAT which cannot be recovered.

Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities. It includes costs that can be allocated directly to its charitable activities and the support costs necessary to maintain them. Support costs are apportioned in proportion to the expenditure incurred by each activity.

f) The Church Building and Fixtures and Fittings are included at cost including any incidental expenses of acquisition. The Church manse is stated at a professional valuation as at 8th August, 2024 of £450,000, confirmed by the Trustees on 4th September, 2024. See Note 11.

True and fair override:

Where a policy of revaluation is adopted, UK GAAP requires this policy to be applied to all assets within the same class. However, it is the view of the Trustees that showing the Church Building at market value and revaluing every five years would not show a true and fair view. The building has been built specifically for the purposes and use of the church and its value for commercial or other use is not deemed to bear any relevance to the church.

Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Church Building	No depreciation provided
Manse	No depreciation provided
Fixtures and fittings	25% per annum straight line (see note)

In accordance with the SORP, no provision for depreciation has been made against the properties as it is the view of the Trustees that the estimated residual value of each property is not materially different from the carrying value. The Trustees carry out an annual impairment review on the properties.

g) Unrestricted general funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the church.

Designated (unrestricted) funds are earmarked for specific future initiatives of the church but are not restricted in the same way as described above. Should the particular initiatives not come to fruition, or not cost as much as has been previously designated, the funds are reclassified as general unrestricted accordingly.

Restricted funds can only be used for the particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Expenditure which meets these criteria are debited to the restricted fund, together with a fair allocation of support costs where applicable.

h) The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as an expense when they are due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in an independently administered fund. Prior to 2012 pension provision was made through multi-employer defined benefit pension plans. Where it is not possible for the charity to obtain sufficient information to enable it to account for a plan as a defined benefit plan, it accounts for the plan as a defined contribution plan.

Where the plan is, or was, in deficit, and where the charity has agreed, with the plan, to participate in a deficit funding arrangement, the charity recognises a liability for this obligation. The amount recognised is the net present value of the contributions payable under the agreement that relate to the deficit. The unwinding of the discount is recognised as a finance cost and any other change in the measurement of this liability is expensed to the Statement of Financial Activities.

i) Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

j) Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

k) Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

2 Income from donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Offerings (cash)	2,553	-	2,553
Offerings (cheques)	4,785	-	4,785
On-line donations	41,037	-	41,037
Contactless card donations	4,003	-	4,003
Gift aid - cash	34,298	1,532	35,830
Gift aid - accrual movement	(651)	248	(403)
Standing orders	120,151	-	120,151
Standing orders - accrual movement	(140)	-	(140)
Other gifts	4,580	-	4,580
Specific gifts	-	17,040	17,040
Athens Mission trip April 2025 - prepayments adjustments	-	(1,892)	(1,892)
Legacies	3,837	-	3,837
Church weekend away October 2025	-	5,590	5,590
Church weekend away October 2025 - prepayments adjustment	-	(5,590)	(5,590)
	214,453	16,928	231,381

Income from donations and legacies - Prior Year

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Offerings (cash)	2,086	-	2,086
Offerings (envelopes)	630	-	630
Offerings (cheques)	3,625	-	3,625
On-line donations	30,125	-	30,125
Contactless card donations	2,643	-	2,643
Gift aid - cash	30,198	996	31,194
Gift aid - accrual movement	1,062	-	1,062
Standing orders	114,773	-	114,773
Standing orders - accrual movement	140	-	140
Other gifts	6,719	-	6,719
Specific gifts	-	3,878	3,878
Legacies	59,000	-	59,000
Legacies - accrual movement	(55,000)	-	(55,000)
	196,001	4,874	200,875

3 Income from investments

	Total Funds 2025 £	Total Funds 2024 £
Baptist Union	3,416	3,739
CAF Bank	661	474
	4,077	4,213

Income from investments - in both 2025 and 2024 Income from Investments was wholly and exclusively received to the general, unrestricted fund, there being no restricted income received.

4 Pastoral expenses

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Senior Minister's stipend - Trustee	40,970	-	40,970	38,388
Employer's national insurance (Senior Minister)	4,440	-	4,440	4,084
Senior Minister's superannuation	4,929	-	4,929	4,631
Youth Pastor's Stipend	26,556	-	26,556	24,883
Employer's national insurance - Youth Pastor	2,416	-	2,416	2,203
Youth Pastor - superannuation	1,328	-	1,328	1,244
Children's worker	7,176	-	7,176	797
Employer's national insurance - Children's worker	59	-	59	5
Senior Minister's expenses	1,241	-	1,241	1,095
Youth Pastor - expenses	535	-	535	564
Minister in Training - expenses	761	-	761	783
Senior Minister's phone	801	-	801	1,117
Youth Pastor - phone	88	-	88	180
Minister in Training - phone	180	-	180	120
Children's worker - phone	75	-	75	-
Senior Minister - Continuous Ministerial Development	701	-	701	13
Youth Pastor - Continuous Ministerial Development	-	-	-	170
Sabbatical costs	424	-	424	-
Books and Publications	96	-	96	395
Internship	-	-	-	19
Manse light & heat & water	1,221	-	1,221	1,178
Manse council tax	2,132	-	2,132	2,033
Manse insurance	541	-	541	406
Manse repairs & maintenance	497	1,469	1,966	143
Visiting preachers	194	-	194	390
Payment to WEBA Payroll	771	-	771	664
National insurance rebate	(5,000)	-	(5,000)	(5,000)
Other pastoral/employment expenses	777	-	777	705
Support and other employment costs (note 8)	15,365	-	15,365	13,905
	109,274	1,469	110,743	95,115

Pastoral Expenses - Prior Year: 2024 Pastoral Expenses were wholly and exclusively paid from the general, unrestricted fund, there being no restricted fund expenditure involved.

5 Mission enabling

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Outreach & events	1,186	-	1,186
Destination Bethlehem	2,086	-	2,086
Outreach Gathering events	3,967	-	3,967
Discipleship & materials	262	-	262
Training courses	1,061	-	1,061
Partnership with Agape Church, Tirana, Albania	2,699	-	2,699
Children's work	3,012	346	3,358
Youth work	5,680	321	6,001
Youth work - prepayments/accrual adjustment	25	-	25
Families' ministry	63	-	63
Young adults' ministry	1,366	-	1,366
Young adults' ministry - prepayment/accrual adjustment	(253)	-	(253)
Seniors' ministry	154	-	154
Mosaic Church	1,391	-	1,391
Mosaic Church - accrual adjustment	(611)	-	(611)
Poets Mews	723	-	723
The Church on the Green (Pill)	-	1,682	1,682
Local mission initiatives	1,387	-	1,387
BMS World Mission	10,000	57	10,057
Baptist Home Mission Fund	10,833	-	10,833
Baptist Home Mission Fund - accrual adjustment	(833)	-	(833)
Home for Good	1,500	-	1,500
Changing Lives	500	-	500
Bristol Baptist College	500	-	500
Clevedon Food Bank	250	198	448
Mission to Seafarers	250	-	250
Open Doors	250	-	250
Tools with a Mission	250	-	250
Other missionary giving	11	86	97
Support and other employment costs (note 8)	8,119	-	8,119
	55,828	2,690	58,518

Grants made during the year to organisations (including specific gifts - see note 7) totalled £27,343 (2024: £31,688). There were no grants made to individuals during the year (2024 - no grants made).

5 Mission enabling (continued)

Mission enabling - Prior Year

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Outreach & events	1,412	-	1,412
Destination Bethlehem	3,805	-	3,805
Outreach Gathering events	5,328	-	5,328
Discipleship & materials	418	-	418
Training courses	914	-	914
Movement in training prepayments/accruals	(240)	-	(240)
Partnership with Agape Church, Tirana, Albania	2,016	-	2,016
Baptist churches collaboration	220	-	220
Children's work	1,625	-	1,625
Youth work	5,327	313	5,640
Families' ministry	472	-	472
Young adults' ministry	935	-	935
Young adults' ministry - prepayments adjustment	253	-	253
Seniors' ministry	589	-	589
Mosaic Church	774	-	774
Mosaic Church - accrual for costs of Easter Breakfast March 2024	611	-	611
Poets Mews	696	-	696
Muddy Church	549	-	549
The Church on the Green (Pill)	484	1,650	2,134
Local mission initiatives	885	-	885
BMS World Mission	10,170	-	10,170
Baptist Home Mission Fund	9,167	-	9,167
Baptist Home Mission Fund - accrual	833	-	833
Clevedon Food Bank	500	242	742
TEAR Fund	500	-	500
Changing Lives	500	-	500
Bristol Baptist College	500	-	500
Bristol Hospitality Network	500	-	500
InHope Bristol	500	-	500
Mission Aviation Fellowship	500	-	500
Open Doors	500	-	500
Operation Mobilisation	500	-	500
SAT7	500	-	500
Tools with a Mission	500	-	500
Transforming Health & Education in Nepal	500	-	500
Faith in Later Life	500	-	500
Regent's Park College	250	-	250
Spurgeons College	250	-	250
Other missionary giving	17	79	96
Support and other employment costs (note 8)	9,684	17	9,701
	63,944	2,301	66,245

6 Church building expenses

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Cleaning materials & supplies	1,705	-	1,705
Gas, electricity & water - cash	11,742	-	11,742
Gas, electricity & water - accrual movement	79	-	79
Telephone & broadband	4,845	-	4,845
Repairs & maintenance	20,819	-	20,819
Buildings & contents insurance	4,190	-	4,190
Depreciation	14,739	-	14,739
Support and other employment costs (note 8)	18,174	168	18,342
	76,293	168	76,461

Church building expenses - Prior Year

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Cleaning materials & supplies	2,507	-	2,507
Gas, electricity & water - cash	12,418	483	12,901
Gas, electricity & water - accrual movement	(375)	-	(375)
Telephone & broadband	4,604	-	4,604
Repairs & maintenance	29,195	-	29,195
Repairs & maintenance - accrual movement	(600)	-	(600)
Buildings & contents insurance	4,885	-	4,885
Depreciation	15,808	-	15,808
Loss on disposal of Fixed Assets	15,000	-	15,000
Support and other employment costs (note 8)	20,039	-	20,039
	103,481	483	103,964

7 Specific gifts

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
DEC re Crisis in Middle East	300	-	300
Bristol Hospitality Network	250	-	250
Agape Church, Tirana, Albania - Chistmas shoeboxes	-	2,066	2,066
Agape Church, Tirana, Albania - summer camps	-	972	972
	550	3,038	3,588

Specific gifts - Prior Year	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Christian Aid re Libya flooding appeal	500	-	500
Christian Aid re Israel & Gaza appeal	500	-	500
Agape Church, Tirana, Albania - Chistmas shoeboxes	-	1,540	1,540
Agape Church, Tirana, Albania - summer camps	-	1,090	1,090
Mission Assist	-	513	513
Baptist Missionary Society gift for Joy Ransom	-	133	133
	1,000	3,276	4,276

8 Support Costs

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Other employment costs	20,439	-	20,439	21,570
Catering & kitchen	2,473	-	2,473	2,420
Church Suite database	726	-	726	726
Conference fees & expenses	131	-	131	-
GDPR Consultancy and registration	35	-	35	35
Music, drama & licences	2,411	-	2,411	2,323
Movement in licence prepayments	(18)	-	(18)	100
Printing, stationery, advertising & postage	2,927	-	2,927	3,513
Movement in photocopier rental prepayment	-	-	-	236
Website Expenses	199	-	199	319
Finance costs	218	-	218	140
Equipment small purchases and maintenance	6,876	168	7,044	7,343
Subscriptions & donations	1,252	-	1,252	1,114
Miscellaneous	851	-	851	818
Governance costs				
Independent examination fee - cash	2,988	-	2,988	2,850
Independent examination fee - accrual movement	150	-	150	138
	41,658	168	41,826	43,645

Other employment costs have been allocated to charitable activities with specific reference to the role(s) performed.
Remaining support costs have then been allocated to charitable activities based on the percentage of total expenditure incurred.

Support Costs - Prior Year: 2024 Support Costs included £17 relating to subscriptions which had been transferred from the restricted fund.

9 Staff costs

The aggregate payroll costs were:

	2025 £	2024 £
Stipend and salaries	94,529	84,945
Social security costs (net of Employers' NIC Allowance of £5,000 (2024 : £5,000))	2,019	1,355
Pension contributions	6,869	6,442
Other employment benefits (movement in accrual for untaken holidays as at 31st March)	(112)	54
	103,305	92,796

No employee received emoluments of more than £60,000.

The Trustees operate a defined contribution pension scheme. Contributions payable for the year are charged to the Statement of Financial Activities.

The staff headcount as at 31st March, 2025 and the average weekly number of employees during the year, calculated on the basis of full time equivalents of 35 hours per week, were as follows:

	2025		2024	
	Headcount	FTE	Headcount	FTE
	No.	No.	No.	No.
Ministers	2	2.0	2	2.0
Administrator	1	0.5	2	0.6
Children's worker	0	0.3	1	0.0
Cleaner	1	0.3	1	0.3
	4	3.1	6	2.9

10 Net income/(expenditure)

Income reflects donations from Trustees and related parties totalling £18,617 (2024 : £21,265)

Expenditure is stated after charging:

	Total Funds 2025 £	Total Funds 2024 £
Depreciation	14,739	15,808
Independent examiner's fees (cash plus movement in accrual)	3,138	2,988
Employee benefits paid to key management staff	80,639	75,433
Trustees' remuneration	50,339	47,103
Trustees' expenses (mainly ministers' mileage costs and costs of materials for church services)	3,240	2,785
Related party transactions (salary and pension contributions)	8,826	11,879

Key management staff comprise the Trustees of the church (including the senior minister) and the youth pastor (not a Trustee).

During the year 1 Trustee - the senior minister - received remuneration as detailed in note 4 for the provision of ministerial services to the church. Remuneration to minister(s) is in accordance with the church's constitution (paragraph 21). Similarly in 2024 only the senior minister received remuneration for the provision of ministerial services.

Expenses reimbursed to Trustees during the year totalled £3,240 and were paid to 4 Trustees (2024 : £2,785 to 5 Trustees).

Related party transactions reflect pay (and employer's pension contribution) to one of the part-time administrators of the church, who is the wife of the senior minister, and to the part-time cleaner (initially the wife of a Trustee, subsequently the son of a Trustee). There are no other related party transactions.

In addition to the items specified above the senior minister, who is also a Trustee and a member of the key management staff, was provided with manse accommodation for him and his family. The church also paid the Council Tax and Water Rates related to this property (see note 4). In the previous year the same provisions were made to the senior minister.

11 Tangible fixed assets

	Church Manse £	Fixtures & fittings £	Church Building £	Total £
Cost or Valuation				
At 1 April 2024	390,000	144,264	2,050,410	2,584,674
Additions	-	6,372	-	6,372
Revaluation	-	-	-	-
Revaluation	60,000	-	-	60,000
Disposals	-	(482)	-	(482)
At 31 March 2025	450,000	150,154	2,050,410	2,650,564
Depreciation				
At 1 April 2024	-	111,129	-	111,129
Charge for the year	-	14,739	-	14,739
Disposals	-	(482)	-	(482)
At 31 March 2025	-	125,386	-	125,386
Net book value				
At 31 March 2025	450,000	24,768	2,050,410	2,525,178
At 31 March 2024	390,000	33,135	2,050,410	2,473,545

12 Operating Leases

At 31 March 2025 the church had aggregate annual commitments under non-cancellable operating leases as set out below.

Operating leases which expire:	2025 £	2024 £
Within 1 year	1,572	1,572
Within 2 to 5 years	3,930	5,502

13 Taxation

The charity is exempt from corporation tax on its charitable activities.

14 Debtors and Prepayments

	2025 £	2024 £
Gift aid	8,599	9,002
Delayed Standing Orders	-	140
Prepayments	1,819	398
	10,418	9,540

15 Creditors: amounts falling due within one year

	2025 £	2024 £
Deferred income (received for 2025/26 events)	7,482	-
Accruals	7,328	8,763
	14,810	8,763

16 Movement in funds

	At 1 April 2024 £	Income £	Expenditure £	Transfers £	Other fund movements and revaluation £	At 31 March 2025 £
Restricted funds	531	16,928	(7,365)	(3,646)	-	6,448
Unrestricted funds						
General funds	2,605,028	218,530	(241,399)	(5,854)	60,000	2,636,305
Designated funds	546	-	(546)	9,500	-	9,500
Unrestricted funds - Totals	2,605,574	218,530	(241,945)	3,646	60,000	2,645,805
Total funds	2,606,105	235,458	(249,310)	-	60,000	2,652,253

Restricted funds represent donations received in support of global appeals and local church initiatives. The totals above represent several small accounts; details of these are available on application to the Clevedon Baptist Church treasurer.

The funds transfer of £3,646 from Restricted to General funds relates to the purchase of a new dish-washer. A specific gift had been received, which was transferred to the General fund to cover the cost of the new Fixed Asset.

The designated fund represents monies which had been set aside for expenditure relating to possible future recruitment of additional team members.

Movement in funds - prior year (amended)

	At 1 April 2023 £	Income £	Expenditure £	Transfers £	Other fund movements and revaluation £	At 31 March 2024 £
Restricted funds	1,717	4,874	(6,060)	-	-	531
Unrestricted funds						
General funds	2,667,640	200,934	(263,000)	(546)	-	2,605,028
Designated funds	540	-	(540)	546	-	546
Unrestricted funds - Totals	2,668,180	200,934	(263,540)	-	-	2,605,574
Total funds	2,669,897	205,808	(269,600)	-	-	2,606,105

17 Analysis of net assets between funds as at 31st March, 2025

	Tangible fixed assets £	Net current assets £	Total £
Restricted funds	-	6,448	6,448
Unrestricted funds			
General funds	2,525,178	111,127	2,636,305
Designated funds	-	9,500	9,500
Unrestricted funds - Totals	2,525,178	120,627	2,645,805
Total funds	2,525,178	127,075	2,652,253

Analysis of net assets between funds as at 31st March, 2024 (amended)

	Tangible fixed assets £	Net current assets £	Total £
Restricted funds	-	531	531
Unrestricted funds			
General funds	2,473,545	131,483	2,605,028
Designated funds	-	546	546
Unrestricted funds - Totals	2,473,545	132,029	2,605,574
Total funds	2,473,545	132,560	2,606,105

18 Prior Year Fund Accounting Analysis - Statement of Financial Activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Income and endowments from:			
Donations and legacies	196,001	4,874	200,875
Investments	4,213	-	4,213
Other - hire of church building	720	-	720
	200,934	4,874	205,808
Expenditure on:			
Charitable activities			
Pastoral expenses	95,115	-	95,115
Mission enabling	63,944	2,301	66,245
Church building expenses	103,481	483	103,964
Specific gifts	1,000	3,276	4,276
	263,540	6,060	269,600
Net income/(expenditure) and net movement in funds	(62,606)	(1,186)	(63,792)
Reconciliation of funds:			
Total funds brought forward	2,668,180	1,717	2,669,897
Total funds carried forward	2,605,574	531	2,606,105

19 FRS102 Pensions Disclosure

Background to the disclosure

The Church is a participating employer in 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.

From January 2012, pension provision is being 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, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Limited. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if 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 Limited.

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS102. Because it is not possible to attribute the Scheme's assets and liabilities to specific employers, the Scheme is accounted for as if the Scheme were a defined contribution scheme.

The Ministers, and some members of the church staff, are eligible to join the Scheme.

Actuarial valuation as at 31 December 2019

A formal valuation of the DB Plan as at 31 December 2019 was carried out by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298m, 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 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 Increase Adjustment (above CPI)	0.50
Pre-retirement assumed investment returns (gilt yield plus 1.75% pa)	2.95
Post-retirement assumed investment returns (including benefits matched by the insurance policy) (gilt yield plus 0.5% pa)	1.70
Minimum Pensionable Income increases (CPI plus 0.5%)	3.20
Deferred pension increases (based on RPI):	
- Pre April 2009	3.20
- Post April 2009	2.50
Pension increases:	
- Based on CPI with an annual floor of 0% and annual cap of 0.5%	2.70

Mortality is assumed in accordance with 80% of the S3NFA standard mortality table. Future improvements projected from 2013 in line with the "CMI 2019" projection with a long-term rate of improvement of 1.75% pa for males and 1.5% pa for females, with the core smoothing parameter and with additional initial mortality improvement factor A=0.5%.

The next actuarial valuation of the DB Plan within the Scheme was due to take place not later than as at 31 December 2022. However, the DB Plan is to be wound up, and the process to wind it up was started with effect from 31 March 2024 and therefore no formal valuation is due to take place.

Recovery plan

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Plan reveals a deficit the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan. Following the 2019 valuation a Recovery Plan was signed in September 2020 under which deficiency contributions are payable until June 2026.

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. These ceased in November 2024, as the scheme was no longer in deficit. The outstanding deficiency contributions due under the Recovery Plan up to November 2024 are not considered material and therefore have not been included in the balance sheet.

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Audit Trail

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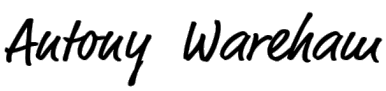
Document Signed	Document Signed by Antony Wareham (antjowareham@hotmail.com) IP: 77.99.162.113 	May 12 2025 08:06PM UTC

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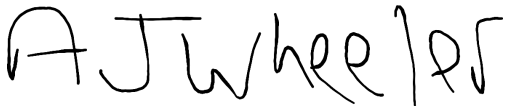
Document Signed	Document Signed by John Wheeler (johnumps1954@me.com) IP: 86.176.7.8 	May 12 2025 08:50PM UTC
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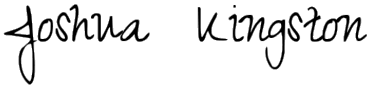
Document Signed	Document Signed by Joshua Kingston (josh.kingston@burton-sweet.co.uk) IP: 193.37.83.74 	May 14 2025 06:52PM UTC
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CLEVEDON BAPTIST CHURCH

England & Wales - Charity number 1182579

Accounts

CLEVEDON BAPTIST CHURCH

Living - Loving - Belonging

Report of the Trustees including Unaudited Financial Statements for the year ended 31st March 2024

Clevedon Baptist Church
Station Road
Clevedon
North Somerset
BS21 6NH

Operating as a Charitable Incorporated Organisation
Registered Charity No: 1182579

www.clevedonbaptistchurch.org

Clevedon Baptist Church

Report of the Trustees

For the year ended 31st March 2024

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Report of the Trustees

We have been delighted to see the various ministries of the Church thriving throughout the year. We have continued to reach out to the community and to serve our members in many different ways, and we have made significant progress. We rejoiced together as we moved beyond our centenary year.

Status

The Church was created by Trust Deed on 8th June 1925 as a Church within the Baptist Denomination. The Holding Trustee for the land and buildings is the West of England Baptist Trust Company (West) Ltd.

The Church became a Charitable Incorporated Organisation – Charity No. 1182579. The new governing document was approved at the Church Members' Meeting held on 20th May, 2018, and the CIO was added to the Charity Commission register on 21st March 2019. All the assets, liabilities, contracts etc. of the previously unincorporated church were transferred to the CIO with effect from 1st April, 2020.

Charitable Purpose

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist Denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Public Benefit

The Trustees confirm that in setting their objectives they have complied with their duty under the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

Vision

In July 2015 the Church Members' Meeting approved a statement of vision for the Church:

'Vision 2025: As we look to the future, we can see Clevedon Baptist Church as: a large multi-congregational, all age, disciple-making, contextually aware, Word and Spirit Baptist Church.'

Mission

Clevedon Baptist Church is committed to promoting the Gospel of Jesus Christ, through word and deed, at home and abroad.

We see our God given mission as:

Being Church:	Living as a reconciled liberated community of God's people
Evangelism:	Witnessing to the good news, with words, works and wonders
Discipleship:	Making disciples and living as whole-life disciples
Church planting:	Establishing new congregations.
Social action:	Serving people with compassion and mercy in practical gospel action
Peace-making:	Seeking to overcome violence and build peace
Justice:	Searching for God's justice in the world as God's prophetic people
Creation:	Stewarding the resources of creation

Our vision is a means of implementing our God-given mission into the world. We engage with God's mission as worshippers who serve God alone, seeking first God's Kingdom.

Focus on Church life 2023-24

Some of the key highlights of the year, as we've worked together to implement our vision and mission include:

- Our theme for 2023 was 'Beyond 100'. Our preaching, teaching and bible studies throughout the year looked at how this impacted on different aspects of our Christian lives.
- Our 2024 theme is 'Love your church' and we have put in place a year plan for 2024.
- We upgraded our auditorium space for multi-purpose use with new chairs.
- We appointed Abi Mee as our Assistant Minister in training.
- We have appointed a part-time Children's Worker.
- We appointed new Church Leaders and Ministry Team Leaders.
- We continued with 'Leadership Expansion' training evenings.
- A team from the Church undertook a mission trip to Albania.
- We encouraged people to serve on their frontlines.
- We explored starting a hybrid church congregation and aim to begin this in 2024.
- In September and December, we held our whole Church Gathering events which were attended by all our congregations, with consultant evangelist Dai Woolridge and his wife Cath.
- Our Destination Bethlehem event had a great missional impact on our schools and community.
- At the beginning of 2024, we promoted the book 'Love your Church' and we will be studying this in our home groups and as a whole church family.
- We continue to respond to the challenges of mental health and wellbeing and continue to run Kintsugi groups for adults and for youth.
- Our warm space continues to run for our community, particularly for those facing a cost-of-living crisis.

- **Basis of Faith and Practices**
  - Declaration of Principle of the Baptist Union of Great Britain
  - Basis of Faith of the Evangelical Alliance

The Practices of Clevedon Baptist Church encompass the following aspects of Church life:

- A Believers' Church
- Baptism of Believers
- The Ministry of all Believers
- Church Members and Church Meetings
- Small groups
- Interdependence
- Religious freedom

The Church Programme

Sunday	10.30am	Morning Service of Praise and Worship Live Streamed Hybrid Congregation Children's and youth work during service
	2.30pm	Poets Mews Community Church
	6.30pm	Virtual Gathering – An opportunity to catch up with other members of the Church on Zoom
	7.00pm	Youth Church (monthly)
Monday	9.30am	Art Group
	10.00am	Warm Space (during the winter months)
	2.00pm	Art Group
	7.30pm	Home Groups
Tuesday	4.00pm	Roots and Ignite youth work
	7.30pm	Home Groups or Prayer Focus
Wednesday	7.45am	ASK Prayer
	9.30am	Walking group (monthly)
	12.30pm	Luncheon Club (monthly)
	2.30pm	Seniors' Good News event (monthly)
	7.30pm	Home Groups
Thursday	10.00am	'Noah's Ark' Toddler Group (term time)
	4.00pm	Youth Drop In
	7.00pm	Young Adults Church
	7.30pm	Home Groups
	7.30pm	Kintsugi Group
Friday	10.00am	Craft Group
	7.00pm	Youth Clubs
Saturday	10.00am	Coffee Morning (monthly)
	3.00pm	Mosaic Church (monthly)

Notes:

- Adult Home Groups meet for Bible study, prayer and fellowship at various venues and times throughout the week.
- Holy Communion is normally included in the evening (Zoom-based) service of the first Sunday and the morning service on the third Sunday of each month.
- The Church usually holds Church Members' Meetings after the Sunday morning service at various times through the year.

Review of Activities

The Church aims to provide a welcome to all who encounter us. We seek to remain flexible and regularly review our activities and involvement.

Achievements and Performance

The Church does not define the success of its programmes simply by numbers, including financial numbers, but in less tangible measures such as the depth of fellowship, growth in discipleship, the level of mutual encouragement and mission reach and impact.

We have experienced another year where God has blessed the ministries within the Church. We are aware of God's continued presence and blessing to us as a fellowship, which we pray will enable the Church to pursue its mission with continued enthusiasm and with increasing effectiveness in the year ahead.

In January 2024 the membership stood at 180. (Committed attenders of Mosaic Church, Pill Church, Poets Mews, and Muddy Church are not included in this membership figure.) The Church has many regular attendees both at services and other activities, who are not Church Members. We intermittently review the membership list.

We are encouraged that during the year 7 people were baptised and others are currently preparing for believers' baptism. We livestream our services and on average around 350-400 people watch the service online each week. It is also evident that our young people's work on Sundays and midweek has grown substantially and additionally we have seen growth in the young adults age group who meet during the week and also on Sunday mornings. Our ministry to seniors both within the Church and in the community also continues to have a great impact.

Multi-congregations:

Mosaic Church

At the beginning of the year, we not only celebrated our seventh birthday, but we also held our first Thanksgiving Service for one of our new babies. It was lovely to be able to welcome the families and friends of this child on this special day.

At each session we aim to share how much Jesus loves us all and how special we are to Him. We provide age-appropriate activities based around a theme. Everyone, young and old, can join in. Equally people can choose to sit quietly and enjoy some refreshments.

Our celebrations at the end of the sessions give an opportunity for prayer and praise, often leading out of the theme.

Poets Mews Community Church

We have held services every Sunday for most of the year, with the occasional break, when there have been infections in the home. Special services were celebrated such as Harvest, Mothering Sunday, Easter, Advent, and Christmas, when gifts and cards were given to residents and staff. From comments received these were much appreciated.

The weekly service starts at 2.30pm, usually runs for thirty minutes, and includes prayer, hymns, and a short talk. Once a month we celebrate communion. After each service we enjoy refreshments and having a time of chatting and getting to know each other. Numbers vary - between about 12 and 20 attendees.

God is blessing this work and relationships have developed to a point where residents feel comfortable enough to share what is going on in their lives and families and ask for prayer. We also have a prayer box situated in the foyer, which is opened every week. Sometimes we pray with residents and at other times for them, depending on what they are most comfortable with.

We have a team of four chaplains who try and visit once a week, usually in pairs. They have each been allocated particular residents to visit as this helps develop closer relationships and trust, although they do visit other residents who may be struggling in some way.

During the summer, together with the wellbeing assistant, we organised a cream tea. This was held in the garden on a lovely sunny day. Three quarters of the residents came, along with relatives; there was a guest singer and a great time of chatting, laughing and even dancing, all topped up with scones with strawberry jam and clotted cream.

Team meetings are held every now and then to plan, review how things are going and to discuss new ideas and how we might overcome any problems that may have arisen.

Pill Church – The Church on The Green

Our Baptist congregation in Pill has now been worshipping and working with the Pill Methodist Congregation for three years using their premises. The sense of unity and purpose within the joint fellowship is a joy to be part of and we call ourselves ‘The Church on the Green’. Under normal circumstances we as Baptists would take 50% of the services but this has substantially increased in the last 9 months due to the Methodist Minister being on long term sick leave. Her return to normal duties is still uncertain, but our joint leadership team ensures things continue as normal. The vision and passion for our future work in Pill continues to be ‘To build the kingdom of God’, rather than any particular church or denomination. The small team from the Church who are committed to the work in Pill meet every week to pray for the work and we are praying for anyone who shares our passion, and who feels called to work in Pill, to come and join us in this work, especially a younger generation of people who can bring the gifts and talents we so much need to build and sustain this work.

Following the Government's request, we started a weekly Wednesday Warm Room in October 2022 providing over 20 people with a soup and pudding lunch. This really met a need for those in the community seeking company and fellowship (rather than a warm space) and we continued this throughout the summer months. It is now called Oasis and as folks coming to Oasis have experienced the love and warmth of the fellowship, they have started coming on a Sunday. This has been encouraging.

As a number of people have joined our fellowship who are neither Baptist nor Methodist, we must now look to the future and consider how to formally bring our fellowship together such that there is one membership system through which all those coming to the Church on the Green can belong.

Through Churches together in Pill, Easton, and Portbury, we are encouraging the other churches to be united in our vision for Pill. We believe that the main growth in the kingdom will not come through our efforts, but rather from a great movement of the Holy Spirit bringing revival, renewal, and healing and so we encourage our elderly and weary congregation, who have seen no results to all their hard work over many years, to keep praying for this.

Muddy Church

Muddy Church is inter-generational, for Christians and non-Christians, and it is a great opportunity to share our faith with others as we explore God's creation around us. During the last year we have been to the farm and enjoyed milkshakes, explored Easter at the Glebe, had a sports afternoon learning how to play tennis, walked and enjoyed a beach BBQ, held a Light Party and celebrated Christmas together. At the start of 2024 we have paused Muddy Church gatherings with the aim of linking more strongly with Mosaic Church. In 2024 we will run regular family events and our Gathering events, which all these families will be invited to come along to. Valuable relationships have been built and we will seek to maintain these through Mosaic Church, outdoor family events, evangelistic events, Alpha and Kintsugi Courses.

Worship

Central to the work and witness of the Church is the provision of regular public services of Christian worship. During our Sunday morning service, there is a full children and young people's programme. In addition to our worship in the auditorium on Sunday mornings, there are a number of people who gather more informally in the foyer to watch the service. We have an increasing number of people who are joining us to watch the worship service online and we plan to develop Hybrid Church during 2024.

Pastoral Care and Home Groups

The pastoral care of all those attending the Church is overseen by the Pastoral Co-ordination Team with the Church Leaders. We actively encourage our members to be involved by showing mutual love and care, both in word and deed.

All those regularly attending our Church are encouraged to belong to a Home Group made up of a core of people who meet regularly for Bible study, prayer, and fellowship. In order to meet the needs of the wide variety of ages, backgrounds and locations of those attending, these groups meet at various times and on various days in the Church building or in people's homes in Clevedon and the surrounding areas.

Beyond the pastoral care role of Home Groups, there are additional expressions of pastoral care. This care is given by a number of teams whose members are gifted and trained in their specific areas: Befrienders, Communion Team, Hospital Visiting, Pastoral Visiting and Prayer Ministry Team.

Prayer

During the past year we have found ways to engage in different ways of praying. This has included an Easter Prayer Week with guide, “Thy Kingdom Come”, 24/7 days of prayer and Prayer Focus evenings in person and online.

Evangelism and Outreach Events

In 2023 we invited Dai and Cath Woolridge (Spoken Truth and Sound of Wales) to work with us as evangelists. In September they joined with us for our annual Gathering weekend and then as part of our Christmas outreach shared with us for a weekend in December. The plan is that they will continue to partner with us in our evangelism during 2024. This has given the opportunity for people to invite friends, family and neighbours to these events and we are very encouraged with the number of people we have connected with.

We had approximately 2,000 children and adults attend Destination Bethlehem, and a greater number of schools visited this year. This year our visitors iced gingerbread men in the Bethlehem Bakery, played games in the Bethlehem Games Zone and whilst waiting to register for the census in Bethlehem Square enjoyed a light show, animated story and the Cheeky Pandas.

Chaplaincy

Clevedon Chaplaincy has continued, headed up by the Senior Minister of the Church, but working with other Churches in Clevedon. During the past year we offered on-going training and support to existing chaplains. We have continued to have a market stall each week for the market chaplains to use and to give support to market traders. At present we offer chaplaincy to the town centre, the market, and the Hill Road areas of Clevedon. Clevedon Baptist Church continues with chaplaincy at Poets Mews Care Home.

Social Action

We continue to be committed to serving people with compassion and mercy in practical gospel action and searching for God's justice in the world. This is worked out through various existing activities of the Church, by Church members using their time to work with projects and various organisations, and by our financial support to mission partners. We have continued to highlight and feature social action in our services and different congregations during the year. This has included supporting the Clevedon Churches Refugee Support Group and the Clevedon & District Foodbank.

Overseas Mission Partners

The Church maintains an active interest in mission overseas and in the UK, through prayer, and by budgeted giving to a wide range of missional organisations. The mission team endeavours to ensure that this giving reflects the interests and involvement of Church members. With other churches in Clevedon, we continue to help support a Syrian refugee family. In 2023 a group of 4 members visited our partner Church in Tirana, Albania, to lead their weekend away. We continue to support BMS World Mission and Baptist Home Mission amongst other mission organisations.

Children

We have continued to provide a range of children's ministry activities including running an age-appropriate Sunday morning children's programme. We took a group of children to the Spree Event. We have had all age worship services and increased children's worship songs with instruments.

During the past year the children's team, along with the whole church, explored the need to have a part-time Children's Worker and we made this appointment in March 2024. We have also engaged with local schools through assemblies and school visits to the church building.

Young People

We have several different activities for young people held at the Church. When possible, young people from our community are welcome to come to the Youth Drop-In on Thursday afternoons after school where they can unwind with free hot chocolate and snacks and chat with a youth leader if they wish to. Youth Clubs run on a Friday evening for those in Year 6-9 (Elevate) followed by The Zone for years 10+. Held at the Church each week in term time, they offer a variety of sports, crafts, pampering, and games. There is also a group for young people in year 6 and a group for year 7+ that run on a Tuesday afternoon. It's a place to come to have some food, play games and dig a bit deeper into the Bible. This year we have also started a Youth Church once a month, where young people can come and worship, listen to a talk and have a chance to respond. As well as this we run a Sunday morning youth group for year 6+ alongside the morning service.

We also hold regular socials and occasional special events when possible, including running a Youth Weekend away and visits to summer festivals. A number of individuals volunteer in supporting the provision of all these youth activities along with the Youth Pastor.

Young Adults

We are continuing to meet as a group for young adults with a good number of new people joining the group over the past year from around the region. We now have 47 people connected with the group. Our vision is to help young adults develop in their faith, find a place to share life and truly belong. We recognise that wholeness and wellbeing are important, and the aim is to be a group that is living out our faith in our everyday life situations. We have had some great speakers come and share with us over the past year and we are excited for the year ahead. We will have a particular focus on reading and studying the Bible together this year. We have a group on the Alpha course and several people who are interested in Baptism. The group offers lots of opportunities to connect both spiritually and socially. We have been on a retreat day, attended Christian summer festivals and other social events.

Families

Over the last 12 months we have continued to support our families with packs at Easter and Christmas.

We have again held an Easter event at the Glebe with Muddy Church and our Christmas Movie event. We had a successful BBQ on the beach as well.

We expect that Muddy Church will continue to be one of our busiest activities even though the frequency and approach will change in 2024.

We praise God for the new families we are continuing to welcome into church on Sunday mornings, and that our Children's groups are well attended. We again pray for wisdom in planning future events this year.

Seniors

Senior members of Clevedon Baptist Church continued to receive scripture teaching and pastoral care in 2023/24, with many volunteering in our outreach work. Together we run a number of activities designed for the community to reduce loneliness and encourage socialising. A knitting group attracts 20 each week, Warm Bank in winter sees up to 70 people attend, and our art groups and coffee mornings are much appreciated.

The monthly Good News events are still popular, with attendance of around 60+ and over 80 at the Christmas carols event. It has been good to see more of our seniors attending our service on Sunday mornings and staying to socialise afterwards. A few still watch the service online at home, a handful watch via CCTV in our foyer rather than being part of the large congregation upstairs. This is also a place for people to come who are 'just looking'.

Most months a team of six have taken short services at the local Winash and Alvony care homes. Up to 50 of our seniors are serving through teams or as individuals to help make things happen for our peers in the Church and in the community around us.

Luncheon Club

We have a membership of 54 ensuring that each month approximately 45 people enjoy a nutritious and tasty two-course meal followed by a hot drink. The short epilogue given by guest speakers which follows is well received.

Art Groups

The Church usually operates two weekly groups for Art on the premises every Monday. Both of these groups are open to anyone from the wider community to attend and are flourishing. At both the morning and afternoon Art Groups, everyone is encouraged to utilise any medium they are happy with, and much beautiful work is produced. An annual public exhibition of work produced is scheduled every year in August. This year the art groups managed to meet more regularly than last year, and have had a few new members join both groups which has compensated for the loss of others, so we are maintaining our membership levels.

Craft Group

The craft group meets once a week on the church premises and is open to anyone in the community. This is on Friday mornings. We are mainly involved in supplying knitted and crocheted goods to a variety of charities and organisations, but members also make personal items for family and friends. Our numbers continue to grow, and we are always happy to welcome new members.

Warm Bank

Our Warm Bank restarted in November 2023 after a summer break. It ran throughout the winter until the end of March 2024. We provide free tea, coffee and cakes all day and at lunch time free soup with a roll. We provide newspapers and magazines, board games, colouring pictures and puzzle books and there is always a jigsaw puzzle on the go. Our church craft group have donated new knitted and crocheted goods (hats, scarves, gloves, blankets etc) which are also offered free for anyone who needs them. We also provide conversation, friendship, and a listening ear. These sessions are proving very popular, and numbers are always rising.

We will be reviewing this ministry soon and deciding if something similar will be appropriate during the rest of the year and then into next winter.

Perfect Blend Coffee Mornings

This is a monthly coffee morning on Saturdays, where people can come along and enjoy socialising whilst having coffee and cake.

Churches Together in Clevedon and Community Activities

Normally there are 3 Churches Together united services each year. These encourage members of the different Churches to meet and worship together. There are also united services on Good Friday and Easter Day. An initiative known as Prayer4Clevedon takes place on a monthly basis to pray for all aspects of the community.

The Church links with local charities in supporting work with those recovering from addiction, refugees, the local Foodbank, and the charity Changing Lives.

Use of Church Premises

We continue to make good use of the building for ourselves and other charities. This includes the Changing Lives charity who regularly use our premises, and the Community Police use it from time to time for community events. Other organisations use our building for training and exhibitions.

Organisation and Decision Making

Members of the Church are accepted in accordance with its Constitution, which requires them to have been baptised on profession of faith in Jesus Christ or to renew a public profession of faith in Jesus Christ.

Church Members' Meetings take place regularly throughout the year and have responsibility for the overall policy of the Church. Extra meetings are called as necessary in accordance with the Constitution. All Church Members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable purpose.

The Church Members' Meeting elects Trustees to be responsible, along with the Senior Minister, for the governance of the Church. Trustees are chosen from among the Church Members with the maximum number of Trustees being agreed from time to time by the Church Members' Meeting. The current practice is for there to be up to 12 Trustees excluding the Senior Minister and any Associate Ministers.

The Trustees are responsible for the day-to-day running of the Church's work and witness as well as the financial and legal aspects of the Charity. As Trustees, they meet before each Church Members' Meeting.

Trustees, together with other paid and volunteer leaders, meet as part of a number of leadership teams to plan, programme, co-ordinate and oversee the life of the Church. They also meet regularly for prayer, mutual support and encouragement.

Relevant and appropriate matters are submitted to the Church Members' Meeting by the Trustees for decisions on matters of policy and for guidance. Church Members may also raise matters for consideration by the Trustees and the Church Members' Meeting.

Though the Constitution permits decisions to be made at Church Members' Meetings by appropriate majorities, the Church seeks to discern God's will for the future life and work of the Church and to arrive at a consensus on matters wherever possible.

Organisational Leadership Structure

Organisationally, the Church has three parts to its leadership: Church Leaders (Trustees), Ministry Team Leaders, and Support Team Leaders with the following roles:

- Church Leaders provide pastoral oversight together with vision and planning for the longer-term
- Ministry Team Leaders provide leadership and direction to all the ministries of the Church: Children and Youth, Families, Seniors, Mosaic Church, Social Justice, Discipleship, Welcome and Home Groups
- Support Team Leaders provide the day-to-day support services to all areas of Church life covering administration, premises and finance and are supported by the Church Administrators

Role of the Church Leaders:
(Comprising the Senior Minister and lay members):

- Preaching and teaching
- Supporting pastoral care (emergencies, special visits, Church discipline)
- Leading prayer and worship
- Visioning (looking to the future) and spiritual oversight.
- Encouraging / mentoring Ministry Team Leaders and other leaders
- Leading Church Members' Meetings
- Discerning those called to full-time ministry, paid positions, the Church Leadership Team, and Ministry Team Leaders
- Being denominationally aware

Role of the Ministry & Support Team Leaders (MTLs and STLs):

- Setting direction and Annual Plan for their ministry area in conjunction with Church Leadership Team
- Leading and ensuring successful day-to-day running of the ministry area (with ultimate accountability to Church Leadership Team and Church Members Meeting)
- Managing, supporting, encouraging, and nurturing Team Members
- Identifying new roles / filling vacancies
- Managing expenditure in line with pre-agreed budget
- Meeting with Church Leadership Team for encouragement, support and guidance

Trustees and Church Officers

The Trustees are those leaders elected or co-opted as Trustees together with the Senior Minister. The Trustees who have served in the year ending 31st March 2024 are:

Ruth Berry	Safeguarding Trustee - until September 2023
Vicky Burt	From September 2023
Bob Cannock	From September 2023
Karen Gomm	
Pete Jennings	
Robin Schaefer	Chair of Trustees, and Safeguarding Trustee from September 2023
Rev Antony Wareham	Senior Minister
A John Wheeler	Finance Trustee

The Charity Treasurer and the Charity Secretary are elected annually at the annual general meeting. Elections for Trustees take place annually. Ministry Team Leaders are elected by the Church Members' meeting at any time. Those elected then serve for three years. If nominated, Church Leaders may stand for election for a second consecutive 3-year term before being required to stand down for at least one year. Election as Trustee or Church Officer (Treasurer or Secretary) is dependent on the support of 66% of Church Members present and voting at a Church Members' meeting.

Employees

During the year the Church employed:

A full time Senior Minister
An Assistant Minister in training (non-stipendiary, started September 2023)
A full time Youth Pastor
Two part time Administrators
A part time Cleaner
A part-time Children's Worker (started March 2024)

Ministers

Ministers are elected at a Special Church Members' Meeting and must receive at least 75% of the votes of those present and voting. Their period of service is indeterminate.

Pay Strategy

Ministers' stipends, and salaries for other staff, are recommended by the Trustees and agreed annually by a Church Members' Meeting for the forthcoming calendar year. The basis for all calculations is usually the standard stipend, as proposed by the Baptist Union of Great Britain (the BU), and the proposed annual increments thereof.

Stipends for the ministers are usually set at certain multiples of the BU minimum stipend (for example if the BU stipend were £25,000pa and the agreed multiplier were 1.2, then the minister's stipend would be £30,000pa). The multiplier is usually agreed for each minister at the time of their employment but can be changed by agreement of the Church Members.

Salaries for other staff are also usually increased each year by applying the percentage increment as recommended by the BU.

Policies

The Church has policies and procedures covering a number of areas -

1. Employment policies and procedures addressing:

   Statement of Terms of Employment (generic and specific to each employee)
   Equal Opportunities
   Discipline
   Grievance
   Recruitment of ex-offenders
   Retirement

2. Health & Safety Policy – the policy is implemented by means of 20 procedures addressing the key risks which include Fire Safety, Food Safety and Hygiene etc

3. Safeguarding Policy - for the protection of children, young people and adults at risk

4. Finance

5. General Data Protection Requirement (GDPR)

6. Counter Terrorism (Serious Incident) Policy and Procedure

The Church Meeting is kept fully up to date as new policies are developed and implemented.

Risk Management

On a regular basis the Trustees carry out an exercise to identify the Church's main operational risks, and then ensure that suitable procedures are in place to mitigate the risks as appropriate.

Key risks, with mitigation steps identified, currently are:

1) **Physical harm to users of the Church – accidents**

   a) ensure Health & Safety policies, procedures and practices are current and relevant to the activities of the Church.
   b) ensure training is provided to leaders and regular users of the building.
   c) provide briefings as necessary on the use of the building and equipment.
   d) encourage a culture of 'looking after each other and looking after ourselves'.
   e) ensure good practice, e.g. avoidance of / extra care over lone working.

2) **Financial - significant loss of income**

   a) monitor income and expenditure levels on regular basis.
   b) ensure a minimum balance of the equivalent of 3 months' expenditure is held in reserve.
   c) regularly promote each member's commitment to guard the unity of the Church and support the liabilities of the Church.

3) **Legal/statutory compliance – Health & Safety legislation**

   a) ensure Health & Safety policies and practices are current and relevant to the activities of the Church and its buildings.
   b) ensure reporting arrangements are in place, complied with and regularly monitored.

4) **Legal/statutory compliance - food safety**

   a) ensure food safety policies and practices are current and relevant to the activities of the Church.
   b) ensure training is provided to leaders and regular users of the building.
   c) ensure reporting arrangements are in place, complied with and regularly monitored.
   d) ensure cleaning and food safety monitoring is undertaken.
   e) ensure a culture of personal cleanliness and food safety compliance.

5) Legal/statutory compliance – protection of children and adults at risk

a) ensure operation and compliance with 'Safeguarding' policies and practice for children, young people and adults at risk.
b) ensure training is provided to appropriate leaders and volunteers.
c) ensure reporting arrangements are in place, complied with and regularly monitored.

6) Continuity of operations - key persons

a) identify individuals for succession plans within ministry areas.
b) review workload within leadership meetings to avoid overload of key persons.

7) Damage to reputation - conduct unbecoming a Church Member

a) adopt and regularly promote the member's covenant requiring commitment to guard and support the testimony of the Church.

8) Pandemics

a) carefully follow all government and other legal requirements and recommendations
b) carry out thorough risk assessments for all activities.
c) ensure full risk mitigation is in place and effective before proceeding.

Financial Review

The financial performance of the charity continues to be in line with the Trustees' expectations.

The Finance Trustee prepares an annual budget, which is agreed by the Trustees and usually approved by the Church Members' Meeting held in March each year. Any major expenditure outside the budget has to be approved by the Trustees and a Church Members' Meeting.

In March 2024 the Trustees approved the re-appointment of Burton Sweet Limited, Chartered Accountants, as Independent Examiners to review the financial statements of the Church.

The Church continues to raise the funds that it needs to carry on its activities solely by donations from its own members and congregation.

Significant Events

Purely from a financial point of view the main significant events during the year were

- Cost of repairs and upgrades to the Building Management System (approximately £20,000)
- Cost of new chairs for the Auditorium (approximately £26,000)
- Receipt of a large legacy from a late member – approximately £59,000 (this had been accrued in the 2023 accounts)
- Appointment of a part-time Children's worker from March 2024

Income –it has been very encouraging to see the levels of income for the church continuing to hold at budgeted levels. Nearly all our income is sourced through Standing Orders or On-Line giving, with related Gift Aid. We are also seeing a gradual increase in the use of our contactless credit/debit card equipment.

Costs – the church was again able, throughout the year, to continue to express its part in the life of the wider Church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the Church's own charitable purposes.

Plans – in the coming year, apart from our on-going day-to-day missional activities which are described in this document, further major expenditure is anticipated to replace various elements of our heating systems. We again intend to send a small team on a mission visit to our partner Church in Albania, and to support the Church there in other ways. Further major evangelistic events will be held, working with Dai Woolridge of Spoken Truth.

Contribution of volunteers

Most of what happens in the Church is driven by volunteers, whether that is worship, youth and children's work, practical jobs or roles requiring specialised skills. It is not feasible to quantify the contribution of volunteers to Clevedon Baptist Church except to say that it would not be possible to carry out many of our activities without them. The Church seeks to provide as many opportunities as possible for volunteers to grow in their gifts and abilities and has dozens of people volunteering in at least one role within Church. As an example, for a typical Sunday morning service we will usually have many volunteers involved in leading, music, on-line streaming, PA, AV, welcoming, stewarding, serving refreshments, children's work, youth work and so on.

Charging Policy

Clevedon Baptist Church is committed to making its activities accessible to as wide a range of people as possible and so seeks to minimise the cost of events. Where a charge has to be made, the Church offers subsidies where appropriate to ensure that money is not a barrier to people participating in activities. The Church does not charge a membership fee and offers many activities, courses, and services without charge.

Fundraising

The primary source of income for the charity is voluntary donations. The charity does not engage in significant public fundraising. Most of the giving is from committed attenders who express their commitment to the Church through regular and one-off giving. The leaders of the Church, under the oversight of the Senior Minister and the Trustees, prayerfully teach the biblical principles of financial stewardship and generosity in the context of discipleship. From time to time, the leaders encourage giving towards particular global partners or mission projects and, very occasionally, hold offerings for special projects such as building developments. The charity does not subscribe to any particular fundraising scheme or standards and the charity's practices are regularly reviewed to ensure that any incidental fundraising is carried out appropriately.

Reserves policy

In September 2015 the Trustees re-confirmed the formal reserves policy for the Church. Under normal circumstances the available bank balances (excluding restricted funds) are managed to a minimum of £60,000 (approximately one quarter's normal expenditure), and a maximum of £120,000. Such reserves are held to ensure that, should income levels fall significantly, the Church would be able to meet its immediate liabilities, primarily payment of wages to staff and other contracts. From time-to-time reserve balances are built up in anticipation of specific future planned and significant commitments.

The Trustees remain completely satisfied that there are sufficient assets in hand, primarily the bank account balances, together with on-going income anticipated, to enable the Church to continue to function effectively as a CIO in the coming year.

As at 31st March 2024 the cash balance not committed in designated or restricted funds stood at £130.7k (2023: £139.4k), and the total free reserve stood at £131.5k (2023: £201.7k). The "free" cash balance is slightly higher than the Church's intended maximum, but this is expected to reduce in the coming year, particularly following the appointment of the new part-time Children's Worker and as heating repairs are carried out.

The Trustees continue to closely monitor the finances of the Church and the on-going levels of reserves and current net assets. The financial results for the year, together with a summary of the accounting policies adopted, are set out in the accompanying financial statements.

Statement of Trustees' Responsibilities

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the charity and of the income and expenditure of the charity for that period. In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charities SORP.
- Make judgments and accounting estimates that are reasonable and prudent.
- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed/constitution.

They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

By order of the Trustees on 8th May 2024.

Robin Schaefer

Robin Schaefer
Chair of Trustees

Antony Wareham

Rev Antony Wareham
Senior Minister

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

I report to the Trustees on my examination of the accounts of Clevedon Baptist Church (the Charity) for the year ended 31st March 2024, which are set out on pages 25 to 37.

Responsibilities and basis of report

As the charity Trustees of the Charity, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. Accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. The accounts do not accord with those records; or
3. 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 no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Joshua Kingston

Joshua Kingston, BSc (Hons) ACA
Burton Sweet Limited
Chartered Accountants
The Clock Tower
5 Farleigh Court
Old Weston Road
Flax Bourton
Bristol BS48 1UR

Date: 8th May, 2024

Addresses for the Church, Independent Examiner and Bankers

Church

Station Road, Clevedon, North Somerset BS21 6NH.

The Church occupies premises which are held by the West of England Baptist Trust Company (West) Limited on terms which are compatible with the Church's purpose. The Church allows the Minister and his family to occupy 41 Yeo Moor Clevedon BS21.

Independent Examiner

Joshua Kingston, BSc (Hons) ACA, Burton Sweet Limited, The Clock Tower, 5 Farleigh Court, Old Weston Road, Flax Bourton, Bristol BS48 1UR.

Bankers

CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ
Baptist Union Corporation Limited, Baptist House, PO Box 44, 129 Broadway, Didcot, Oxon. OX11 8RT

CLEVEDON BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 MARCH 2024

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Income and endowments from:					
Donations and legacies	**2**	196,001	4,874	200,875	241,415
Investments	**3**	4,213	-	4,213	3,068
Other - hire of the church building		720	-	720	240
		200,934	4,874	205,808	244,723
Expenditure on:					
Charitable activities					
Pastoral expenses	**4**	95,115	-	95,115	89,384
Mission enabling	**5**	63,944	2,301	66,245	60,148
Church building expenses	**6**	103,481	483	103,964	70,871
Specific gifts	**7**	1,000	3,276	4,276	2,478
		263,540	6,060	269,600	222,881
Net income/(expenditure)	**9**	(62,606)	(1,186)	(63,792)	21,842
Other movements in pension deficit liability	**19**	-	-	-	15,473
Net movement in funds		(62,606)	(1,186)	(63,792)	37,315
Reconciliation of funds:					
Total funds brought forward	**16**	2,668,180	1,717	2,669,897	2,632,582
Total funds carried forward	**16**	2,605,574	531	2,606,105	2,669,897

The Charity has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the charity are classed as continuing.

See note 18 for full Statement of Financial Activities for the previous year.

See note 19 for full details of the previous liability to the Baptist Union Pension Fund.

The notes on pages 27 to 37 form part of these financial statements

CLEVEDON BAPTIST CHURCH

BALANCE SHEET

AS AT 31 MARCH 2024

	Note	Total Funds 2024 £	Total Funds 2023 £
Fixed Assets			
Tangible fixed assets	**10**	2,473,545	2,465,940
Current Assets			
Debtors and Prepayments	**14**	9,540	70,388
Cash at bank		131,783	141,658
		141,323	212,046
Creditors : Amounts falling due within one year	**15**	(8,763)	(8,089)
Net Current Assets		132,560	203,957
Creditors: Amounts falling due after more than one year		-	-
Net assets		2,606,105	2,669,897
Unrestricted funds			
General funds		2,605,028	2,667,640
Designated funds		546	540
Total - Unrestricted funds	**17**	2,605,574	2,668,180
Restricted funds	**17**	531	1,717
		2,606,105	2,669,897

These financial statements were approved by the Trustees on 8th May, 2024 and are signed on their behalf by:

A J Wheeler

A J Wheeler
Finance Trustee

The notes on pages 27 to 37 form part of these financial statements

1 Accounting policies

a) The church operates as a public benefit entity.
The Trustees are confident that there are no material uncertainties about the charity's ability to continue as a going concern.

b) The financial statements have been prepared in accordance with the historical cost convention (except where otherwise stated in the accounting policy note) and in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019, and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), and the Charities Act 2011.

The accounts (financial statements) have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

c) Income from donations is included in the accounts when these are receivable, except when donors specify that donations given to the charity must be used in future accounting periods, the income is deferred until those periods.

d) Legacies are recognised when the charity is legally entitled to the legacy and the amount can be quantified with reasonable accuracy. Entitlement is regarded as the earlier of the charity being notified of an impending distribution or the legacy being received.

e) Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category. Expenditure includes attributable VAT which cannot be recovered.

Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities. It includes costs that can be allocated directly to its charitable activities and the support costs necessary to maintain them. Support costs are apportioned in proportion to the expenditure incurred by each activity.

f) The Church Building and Fixtures and Fittings are included at cost including any incidental expenses of acquisition. The Church manse is stated at a professional valuation as at 11th February, 2020 of £390,000, confirmed by the Trustees on 4th March, 2020. See Note 10.

True and fair override:
Where a policy of revaluation is adopted, UK GAAP requires this policy to be applied to all assets within the same class. However, it is the view of the Trustees that showing the Church Building at market value and revaluing every five years would not show a true and fair view. The building has been built specifically for the purposes and use of the church and its value for commercial or other use is not deemed to bear any relevance to the church.

Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Church Building	No depreciation provided
Manse	No depreciation provided
Fixtures and fittings	25% per annum straight line (see note)

In accordance with the SORP, no provision for depreciation has been made against the properties as it is the view of the Trustees that the estimated residual value of each property is not materially different from the carrying value. The Trustees carry out an annual impairment review on the properties.

g) Unrestricted general funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the church.
Designated (unrestricted) funds are earmarked for specific future initiatives of the church but are not restricted in the same way as described above. Should the particular initiatives not come to fruition, or not cost as much as has been previously designated, the funds are reclassified as general unrestricted accordingly.
Restricted funds can only be used for the particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Expenditure which meets these criteria are debited to the restricted fund, together with a fair allocation of support costs where applicable.

h) The Church pays pension contributions for its Senior Minister to the Baptist Ministers Pension Trust Limited, which is a final salary defined benefit scheme, which is not contracted out of the State second pension. The scheme is a multi-employer scheme and it is not possible to identify the assets and liabilities of the scheme which are attributable to the church. Therefore, in accordance with FRS102 Section 28, the scheme is accounted for as a defined contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable towards benefits and expenses accrued in that year. Section 28.11A of FRS 102 also requires agreed deficit recovery payments to be recognised as a liability. See note 19 of the financial statements.

i) Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

j) Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

k) Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

2 Income from donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Offerings (cash)	2,086	-	2,086
Offerings (envelopes)	630	-	630
Offerings (cheques)	3,625	-	3,625
On-line donations	30,125	-	30,125
Contactless card donations	2,643	-	2,643
Gift aid - cash	30,198	996	31,194
Gift aid - accrual movement	1,062	-	1,062
Standing orders	114,773	-	114,773
Standing orders - accrual movement	140	-	140
Other gifts	6,719	-	6,719
Specific gifts	-	3,878	3,878
Legacies	59,000	-	59,000
Legacies - accrual movement	(55,000)	-	(55,000)
	196,001	4,874	200,875

Income from donations and legacies - Prior Year

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Offerings (cash)	2,376	-	2,376
Offerings (envelopes)	1,795	-	1,795
Offerings (cheques)	3,740	-	3,740
On-line donations	19,974	-	19,974
Contactless card donations	5,146	-	5,146
Gift aid - cash	31,794	580	32,374
Gift aid - accrual movement	(378)	(181)	(559)
Standing orders	114,700	-	114,700
Other gifts	4,230	-	4,230
Legacy - accrual - anticipated late 2023	55,000	-	55,000
Specific gifts	-	2,639	2,639
	238,377	3,038	241,415

3 Income from investments

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Baptist Union	3,739	-	3,739	2,786
CAF Bank	474	-	474	282
	4,213	-	4,213	3,068

Income from investments - Prior Year: 2023 Income from Investments was wholly and exclusively received to the general, unrestricted fund, there being no restricted income received.

4 Pastoral expenses

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Senior Minister's stipend - Trustee	38,388	-	38,388	35,779
Employer's national insurance (Senior Minister)	4,084	-	4,084	3,916
Senior Minister's superannuation	4,631	-	4,631	4,296
Youth Pastor's Stipend	24,883	-	24,883	22,401
Employer's national insurance - Youth Pastor	2,203	-	2,203	1,953
Youth Pastor - superannuation	1,244	-	1,244	1,120
Children's worker	797	-	797	-
Employer's national insurance - Children's worker	5	-	5	-
Senior Minister's expenses	1,095	-	1,095	1,463
Youth Pastor - expenses	564	-	564	546
Minister in Training - expenses	783	-	783	-
Senior Minister's phone	1,117	-	1,117	1,020
Youth Pastor - phone	180	-	180	180
Minister in Training - phone	120	-	120	-
Senior Minister - Continuous Ministerial Development	13	-	13	75
Youth Pastor - Continuous Ministerial Development	170	-	170	308
Books and Publications	395	-	395	264
Internship	19	-	19	636
Manse light & heat & water	1,178	-	1,178	993
Manse council tax	2,033	-	2,033	1,931
Manse insurance	406	-	406	386
Manse repairs & maintenance	143	-	143	2,263
Visiting preachers	390	-	390	967
Payment to WEBA Payroll	664	-	664	614
National insurance rebate	(5,000)	-	(5,000)	(5,000)
Other pastoral/employment expenses	705	-	705	121
Support and other employment costs (note 8)	13,905	-	13,905	13,152
	95,115	-	95,115	89,384

Pastoral Expenses - Prior Year: 2023 Pastoral Expenses were wholly and exclusively paid from the general, unrestricted fund, there being no restricted fund expenditure involved.

5 Mission enabling

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Outreach & events	1,412	-	1,412
Destination Bethlehem	3,805	-	3,805
Outreach Gathering events	5,328	-	5,328
Discipleship & materials	418	-	418
Training courses	914	-	914
Movement in training prepayments/accruals	(240)	-	(240)
Partnership with Agape Church, Tirana, Albania	2,016	-	2,016
Baptist churches collaboration	220	-	220
Children's work	1,625	-	1,625
Youth work	5,327	313	5,640
Families' ministry	472	-	472
Young adults' ministry	935	-	935
Young adults' ministry - prepayments adjustment	253	-	253
Seniors' ministry	589	-	589
Mosaic Church	774	-	774
Mosaic Church - accrual for costs of Easter Breakfast March 2024	611	-	611
Poets Mews	696	-	696
Muddy Church	549	-	549
Pill Baptist Church	484	1,650	2,134
Local mission initiatives	885	-	885
BMS World Mission	10,170	-	10,170
Baptist Home Mission Fund	9,167	-	9,167
Baptist Home Mission Fund - accrual	833	-	833
Clevedon Food Bank	500	242	742
TEAR Fund	500	-	500
Changing Lives	500	-	500
Bristol Baptist College	500	-	500
Bristol Hospitality Network	500	-	500
InHope Bristol	500	-	500
Mission Aviation Fellowship	500	-	500
Open Doors	500	-	500
Operation Mobilisation	500	-	500
SAT7	500	-	500
Tools with a Mission	500	-	500
Transforming Health & Education in Nepal	500	-	500
Faith in Later Life	500	-	500
Regent's Park College	250	-	250
Spurgeons College	250	-	250
Other missionary giving	17	79	96
Support and other employment costs (note 8)	9,684	17	9,701
	63,944	2,301	66,245

Grants made during the year to organisations (including specific gifts - see note 7) totalled £31,688 (2023: £28,978). There were no grants made to individuals during the year (2023 - no grants made).

5 Mission enabling (continued)

Mission enabling - Prior Year

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Outreach & events	3,158	-	3,158
Destination Bethlehem	3,291	-	3,291
Discipleship & materials	329	-	329
Training courses	1,616	-	1,616
Movement in training prepayments/accruals	240	-	240
Mission visit to Agape Church, Tirana, Albania	1,809	-	1,809
2022 Church centenary celebrations	1,468	-	1,468
Children's work	1,131	-	1,131
Youth work	2,923	-	2,923
Movement in Youth Work prepayments	150	-	150
Families' ministry	796	-	796
Young adults' ministry	1,815	-	1,815
Seniors' ministry	264	-	264
Church plant - Mosaic Church	986	-	986
Church plant - Poets Mews	707	-	707
Muddy Church	1,165	-	1,165
Pill Baptist Church	327	1,650	1,977
Local mission initiatives	884	-	884
BMS World Mission	10,000	-	10,000
Baptist Home Mission Fund	10,000	-	10,000
Clevedon Food Bank	1,000	-	1,000
TEAR Fund	500	-	500
Changing Lives	500	-	500
Compassion UK	500	-	500
Bristol Baptist College	500	-	500
Bristol Hospitality Network	500	-	500
InHope Bristol	500	-	500
Mission Aviation Fellowship	500	-	500
Open Doors	500	-	500
Tools with a Mission	500	-	500
Transforming Health & Education in Nepal	500	-	500
Faith in Later Life	250	-	250
Spurgeons College	250	-	250
Other missionary giving	89	-	89
Support and other employment costs (note 8)	8,850	-	8,850
	58,498	1,650	60,148

6 Church building expenses

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Cleaning materials & supplies	2,507	-	2,507	1,935
Gas, electricity & water - cash	12,418	483	12,901	11,856
Gas, electricity & water - accrual movement	(375)	-	(375)	280
Telephone & broadband	4,604	-	4,604	3,727
Movement in telephone prepayments	-	-	-	736
Repairs & maintenance	29,195	-	29,195	20,629
Repairs & maintenance - accrual movement	(600)	-	(600)	300
Buildings & contents insurance	4,885	-	4,885	5,411
Depreciation	15,808	-	15,808	8,418
Deficit on revaluation of Fixed Assets	15,000	-	15,000	-
Support and other employment costs (note 8)	20,039	-	20,039	17,579
	103,481	483	103,964	70,871

Church Building Expenses - Prior Year: 2023 Church Building Expenses were wholly and exclusively paid from the general, unrestricted fund, there being no restricted fund expenditure involved.

7 Specific gifts

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Christian Aid re Libya flooding appeal	500	-	500
Christian Aid re Israel & Gaza appeal	500	-	500
Agape Church, Tirana, Albania - Chistmas shoeboxes	-	1,540	1,540
Agape Church, Tirana, Albania - summer camps	-	1,090	1,090
Mission Assist	-	513	513
Baptist Missionary Society gift for Joy Ransom	-	133	133
	1,000	3,276	4,276

Specific gifts - Prior Year

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
TEAR Fund re Turkey earthquake appeal	944	-	944
Baptist Missionary Society Ukraine appeal	500	145	645
TEAR Fund re Pakistan floods appeal	500	-	500
Agape Church, Tirana, Albania	20	-	20
West of England Baptist Assoc re Albania Christmas appeal	-	369	369
	1,964	514	2,478

8 Support Costs

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Other employment costs	21,570	-	21,570	20,473
Legal costs re charitable status review - cash	-	-	-	132
Legal costs re charitable status review - accrual movement	-	-	-	(200)
Catering & kitchen	2,420	-	2,420	2,517
Church Suite database	726	-	726	726
Conference fees & expenses	-	-	-	676
Movement in Conference fees & expenses - accruals/prepayments	-	-	-	210
GDPR Consultancy and registration	35	-	35	35
Music, drama & licences	2,323	-	2,323	2,105
Movement in licence prepayments	100	-	100	22
Printing, stationery, advertising & postage	3,513	-	3,513	5,460
Movement in photocopier rental prepayment	236	-	236	-
Website Expenses	319	-	319	365
Finance costs (including interest costs of pension liability (2023))	140	-	140	403
Equipment small purchases and maintenance	7,343	-	7,343	1,062
Subscriptions & donations	1,097	17	1,114	1,049
Miscellaneous	818	-	818	798
Governance costs				
Independent examination fee - cash	2,850	-	2,850	2,898
Independent examination fee - accrual movement	138	-	138	850
	43,628	17	43,645	39,581

Other employment costs have been allocated to charitable activities with specific reference to the role(s) performed.
Remaining support costs have then been allocated to charitable activities based on the percentage of total expenditure incurred.

Support Costs - Prior Year: 2023 Support Costs were wholly and exclusively paid from the general, unrestricted fund, there being no restricted fund expenditure involved.

9 Net income/(expenditure)

Income reflects donations from Trustees and related parties totalling £21,265 (2023 : £19,553)

Expenditure is stated after charging:

	Total Funds 2024 £	Total Funds 2023 £
Depreciation	15,808	8,418
Independent examiner's fees (cash plus movement in accrual)	2,988	3,273
Employee benefits paid to key management staff	75,433	69,465
Trustees' remuneration	47,103	43,991
Trustees' expenses (mainly ministers' mileage costs and costs of materials for church services)	2,785	2,284
Related party transactions (salary and pension contributions)	11,879	11,665

Key management staff comprise the Trustees of the church (including the senior minister) and the youth pastor (not a Trustee).

During the year 1 Trustee - the senior minister - received remuneration as detailed in note 4 for the provision of ministerial services to the church. Remuneration to minister(s) is in accordance with the church's constitution (paragraph 21). Similarly in 2023 only the senior minister received remuneration for the provision of ministerial services.

Expenses reimbursed to Trustees during the year totalled £2,785 and were paid to 5 Trustees (2023 : £2,284 to 7 Trustees).

Related party transactions reflect pay (and employer's pension contribution) to one of the part-time administrators of the church, who is the wife of the senior minister, and to the part-time cleaner (initially the wife of a Trustee, subsequently the son of a Trustee). There are no other related party transactions.

In addition to the items specified above the senior minister, who is also a Trustee and a member of the key management staff, was provided with manse accommodation for him and his family. The church also paid the Council Tax and Water Rates related to this property (see note 4). In the previous year the same provisions were made to the senior minister.

10 Tangible fixed assets

	Church Manse £	Fixtures & fittings £	Church Building £	Total £
Cost or Valuation				
At 1 April 2023	390,000	121,595	2,065,410	2,577,005
Additions	-	38,413	-	38,413
Disposals	-	(15,744)	(15,000)	(30,744)
At 31 March 2024	390,000	144,264	2,050,410	2,584,674
Depreciation				
At 1 April 2023	-	111,065	-	111,065
Charge for the year	-	15,808	-	15,808
Disposals	-	(15,744)	-	(15,744)
At 31 March 2024	-	111,129	-	111,129
Net book value				
At 31 March 2024	390,000	33,135	2,050,410	2,473,545
At 31 March 2023	390,000	10,530	2,065,410	2,465,940

11 Operating Leases

At 31 March 2024 the church had aggregate annual commitments under non-cancellable operating leases as set out below.

Operating leases which expire:	2024 £	2023 £
Within 1 year	1,572	2,020
Within 2 to 5 years	5,502	-

12 Staff costs

The aggregate payroll costs were:

	2024 £	2023 £
Stipend and salaries	84,945	77,652
Social security costs (net of Government small business refund £5,000 (2023 : £5,000)	1,355	872
Pension contributions	6,442	6,372
Other employment benefits (movement in accrual for untaken holidays as at 31st March)	54	42
	92,796	84,938

No employee received emoluments of more than £60,000.

The Trustees operate a defined contribution pension scheme. Contributions payable for the year are charged to the Statement of Financial Activities.

The staff headcount as at 31st March, 2024, and the average weekly number of employees during the year, calculated on the basis of full time equivalents of 35 hours per week, were as follows:

	2024		2023	
	Headcount	FTE	Headcount	FTE
	No.	No.	No.	No.
Ministers	2	2.0	2	2.0
Administrator	2	0.6	2	0.6
Children's worker	1	0.0	0	0.0
Cleaner	1	0.3	1	0.3
	6	2.9	5	2.9

13 Taxation

The charity is exempt from corporation tax on its charitable activities.

14 Debtors and Prepayments

	2024 £	2023 £
Gift aid	9,002	7,940
Legacy	-	55,000
Delayed Standing Orders	140	-
Prepayments	398	734
Prepayment on Fixed Assets	-	6,714
	9,540	70,388

15 Creditors: amounts falling due within one year

	2024 £	2023 £
Accruals	8,763	8,089
	8,763	8,089

16 Movement in funds

	At 1 April 2023 £	Income £	Expenditure £	Transfers £	Other fund movements and revaluation £	At 31 March 2024 £
Restricted funds	1,717	4,874	(6,060)	-	-	531
Unrestricted funds						
General funds	2,667,640	200,934	(263,000)	(546)	(15,000)	2,590,028
Designated funds	540	-	(540)	546	-	546
Unrestricted funds - Totals	2,668,180	200,934	(263,540)	-	(15,000)	2,590,574
Total funds	2,669,897	205,808	(269,600)	-	(15,000)	2,591,105

Restricted funds represent donations received in support of global appeals and local church initiatives. The totals above represent several small accounts; details of these are available on application to the Clevedon Baptist Church treasurer.

The designated fund represents monies which had been set aside for expenditure relating to tthe ongoing partnership with a baptist church in Tirana, Albania.

Movement in funds - prior year

	At 1 April 2022 £	Income £	Expenditure £	Transfers £	Other fund movements and revaluation £	At 31 March 2023 £
Restricted funds	1,343	3,038	(2,164)	(500)	-	1,717
Unrestricted funds						
General funds	2,638,790	241,685	(208,777)	(4,058)	-	2,667,640
Designated funds	8,849	-	(11,609)	3,300	-	540
Pension reserve	(16,400)	-	(331)	1,258	15,473	-
Unrestricted funds - Totals	2,631,239	241,685	(220,717)	500	15,473	2,668,180
Total funds	2,632,582	244,723	(222,881)	-	15,473	2,669,897

17 Analysis of net assets between funds as at 31st March, 2024

	Tangible fixed assets £	Net current assets £	Long term liabilities £	Total £
Restricted funds	-	531	-	531
Unrestricted funds				
General funds	2,473,545	116,483	-	2,590,028
Designated funds	-	546		546
Unrestricted funds - Totals	2,473,545	117,029	-	2,590,574
Total funds	2,473,545	117,560	-	2,591,105

Analysis of net assets between funds as at 31st March, 2023

	Tangible fixed assets £	Net current assets £	Long term Liabilities £	Total £
Restricted funds	-	1,717	-	1,717
Unrestricted funds				
General funds	2,465,940	201,700	-	2,667,640
Designated funds	-	540	-	540
Unrestricted funds - Totals	2,465,940	202,240	-	2,668,180
Total funds	2,465,940	203,957	-	2,669,897

18 Prior Year Fund Accounting Analysis - Statement of Financial Activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Income and endowments from:			
Donations and legacies	238,377	3,038	241,415
Investments	3,068	-	3,068
Other - hire of church building	240	-	240
	241,685	3,038	244,723
Expenditure on:			
Charitable activities			
Pastoral expenses	89,384	-	89,384
Mission enabling	58,498	1,650	60,148
Church building expenses	70,871	-	70,871
Specific gifts	1,964	514	2,478
	220,717	2,164	222,881
Net income/(expenditure)	20,968	874	21,842
Transfers between funds	500	(500)	-
Other movements in pension deficit liability	15,473	-	15,473
Net movement in funds	36,941	374	37,315
Reconciliation of funds:			
Total funds brought forward	2,631,239	1,343	2,632,582
Total funds carried forward	2,668,180	1,717	2,669,897

19 FRS102 Pensions Disclosure

Background to the disclosure

The Church is a participating employer in 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.

From January 2012, pension provision is being 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, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Limited. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if 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 Limited. [Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.]

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS102. Because it is not possible to attribute the Scheme's assets and liabilities to specific employers, the Scheme is accounted for as if the Scheme were a defined contribution scheme.

The Ministers, and some members of the church staff, are eligible to join the Scheme.

Actuarial valuation as at 31 December 2019

A formal valuation of the DB Plan as at 31 December 2019 was carried out by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298m, 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 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 Increase Adjustment (above CPI)	0.50
Pre-retirement assumed investment returns (gilt yield plus 1.75% pa)	2.95
Post-retirement assumed investment returns (including benefits matched by the insurance policy) (gilt yield plus 0.5% pa)	1.70
Minimum Pensionable Income increases (CPI plus 0.5%)	3.20
Deferred pension increases (based on RPI):	
- Pre April 2009	3.20
- Post April 2009	2.50
Pension increases:	
- Based on CPI with an annual floor of 0% and annual cap of 0.5%	2.70

Mortality is assumed in accordance with 80% of the S3NFA standard mortality table. Future improvements projected from 2013 in line with the "CMI 2019" projection with a long-term rate of improvement of 1.75% pa for males and 1.5% pa for females, with the core smoothing parameter and with additional initial mortality improvement factor A=0.5%.

The subsequent actuarial valuation of the DB Plan within the Scheme was due to take place as at 31 December 2022.

Recovery plan

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Plan reveals a deficit the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan. Following the 2019 valuation a Recovery Plan was signed in September 2020 under which deficiency contributions are payable until June 2026. These contributions were broadly based on each employer's membership at 31 December 2014 and increase annually in line with increases to Minimum Pensionable Income as defined in the Rules.

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.

In the prior year, following the agreement of the updated recovery plan, the present valuation of agreed future deficit reduction payments was reduced to £NIL. This resulted in a gain, credited to the Statement of Financial Activities in 2023, of £15,473.

CLEVEDON BAPTIST CHURCH

England & Wales - Charity number 1182579

Accounts

CLEVEDON BAPTIST CHURCH

Living - Loving - Belonging

Report of the Trustees including Unaudited Financial Statements for the year ended 31st March 2023

Clevedon Baptist Church
Station Road
Clevedon
North Somerset
BS21 6NH

Operating as a Charitable Incorporated Organisation
Registered Charity No: 1182579

www.clevedonbaptistchurch.org

Clevedon Baptist Church

Report of the Trustees

For the period ending 31st March 2023

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Report of the Trustees

We have been delighted to see the various ministries of the Church thriving throughout the year. Now that there are no COVID restrictions, we have been able to reach out to the community and to serve our members in many different ways, and we have made significant progress. We rejoiced together as we celebrated our Church centenary during the year!

Status

The Church was created by Trust Deed on 8th June 1925 as a Church within the Baptist Denomination. The Holding Trustee for the land and buildings is the West of England Baptist Trust Company (West) Ltd.

The Church initially became a Registered (unincorporated) Charity No 1133735 on the 25th January 2010. The governing document (Constitution) was approved at the Church Members' Meeting held on 15th September 2009.

The Church then became a Charitable Incorporated Organisation – Charity No 1182579. The new governing document was approved at the Church Members' Meeting held on 20th May, 2018, and the CIO was added to the Charity Commission register on 21st March 2019. All the assets, liabilities, contracts etc. of the unincorporated church were transferred to the CIO with effect from 1st April, 2020.

The unincorporated Church was dissolved in April, 2022, and removed from the Charity Commission's central register of charities.

Charitable Purpose

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist Denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Public Benefit

The Trustees confirm that in setting their objectives they have complied with their duty under the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

Vision

In July 2015 the Church Members' Meeting approved a statement of vision for the Church:

'Vision 2025: As we look to the future we can see Clevedon Baptist Church as: a large multi-congregational, all age, disciple-making, contextually aware, Word and Spirit Baptist Church.'

Mission

Clevedon Baptist Church is committed to promoting the Gospel of Jesus Christ, through word and deed, at home and abroad.

We see our God given mission as:

Being Church:	Living as a reconciled liberated community of God's people
Evangelism:	Witnessing to the good news, with words, works and wonders
Discipleship:	Making disciples and living as whole-life disciples
Church planting:	Establishing new congregations
Social action:	Serving people with compassion and mercy in practical gospel action
Peace-making:	Seeking to overcome violence and build peace
Justice:	Searching for God's justice in the world as God's prophetic people
Creation:	Stewarding the resources of creation

Our vision is a means of implementing our God-given mission into the world. We engage with God's mission as worshippers who serve God alone, seeking first God's Kingdom.

Focus on Church life 2022-23

Some of the key highlights of the year, as we've worked together to implement our vision and mission include:

- Our theme for 2022 was 'Celebrating 100 years of CBC'. Our preaching, teaching and bible studies throughout the year looked at how this impacted on different aspects of our Christian lives
- Our 2023 theme is 'Beyond 100' and we have implemented a year plan for 2023
- We agreed to remodel and upgrade our auditorium space for multi-purpose use
- We decided to appoint a Children's Worker
- We appointed new Church Leaders and Ministry Team Leaders
- We began 'Leadership Expansion' training evenings
- A team from CBC undertook a mission trip to Albania
- We explored the book of Esther and looked at the Fruit of the Spirit and Spiritual gifts as part of our preaching programme
- We encouraged people to serve on their frontlines
- In September we held our centenary whole Church Gathering Event which was attended by all our congregations
- On our 100th anniversary day we had a special community celebration in Queen's Square
- Our Destination Bethlehem event had a great missional impact on our schools and communities
- We had a range of visiting preachers
- We promoted the book 'Extraordinary Hospitality' and 'Whole Life Whole Bible' resources
- We set up a 'Kintsugi' group to help us respond to the post-Covid mental health and wellbeing challenges
- In response to the cost of living crisis and rising energy prices, we established a warm space for our community
- We joined with Clevedon BID in a number of their events including an outdoor art display

Basis of Faith and Practices

- Declaration of Principle of the Baptist Union of Great Britain
- Basis of Faith of the Evangelical Alliance

The Practices of Clevedon Baptist Church encompass the following aspects of Church life:

- A Believers' Church
- Baptism of Believers
- The Ministry of all Believers
- Church Members and Church Meetings
- Small groups
- Interdependence
- Religious freedom

The Church Programme

Sunday	10.30am	Morning Service of Praise and Worship Live Streamed Hybrid Congregation Children's and youth work during service
	2.30pm	Poets Mews Community Church
	3.00pm	Muddy Church (monthly)
	6.30pm	Virtual Gathering – An opportunity to catch up with other members of the Church on Zoom.
Monday	9.30am	Art Group
	10.00am	Warm Space (during the winter months)
	2.00pm	Art Group
	7.30pm	Home Groups
Tuesday	4.00pm	Ignite and "Going Deeper" youth work
	7.30pm	Home Groups or Prayer Focus
Wednesday	7.45am	"ASK" (Ask, Seek, Knock) Prayer
	9.30am	Walking group (monthly)
	12.30pm	Luncheon Club (monthly)
	2.30pm	Seniors' Good News event (monthly)
	7.30pm	Home Groups
Thursday	10.00am	'Noah's Ark' Toddler Group (term time)
	10.15am	Bumps and Bundles (term time)
	4.00pm	Youth Drop In
	7.00pm	Young Adults Church
	7.30pm	Home Groups
	7.30pm	Kintsugi Group
Friday	10.00am	Craft Group
	7.00pm	Youth Clubs
Saturday	10.00am	Coffee Morning (monthly)
	3.00pm	Mosaic Church (monthly)

Notes:

- Adult Home Groups meet for Bible study, prayer and fellowship at various venues and times throughout the week.
- Holy Communion is normally included in the evening (Zoom-based) service of the first Sunday and the morning service on the third Sunday of each month.
- The Church usually holds Church Members' Meetings after the Sunday morning service.

Review of Activities

The Church aims to provide a welcome to all who encounter us. We seek to remain flexible and regularly review our activities and involvement.

Achievements and Performance

The Church does not define the success of its programmes simply by numbers, including financial numbers, but in less tangible measures such as the depth of fellowship, growth in discipleship, the level of mutual encouragement and mission reach and impact.

We believe that we have experienced another year where God has blessed the ministries within the Church, as we emerged from the final restrictions of the Coronavirus pandemic. We are aware of God's continued presence and blessing to us as a fellowship, which we pray will enable the Church to pursue its mission with continued enthusiasm and with increasing effectiveness in the year ahead.

On 1st January, 2023 the membership stood at 188. (Committed attenders of Mosaic Church, Pill Church, Poets Mews and Muddy Church are not included in this membership figure.) The Church has many regular attendees both at services and other activities, who are not Church Members. We are encouraged that during the year 4 people were baptised and others are currently preparing for believers' baptism. Due to the pandemic and lockdown we began livestreaming our services in 2020 and we have included in the table below Hybrid Church numbers for those who participate in the services online.

Year	**2018**	**2019**	**2020**	**2021**	**2022**
Members	197	195	195	190	188
Believers Baptisms	1	0	4	4	4
Children <11 in regular contact with the Church through its organised activities	118	122	120	125	110
Young People 11-18 in regular contact with the Church through its organised activities	151	170	160	165	170
Young Adults 18+ in regular contact with the Church through its organised activities				24	42
Seniors – Good News Service				50	60
Hybrid online				Weekly 200-250	Weekly 320 avg
Attendance all congregations (1st January)	309	324	330	530-580 (including online)	680 (including online)

Multi-congregations:

Mosaic Church

From the beginning of 2022 we have started to see many of our families committing to coming along regularly. Our main session is now held on the first Saturday afternoon of each month, with additional sessions planned from time to time. We enjoyed a Platinum Jubilee Celebration in June, and in September we joined with the rest of the church for "The Gathering" at Kenn Village Hall: an afternoon of fun, fellowship and food.

At each session we aim to share how much Jesus loves us all and how special we are to Him. We provide age-appropriate activities based around a theme. Everyone, young and old, can join in. Equally people can choose to sit quietly and enjoy some refreshments.

Our celebrations at the end of the sessions give an opportunity for prayer and praise, often leading out of the theme. The homemade cakes to finish with go down very well!

We completed our first Alpha course in July and some who attended have now joined a Home-group. We are looking to run another course in 2023.

Poets Mews Community Church

We have held services every Sunday for most of the year, with the occasional break when there have been infections in the home. Special services were celebrated such as harvest, mothering Sunday, Easter, Advent and Christmas, when gifts and cards were given to residents and staff. From comments received these were much appreciated.

The weekly service starts at 2.30pm, usually runs for thirty minutes, and includes prayer, hymns and a short talk. Once a month we celebrate communion. After each service we enjoy refreshments and having a time of chatting and getting to know each other. Numbers vary - between about 12 and 20 attendees.

God is blessing this work and relationships have developed to a point with residents feel comfortable enough to share what is going on in their lives and families and ask for prayer. We also have a prayer box situated in the foyer, which is opened every week. Sometimes we pray with residents and at other times for them, depending on what they are most comfortable with.

We have a team of four chaplains who try and visit once a week, usually in pairs. They have each been allocated particular residents to visit as this helps develop closer relationships and trust, although they do visit other residents who may be struggling in some way.

During the year we had the privilege of meeting with the family of one of the community church members who had died, and taking the funeral service. We were also asked by a visiting relation to get alongside another person who had just heard that their sister had died.

Team meetings are held every now and then to plan, review how things are going and to discuss new ideas and how we might overcome any problems that may have arisen.

Pill Congregation – The Church on the Green

We have now been worshipping and working with the Pill Methodist Congregation for two years, and the sense of unity and purpose within the joint fellowship is a joy to be part of. The name for our joint congregation of Methodists and Baptists is 'The Church on the Green' and we as Baptists continue to take 50% of the services. The vision and passion for our future work in Pill continues to be 'To build the kingdom of God', rather than any particular church or denomination. With this in mind, we are praying for anyone who shares this passion, and who feels called to work in Pill, to come and join us in this work. We believe that the main growth in the kingdom will not come through our efforts, but rather from a great movement of the Holy Spirit bringing revival, and so the focus of much of our preaching for the last two years has been to encourage an elderly and weary congregation, who have seen no results to all their hard work over many years, to pray and prepare for revival. Accordingly, during the last 12 months we have prayer walked every street in Pill and Easton in Gordano.

We have also run a Warm Room during the winter and we have up to 20 people for coffee, tea and a "soup and roll" lunch. Through Pill, Easton and Portbury Churches Together, we are encouraging the other churches in Pill to join us in our vision for Pill, and Christ Church Pill (Anglican) has enquired about joining the Church on the Green. We are still praying for a younger generation of people to join us, who can bring the gifts and talents we so much need to build and sustain this work.

Muddy Church

Muddy Church is intergenerational, for Christians and non-Christians, and it is a great opportunity to share our faith with others as we explore God's creation around us. During the year we have been on walks and wanders, learnt about lambing, had an Easter egg hunt, enjoyed pancakes and BBQs, celebrated with a Light Party and enjoyed God's creation. Our vision is that we would grow in numbers and in our discipleship journeys as we enjoy being together, outside, to worship God.

Worship

Central to the work and witness of the Church is the provision of regular public services of Christian worship. During our Sunday morning service, a full children and young people's programme also takes place. In addition to our formal worship, we have 'Just Looking' which runs in our foyer space.

Pastoral Care and Home Groups

The pastoral care of all those attending the Church is overseen by the Pastoral Co-ordination Team with the Church Leaders. We actively encourage our members to be involved by showing mutual love and caring, both in word and deed.

All those regularly attending our Church are encouraged to belong to a Home Group made up of a core of people who meet regularly for Bible study, prayer, and fellowship. In order to meet the needs of the wide variety of ages, backgrounds and locations of those attending, these groups meet at various times and on various days in the Church building or in people's homes in Clevedon and the surrounding areas.

Beyond the pastoral care role of Home Groups, there are additional expressions of pastoral care. This care is given by a number of teams whose members are gifted and trained in their specific areas: Befrienders, Communion Team, Hospital Visiting, Pastoral Visiting and Prayer Ministry Team.

Prayer

During the past year we have continued to explore how to engage in different ways of praying. This has included “Thy Kingdom Come”, 24/7 days of prayer and Prayer Focus evenings in person and online.

Evangelism and Outreach Events

Evangelism and outreach events in 2022 included the following:

- Destination Bethlehem – for local schools and the community. In 2022 the theme was based on the journey of the wise men;
- We used our 100 years anniversary celebrations to reach out and share our faith with our friends and the community.

Chaplaincy

Clevedon Chaplaincy has continued, headed up by the Senior Minister of Clevedon Baptist Church, but working with other Churches in Clevedon. During the past year we offered ongoing training and support to existing chaplains. We have continued to have a market stall each week for the market chaplains to use and to give support to market traders. At present we offer chaplaincy to the town centre, the market and the Hill Road areas of Clevedon.

Clevedon Baptist Church commissioned four new chaplains and has commenced chaplaincy at Poets Mews Care Home. Further developments could include chaplaincy in the Hawthorns Retirement Village.

Social Action

We continue to be committed to serving people with compassion and mercy in practical gospel action and searching for God's justice in the world. This is worked out through various existing activities of the Church, by Church members using their time to work with projects and various organisations, and by our financial support to mission partners. We have continued to highlight and feature social action in our services and different congregations during the year. This has included supporting the Clevedon Churches Refugee Support Group and the Clevedon & District Foodbank.

Overseas Mission Partners

The Church maintains an active interest in mission overseas and in the UK, through prayer, and by budgeted giving to a wide range of missional organisations. The Mission team endeavours to ensure that this giving reflects the interests and involvement of Church members.

With other churches in Clevedon we continue to help support a Syrian refugee family.

In 2022 a group of 5 members visited our partner Church in Tirana, Albania, to learn more of their work and service, and join in some aspects of their ministry.

During the year we were able to welcome all 3 of our BMS link missionaries whilst they were on Home Assignment in UK, and learn more of their work in Thailand, Mozambique and Nepal respectively. At the end of the year one member was able to visit our link missionary working in Nepal, and took the gift from the Church of some English early years phonics books for use in Nepali schools.

Children

We have continued to provide a range of children's ministry activities including running an age appropriate Sunday morning children's programme. We took a group of children to the Spree Event. We have had all age worship services and increased children's worship songs with instruments.

During the past year the children's team, along with the whole church, explored the need to have a Children's Worker and we are aiming to appoint someone in 2023. We have also engaged with local schools through assemblies and school visits to the church building.

Young People

We have several different activities for young people held at the Church. When possible, young people from our community are welcome to come to the Youth Drop-In on Thursday afternoons after school where they can unwind with free hot chocolate and snacks and chat with a youth leader if they wish to. Youth Clubs run on a Friday evening for those in Year 6-9 (Elevate) followed by The Zone for years 10+. Held at the Church each week in term time, they offer a variety of sports, crafts, pampering, and games. There is also a group for young people in year 6-7 and a group for year 8-9 that run on a Tuesday afternoon. It's a place to come to have some food, play games and dig a bit deeper into the Bible. This year we have also started a Youth Church once a month, where young people can come and worship, listen to a talk and have a chance to respond. As well as this we run a Sunday morning youth group for year 6+ alongside the morning service.

We also hold regular socials and occasional special events when possible, including running a Youth Weekend away and visits to summer festivals. A number of individuals volunteer in supporting the provision of all these youth activities along with the Youth Pastor.

Young Adults 18s-30s

We are continuing to meet as a group for young adults with a good number of new people joining the group over the past year from around the region. Our vision is to help young adults develop in their faith, find a place to share life and truly belong. We recognise that wholeness and wellbeing are important and the aim is to be a group that is living out our faith in our everyday life situations. We have had some great speakers come and share with us over the past year and we are excited for the year ahead. The group offers lots of opportunities to connect both spiritually and socially. We have been on a retreat day, Christian summer festivals and a weekend away.

Families

Over the last 12 months we have continued to support our families with packs at Easter and Christmas. We have also been very blessed during our mixed Easter event at the Glebe with Muddy Church and our Christmas Movie event.

The Care for the Family courses continue to be popular and we have run several Handling Anger in the Family courses as well as a Teenage years course and a Marriage Course. Toddlers and Bumps and Bundles groups are continuing to be well attended and have a waiting list of families waiting to join.

We praise God for the new families we are continuing to welcome into church on Sunday mornings, and that our Children's groups are well attended. We pray for wisdom in planning future events this year at Easter and beyond that can be accessed by all and bring glory to God.

Seniors

Seniors have been kept in touch with Clevedon Baptist Church and encouraged in their personal walk with the Lord during 2022.

The monthly Good News events grew in popularity each month, with attendance increasing from 35 to 60+ and over 80 at the Christmas carols event. It has been good to see more of our seniors attending our service on Sunday mornings and staying to socialise afterwards. Some still watch the service online at home, a handful watch via CCTV in our foyer rather than be part of the large congregation upstairs. This is also a place for people to come who are 'just looking'.

Most months a team of six have taken short services at Winash and Alvony care homes. Up to 50 of our seniors are serving through teams or as individuals to help make things happen for our peers in CBC and in the community around us.

Luncheon Club

Fifty members of our luncheon club were delighted to be invited to our re-launch in April 2022 and it has been "full house" each month since then. We have served two-course meals followed by a hot drink each time and members have listened with interest to a short epilogue given by guest speakers, giving them food for thought to takeaway.

Art Groups

The Church usually operates weekly groups for Art on the premises every Monday. Both of these groups are open to anyone from the wider community to attend and are flourishing. At both the morning and afternoon Art Groups, everyone is encouraged to utilise any medium they are happy with and much beautiful work is produced. An annual public exhibition of work produced is scheduled every year in August. This year the art groups managed to meet more regularly, than last year, and have had a few new members join both groups which has compensated for the loss of a few members so we are maintaining our membership levels.

Craft Group

The craft group meets once a week on the church premises and is open to anyone in the community. This is on Friday mornings. We are mainly involved in supplying knitted and crocheted goods to a variety of charities and organisations, but members also make personal items for family and friends. Our numbers continue to grow and we are always happy to welcome new members.

Warm Bank

In October 2022 we started a warm bank in response to the various crises facing our community. We have been meeting on a Monday from 10am till 4pm (from February till 2.30pm). We provide free tea, coffee and cakes all day and at lunch time free soup and roll. We provide newspapers and magazines, board games, colouring pictures and puzzle books and there is always a jigsaw puzzle on the go. Our church craft group have donated new knitted and crocheted goods (hats, scarves, gloves, blankets etc) which are also offered free for anyone who needs them. We also provide conversation, friendship and a listening ear. These sessions are proving very popular and numbers are always rising.

We will be reviewing this ministry soon and deciding if something similar will be appropriate during the rest of the year and then into next winter.

Perfect Blend Coffee Mornings

This is a monthly coffee on Saturday mornings, where people can come along and enjoy socialising whilst having coffee and cake.

Churches Together in Clevedon and Community Activities

Normally there are 3 CTiC united services each year, where we encourage members of the different Churches to meet and worship together. There are also united services on Good Friday and Easter Day. An initiative known as Prayer4Clevedon takes place on a monthly basis to pray for all aspects of the community.

Clevedon Baptist Church links with local charities in supporting work with those recovering from addiction, the local Foodbank and the charity Changing Lives. Our Senior Minister has worked with the Town Council for the Christmas Lights events. During 2022 we also formed links with Clevedon BID; we took charge of the deckchair activity during the summer in Queens Square, as well as being part of other Clevedon BID events.

Use of Church Premises

Use of the building by other charities was curtailed during the pandemic years but we are now making various rooms available for local organisations to hire wherever possible. The Lions Club "Tree of Light" is always a popular feature at Christmas, and the building has been used by other organisations for training and exhibitions from time to time.

Organisation and Decision Making

Members of the Church are accepted in accordance with its Constitution, which requires them to have been baptised on profession of faith in Jesus Christ or to renew a public profession of faith in Jesus Christ.

Church Members' Meetings take place regularly throughout the year and have responsibility for the overall policy of the Church. Extra meetings are called as necessary in accordance with the Constitution. All Church Members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable purpose.

The Church Members' Meeting elects Trustees to be responsible, along with the Senior Minister, for the governance of the Church. Trustees are chosen from among the Church Members with the maximum number of Trustees being agreed from time to time by the Church Members' Meeting. The current practice is for there to be up to 12 Trustees excluding the Senior Minister and any Associate Ministers.

The Trustees are responsible for the day-to-day running of the Church's work and witness as well as the financial and legal aspects of the Charity. As Trustees, they meet before each Church Members' Meeting.

Trustees, together with other paid and volunteer leaders meet as part of a number of leadership teams to plan, programme, co-ordinate and oversee the life of the Church. They also meet regularly for prayer, mutual support and encouragement.

Relevant and appropriate matters are submitted to the Church Members' Meeting by the Trustees for decisions on matters of policy and for guidance. Church Members may also raise matters for consideration by the Trustees and the Church Members' Meeting.

Though the Constitution permits decisions to be made at Church Members' Meetings by appropriate majorities, the Church seeks to discern God's will for the future life and work of the Church and to arrive at a consensus on matters wherever possible.

Organisational Leadership Structure

Organisationally, the Church has three parts to the leadership: Church Leaders, Ministry Team Leaders and Support Team Leaders with the following roles:

- Church Leaders provide pastoral oversight together with vision and planning for the longer-term
- Ministry Team Leaders provide leadership and direction to all the ministries of the Church: Children and Youth, Families, Seniors, Mosaic Church, Social Justice, Discipleship, Welcome and Home Groups
- Support Team Leaders provide the day-to-day support services to all areas of Church life covering administration, premises and finance supported by the Church Administrators

Role of the Church Leaders:
(Comprising the Senior Minister and lay members):

- Preaching and teaching
- Supporting pastoral care (emergencies, special visits, Church discipline)
- Leading prayer and worship
- Visioning (looking to the future) and spiritual oversight
- Encouraging / mentoring Ministry Team Leaders and other leaders
- Leading Church Members' Meetings
- Discerning those called to full-time ministry, paid positions, the Church Leadership Team and Ministry Team Leaders
- Being denominationally aware

Role of the Ministry & Support Team Leaders (MTLs and STLs):

- Setting direction and Annual Plan for their ministry area in conjunction with Church Leadership Team
- Leading and ensuring successful day-to-day running of the ministry area (ultimate accountability to Church Leadership Team and Church Members Meeting)
- Managing, supporting, encouraging and nurturing Team Members
- Identifying new roles / filling vacancies
- Managing expenditure in line with pre-agreed budget
- Meeting with Church Leadership Team for encouragement, support and guidance

Trustees and Church Officers

The Trustees are those leaders elected or co-opted as Trustees together with the Senior Minister. The Trustees who have served in the year ending 31st March 2023 are:

Martyn Frampton	Chair of Trustees (until September, 2022)
Robin Schaefer	Chair of Trustees (from September, 2022)
Rev Antony Wareham	Senior Minister
A John Wheeler	Finance Trustee
Ruth Berry	Safeguarding Trustee
Helen Pedder	Until September, 2022
Karen Gomm	
Pete Jennings	

The Charity Treasurer and the Charity Secretary are elected annually at the annual general meeting. Elections for Trustees take place annually. Ministry Team Leaders are elected by the Church Members' meeting at any time. Those elected then serve for three years. If nominated, Church Leaders may stand for election for a second consecutive 3-year term before being required to stand down for at least one year. Election as Trustee or Church Officer (Treasurer or Secretary) is dependent on the support of 66% of Church Members present and voting at a Church Members' meeting.

Employees

During the year ending on 31st March 2023 the Church employed:

A full time Senior Minister
A full time Youth Pastor
Two part time Administrators (one of whom resigned during the year and was replaced)
A part time Cleaner

Ministers

Ministers are elected at a Special Church Members' Meeting and must receive at least 75% of the votes of those present and voting. Their period of service is indeterminate. The Church currently employs a Senior Minister (who is also a Trustee) and a Youth Pastor, both of whom work full-time.

Pay Strategy

Ministers' stipends, and salaries for other staff, are recommended by the Trustees and agreed annually by a Church Members' Meeting for the forthcoming calendar year. The basis for all calculations is usually the standard stipend, as proposed by the Baptist Union of Great Britain (the BU), and the proposed annual increments thereof.

Stipends for the ministers are usually set at certain multiples of the BU minimum stipend (for example if the BU stipend were £24,000 per annum and the agreed multiplier were 1.2, then the minister's stipend would be £28,800). The multiplier is usually agreed for each minister at the time of their employment but can be changed by agreement of the Church Members.

Salaries for other staff are also usually increased each year by applying the percentage increment as recommended by the BU.

Policies

The Church has policies and procedures covering a number of areas -

1. Employment policies and procedures addressing:

   Statement of Terms of Employment (generic and specific to each employee)
   Equal Opportunities
   Discipline
   Grievance
   Recruitment of ex-offenders
   Retirement

2. Health & Safety Policy – the policy is implemented by means of 20 procedures addressing the key risks which include Fire Safety, Food Safety and Hygiene etc

3. Safeguarding Policy - for the protection of children, young people and adults at risk

4. Finance

5. General Data Protection Requirement (GDPR)

6. Counter Terrorism (Serious Incident) Policy and Procedure

The Church Meeting is kept fully up to date as new policies are developed and implemented.

Risk Management

On a regular basis the Trustees carry out an exercise to identify the Church's main operational risks, and then ensure that suitable procedures are in place to mitigate the risks as appropriate.

Key risks, with mitigation steps identified, currently are:

1) Physical harm to users of the Church – accidents

a) ensure Health & Safety policies, procedures and practices are current and relevant to the activities of the Church
b) ensure training is provided to leaders and regular users of the building
c) provide briefings as necessary on the use of the building and equipment
d) encourage a culture of 'looking after each other and looking after ourselves'
e) ensure good practice, e.g. avoidance of / extra care over lone working

2) Financial - significant loss of income

a) monitor income and expenditure levels on regular basis
b) ensure a minimum balance of the equivalent of 3 months' expenditure is held in reserve
c) regularly promote each member's commitment to guard the unity of the Church and support the liabilities of the Church

3) Legal/statutory compliance – Health & Safety legislation

a) ensure Health & Safety policies and practices are current and relevant to the activities of the Church and its buildings
b) ensure reporting arrangements are in place, complied with and regularly monitored

4) Legal/statutory compliance - food safety

a) ensure food safety policies and practices are current and relevant to the activities of the Church
b) ensure training is provided to leaders and regular users of the building
c) ensure reporting arrangements are in place, complied with and regularly monitored
d) ensure cleaning and food safety monitoring is undertaken
e) ensure a culture of personal cleanliness and food safety compliance

5) Legal/statutory compliance – protection of children and adults at risk

a) ensure operation and compliance with 'Safeguarding' policies and practice for children, young people and adults at risk
b) ensure training is provided to appropriate leaders and volunteers
c) ensure reporting arrangements are in place, complied with and regularly monitored

6) Continuity of operations - key persons

a) identify individuals for succession plans within ministry areas
b) review workload within leadership meetings to avoid overload of key persons

7) Damage to reputation - conduct unbecoming a Church Member

a) adopt and regularly promote the member's covenant requiring commitment to guard and support the testimony of the Church

8) Pandemics

a) carefully follow all government and other legal requirements and recommendations
b) carry out thorough risk assessments for all activities
c) ensure full risk mitigation is in place and effective before proceeding

Financial Review

Despite the impacts of the current cost of living crisis, the financial performance of the charity continues to be in line with the Trustees' expectations.

The Treasurer prepares an annual budget, which is agreed by the Trustees and usually approved by the Church Members' Meeting held in March each year. Any major expenditure outside the budget has to be approved by the Trustees and a Church Members' Meeting.

In March, 2023 the Trustees approved the re-appointment of Burton Sweet, Chartered Accountants, as Independent Examiners to review the financial statements of the Church.

The Church continues to raise the funds that it needs to carry on its activities solely by donations from its own members and congregation.

Significant Events

Purely from a financial point of view the main significant event during the year was the major work needed to repair much of our fire protection systems at a cost of approximately £15,000 in all. We were pleased that the Baptist Pension scheme was able to resolve the issues with the fund deficit, meaning that the significant monthly contributions were no longer required. Also included within the income for the year is an accrual for a significant legacy – some £55,000 we are led to believe – anticipated late 2023.

Income – despite the current cost of living challenges, it has been encouraging to see the levels of income for the church holding at budgeted levels. Nearly all our income is sourced through Standing Orders or On-Line giving, with related Gift Aid. We are also seeing a gradual increase in the use of our contactless credit/debit card equipment. Note again the comment about the anticipated legacy.

Costs – the church was again able, throughout the year, to continue to express its part in the life of the wider Church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the Church's own charitable purposes. The Church is no longer required to make significant contributions to the Baptist Pension Trustee re the pension fund.

Plans – in the coming year further major expenditure is anticipated to replace the auditorium seating, to upgrade and repair the Building Management System, and with the intended recruitment of a part-time Children's Worker. We again intend to send a small team on a mission visit to our partner Church in Albania, and also to hold major evangelistic events working with Dai Woolridge of Spoken Truth.

Contribution of volunteers

Most of what happens in the Church is driven by volunteers, whether that is worship, youth and children's work, practical jobs or roles requiring specialised skills. It is not feasible to quantify the contribution of volunteers to Clevedon Baptist Church except to say that it would not be possible to carry out many of our activities without them. The Church seeks to provide as many opportunities as possible for volunteers to grow in their gifts and abilities and has dozens of people volunteering in at least one role within Church. As an example, for a typical Sunday morning service we will usually have many volunteers involved in leading, music, PA, AV, welcoming, stewarding, serving refreshments, children's work, youth work and so on.

Charging Policy

Clevedon Baptist Church is committed to making its activities accessible to as wide a range of people as possible and so seeks to minimise the cost of events. Where a charge has to be made, the Church offers subsidies where appropriate to ensure that money is not a barrier to people participating in activities. The Church does not charge a membership fee and offers many activities, courses and services without charge.

Fundraising

The primary source of income for the charity is voluntary donations. The charity does not engage in significant public fundraising. Most of the giving is from committed attenders who express their commitment to the Church through regular and one-off giving. The leaders of the Church, under the oversight of the Senior Minister and the Trustees, prayerfully teach the biblical principles of financial stewardship and generosity in the context of discipleship. From time to time, the leaders encourage giving towards particular global partners or mission projects and, very occasionally, hold offerings for special projects such as building developments. The charity does not subscribe to any particular fundraising scheme or standards and the charity's practices are regularly reviewed to ensure that any incidental fundraising is carried out appropriately.

Reserves policy

In September, 2015 the Trustees re-confirmed the formal reserves policy for the Church. Under normal circumstances the available bank balances are managed to a minimum of £60,000 (approximately one quarter's turnover), and a maximum of £120,000. Such reserves are held to ensure that, should income levels fall significantly, the Church would be able to meet its immediate liabilities, primarily payment of wages to staff and other contracts. From time to time reserve balances are built up in anticipation of specific future planned and significant commitments.

The Trustees remain completely satisfied that there are sufficient assets in hand, primarily the bank account balances, together with on-going income anticipated, to enable the Church to continue to function effectively as a CIO in the coming year.

As at 31st March 2023 the cash balance not committed in designated or restricted funds stood at £139.4k (2022: £163.8k), and the total free reserve stood at £201.7k (2022: £151.2k). The "free" cash balance is higher than the Church's intended maximum but this is expected to reduce in the coming year, particularly as we proceed with the appointment of a new Children's Worker and invest significant funds in the auditorium improvements.

Impact of the Cost of Living Crisis

The operations of the Church have not been significantly impacted by the current cost of living crisis. Some of the support costs for the Church have of course increased significantly but these are still well covered by current levels of income, which have not dipped despite the economic situation in which we find ourselves. We are grateful to God for this, and have been able to respond to some of the needs of the community – for example by the provision of a Warm Bank (see above).

The Trustees continue to closely monitor the finances of the Church and the on-going levels of reserves and current net assets. The financial results for the year, together with a summary of the accounting policies adopted, are set out in the accompanying financial statements.

Statement of Trustees' Responsibilities

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the charity and of the income and expenditure of the charity for that period. In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgments and accounting estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed/constitution.

They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

By order of the Trustees on 3rd May, 2023.

Robin Schaefer
Chair of Trustees

Antony Wareham

Rev Antony Wareham
Senior Minister

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

I report to the Trustees on my examination of the accounts of Clevedon Baptist Church (the Charity) for the year ended 31st March 2023, which are set out on pages 25 to 38.

Responsibilities and basis of report

As the charity Trustees of the Charity, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. Accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. The accounts do not accord with those records; or
3. 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 no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Joshua Kingston

Joshua Kingston, BSc (Hons) ACA
Burton Sweet Limited
The Clock Tower
Farleigh Court
Old Weston Road
Flax Bourton
Bristol BS48 1UR

Date: 3rd May, 2023

Addresses for the Church, Independent Examiner and Bankers

Church

Station Road, Clevedon, North Somerset BS21 6NH.

The Church occupies premises which are held by the West of England Baptist Trust Company (West) Limited on terms which are compatible with the Church's purpose. The Church allows the Minister and his family to occupy 41 Yeo Moor Clevedon BS21.

Independent Examiner

Joshua Kingston, BSc (Hons) ACA, Burton Sweet Limited, The Clock Tower, Farleigh Court, Old Weston Road, Flax Bourton, Bristol BS48 1UR.

Bankers

CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ
Baptist Union Corporation Limited, Baptist House, PO Box 44, 129 Broadway, Didcot, Oxon. OX11 8RT

CLEVEDON BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 MARCH 2023

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Income and endowments from:					
Donations and legacies	2	238,377	3,038	241,415	218,765
Investments	3	3,068	-	3,068	474
Other - hire of the church building		240	-	240	-
		241,685	3,038	244,723	219,239
Expenditure on:					
Charitable activities					
Pastoral expenses	4	89,384	-	89,384	81,335
Mission enabling	5	58,498	1,650	60,148	54,138
Church building expenses	6	70,871	-	70,871	53,709
Specific gifts	7	1,964	514	2,478	4,324
		220,717	2,164	222,881	193,506
Net income/(expenditure)	9	20,968	874	21,842	25,733
Transfers between funds	17	500	(500)	-	-
Other movements in pension deficit liability	20	15,473	-	15,473	682
Net movement in funds		36,941	374	37,315	26,415
Reconciliation of funds:					
Total funds brought forward	17	2,631,239	1,343	2,632,582	2,606,167
Total funds carried forward	17	2,668,180	1,717	2,669,897	2,632,582

The Charity has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the charity are classed as continuing.

See note 19 for full Statement of Financial Activities for the previous year.

See note 20 for full details of the previous liability to the Baptist Union Pension Fund included in general funds above.

The notes on pages 27 to 38 form part of these financial statements

CLEVEDON BAPTIST CHURCH

BALANCE SHEET

AS AT 31 MARCH 2023

	Note	Total Funds 2023 £	Total Funds 2022 £
Fixed Assets			
Tangible fixed assets	**10**	2,465,940	2,471,221
Current Assets			
Debtors and Prepayments	**14**	70,388	10,351
Cash at bank		141,658	173,987
		212,046	184,338
Creditors : Amounts falling due within one year	**15**	(8,089)	(10,330)
Net Current Assets		203,957	174,008
Creditors: Amounts falling due after more than one year	**16**	-	(12,647)
Net assets		2,669,897	2,632,582
Unrestricted funds			
General funds		2,667,640	2,638,790
Pension reserve		-	(16,400)
Designated funds		540	8,849
Total - Unrestricted funds	**18**	2,668,180	2,631,239
Restricted funds	**18**	1,717	1,343
		2,669,897	2,632,582

These financial statements were approved by the Trustees on 3rd May, 2023 and are signed on their behalf by:

A J Wheeler

A J Wheeler
Finance Trustee

The notes on pages 27 to 38 form part of these financial statements

1 Accounting policies

a) The church operates as a public benefit entity.

The Trustees are confident that there are no material uncertainties about the charity's ability to continue as a going concern, despite the current "cost of living crisis" in the UK. The Trustees currently expect that the impact of this crisis on the charity's reserves in the coming months and years will not be significant.

b) The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2019.

The accounts (financial statements) have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

c) Income from donations is included in the accounts when these are receivable, except when donors specify that donations given to the charity must be used in future accounting periods, the income is deferred until those periods.

d) Legacies are recognised when the charity is legally entitled to the legacy and the amount can be quantified with reasonable accuracy. Entitlement is regarded as the earlier of the charity being notified of an impending distribution or the legacy being received.

e) Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category. Expenditure includes attributable VAT which cannot be recovered.

Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities. It includes costs that can be allocated directly to its charitable activities and the support costs necessary to maintain them. Support costs are apportioned in proportion to the expenditure incurred by each activity.

f) The Church Building and Fixtures and Fittings are included at cost including any incidental expenses of acquisition. The Church manse is stated at a professional valuation as at 11th February, 2020 of £390,000, confirmed by the Trustees on 4th March, 2020. See Note 10.

True and fair override:
Where a policy of revaluation is adopted, UK GAAP requires this policy to be applied to all assets within the same class. However, it is the view of the Trustees that showing the Church Building at market value and revaluing every five years would not show a true and fair view. The building has been built specifically for the purposes and use of the church and its value for commercial or other use is not deemed to bear any relevance to the church.

Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Church Building	No depreciation provided
Manse	No depreciation provided
Fixtures and fittings	25% per annum straight line (see note)

In accordance with the SORP, no provision for depreciation has been made against the properties as it is the view of the Trustees that the estimated residual value of each property is not materially different from the carrying value. The Trustees carry out an annual impairment review on the properties.

g) Unrestricted general funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the church.
Designated (unrestricted) funds are earmarked for specific future initiatives of the church but are not restricted in the same way as described above. Should the particular initiatives not come to fruition, or not cost as much as has been previously designated, the funds are reclassified as general unrestricted accordingly.

Restricted funds can only be used for the particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Expenditure which meets these criteria are debited to the restricted fund, together with a fair allocation of support costs where applicable.

h) The Church pays pension contributions for its Senior Minister to the Baptist Ministers Pension Trust Limited, which is a final salary defined benefit scheme, which is not contracted out of the State second pension. The scheme is a multi-employer scheme and it is not possible to identify the assets and liabilities of the scheme which are attributable to the church. Therefore, in accordance with FRS102 Section 28, the scheme is accounted for as a defined contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable towards benefits and expenses accrued in that year. Section 28.11A of FRS 102 also requires agreed deficit recovery payments to be recognised as a liability. See note 20 of the financial statements.

i) Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

j) Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

k) Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

2 Income from donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Offerings (cash)	2,376	-	2,376
Offerings (envelopes)	1,795	-	1,795
Offerings (cheques)	3,740	-	3,740
On-line donations	19,974	-	19,974
Contactless card donations	5,146	-	5,146
Gift aid - cash	31,794	580	32,374
Gift aid - accrual movement	(378)	(181)	(559)
Standing orders	114,700	-	114,700
Other gifts	4,230	-	4,230
Specific gifts	-	2,639	2,639
Legacy - accrual - anticipated late 2023	55,000	-	55,000
	238,377	3,038	241,415

Income from donations and legacies - Prior Year

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Offerings (cash)	2,356	-	2,356
Offerings (envelopes)	4,191	-	4,191
Offerings (cheques)	3,908	-	3,908
On-line donations	28,362	-	28,362
Gift aid - cash	36,216	115	36,331
Gift aid - accrual movement	(1,218)	238	(980)
Standing orders	124,327	-	124,327
Other gifts	18,145	-	18,145
Specific gifts	-	2,125	2,125
	216,287	2,478	218,765

3 Income from investments

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Baptist Union	2,786	-	2,786	465
CAF Bank	282	-	282	9
	3,068	-	3,068	474

Income from investments - Prior Year: 2022 Income from Investments was wholly and exclusively received to the general, unrestricted fund, there being no restricted income received.

4 Pastoral expenses

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Senior Minister's stipend - Trustee	35,779	-	35,779	34,514
Employer's national insurance (Senior Minister)	3,916	-	3,916	3,584
Senior Minister's superannuation	4,296	-	4,296	4,114
Youth Pastor's Stipend	22,401	-	22,401	20,030
Employer's national insurance - Youth Pastor	1,953	-	1,953	1,569
Youth Pastor - superannuation	1,120	-	1,120	1,002
Senior Minister's expenses	1,463	-	1,463	932
Youth Pastor - expenses	546	-	546	247
Senior Minister's phone	1,020	-	1,020	1,021
Youth Pastor - phone	180	-	180	180
Senior Minister - Continuous Ministerial Development	75	-	75	124
Youth Pastor - Continuous Ministerial Development	308	-	308	-
Movement on Church weekend away prepayments	-	-	-	265
Books and Publications	264	-	264	182
Internship	636	-	636	-
Manse light & heat & water	993	-	993	975
Manse council tax	1,931	-	1,931	1,874
Manse insurance	386	-	386	328
Manse repairs & maintenance	2,263	-	2,263	117
Visiting preachers	967	-	967	891
Payment to WEBA Payroll	614	-	614	589
National insurance rebate	(5,000)	-	(5,000)	(4,000)
Other pastoral/employment expenses	121	-	121	596
Support and other employment costs (note 8)	13,152	-	13,152	12,201
	89,384	-	89,384	81,335

Pastoral Expenses - Prior Year: 2022 Pastoral Expenses were wholly and exclusively paid from the general, unrestricted fund, there being no restricted fund expenditure involved.

5 Mission enabling

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Outreach & events	3,158	-	3,158
Destination Bethlehem	3,291	-	3,291
Discipleship & materials	329	-	329
Training courses	1,616	-	1,616
Movement in training prepayments/accruals	240	-	240
Mission visit to Agape Church, Tirana, Albania	1,809	-	1,809
2022 Church centenary celebrations	1,468	-	1,468
Children's work	1,131	-	1,131
Youth work	2,923	-	2,923
Movement in Youth Work prepayments	150	-	150
Families' ministry	796	-	796
Young adults' ministry	1,815	-	1,815
Seniors' ministry	264	-	264
Church plant - Mosaic Church	986	-	986
Church plant - Poets Mews	707	-	707
Muddy Church	1,165	-	1,165
Pill Baptist Church	327	1,650	1,977
Local mission initiatives	884	-	884
Baptist Missionary Society	10,000	-	10,000
Baptist Home Mission Fund	10,000	-	10,000
Clevedon Food Bank	1,000	-	1,000
TEAR Fund	500	-	500
Changing Lives	500	-	500
Compassion UK	500	-	500
Bristol Baptist College	500	-	500
Bristol Hospitality Network	500	-	500
InHope Bristol	500	-	500
Mission Aviation Fellowship	500	-	500
Open Doors	500	-	500
Tools with a Mission	500	-	500
Transforming Health & Education in Nepal	500	-	500
Faith in Later Life	250	-	250
Spurgeons College	250	-	250
Other missionary giving	89	-	89
Support and other employment costs (note 8)	8,850	-	8,850
	58,498	1,650	60,148

Grants made during the year to organisations (including specific gifts - see note 7) totalled £28,978 (2022: £32,424). There were no grants made to individuals during the year (2022 - no grants made).

5 Mission enabling (continued)

Mission enabling - Prior Year

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Outreach & events	889	-	889
Destination Bethlehem	3,101	25	3,126
Discipleship & materials	2,322	-	2,322
Training courses	873	-	873
Movement in training prepayments	505	-	505
Children's work	741	-	741
Youth work	2,031	-	2,031
Movement in Youth Work prepayments	(150)	-	(150)
Families' ministry	244	-	244
Young adults' ministry	1,232	-	1,232
Seniors' ministry	1,142	-	1,142
Church plant - Mosaic Church	1,318	-	1,318
Church plant - Poets Mews	795	-	795
Muddy Church	1,148	-	1,148
Pill Baptist Church	-	688	688
Local mission initiatives	933	-	933
Baptist Missionary Society	10,000	-	10,000
Baptist Home Mission Fund	10,000	-	10,000
Bible Society	500	2	502
TEAR Fund	500	-	500
Changing Lives	500	-	500
Clevedon Food Bank	750	-	750
Clevedon Churches Refugee Support Group	500	-	500
Bristol Baptist College	500	-	500
Bristol Hospitality Network	500	-	500
InHope Bristol	500	-	500
SAT7	500	-	500
Love Russia	500	-	500
Mission Aviation Fellowship	500	-	500
Open Doors	500	-	500
Tools with a Mission	500	-	500
Transforming Health & Education in Nepal	500	-	500
Faith in Later Life	250	-	250
Regents Park Baptist College	250	-	250
Spurgeons College	250	-	250
Other missionary giving	178	-	178
Support and other employment costs (note 8)	8,121	-	8,121
	53,423	715	54,138

6 Church building expenses

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Cleaning materials & supplies	1,935	-	1,935	1,498
Gas, electricity & water - cash	11,856	-	11,856	9,216
Gas, electricity & water - accrual movement	280	-	280	845
Telephone & broadband	3,727	-	3,727	3,743
Movement in telephone prepayments	736	-	736	(296)
Repairs & maintenance	20,629	-	20,629	9,401
Repairs & maintenance - accrual movement	300	-	300	50
Buildings & contents insurance	5,411	-	5,411	5,556
Depreciation	8,418	-	8,418	8,747
Support and other employment costs (note 8)	17,579	-	17,579	14,949
	70,871	-	70,871	53,709

Church Building Expenses - Prior Year: 2022 Church Building Expenses were wholly and exclusively paid from the general, unrestricted fund, there being no restricted fund expenditure involved.

7 Specific gifts

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
TEAR Fund re Turkey earthquake appeal	944	-	944
Baptist Missionary Society Ukraine appeal	500	145	645
TEAR Fund re Pakistan floods appeal	500	-	500
Agape Church, Tirana, Albania	20	-	20
West of England Baptist Assoc re Albania Christmas appeal	-	369	369
	1,964	514	2,478

Specific gifts - Prior Year	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Baptist Missionary Society Ukraine appeal	1,000	986	1,986
Baptist Missionary Society re Judy Cook (Thailand)	-	123	123
West of England Baptist Assoc re Albania Christmas appeal	400	265	665
Agape Church, Tirana, Albania	500	-	500
World Vision re Haiti appeal	500	-	500
TEAR Fund re Afghanistan appeal	500	-	500
Churches together in Clevedon re Chaplaincy	-	50	50
	2,900	1,424	4,324

8 Support Costs

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Other employment costs	20,473	-	20,473	20,284
Legal costs re charitable status review - cash	132	-	132	420
Legal costs re charitable status review - accrual movement	(200)	-	(200)	200
Catering & kitchen	2,517	-	2,517	1,082
Church Suite database	726	-	726	726
Conference fees & expenses	676	-	676	210
Movement in Conference fees & expenses - accruals/prepayments	210	-	210	(210)
GDPR Consultancy and registration	35	-	35	35
Music, drama & licences	2,105	-	2,105	2,145
Movement in licence prepayments	22	-	22	115
Printing, stationery, advertising & postage	5,460	-	5,460	3,674
Website Expenses	365	-	365	254
Finance costs (including interest costs of pension deficit liability)	403	-	403	215
Equipment small purchases and maintenance	1,062	-	1,062	2,274
Subscriptions & donations	1,049	-	1,049	1,162
Miscellaneous	798	-	798	613
Governance costs				
Independent examination fee - cash	2,898	-	2,898	2,472
Independent examination fee - accrual movement	850	-	850	(400)
	39,581	-	39,581	35,271

Other employment costs have been allocated to charitable activities with specific reference to the role(s) performed.
Remaining support costs have then been allocated to charitable activities based on the percentage of total expenditure incurred.

Support Costs - Prior Year: 2022 Support Costs were wholly and exclusively paid from the general, unrestricted fund, there being no restricted fund expenditure involved.

9 Net income/(expenditure)

Income reflects donations from Trustees and related parties totalling £19,553 (2022 : £22,417)

Expenditure is stated after charging:

	Total Funds 2023 £	Total Funds 2022 £
Depreciation	8,418	8,747
Independent examiner's fees (cash plus movement in accrual)	3,273	2,072
Employee benefits paid to key management staff	69,465	64,813
Trustees' remuneration	43,991	42,212
Trustees' expenses (mainly ministers' mileage costs and costs of materials for church services)	2,284	1,599
Related party transactions (salary and pension contributions)	11,665	11,244

Key management staff comprise the Trustees of the church (including the senior minister) and the youth pastor (not a Trustee).

During the year 1 Trustee - the senior minister - received remuneration as detailed in note 4 for the provision of ministerial services to the church. Remuneration to minister(s) is in accordance with the church's constitution (paragraph 21). Similarly in 2022 only the senior minister received remuneration for the provision of ministerial services.

Expenses reimbursed to Trustees during the year totalled £2,284 and were paid to 7 Trustees (2022 : £1,599 to 5 Trustees).

Related party transactions reflect pay (and employer's pension contribution) to one of the part-time administrators of the church, who is the wife of the senior minister, and to the part-time cleaner, who is the wife of a Trustee. There are no other related party transactions.

In addition to the items specified above the senior minister, who is also a Trustee and a member of the key management staff, was provided with manse accommodation for him and his family. The church also paid the Council Tax and Water Rates related to this property (see note 4). In the previous year the same provisions were made to the senior minister.

10 Tangible fixed assets

	Church Manse £	Fixtures & fittings £	Church Building £	Total £
Cost or Valuation				
At 31 March 2022	390,000	121,973	2,065,410	2,577,383
Additions	-	3,137	-	3,137
Disposals	-	(3,515)	-	(3,515)
At 31 March 2023	390,000	121,595	2,065,410	2,577,005
Depreciation				
At 31 March 2022	-	106,162	-	106,162
Charge for the year	-	8,418	-	8,418
Disposals	-	(3,515)	-	(3,515)
At 31 March 2023	-	111,065	-	111,065
Net book value				
At 31 March 2023	390,000	10,530	2,065,410	2,465,940
At 31 March 2022	390,000	15,811	2,065,410	2,471,221

11 Operating Leases

At 31 March 2023 the church had aggregate annual commitments under non-cancellable operating leases as set out below.

Operating leases which expire:	2023 £	2022 £
Within 1 year	2,020	2,020
Within 2 to 5 years	-	2,020

12 Staff costs

The aggregate payroll costs were:

	2023 £	2022 £
Stipend and salaries	77,652	73,857
Social security costs (net of Government small business refund £5,000 (2022 : £4,000)	872	1,154
Pension contributions	6,372	6,081
Other employment benefits (movement in accrual for untaken holidays as at 31st March)	42	3
(Contributions to the pension scheme deficit fund are not included in the current expenditure.)		
	84,938	81,095

No employee received emoluments of more than £60,000.

The Trustees operate a defined contribution pension scheme. Contributions payable for the year are charged to the Statement of Financial Activities.

The average staff headcount, and the average weekly number of employees during the year, calculated on the basis of full time equivalents of 35 hours per week, was as follows:

	2023		2022	
	Headcount	FTE	Headcount	FTE
	No.	No.	No.	No.
Ministers	2	2.0	2	2.0
Administrator	2	0.6	2	0.6
Cleaner	1	0.3	1	0.3
	5	2.9	5	2.9

13 Taxation

The charity is exempt from corporation tax on its charitable activities.

14 Debtors and Prepayments

	2023 £	2022 £
Gift aid	7,940	8,499
Legacy anticipated late 2023	55,000	-
Prepayments	734	1,852
Prepayment on Fixed Assets	6,714	-
	70,388	10,351

15 Creditors: amounts falling due within one year

	2023 £	2022 £
Accruals	8,089	6,577
Pension fund deficit	-	3,753
	8,089	10,330

16 Creditors: amounts falling due after more than one year

	2023 £	2022 £
Pension fund deficit	-	12,647
	-	12,647

17 Movement in funds

	At 1 April 2022 £	Income £	Expenditure £	Transfers £	Other fund movements and revaluation £	At 31 March 2023 £
Restricted funds	1,343	3,038	(2,164)	(500)	-	1,717
Unrestricted funds						
General funds	2,638,790	241,685	(208,777)	(4,058)	-	2,667,640
Designated funds	8,849	-	(11,609)	3,300	-	540
Pension reserve	(16,400)	-	(331)	1,258	15,473	-
Unrestricted funds - Totals	2,631,239	241,685	(220,717)	500	15,473	2,668,180
Total funds	2,632,582	244,723	(222,881)	-	15,473	2,669,897

Restricted funds represent donations received in support of global appeals and local church initiatives. The totals above represent several small accounts; details of these are available on application to the Clevedon Baptist Church treasurer.

The designated fund represents monies which had been set aside for expenditure relating to a) the ongoing partnership with a baptist church in Tirana, Albania; b) celebrations of the church's centenary in 2022; c) improvements to the church auditorium. The remaining balance all relates to the Albania partnership.

Movement in funds - prior year

	At 1 April 2021 £	Income £	Expenditure £	Transfers £	Other fund movements and revaluation £	At 31 March 2022 £
Restricted funds	1,004	2,478	(2,139)	-	-	1,343
Unrestricted funds						
General funds	2,621,611	216,761	(190,373)	(9,209)	-	2,638,790
Designated funds	4,249	-	(900)	5,500	-	8,849
Pension reserve	(20,697)	-	(94)	3,709	682	(16,400)
Unrestricted funds - Totals	2,605,163	216,761	(191,367)	-	682	2,631,239
Total funds	2,606,167	219,239	(193,506)	-	682	2,632,582

18 Analysis of net assets between funds as at 31st March, 2023

	Tangible fixed assets £	Net current assets £	Long term liabilities £	Total £
Restricted funds	-	1,717	-	1,717
Unrestricted funds				
General funds	2,465,940	201,700	-	2,667,640
Designated funds	-	540	-	540
Unrestricted funds - Totals	2,465,940	202,240	-	2,668,180
Total funds	2,465,940	203,957	-	2,669,897

Analysis of net assets between funds as at 31st March, 2022

	Tangible fixed assets £	Net current assets £	Long term Liabilities £	Total £
Restricted funds	-	1,343	-	1,343
Unrestricted funds				
General funds	2,471,221	167,569	-	2,638,790
Designated funds	-	8,849	-	8,849
Pension reserve	-	(3,753)	(12,647)	(16,400)
Unrestricted funds - Totals	2,471,221	172,665	(12,647)	2,631,239
Total funds	2,471,221	174,008	(12,647)	2,632,582

19 Prior Year Fund Accounting Analysis - Statement of Financial Activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Income and endowments from:			
Donations and legacies	216,287	2,478	218,765
Investments	474	-	474
	216,761	2,478	219,239
Expenditure on:			
Charitable activities			
Pastoral expenses	81,335	-	81,335
Mission enabling	53,423	715	54,138
Church building expenses	53,709	-	53,709
Specific gifts	2,900	1,424	4,324
	191,367	2,139	193,506
Net income/(expenditure)	25,394	339	25,733
Transfers between funds	-	-	-
Other movements in pension deficit liability	682	-	682
Net movement in funds	26,076	339	26,415
Reconciliation of funds:			
Total funds brought forward	2,605,163	1,004	2,606,167
Total funds carried forward	2,631,239	1,343	2,632,582

20 FRS102 Pensions Disclosure

Background to the disclosure

The Church is a participating employer in 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.

From January 2012, pension provision is being 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, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Limited. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if 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 Limited. [Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.]

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS102. Because it is not possible to attribute the Scheme's assets and liabilities to specific employers, the Scheme is accounted for as if the Scheme were a defined contribution scheme.

The Ministers, and some members of the church staff, are eligible to join the Scheme.

Actuarial valuation as at 31 December 2019

A formal valuation of the DB Plan as at 31 December 2019 was carried out by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298m, 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 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 Increase Adjustment (above CPI)	0.50
Pre-retirement assumed investment returns (gilt yield plus 1.75% pa)	2.95
Post-retirement assumed investment returns (including benefits matched by the insurance policy) (gilt yield plus 0.5% pa)	1.70
Minimum Pensionable Income increases (CPI plus 0.5%)	3.20
Deferred pension increases (based on RPI):	
- Pre April 2009	3.20
- Post April 2009	2.50
Pension increases:	
- Based on CPI with an annual floor of 0% and annual cap of 0.5%	2.70

Mortality is assumed in accordance with 80% of the S3NFA standard mortality table. Future improvements projected from 2013 in line with the "CMI 2019" projection with a long-term rate of improvement of 1.75% pa for males and 1.5% pa for females, with the core smoothing parameter and with additional initial mortality improvement factor A=0.5%.

The next actuarial valuation of the DB Plan within the Scheme will commence in 2023 to reflect the position as at 31 December 2022.

Recovery plan

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Plan reveals a deficit the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan. Following the 2019 valuation a Recovery Plan was signed in September 2020 under which deficiency contributions are payable until June 2026. These contributions were broadly based on each employer's membership at 31 December 2014 and increase annually in line with increases to Minimum Pensionable Income as defined in the Rules.

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.

Movement in Balance Sheet liability

Section 28.11A of FRS102 requires agreed deficit recovery payments to be recognised as a liability. The movement in the provision is set out in the table below.

Accounting date (year ending):	31/03/2023	31/03/2022
	£	£
Balance sheet liability at year start	16,400	20,697
Minus deficiency contributions paid	(1,258)	(3,709)
Interest cost (recognised in SoFA)	331	94
Remaining change to balance sheet liability* (recognised in SoFA)	(15,473)	(682)
Balance sheet liability at year end	-	16,400

* Comprises any change in agreed deficit recovery plan and change in assumptions between year-ends.

20 FRS102 Pensions Disclosure

This liability represents the present value of the deficit contributions agreed as at the accounting date and has been valued using the following assumptions set by reference to the duration of the deficit recovery payments:

Accounting date	**31/03/2023**	**31/03/2022**	**31/03/2021**
Discount rate	5.1%	2.1%	0.5%
Future increases to Minimum Pensionable Income	3.3%	4.1%	3.2%

CLEVEDON BAPTIST CHURCH

England & Wales - Charity number 1182579

Accounts

CLEVEDON BAPTIST CHURCH
Living - Loving - Belonging

Report of the Trustees including Unaudited Financial Statements for the year ended 31st March 2022

Clevedon Baptist Church
Station Road
Clevedon
North Somerset
BS21 6NH

Operating as a Charitable Incorporated Organisation
Registered Charity No: 1182579

www.clevedonbaptistchurch.org

Clevedon Baptist Church

Report of the Trustees

For the period ending 31st March 2022

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Clevedon Baptist Church

Report of the Trustees

For the period ending 31st March 2022

Report of the Trustees

As restrictions have gradually been lifted following what we hope and pray was the worst of the pandemic, it has been great to see the various ministries of the Church becoming more active once again. Throughout the last two most unusual years, the Church has continued to reach out to the community and to serve our members in many ways, both old and new, and as we enter more "normal" times we continue to see significant progress.

Status

The Church was created by Trust Deed on 8th June 1925 as a Church within the Baptist Denomination. The Holding Trustee for the land and buildings is the West of England Baptist Trust Company (West) Ltd.

The Church initially became a Registered (unincorporated) Charity No 1133375 on the 25th January 2010. The governing document (Constitution) was approved at the Church Members' Meeting held on 15th September 2009.

The Church then became a Charitable Incorporated Organisation – Charity No 1182579. The new governing document was approved at the Church Members' Meeting held on 20th May, 2018, and the CIO was added to the Charity Commission register on 21st March 2019. All the assets, liabilities, contracts etc. of the unincorporated church were transferred to the CIO with effect from 1st April, 2020.

The unincorporated Church has recently (April, 2022) been dissolved and removed from the Charity Commission's central register of charities.

Charitable Purpose

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist Denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Public Benefit

The Trustees confirm that in setting their objectives they have complied with their duty under the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

Vision

In July 2015 the Church Members' Meeting approved a statement of vision for the Church:

'Vision 2025: As we look to the future we can see Clevedon Baptist Church as: a large multi-congregational, all age, disciple-making, contextually aware, Word and Spirit Baptist Church.'

Mission

Clevedon Baptist Church is committed to promoting the Gospel of Jesus Christ, through word and deed, at home and abroad.

We see our God given mission as:

Being Church:	Living as a reconciled liberated community of God's people
Evangelism:	Witnessing to the good news, with words, works and wonders
Discipleship:	Making disciples and living as whole-life disciples
Church planting:	Establishing new congregations
Social action:	Serving people with compassion and mercy in practical gospel action
Peace-making:	Seeking to overcome violence and build peace
Justice:	Searching for God's justice in the world as God's prophetic people
Creation:	Stewarding the resources of creation

Our vision is a means of implementing our God-given mission into the world. We engage with God's mission as worshippers who serve God alone, seeking first God's Kingdom.

Focus on Church life 2021-22

Some of the key highlights of the year, as we've worked together to implement our vision and mission include:

- Our theme for 2021 was 'Times of change and refreshing'. Our preaching, teaching and bible studies throughout the year looked at how this impacted on different aspects of our Christian lives
- Our 2022 theme is 'Celebrating 100 years of worshipping the living God together'
- We completed the upgrade of our media equipment for hybrid Church
- We began Muddy Church
- We appointed new Church Leaders and Ministry Team Leaders
- A ministry to Young Adults was established and continues to develop and thrive
- We continued our partnership with Agape Church in Tirana, Albania and our senior minister was in regular contact with the Church leaders there. We are planning a mission trip to Albania in 2022
- We explored the theme of God as Creator and enjoying and stewarding creation around us
- We completed LICC Frontline Sunday resources, and we had a workplace chaplain as a guest speaker
- In September we held an outdoor whole Church Gathering Event which was attended by all our congregations, and we celebrated baptisms, enjoyed a BBQ lunch and communion together. We had another Gathering on Christmas Eve with a brunch event
- We developed our social media presence, and we now use Instagram for our different congregations
- We had a range of visiting preachers, either online or in person
- We promoted the LICC Whole Life Whole Bible resource
- We had a vision evening looking at Neighbourhood Chaplaincy and how as a Church we can respond to the post-Covid mental health and wellbeing challenges
- 2022 marks our centenary year

Basis of Faith and Practices

- Declaration of Principle of the Baptist Union of Great Britain
- Basis of Faith of the Evangelical Alliance

The Practices of Clevedon Baptist Church encompass the following aspects of Church life:

- A Believers' Church
- Baptism of Believers
- The Ministry of all Believers
- Church Members and Church Meetings
- Small groups
- Interdependence
- Religious freedom

The Church Programme

Sunday	10.30am	Morning Service of Praise and Worship Live Streamed for those who can't attend in person. Children's and youth work during service
	2.30pm	Poets Mews Community Church
	3.00pm	Muddy Church (monthly)
	6.30pm	Virtual Gathering – An opportunity to catch up with other members of the Church on Zoom.
Monday	9.30am	Art Group
	2.00pm	Art Group
	7.30pm	Home Groups
Tuesday	4.00pm	Ignite and Going Deeper youth work
	7.30pm	Home Groups or Prayer Focus
Wednesday	7.45am	ASK Prayer
	9.30am	Walking group (monthly)
	10.00am	Home group
	12.30pm	Luncheon Club (monthly)
	2.30pm	Seniors' Good News event (monthly)
	7.00pm	Youth home group (fortnightly)
Thursday	9.15am	'Noah's Ark' Toddler Group (term time)
	11.00am	'Noah's Ark' Toddler Group (term time)
	11.15am	Bumps and Bundles (term time)
	4.00pm	Youth Drop In
	7.00pm	Young Adults Church
	7.30pm	Home Groups
Friday	10.00am	Craft Group
	7.00pm	Youth Clubs
Saturday	10.00am	Coffee Morning
	3.30pm	Mosaic Church (monthly)

Notes:

- Adult Home Groups meet for Bible study, prayer and fellowship at various venues and times throughout the week.
- Holy Communion is normally included in the evening (Zoom-based) service of the first Sunday and the morning service on the third Sunday of each month.
- The Church holds some Church Members' Meetings after the Sunday morning service, as well as some on Tuesday evenings.

Review of Activities

The Church aims to provide a welcome to all who encounter us. We seek to remain flexible and regularly review our activities and involvement.

Achievements and Performance

The Church does not define the success of its programmes simply by numbers, including financial numbers, but in less tangible measures such as the depth of fellowship, growth in discipleship, the level of mutual encouragement and mission reach and impact.

We believe that we have experienced another year where God has blessed the ministries within the Church, even though we have lived through the Coronavirus pandemic. We are aware of God's continued presence and blessing to us as a fellowship, which we pray will enable the Church to pursue its mission with continued enthusiasm and with increasing effectiveness in the year ahead.

On 1st January, 2022 the membership stood at 190. (Committed attenders of Mosaic Church, Pill Church, Poets Mews and Muddy Church are not included in this membership figure.) The Church has many regular attendees both at services and other activities, who are not Church Members. We are encouraged that during the year 4 people were baptised and others are currently preparing for believers' baptism. Due to the pandemic and lockdown we began livestreaming our services in 2020 and we have included in the table below Hybrid Church numbers for those who participate in the services online.

Year	**2018**	**2019**	**2020**	**2021**
Members	197	195	195	190
Believers Baptisms	1	0	4	4
Children <11 in regular contact with the Church through its organised activities	118	122	120	125
Young People 11-18 in regular contact with the Church through its organised activities	151	170	160	165
Young Adults 18+ in regular contact with the Church through its organised activities				24
Seniors – Good News Service				50
Hybrid online				Weekly 200-250
Attendance all congregations (1st January)	309	324	330	530-580 (including online)

Multi-congregations:

Mosaic Church

Our year started with an Easter Celebration when the hall and foyer were full - as far as social distancing allowed. We continued to meet once a month just for an hour through to September. All the activities were available on each table for the families. During this time it was difficult to get to know any of our attendees better. Then once restrictions were eased again we started to meet twice a month and finished each session with a cooked meal. This enabled us to get to know the families better and for them to forge friendships with others. For those families who still didn't feel able to return just yet we continued to deliver an activity bag each month.

Our theme from September was Journeying with Jesus. Our sessions ended with a time of celebration.

From the beginning of 2022 we have started to see many of the families committing to coming along more regularly. Our main session is now held on the first Saturday afternoon of each month, with additional sessions planned from time to time. We started our first Alpha course February.

Poets Mews Community Church

We held services from late summer up until the first week of January. Special services were celebrated such as Harvest, Advent and Christmas when gifts and cards were given. In the first week of January there was an outbreak of Covid at the home. During this time of lockdown postcards with an encouraging verse were sent to both residents and staff, and from comments received these were much appreciated.

The team meets in the Piano room at around 2.00pm to set up and greet people before the service starts at 2.30pm, after which we enjoy refreshments and having a time of chatting and getting to know each other. Numbers vary - between about twelve and twenty attendees. God is blessing this work and relationships are developing to a point with residents feel comfortable enough to share what is going on in their lives and families.

Pill Congregation

Until March 2020, our Pill congregation was meeting for worship in a retirement centre lounge at Millers Close in Pill/Easton in Gordano. When Covid arrived, the Millers Close facility was closed to us, and 12 months ago we joined with the Pill Methodist congregation for joint worship services. William Gaydon and Neil Redwood take 50% of the worship services and Jill Flowers, the Methodist Minister for Yatton and Pill, takes the other 50%. We now call the joint congregation 'The Church on the Green' (the location of Pill Methodist Church). Besides giving us a place to worship, it has been a great encouragement for both congregations. We feel blessed to have been freely accepted into their midst. Our passion is still to grow the kingdom of God in Pill, through a fresh expression of Church and prayer for revival. We are also praying for a younger generation of people to join us, those who have a real passion for growing the Kingdom of God, and who can bring the gifts and talents we so much need.

Muddy Church

We began Muddy Church in 2021 - it seemed a great time to plant Muddy Church as during the pandemic and lockdown we were either unable to or advised not to meet inside. Muddy Church is intergenerational, for Christians and non-Christians and it is a great opportunity to share our faith with others as we explore God's creation around us. During the first few months we have been on walks and wanders, held a beach clean, visited the birds of prey centre, learnt about farming and cows and had BBQs. Our vision is that we would grow in numbers and in our discipleship journeys as we enjoy being together outside to worship God.

Worship

Central to the work and witness of the Church is the provision of regular public services of Christian worship. Services of praise and worship are open to all who would wish to attend, and we strive to be a welcoming community with services that are relevant to believers and non-believers. We acknowledge that our worship gatherings are an expression of the worship we offer to God in all aspects of our everyday life.

During our Sunday morning service, a full children and young people's programme also takes place which in the past year has included sessions on Zoom.

In addition to our formal worship, we have 'Café Church' but due to Covid this didn't run during 2021. We are looking for a relaunch in 2022.

Our Mosaic Church congregation meets on Saturdays, Muddy Church meets on Sundays and worship is expressed in ways relevant to an 'all age missional congregation'. Pill Church and Poets Mews Community Church also meet each week.

During the past year due to Covid restrictions we have also provided online services, zoom gatherings and resource packs so that we can continue to connect with each other. We are going to continue to offer in person and online opportunities as we seek to develop as a hybrid Church.

Pastoral Care and Home Groups

The pastoral care of all those attending the Church is overseen by the Pastoral Co-ordination Team with the Church Leaders. We actively encourage our members to be involved by showing mutual love and caring both in word and deed.

All those regularly attending our Church are encouraged to belong to a Home Group made up of a core of people who meet regularly for Bible study, prayer, and fellowship. We also have a youth Home Group for our young people. In order to meet the needs of the wide variety of ages, backgrounds and locations of those attending, these groups meet at various times and on various days in the Church building or in people's homes in Clevedon and the surrounding areas.

During the past year many Home Groups were able to meet together on Zoom or go for walks with each other, and people continued to support each other.

Beyond the pastoral care role of Home Groups, there are additional expressions of pastoral care. This care is given by a number of teams whose members are gifted and trained in their specific areas: Befrienders, Communion Team, Hospital Visiting, Pastoral Visiting and Prayer Ministry Team.

During the Coronavirus crisis we implemented a pastoral care plan to support those who were vulnerable and shielding. In addition, we supported people through pastoral cards, emails and phone calls, and we held regular Prayer Ministry evenings on Zoom.

Prayer

During the past year we have found ways to engage in different ways of praying. This has included "Thy Kingdom Come", 24/7 days of prayer and Prayer Focus evenings in person and online.

Evangelism and Outreach Events

Evangelism and outreach events in 2021 included the following:

- Destination Bethlehem – for local schools and the community on the theme of Jesus the Light of the World
- We held an Alpha Course and several Wellbeing Courses
- We continued with the telephone befriending programme called 'Two's Company'
- During Covid restrictions we maintained contact with a range of people through special gift and resource packs.

Chaplaincy

In 2021/22 Clevedon Chaplaincy has continued, headed up by the Minister of Clevedon Baptist Church, but working with other Churches in Clevedon. During the past year we have trained new chaplains and offered ongoing training and support to existing chaplains. We have continued to have a market stall each week for the market chaplains to use and to give support to market traders. At present we offer chaplaincy to the town centre, the market and the Hill Road areas of Clevedon.

Clevedon Baptist Church commissioned four chaplains and has commenced chaplaincy at Poets Mews Care Home and further developments could include chaplaincy in the Hawthorns Retirement Village.

Social Action

We are committed to serving people with compassion and mercy in practical gospel action and searching for God's justice in the world. This is worked out through various existing activities of the Church, Church members using their time to work with projects and organisations and in our financial support to mission partners. We have continued to highlight and feature social action in our services and different congregations during the year. This has included supporting the Clevedon Churches Refugee Support Group and the Clevedon Foodbank. In the future we would like to aim for more Church members to be involved in social action ministry and to work effectively to support under-represented segments of society and those struggling with their mental health.

Overseas Mission Partners

The Church maintains an active interest in mission overseas and in the UK, through prayer, and budgeted giving to a wide range of missional organisations. The Mission team endeavours to ensure that this giving reflects the interests and involvement of Church members.

Due to government restrictions regarding travel over the past year involvement has been maintained through on line contact with our mission partners in Albania, Thailand and Nepal.

Children

As is echoed across the Church, the children's ministry has been responding to the variety of changes to rules, guidelines and preferences that the last year has held. We now meet all together (0-10 years-old) in the hall on Sunday mornings and numbers have been gently increasing since December 2021. We now, on average, have about 12-14 children attending.

Our current challenge is to provide an appropriate discipleship programme for the range of ages when we are currently all in one room. However, we are seeing more Church members join or re-join the team and, as this increases, we hope this will provide us the opportunity to be more flexible in how we structure and host the groups.

This year, within the Sunday morning sessions, we have started a children's Alpha for those aged 8+. In order to ensure that this works within the wider age group, we gather all together at the start to introduce the week's topic at an age-inclusive level but then aim to split into two groups in order to allow the older and younger children's needs to be appropriately provided for. This is proving a challenge in a room which is also running the creche, but we are finding that the children are beginning to respond to this opportunity to go deeper.

Young People

We have a number of different activities for young people held at the Church and in leaders' homes. We have a Home Group for years 8-13. It runs on alternate Wednesdays and is a time of Bible study, fellowship and prayer support. This work is linked to the Sunday Youth Group for those of secondary school age. When possible, young people from our community are welcome to come to the Youth Drop-In on Thursday afternoons after school where they can unwind with free hot chocolate and snacks and chat with a youth leader if they wish to. Youth Clubs run on a Friday evening for those in Year 6-8 (Elevate) followed by "The Zone" for years 9+. Held at the Church each week in term time, they offer a variety of sports, crafts, pampering, and games. There is also a group for young people in year 6 and a group for year 7 and 8 that run on a Tuesday afternoon. It's a place to come have some food, play games and dig a bit deeper into the Bible.

We also hold regular socials and occasional special events when we can do so, including running a Youth Weekend away, which will become a regular fixture in the Church calendar. A number of individuals volunteer in supporting the provision of all these youth activities along with the Youth Pastor.

Young Adults 18s-30s

We are continuing to meet as a group for young adults with a number of new people joining the group over the past year from around the local area - one member of the group got baptised. Our vision is to help young adults develop in their faith, find a place to share life and truly belong. We recognise that wholeness and wellbeing are important and the aim is to be a group that is living out our faith in our everyday life situations. We have had some great speakers come and share with us over the past year and we are excited for the year ahead. The group offers lots of opportunities to connect both spiritually and socially. We are going to go on a retreat day, Christian summer festivals and a weekend away.

Families

Over the last 12 months we have continued to support our families with packs at Easter and Christmas and small activities such as an art competition. We have also been very blessed to have been able to hold 2 face-to-face events, Wandering through the Psalms, and a Christmas family movie.

The Care for the Family courses continue to be popular and Jane Wheeler has run several Handling Anger in the Family courses as well as a Teenage Years course and a Marriage course.

Toddlers and "Bumps & Bundles" groups are now able to meet face-to-face again and have a waiting list of families waiting to join.

We praise God for the easing of restrictions allowing families to feel comfortable returning to worship in the building and pray for this to continue.

We pray for wisdom in planning future events that can be accessed by all and bring glory to God.

Seniors

Seniors were kept in touch with Clevedon Baptist Church and encouraged in their personal walk with the Lord during 2021 through the devoted ministry of Alex Drew who continued to send monthly newsletters, mainly hand-delivered by a small team of members. The monthly Good News events grew in popularity as restrictions were lifted a little and we were able to offer invitations to folk who used to come to Luncheon Club and Friday Fusion, as well as other contacts. It has been good to see more of our seniors coming on Sunday mornings and staying to socialise after the service. We have not yet been able to resume the ministry to Winash, Alvony and Mount Elton care homes because of restrictions and a new team leader and others would be needed before we could offer this service again. We would like to place on record our deep appreciation of the loving commitment and encouragement Alex gave to all senior members in the past two years. Under the team leadership of Judi Spencer, ideas and plans have been suggested for increased activities in 2022 as they become possible.

Luncheon Club

Due to Covid, luncheon club has been unable to meet at the Church during 2021-22. A small team of Church volunteers have kept in monthly contact with the luncheon club attendees, either by telephone or doorstep visits. Luncheon club restarts with monthly sessions from April, 2022.

Art Groups

The Church usually operates weekly groups for Art & Craft on the premises. Both of these groups are open to anyone from the wider community to attend and are flourishing. At both the morning and afternoon Art Groups, everyone is encouraged to utilise any medium they are happy with and much beautiful work is produced. An annual public exhibition of work produced has not been able to be exhibited due to the pandemic. This year the art groups managed to meet more regularly, in a socially distanced way. And we are planning an exhibition in August. We have had a few new members join both groups and we have lost a few members also, so we are maintaining our membership levels.

Craft Group

Craft group meets once a week on the Church premises. This is on a Friday morning from 10 till 12. We are mainly involved in supplying knitted and crocheted goods to a variety of charities and organisations, but members also make personal items for family and friends. It has been really good that most of this past year we have been able to meet in person in the building as a huge part of this ministry is about relationship building and support which was more difficult during lockdowns. Recently we have been very happy to have gained some new members and will always be happy to welcome more.

Open Door Coffee Mornings

The weekly Thursday and Saturday Coffee Mornings ('Open Door') continued to be popular but unfortunately due to Covid we had to temporarily close them. They provide an opportunity to chat, make friends and share information with the community. Our charges are kept at a low level to ensure no one is excluded and to encourage those on low income and fixed budgets to attend. From time to time the coffee mornings host Community Care as well as the Clevedon Neighbourhood Police Team, giving these organisations opportunities to make the community aware of their services and support. We intend to re-open as soon as we are able to.

Churches Together in Clevedon and Community Activities

Normally there are CTiC united services (3 per year) that encourage members of the different Churches to meet and worship together. There are also united services on Good Friday and Easter Day. An initiative known as Prayer4Clevedon takes place on a monthly basis to pray for all aspects of the community.

Clevedon Baptist Church links with local charities in supporting work with those recovering from addiction, the local Foodbank and the charity Changing Lives. Our Senior Minister has worked with the Town Council for the Christmas Lights events. During 2021 we also formed links with Clevedon BID; we took charge of the deckchair activity during the summer in Queens Square, as well as being part of other Clevedon BID events.

Use of Church Premises

Use of the building by other charities has been curtailed because of Covid. The Lions Club "Tree of Light" was a popular feature at Christmas, and when possible the building has been used by others for training and exhibitions.

Organisation and Decision Making

Members of the Church are accepted in accordance with its Constitution, which requires them to have been baptised on profession of faith in Jesus Christ or to renew a public profession of faith in Jesus Christ.

Church Members' Meetings normally take place six times per year and have responsibility for the overall policy of the Church. Extra meetings are called as necessary in accordance with the Constitution. During 2021-22 though, because of Covid, it has not been possible to maintain this schedule. Members have been kept fully informed and up to date by a variety of other means.

All Church Members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable purpose.

The Church Members' Meeting elects Trustees to be responsible, along with the Senior Minister, for the governance of the Church. Trustees are chosen from among the Church Members with the maximum number of Trustees being agreed from time to time by the Church Members' Meeting. The current practice is for there to be up to 12 Trustees excluding the Senior Minister and any Associate Ministers.

The Trustees are responsible for the day-to-day running of the Church's work and witness as well as the financial and legal aspects of the Charity. As Trustees, they meet before each Church Members' Meeting.

Trustees, other paid and volunteer leaders meet together as part of a number of leadership teams to plan, programme, co-ordinate and oversee the life of the Church. They also meet regularly for prayer, mutual support and encouragement.

Relevant and appropriate matters are submitted to the Church Members' Meeting by the Trustees for decisions on matters of policy and for guidance. Church Members may also raise matters for consideration by the Trustees and the Church Members' Meeting.

Though the Constitution permits decisions to be made at Church Members' Meetings by appropriate majorities, the Church seeks to discern God's will for the future life and work of the Church and to arrive at a consensus on matters wherever possible.

Organisational Leadership Structure

Organisationally, the Church has three parts to the leadership: Church Leaders, Ministry Team Leaders and Support Team Leaders with the following roles:

- Church Leaders provide pastoral oversight together with vision and planning for the longer-term
- Ministry Team Leaders provide leadership and direction to all the ministries of the Church: Children and Youth, Families, Seniors, Mosaic Church, Social Justice and Welcome
- Support Team Leaders provide the day-to-day support services to all areas of Church life covering administration, premises and finance supported by the Church Administrator

Role of the Church Leaders:
(Comprising the Senior Minister and lay members):

- Preaching and teaching
- Supporting pastoral care (emergencies, special visits, Church discipline)
- Leading prayer and worship
- Visioning (looking to the future) and spiritual oversight
- Encouraging / mentoring Ministry Team Leaders and other leaders
- Leading Church Members' Meetings
- Discerning those called to full-time ministry, paid positions, Church Leadership Team and Ministry Team Leaders
- Being denominationally aware

Role of the Ministry & Support Team Leaders (MTLs and STLs):

- Setting direction and Annual Plan for their ministry area in conjunction with Church Leadership Team
- Leading and ensuring successful day-to-day running of the ministry area (ultimate accountability to Church Leadership Team and Church Members Meeting)
- Managing, supporting, encouraging and nurturing Team Members
- Identifying new roles / filling vacancies
- Managing expenditure in line with pre-agreed budget
- Meeting with Church Leadership Team for encouragement, support and guidance

Trustees and Church Officers

The Trustees are those leaders elected or co-opted as Trustees together with the Senior Minister and Church Treasurer (if not elected from amongst the Trustees). The Trustees who have served in the year ending 31st March 2022 are:

Martyn Frampton	Chair of Trustees
Rev Antony Wareham	Senior Minister
A John Wheeler	Treasurer
Ruth Berry	
Helen Pedder	
Keith Pimm	(until Sept 2021)
Matt Sharpe	(until Sept 2021)
Karen Gomm	(from Sept 2021)
Pete Jennings	(from Sept 2021)

The Church Treasurer is elected annually at the annual general meeting. Elections for Trustees take place annually in May. Ministry Team Leaders are elected by the Church Members' meeting at any time. Those elected then serve for three years. If nominated, Church Leaders may stand for election for a second consecutive 3-year term before being required to stand down for at least one year. Election as Trustee or Church Officer (Treasurer or Secretary) is dependent on the support of 66% of Church Members present and voting at a Church Members' meeting.

Employees

During the year ending on 31st March 2022 the Church employed:

A full time Senior Minister
A full time Youth Pastor
Two part time Administrators
A part time Cleaner

Ministers

Ministers are elected at a Special Church Members' Meeting and must receive at least 75% of the votes of those present and voting. Their period of service is indeterminate. The Church currently employs a Senior Minister (who is also a Trustee) and a Youth Pastor, both of whom work full-time.

Pay Strategy

Ministers' stipends, and salaries for other staff, are recommended by the Trustees and agreed annually by a Church Members' Meeting for the forthcoming calendar year. The basis for all calculations is usually the standard stipend, as proposed by the Baptist Union of Great Britain (the BU), and the proposed annual increments thereof.

Stipends for the ministers are usually set at certain multiples of the BU minimum stipend (for example if the BU stipend were £24,000 per annum and the agreed multiplier were 1.2, then the minister's stipend would be £28,800). The multiplier is usually agreed for each minister at the time of their employment but can be changed by agreement of the Church Members.

Salaries for other staff are also usually increased each year by applying the percentage increment as recommended by the BU.

Policies

The Church has policies and procedures on a number of areas -

1. Employment policies and procedures addressing:

   Statement of Terms of Employment (generic and specific to each employee)
   Equal Opportunities
   Discipline
   Grievance
   Recruitment of ex-offenders
   Retirement

2. Health & Safety Policy – the policy is implemented by means of 20 procedures addressing the key risks which include Fire Safety, Food Safety and Hygiene etc

3. Safeguarding Policy - for the protection of children, young people and adults at risk

4. Finance

5. General Data Protection Requirement (GDPR)

6. Counter Terrorism Policy and Procedure

The Church Meeting is kept fully up to date as new policies are developed and implemented.

Risk Management

On a regular basis the Trustees carry out an exercise to identify the Church's main operational risks, and then ensure that suitable procedures are in place to mitigate the risks as appropriate.

During most of 2021/22 there continued to be sharp focus on the need for all Church activities to be subject to detailed risk assessments because of Covid. The Church's former Health & Safety Officer led this work, and prior to the easing of restrictions any physical Church activities took place with full mitigation in place, completely meeting the government's various safety requirements as defined from time to time.

Other key risks, with mitigation steps identified, currently are:

1) Physical harm to users of the Church – accidents

a) ensure Health & Safety policies, procedures and practices are current and relevant to the activities of the Church
b) ensure training is provided to leaders and regular users of the building
c) provide briefings as necessary on the use of the building and equipment
d) encourage a culture of 'looking after each other and looking after ourselves'
e) ensure good practice, e.g. avoidance of / extra care over lone working

2) Financial - significant loss of income

a) monitor income and expenditure levels on regular basis
b) ensure a minimum balance of the equivalent of 3 months' expenditure is held in reserve
c) regularly promote each member's commitment to guard the unity of the Church and support the liabilities of the Church

3) Legal/statutory compliance – Health & Safety legislation

a) ensure Health & Safety policies and practices are current and relevant to the activities of the Church and its buildings
b) ensure reporting arrangements are in place, complied with and regularly monitored

4) Legal/statutory compliance - food safety

a) ensure food safety policies and practices are current and relevant to the activities of the Church
b) ensure training is provided to leaders and regular users of the building
c) ensure reporting arrangements are in place, complied with and regularly monitored
d) ensure cleaning and food safety monitoring is undertaken
e) ensure a culture of personal cleanliness and food safety compliance

5) Legal/statutory compliance – protection of children and adults at risk

a) ensure operation and compliance with 'Safeguarding' policies and practice for children, young people and adults at risk
b) ensure training is provided to appropriate leaders and volunteers
c) ensure reporting arrangements are in place, complied with and regularly monitored

6) Continuity of operations - key persons

a) identify individuals for succession plans within ministry areas
b) review workload within leadership meetings to avoid overload of key persons

7) Damage to reputation - conduct unbecoming a Church Member

a) adopt and regularly promote the member's covenant requiring commitment to guard and support the testimony of the Church

Financial Review

Despite the impacts of the coronavirus pandemic, the financial performance of the charity continues to be in line with the Trustees' expectations.

The Treasurer prepares an annual budget, which is usually agreed by the Trustees and approved by the Church Members' Meeting held in March each year. Any major expenditure outside the budget has to be approved by the Trustees and a Church Members' Meeting.

In March, 2022 the Trustees approved the re-appointment of Burton Sweet Chartered Accountants as Independent Examiners to review the financial statements of the Church.

The Church continues to raise the funds that it needs to carry on its activities by donations from its own members and congregation.

Significant Events

Despite the impact of Covid, there have been no really significant financial events in 2021/22.

Income – following a slight reduction in income in the first year of the pandemic, it has been pleasing to see a small increase in receipts in 2021/22. It is encouraging to see how many of our supporters now support the work of the Church through on-line giving and Standing Orders.

Costs – once again costs were perhaps lower than expected as a result of the restriction on activities, but we have seen expenditure increase gradually as the Covid restrictions have been eased from early 2022. Staff and building overheads are mainly fixed costs. The charity was again able, throughout the year, to continue to express its part in the life of the wider Church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the Church's own charitable purposes. The Church continues to make contributions to the Baptist Pension Trustee re the pension fund.

Plans – when the pandemic first impacted on us, the Church was starting to explore the possibility of appointing a new Associate Minister. As restrictions have been eased from early 2022, we are now again considering the possibility of increasing our paid ministerial team. During the coming year we also intend to celebrate the centenary of the Church with a programme of outreach events for the local community, to send a small team on a mission visit to our partner Church in Albania, and to invest in improvements to the Church auditorium.

Contribution of volunteers

Most of what happens in the Church is driven by volunteers, whether that is worship, youth and children's work, practical jobs or roles requiring specialised skills. It is not feasible to quantify the contribution of volunteers to Clevedon Baptist Church except to say that it would not be possible to carry out many of our activities without them. The Church seeks to provide as many opportunities as possible for volunteers to grow in their gifts and abilities and has dozens of people volunteering in at least one role within Church. As an example, for a typical Sunday morning service we will usually have many volunteers involved in leading, music, PA, AV, welcoming, stewarding, serving refreshments, children's work, youth work and so on.

Charging Policy

Clevedon Baptist Church is committed to making its activities accessible to as wide a range of people as possible and so seeks to minimise the cost of events. Where a charge has to be made, the Church offers subsidies where appropriate to ensure that money is not a barrier to people participating in activities. The Church does not charge a membership fee and offers many activities, courses and services without charge.

Fundraising

The primary source of income for the charity is voluntary donations. The charity does not engage in significant public fundraising. Most of the giving is from committed attenders who express their 'belonging' and commitment to the Church through regular and one-off giving. The leaders of the Church, under the oversight of the Senior Minister and the Trustees, prayerfully teach the biblical principles of financial stewardship and generosity in the context of discipleship. From time to time, the leaders encourage giving towards particular global partners or mission projects and, very occasionally, hold offerings for special projects such as building developments. The charity does not subscribe to any particular fundraising scheme or standards and the charity's practices are regularly reviewed to ensure that any incidental fundraising is carried out appropriately.

Reserves policy

In September, 2015 the Trustees re-confirmed the formal reserves policy for the Church. Under normal circumstances the available bank balances are managed to a minimum of £60,000 (approximately one quarter's turnover), and a maximum of £120,000. Such reserves are held to ensure that, should income levels fall significantly, the Church would be able to meet its immediate liabilities, primarily payment of wages to staff and other contracts. From time to time reserve balances are built up in anticipation of specific future planned and significant commitments.

The Trustees remain completely satisfied that there are sufficient assets in hand, primarily the bank account balances, together with on-going income anticipated, to enable the Church to continue to function effectively as a CIO in the coming year.

As at 31st March 2022 the cash balance not committed in designated or restricted funds stood at £163.8k (2021: £147.0k), and the total free reserve stood at £151.2k (2021: £132.0k). The "free" cash balance is higher than the Church's intended maximum but this is expected to reduce in the coming year, particularly if we proceed with the appointment of a new Associate Minister and invest significant funds in the auditorium improvements.

Impact of Covid-19

The operations of the Church continued to be impacted by Covid, but gradually, particularly when restrictions were eased early in 2022, more activities could take place. We are grateful that there has not been any major impact on the health or well-being of our ministers or staff.

These activities included the initial AGM of the CIO which finally took place during the year and confirmed the appointment of the initial Trustees.

During the period of greater restriction, members and friends were kept fully up to date with developments through a combination of emails, videos and Zoom meetings. For those who are not able to join in such occasions for want of modern technology, contact has been made by telephone and by use of a "buddy" system.

Control and risk management measures:

Throughout the period of restrictions we followed government guidance and regulations for places of worship and Church activities. This included a detailed Covid Risk Assessment and additional Health and Safety Instructions and Guidance. These were adapted and modified as government guidelines changed throughout the year.

Our thorough deep cleaning process continued and stewards kept the building clean before, during and after use. Training was given to all those running activities and groups so that they could operate safely.

Even since early 2022, when restrictions were finally lifted, cleaning continues to be done thoroughly, and all those who use the building are more careful than before, being more aware of the risks of infection.

Changes in practices:

As we reach the end of the year under review the use of the building has almost returned to normal. But we will continue to invest in and develop our Hybrid Church since we now have an established presence on-line as services are streamed live on the internet. We know that many people join our services in this way and it is our declared intention to develop our ministry and outreach to this new population.

Government support:

The Church did not need to claim any financial support from the various Government schemes during 2021/22.

The Trustees continue to closely monitor the finances of the Church and the on-going levels of reserves and current net assets. The financial results for the year, together with a summary of the accounting policies adopted, are set out in the accompanying financial statements.

Statement of Trustees' Responsibilities

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the charity and of the income and expenditure of the charity for that period. In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgments and accounting estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable entity will continue in business.

The Trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed/constitution.

They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

By order of the Trustees on 18th May, 2022.

Martyn Frampton
Chair of Trustees

Rev Antony Wareham
Senior Minister

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

I report to the Trustees on my examination of the accounts of Clevedon Baptist Church (the Charity) for the year ended 31st March 2022, which are set out on pages 26 to 39.

Responsibilities and basis of report

As the Trustees of the Charity, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (the Act).

I report in respect of my examination of the Charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. Accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. The accounts do not accord with those records; or
3. 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 no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Joshua Kingston, BSc (Hons) ACA
Burton Sweet Limited
The Clock Tower
Farleigh Court
Old Weston Road
Flax Bourton
Bristol BS48 1UR

Date: 18th May, 2022

Addresses for the Church, Independent Examiner and Bankers

Church

Station Road, Clevedon, North Somerset BS21 6NH.

The Church occupies premises which are held by the West of England Baptist Trust Company (West) Limited on terms which are compatible with the Church's purpose. The Church allows the Minister and his family to occupy 41 Yeo Moor Clevedon BS21.

Independent Examiner

Joshua Kingston, BSc (Hons) ACA, Burton Sweet Limited, The Clock Tower, Farleigh Court, Old Weston Road, Flax Bourton, Bristol BS48 1UR.

Bankers

CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ
Baptist Union Corporation Limited, Baptist House, PO Box 44, 129 Broadway, Didcot, Oxon. OX11 8RT

CLEVEDON BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 MARCH 2022

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Income and endowments from:					
Donations and legacies	**2**	216,287	2,478	218,765	208,623
Investments	**3**	474	-	474	281
		216,761	2,478	219,239	208,904
Expenditure on:					
Charitable activities					
Pastoral expenses	**4**	81,335	-	81,335	83,724
Mission enabling	**5**	53,423	715	54,138	45,997
Church building expenses	**6**	53,709	-	53,709	46,020
Specific gifts	**7**	2,900	1,424	4,324	2,418
		191,367	2,139	193,506	178,159
Net income/(expenditure)	**9**	25,394	339	25,733	30,745
Transfers between funds	**17**	-	-	-	-
Other movements in pension deficit liability	**20**	682	-	682	10,851
Net movement in funds		26,076	339	26,415	41,596
Reconciliation of funds:					
Total funds brought forward	**17**	2,605,163	1,004	2,606,167	2,564,571
Total funds carried forward	**17**	2,631,239	1,343	2,632,582	2,606,167

The Charity has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the charity are classed as continuing.

See note 19 for full Statement of Financial Activities for the previous year.

See note 20 for full details of the liability to the Baptist Union Pension Fund included in general funds above.

The notes on pages 28 to 39 form part of these financial statements

CLEVEDON BAPTIST CHURCH

BALANCE SHEET

AS AT 31 MARCH 2022

	Note	Total Funds 2022 £	Total Funds 2021 £
Fixed Assets			
Tangible fixed assets	**10**	2,471,221	2,468,923
Current Assets			
Debtors and Prepayments	**14**	10,351	11,560
Cash at bank		173,987	152,260
		184,338	163,820
Creditors : Amounts falling due within one year	**15**	(10,330)	(9,593)
Net Current Assets		174,008	154,227
Creditors: Amounts falling due after more than one year	**16**	(12,647)	(16,983)
Net assets		2,632,582	2,606,167
Unrestricted funds			
General funds		2,638,790	2,621,611
Pension reserve		(16,400)	(20,697)
Designated funds		8,849	4,249
Total - Unrestricted funds	**18**	2,631,239	2,605,163
Restricted funds	**18**	1,343	1,004
		2,632,582	2,606,167

These financial statements were approved by the Trustees on 18th May, 2022 and are signed on their behalf by:

A J Wheeler
Finance Trustee

The notes on pages 28 to 39 form part of these financial statements

1 Accounting policies

a) The church operates as a public benefit entity.

The Trustees are confident that there are no material uncertainties about the charity's ability to continue as a going concern, despite the significant global disruption which continues to be caused by the worldwide COVID-19 crisis. The Trustees currently expect that the impact on the charity's reserves in the coming months and years will not be significant, and the charity has sufficient reserves to be able to meet such challenges.

b) The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2019.

The accounts (financial statements) have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

c) Income from donations is included in the accounts when these are receivable, except when donors specify that donations given to the charity must be used in future accounting periods, the income is deferred until those periods.

d) Legacies are recognised when the charity is legally entitled to the legacy and the amount can be quantified with reasonable accuracy. Entitlement is regarded as the earlier of the charity being notified of an impending distribution or the legacy being received.

e) Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category. Expenditure includes attributable VAT which cannot be recovered.

Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities. It includes costs that can be allocated directly to its charitable activities and the support costs necessary to maintain them. Support costs are apportioned in proportion to the expenditure incurred by each activity.

f) The Church Building and Fixtures and Fittings are included at cost including any incidental expenses of acquisition. The Church manse is stated at a professional valuation as at 11th February, 2020 of £390,000, confirmed by the Trustees on 4th March, 2020. See Note 10.

True and fair override:
Where a policy of revaluation is adopted, UK GAAP requires this policy to be applied to all assets within the same class. However, it is the view of the Trustees that showing the Church Building at market value and revaluing every five years would not show a true and fair view. The building has been built specifically for the purposes and use of the church and its value for commercial or other use is not deemed to bear any relevance to the church.

Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Church Building	No depreciation provided
Manse	No depreciation provided
Fixtures and fittings	25% per annum straight line (see note)

In accordance with the SORP, no provision for depreciation has been made against the properties as it is the view of the Trustees that the estimated residual value of each property is not materially different from the carrying value. The Trustees carry out an annual impairment review on the properties.

g) Unrestricted general funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the church.
Designated (unrestricted) funds are earmarked for specific future initiatives of the church but are not restricted in the same way as described above. Should the particular initiatives not come to fruition, or not cost as much as has been previously designated, the funds are reclassified as general unrestricted accordingly.

Restricted funds can only be used for the particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Expenditure which meets these criteria are debited to the restricted fund, together with a fair allocation of support costs where applicable.

h) The Church pays pension contributions for its Senior Minister to the Baptist Ministers Pension Trust Limited, which is a final salary defined benefit scheme, which is not contracted out of the State second pension. The scheme is a multi-employer scheme and it is not possible to identify the assets and liabilities of the scheme which are attributable to the church. Therefore, in accordance with FRS102 Section 28, the scheme is accounted for as a defined contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable towards benefits and expenses accrued in that year. Section 28.11A of FRS 102 also requires agreed deficit recovery payments to be recognised as a liability. See note 20 of the financial statements.

i) Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

2 Income from donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Offerings (cash)	2,356	-	2,356
Offerings (envelopes)	4,191	-	4,191
Offerings (cheques)	3,908	-	3,908
On-line donations	28,362	-	28,362
Gift aid - cash	36,216	115	36,331
Gift aid - accrual movement	(1,218)	238	(980)
Standing orders	124,327	-	124,327
Other gifts	18,145	-	18,145
Specific gifts	-	2,125	2,125
	216,287	2,478	218,765

Income from donations and legacies - Prior Year

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Offerings (cash)	1,923	-	1,923
Offerings (envelopes)	6,379	-	6,379
Offerings (cheques)	4,377	-	4,377
On-line donations	32,896	-	32,896
Gift aid - cash	35,363	39	35,402
Gift aid - accrual movement	463	25	488
Standing orders	124,547	-	124,547
Other gifts	1,264	-	1,264
Specific gifts	-	624	624
HMRC Job Retention Scheme	723	-	723
	207,935	688	208,623

3 Income from investments

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Baptist Union	465	-	465	252
CAF Bank	9	-	9	29
	474	-	474	281

Income from investments - Prior Year: 2021 Income from Investments was wholly and exclusively received to the general, unrestricted fund, there being no restricted income received.

4 Pastoral expenses

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Senior Minister's stipend - Trustee	34,514	-	34,514
Employer's national insurance (Senior Minister)	3,584	-	3,584
Senior Minister's superannuation	4,114	-	4,114
Youth Pastor's Stipend	20,030	-	20,030
Employer's national insurance - Youth Pastor	1,569	-	1,569
Youth Pastor - superannuation	1,002	-	1,002
Senior Minister's expenses	932	-	932
Youth Pastor - expenses	247	-	247
Senior Minister's phone	1,021	-	1,021
Youth Pastor - phone	180	-	180
Senior Minister - Continuous Ministerial Development	124	-	124
Movement on Church weekend away prepayments	265	-	265
Books and Publications	182	-	182
Manse light & heat & water	975	-	975
Manse council tax	1,874	-	1,874
Manse insurance	328	-	328
Manse repairs & maintenance	117	-	117
Visiting preachers	891	-	891
Payment to WEBA Payroll	589	-	589
National insurance rebate	(4,000)	-	(4,000)
Other pastoral/employment expenses	596	-	596
Support and other employment costs (note 8)	12,201	-	12,201
	81,335	-	81,335

Pastoral expenses - Prior Year

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Senior Minister's stipend - Trustee	35,620	-	35,620
Employer's national insurance (Senior Minister)	3,745	-	3,745
Senior Minister's superannuation	4,035	-	4,035
Youth Pastor's Stipend	19,601	-	19,601
Employer's national insurance - Youth Pastor	1,016	-	1,016
Youth Pastor - superannuation	980	-	980
Senior Minister's expenses	784	-	784
Youth Pastor - expenses	86	-	86
Senior Minister's phone	1,022	-	1,022
Youth Pastor - phone	180	-	180
Church weekend away	(210)	35	(175)
Less : Movement on Church weekend away prepayments	210	-	210
Books and Publications	201	-	201
Manse light & heat & water	1,111	-	1,111
Manse council tax	1,788	-	1,788
Manse insurance	302	-	302
Manse repairs & maintenance	113	-	113
Visiting preachers	901	-	901
Payment to WEBA Payroll	587	-	587
National insurance rebate	(4,000)	-	(4,000)
Other pastoral/employment expenses	1,128	-	1,128
Support and other employment costs (note 8)	14,489	-	14,489
	83,689	35	83,724

5 Mission enabling

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Outreach & events	889	-	889
Destination Bethlehem	3,101	25	3,126
Discipleship & materials	2,322	-	2,322
Training courses	873	-	873
Movement in training prepayments	505	-	505
Children's work	741	-	741
Youth work	2,031	-	2,031
Movement in Youth Work prepayments	(150)	-	(150)
Families' ministry	244	-	244
Young adults' ministry	1,232	-	1,232
Seniors' ministry	1,142	-	1,142
Church plant - Mosaic Church	1,318	-	1,318
Church plant - Poets Mews	795	-	795
Muddy Church	1,148	-	1,148
Pill Baptist Church	-	688	688
Local mission initiatives	933	-	933
Baptist Missionary Society	10,000	-	10,000
Baptist Home Mission Fund	10,000	-	10,000
Bible Society	500	2	502
TEAR Fund	500	-	500
Changing Lives	500	-	500
Clevedon Food Bank	750	-	750
Clevedon Churches Refugee Support Group	500	-	500
Bristol Baptist College	500	-	500
Bristol Hospitality Network	500	-	500
InHope Bristol	500	-	500
SAT7	500	-	500
Love Russia	500	-	500
Mission Aviation Fellowship	500	-	500
Open Doors	500	-	500
Tools with a Mission	500	-	500
Transforming Health & Education in Nepal	500	-	500
Faith in Later Life	250	-	250
Regents Park Baptist College	250	-	250
Spurgeons College	250	-	250
Other missionary giving	178	-	178
Support and other employment costs (note 8)	8,121	-	8,121
	53,423	715	54,138

Grants made during the year to organisations (including specific gifts - see note 7) totalled £32,424 (2021: £31,318). There were no grants made to individuals during the year (2021: £100)

Mission enabling - Prior Year

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Outreach & events	413	-	413
Destination Bethlehem	512	-	512
Discipleship & materials	831	-	831
Training courses	1,000	-	1,000
Children's work	343	-	343
Youth work	672	-	672
Families' ministry	473	-	473
Young adults' ministry	168	-	168
Seniors' ministry	1,661	-	1,661
Church plant - Mosaic Church	1,795	-	1,795
Church plant - Poets Mews	243	-	243
Local mission initiatives	932	-	932
Baptist Missionary Society	10,000	-	10,000
Baptist Home Mission Fund	10,000	-	10,000
TEAR Fund	1,500	-	1,500
Changing Lives	1,000	-	1,000
Clevedon Food Bank	500	-	500
Bristol Baptist College	500	-	500
Bristol Hospitality Network	500	-	500
Christian Aid	500	-	500
InHope Bristol	500	-	500
SAT7	500	-	500
Love Russia	500	-	500
Mission Aviation Fellowship	500	-	500
Open Doors	500	-	500
Tools with a Mission	500	-	500
Transforming Health & Education in Nepal	500	-	500
Regents Park Baptist College	450	-	450
Spurgeons College	450	-	450
Linking Lives	100	-	100
Luke Wareham (Short Term Service)	(100)	-	(100)
Other missionary giving	94	-	94
Support and other employment costs (note 8)	7,960	-	7,960
	45,997	-	45,997

6 Church building expenses

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Cleaning materials & supplies	1,498	-	1,498	1,289
Gas, electricity & water - cash	9,216	-	9,216	7,391
Gas, electricity & water - accrual movement	845	-	845	(442)
Telephone	3,743	-	3,743	3,816
Movement in telephone prepayments	(296)	-	(296)	(440)
Repairs & maintenance	9,401	-	9,401	8,151
Repairs & maintenance - accrual movement	50	-	50	250
Buildings & contents insurance	5,556	-	5,556	4,869
Depreciation	8,747	-	8,747	6,341
Support and other employment costs (note 8)	14,949	-	14,949	14,795
	53,709	-	53,709	46,020

Church Building Expenses - Prior Year: 2021 Church Building Expenses were wholly and exclusively paid from the general, unrestricted fund, there being no restricted fund expenditure involved.

7 Specific gifts

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Baptist Missionary Society Ukraine appeal	1,000	986	1,986
Baptist Missionary Society re Judy Cook (Thailand)	-	123	123
West of England Baptist Assoc re Albania Christmas appeal	400	265	665
Agape Church, Tirana, Albania	500	-	500
World Vision re Haiti appeal	500	-	500
TEAR Fund re Afghanistan appeal	500	-	500
Churches together in Clevedon re Chaplaincy	-	50	50
	2,900	1,424	4,324

Specific gifts - Prior Year	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
BMS re Beirut explosion appeal	500	-	500
Baptist Missionary Society relief fund	500	-	500
Baptist Union of Albania re COVID-19 appeal	500	-	500
TEAR Fund re Haiti appeal	-	200	200
West of England Baptist Assoc re Albania Christmas appeal	200	200	400
Simon & Wendy Hall (BMS, Nepal)	100	-	100
BMS re Nepal leprosy Christmas appeal	-	123	123
BMS re Chad Hospital harvest appeal	-	50	50
TEAR Fund re Syrian refugees appeal	-	20	20
Churches together in Clevedon re Chaplaincy	-	25	25
	1,800	618	2,418

8 Support Costs

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Other employment costs	20,284	-	20,284	20,395
Legal costs re charitable status review - cash	420	-	420	1,226
Legal costs re charitable status review - accrual movement	200	-	200	(570)
Catering & kitchen	1,082	-	1,082	-
Church Suite database	726	-	726	761
Conference fees & expenses	210	-	210	58
Movement in Conference fees & expenses - accruals/prepayments	(210)	-	(210)	-
GDPR Consultancy and registration	35	-	35	35
Music, drama & licences	2,145	-	2,145	2,423
Movement in licence prepayments	115	-	115	(59)
Printing, stationery, advertising & postage	3,674	-	3,674	5,553
Movement in photocopier prepayments	-	-	-	(367)
Website Expenses	254	-	254	234
Finance costs (including interest costs of pension deficit liability)	215	-	215	644
Equipment small purchases and maintenance	2,274	-	2,274	2,454
Subscriptions & donations	1,162	-	1,162	1,154
Miscellaneous	613	-	613	531
Governance costs				
Independent examination fee - cash	2,472	-	2,472	2,772
Independent examination fee - accrual movement	(400)	-	(400)	-
	35,271	-	35,271	37,244

Other employment costs have been allocated to charitable activities with specific reference to the role(s) performed.
Remaining support costs have then been allocated to charitable activities based on the percentage of total expenditure incurred.

Support Costs - Prior Year: 2021 Support Costs were wholly and exclusively paid from the general, unrestricted fund, there being no restricted fund expenditure involved.

9 Net income/(expenditure)

Income reflects donations from Trustees and related parties totalling £22,417 (2021 : £22,790)

Expenditure is stated after charging:

	Total Funds 2022 £	Total Funds 2021 £
Depreciation	8,747	6,341
Independent examiner's fees (cash plus movement in accrual)	2,072	2,772
Employee benefits paid to key management staff	64,813	64,997
Trustees' remuneration	42,212	43,400
Trustees' expenses (mainly ministers' mileage costs and costs of materials for church services)	1,599	1,468
Related party transactions (salary and pension contributions): 2021 restated to include additional relationship	11,244	11,252

Key management staff comprise the Trustees of the church (including the senior minister) and the youth pastor (not a Trustee).

During the year 1 Trustee - the senior minister - received remuneration as detailed in note 4 for the provision of ministerial services to the church. Remuneration to minister(s) is in accordance with the church's constitution (paragraph 21). Similarly in 2021 only the senior minister received remuneration for the provision of ministerial services.

Expenses reimbursed to Trustees during the year totalled £1,599 and were paid to 5 Trustees (2021 : £1,468 to 3 Trustees).

Related party transactions reflect pay (and employer's pension contribution) to one of the part-time administrators of the church, who is the wife of the senior minister, and to the part-time cleaner, who is the wife of a new Trustee who was appointed during the year. There are no other related party transactions.

In addition to the items specified above the senior minister, who is also a Trustee and a member of the key management staff, was provided with manse accommodation for him and his family. The church also paid the Council Tax and Water Rates related to this property (see note 4). In the previous year the same provisions were made to the senior minister.

10 Tangible fixed assets

	Church Manse £	Fixtures & fittings £	Church Building £	Total £
Cost or Valuation				
At 1 April 2021	390,000	111,713	2,065,410	2,567,123
Additions	-	11,045	-	11,045
Revaluation	-	-	-	-
Disposals	-	(785)	-	(785)
At 31 March 2022	390,000	121,973	2,065,410	2,577,383
Depreciation				
At 1 April 2021	-	98,200	-	98,200
Charge for the year	-	8,747	-	8,747
Disposals	-	(785)	-	(785)
At 31 March 2022	-	106,162	-	106,162
Net book value				
At 31 March 2022	390,000	15,811	2,065,410	2,471,221
At 1 April 2021	390,000	13,513	2,065,410	2,468,923

11 Operating Leases

At 31 March 2022 the church had aggregate annual commitments under non-cancellable operating leases as set out below.

Operating leases which expire:	**2022 £**	2021 £
Within 1 year	2,020	2,020
Within 2 to 5 years	2,020	4,040

12 Staff costs

The aggregate payroll costs were:

	2022 £	2021 £
Stipend and salaries	73,857	74,363
Social security costs (net of Government small business refund £4,000 (2021 : £4,000))	1,154	761
Pension contributions	6,081	5,972
Other employment benefits (movement in accrual for untaken holidays as at 31st March)	3	297
(Contributions to the pension scheme deficit fund are not included in the current expenditure.)		
	81,095	81,393

No employee received emoluments of more than £60,000.

The Trustees operate a defined contribution pension scheme. Contributions payable for the year are charged to the Statement of Financial Activities.

12 Staff costs (continued)

The average staff headcount, and the average weekly number of employees during the year, calculated on the basis of full time equivalents of 35 hours per week, was as follows:

	2022		2021	
	Headcount	**FTE**	**Headcount**	**FTE**
	No.	No.	No.	No.
Ministers	2	2.0	2	2.0
Administrator	2	0.6	2	0.6
Cleaner	1	0.3	1	0.3
	5	2.9	5	2.9

13 Taxation

The charity is exempt from corporation tax on its charitable activities.

14 Debtors and Prepayments

	2022	2021
	£	£
Gift aid	8,499	9,479
Prepayments	1,852	2,081
	10,351	11,560

15 Creditors: amounts falling due within one year

	2022	2021
	£	£
Accruals	6,577	5,879
Pension fund deficit	3,753	3,714
	10,330	9,593

16 Creditors: amounts falling due after more than one year

	2022	2021
	£	£
Pension fund deficit	12,647	16,983
	12,647	16,983

17 Movement in funds

	At 1 April 2021 £	Income £	Expenditure £	Transfers £	Other fund movements and revaluation £	At 31 March 2022 £
Restricted funds	1,004	2,478	(2,139)	-	-	1,343
Unrestricted funds						
General funds	2,621,611	216,761	(190,373)	(9,209)	-	2,638,790
Designated funds	4,249	-	(900)	5,500	-	8,849
Pension reserve	(20,697)	-	(94)	3,709	682	(16,400)
Unrestricted funds - Totals	2,605,163	216,761	(191,367)	-	682	2,631,239
Total funds	2,606,167	219,239	(193,506)	-	682	2,632,582

Restricted funds represent donations received in support of global appeals and local church initiatives. The totals above represent several small accounts; details of these are available on application to the Clevedon Baptist Church treasurer.

The designated fund represents monies set aside for future expenditure relating to a) the ongoing partnership with a baptist church in Tirana, Albania; b) celebrations of the church's centenary in 2022; c) future works to improve the church auditorium

Movement in funds - prior year

	At 1 April 2020 £	Income £	Expenditure £	Transfers £	Other fund movements and revaluation £	At 31 March 2021 £
Restricted funds	969	688	(653)	-	-	1,004
Unrestricted funds						
General funds	2,594,891	208,216	(176,256)	(5,240)	-	2,621,611
Designated funds	2,449	-	(700)	2,500	-	4,249
Pension reserve	(33,738)	-	(550)	2,740	10,851	(20,697)
Unrestricted funds - Totals	2,563,602	208,216	(177,506)	-	10,851	2,605,163
Total funds	2,564,571	208,904	(178,159)	-	10,851	2,606,167

18 Analysis of net assets between funds as at 31st March, 2022

	Tangible fixed assets £	Net current assets £	Long term liabilities £	Total £
Restricted funds	-	1,343	-	1,343
Unrestricted funds				
General funds	2,471,221	167,569	-	2,638,790
Designated funds	-	8,849	-	8,849
Pension reserve	-	(3,753)	(12,647)	(16,400)
Unrestricted funds - Totals	2,471,221	172,665	(12,647)	2,631,239
Total funds	2,471,221	174,008	(12,647)	2,632,582

Analysis of net assets between funds as at 31st March, 2021

	Tangible fixed assets £	Net current assets £	Long term Liabilities £	Total £
Restricted funds	-	1,004	-	1,004
Unrestricted funds				
General funds	2,468,923	152,688	-	2,621,611
Designated funds	-	4,249	-	4,249
Pension reserve	-	(3,714)	(16,983)	(20,697)
Unrestricted funds - Totals	2,468,923	153,223	(16,983)	2,605,163
Total funds	2,468,923	154,227	(16,983)	2,606,167

19 Prior Year Fund Accounting Analysis - Statement of Financial Activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Income and endowments from:			
Donations and legacies	207,935	688	208,623
Investments	281	-	281
	208,216	688	208,904
Expenditure on:			
Charitable activities			
Pastoral expenses	83,689	35	83,724
Mission enabling	45,997	-	45,997
Church building expenses	46,020	-	46,020
Specific gifts	1,800	618	2,418
	177,506	653	178,159
Net income/(expenditure)	30,710	35	30,745
Transfers between funds	-	-	-
Other movements in pension deficit liability	10,851	-	10,851
Net movement in funds	41,561	35	41,596
Reconciliation of funds:			
Total funds brought forward	2,563,602	969	2,564,571
Total funds carried forward	2,605,163	1,004	2,606,167

20 FRS102 Pensions Disclosure

Background to the disclosure

The Church is a participating employer in 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.

From January 2012, pension provision is being 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, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Limited. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if 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 Limited. [Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.]

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS102. Because it is not possible to attribute the Scheme's assets and liabilities to specific employers, the Scheme is accounted for as if it were a defined contribution scheme.

The Ministers, and some members of the church staff, are eligible to join the Scheme.

Actuarial valuation as at 31 December 2019

A formal valuation of the DB Plan as at 31 December 2019 was carried out by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298m, 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 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 Increase Adjustment (above CPI)	0.50
Pre-retirement assumed investment returns (gilt yield plus 1.75% pa)	2.95
Post-retirement assumed investment returns (including benefits matched by the insurance policy) (gilt yield plus 1.75% pa)	1.70
Minimum Pensionable Income increases (CPI plus 0.5%)	3.20
Deferred pension increases (based on RPI):	
- Pre April 2009	3.20
- Post April 2009	2.50
Pension increases:	
- Based on CPI with an annual floor of 0% and annual cap of 0.5%	2.70

Mortality is assumed in accordance with 80% of the S3NFA standard mortality table. Future improvements projected from 2013 in line with the "CMI 2019" projection with a long-term rate of improvement of 1.75% pa for males and 1.5% pa for females, with the core smoothing parameter and with additional initial mortality improvement factor A=0.5%.

The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Recovery plan

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Plan reveals a deficit the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan.

Under the current Recovery Plan signed in September 2020, deficiency contributions are payable until June 2026. These contributions are broadly based on the employer's membership at 31 December 2014 and increase annually in line with increases to Minimum Pensionable Income as defined in the Rules.

20 FRS102 Pensions Disclosure (*continued*)

Movement in Balance Sheet liability

Section 28.11A of FRS102 requires agreed deficit recovery payments to be recognised as a liability. The movement in the provision is set out in the table below.

Accounting date (year ending):	31/03/2022	31/03/2021
	£	£
Balance sheet liability at year start	20,697	33,738
Minus deficiency contributions paid	(3,709)	(2,740)
Interest cost (recognised in SoFA)	94	550
Remaining change to balance sheet liability* (recognised in SoFA)	(682)	(10,851)
Balance sheet liability at year end	16,400	20,697

* Comprises any change in agreed deficit recovery plan and change in assumptions between year-ends.

This liability represents the present value of the deficit contributions agreed as at the accounting date and has been valued using the following assumptions set by reference to the duration of the deficit recovery payments:

Accounting date	**31/03/2022**	**31/03/2021**	**31/03/2020**
Discount rate	2.1%	0.5%	1.7%
Future increases to Minimum Pensionable Income	4.1%	3.2%	3.2%

The Trustees have been advised that the cost for the church to buy out their Pension Scheme liabilities at January 2022 would have been approximately £38,200.

CLEVEDON BAPTIST CHURCH

England & Wales - Charity number 1182579

Accounts

CLEVEDON BAPTIST CHURCH
Living - Loving - Belonging

Report of the Trustees including Unaudited Financial Statements for the year ended 31st March 2021

Clevedon Baptist Church
Station Road
Clevedon
North Somerset
BS21 6NH

Operating as a Charitable Incorporated Organisation
Registered Charity No: 1182579

www.clevedonbaptistchurch.org

Clevedon Baptist Church

Report of the Trustees

For the period ending 31st March 2021

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Clevedon Baptist Church

Report of the Trustees

For the period ending 31st March 2021

Report of the Trustees

Although through this most unusual of years it has been necessary for the church building to be closed, or to be open when allowed but subject to significant constraints, the church has perhaps been more alive than ever. The work and ministry of the church to reach out to the community and to serve our members has continued in many ways, both old and new, and despite the virus we have seen significant progress.

Status

The Church was created by Trust Deed on 8th June 1925 as a Church within the Baptist Denomination. The Holding Trustee for the land and buildings is the West of England Baptist Trust Company (West) Ltd.

The Church initially became a Registered (unincorporated) Charity No 1133375 on the 25th January 2010. The governing document (Constitution) was approved for the Church at the Church Members' Meeting held on 15th September 2009.

The Church then became a Charitable Incorporated Organisation – Charity No 1182579. The new governing document was approved for the Church at the Church Members' Meeting held on 20th May, 2018, and the CIO was added to the Charity Commission register on 21st March 2019.

This is therefore the first annual report for the CIO. At midnight on 31st March 2020, the Trustees donated the assets, liabilities, contracts etc. of the old unincorporated Charity to the CIO. Note 21 to the accounts gives the details of the financial values of the assets and liabilities transferred, and throughout the accounts the prior-year comparison values shown are those for the final full year of operation of the unincorporated Charity.

This CIO has the same charitable purpose as the unincorporated church and has the same initial Trustees who have served in this capacity throughout the financial year to 31st March 2021.

In due course, the Trustees of the unincorporated Church plan to agree the dissolution of the charity in accordance with the provisions in its governing document. This final step has been delayed by the impact of the coronavirus pandemic, which has prevented the necessary members' meeting from taking place.

More details of the impact of the pandemic are contained within this report and the associated accounts.

Charitable Purpose

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist Denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Public Benefit

The Trustees confirm that in setting their objectives they have complied with their duty under the Charities Act 2011 to have due regard to the public benefit guidance published by the Charities Commission.

Vision

In July 2015 the Church Members' Meeting approved a statement of vision for the Church;

'Vision 2025: As we look to the future we can see CBC as: large multi-congregational, all age, disciple-making, contextually aware, Word and Spirit Baptist Church.'

Mission

Clevedon Baptist Church is committed to promoting the Gospel of Jesus Christ, through word and deed, at home and abroad.

We see our God given mission as:

Being Church:	Living as a reconciled liberated community of God's people
Evangelism:	Witnessing to the good news, with words, works and wonders
Discipleship:	Making disciples and living as whole-life disciples
Church planting:	Establishing new congregations
Social action:	Serving people with compassion and mercy in practical gospel action
Peace-making:	Seeking to overcome violence and build peace
Justice:	Searching for God's justice in the world as God's prophetic people
Creation:	Stewarding the resources of creation

Our vision is a means of implementing our God-given mission into the world. We engage with God's mission as worshippers who serve God alone, seeking first God's Kingdom.

Focus on Church Life 2020-21

Some of the key highlights of the year as we've worked together to implement our vision and mission include:

- Our theme for 2020 was 'The Love of God' and 'Nets 2020' and our preaching, teaching and bible studies throughout the year looked at how this impacts on different aspects of our Christian lives.

- Our 2021 theme is 'Times of Change and Refreshing'.

- The Coronavirus crisis has enabled us to upgrade our media equipment and to use new digital technology more effectively as a church.

- We connected with each other via Zoom for family bedtime stories, quiz evenings, film discussions, a girls' night in, retreats, bible studies and prayer times.

- We continued to develop missional outreach work including Destination Bethlehem. We partnered with the Town Council for the Christmas Lights event. During the Coronavirus crisis, in line with government guidelines, we opened the church for private prayer and created a Hope Space.

- We continued to establish a new church in Poets Mews residential care home and trained chaplains to be available for staff and residents.

- Despite Covid restrictions, Mosaic all age church has worked with families and the Millers Close church in Pill has also continued to serve their community.

- We have continued to work in partnership with WEBNET and our Senior Minister leads the North Somerset Ministers' Cluster.

- We have run the Hope Wellbeing Journey and the Alpha Course, mostly online because of Covid restrictions.

- We used our website to provide resources for different age groups including resources to support people with their mental health.

- During lockdown we started the Two's Company telephone support initiative.

- We have held a series of prayer events and we participated in the national 'Thy Kingdom Come' prayer initiative.

- During the year we prioritised global mission, and this included welcoming representatives from Tearfund, Bristol Baptist College, the WEBox appeal and Home Mission.

- We continued with our partnership with Agape Church in Tirana, Albania.

- We continued our support for our members and the work they do beyond our church programme. We have called this their '104 hours'. We used the Frontline Sunday resources.

- For 2021 we identified a range of initiatives and plans to be explored during the year including Muddy Church, maintaining fellowship, new leaders and preparing to celebrate the centenary of our church in 2022.

Basis of Faith and Practices

- Declaration of Principle of the Baptist Union of Great Britain

- Basis of Faith of the Evangelical Alliance

The Practices of Clevedon Baptist Church encompass the following aspects of church life:

- A Believers' Church

- Baptism of Believers

- The Ministry of all Believers

- Church Members and Church Meetings

- Small groups

- Interdependence

- Religious freedom

Achievements and Performance

The Church does not define the success of its programmes simply by numbers, including financial numbers, but in less tangible measures such as the depth of fellowship, growth in discipleship, the level of mutual encouragement and mission reach and impact.

We believe that we have experienced another year where God has blessed the ministries within the Church, even though it we have experienced the Coronavirus pandemic. We are aware of God's continued presence and blessing to us as a fellowship, which we pray will enable the Church to pursue its mission with continued enthusiasm and with increasing effectiveness in the year ahead.

On the 1st January 2021 the membership stood at 195. (Committed attenders of Mosaic Church, Pill Church and Poets Mews are not included in this membership figure.) The Church has many regular attendees both at services and other activities, who are not church members. We are encouraged that 4 people were baptised and others are preparing for believers' baptism. This year the Baptist Union also requested our attendance figures beyond just our Sunday services and our estimated regular contacts for midweek activities is over 900.

Period	**2017**	**2018**	**2019**	**2020**
Members	202	197	195	195
Children <11 in regular contact with the Church through its organised activities	84	118	122	120
Young People 11-18 in regular contact with the Church through its organised activities	76	151	170	160
Believers Baptisms	2	1	0	4
Total attendance all congregations (1st January 2020)	308	309	324	330

The Church Programme

Sunday	10.30am	Sunday Morning Service of Praise and Worship. Live Streamed for those who can't attend in person.
	10.00am	Children's work
	11.30am	Youth work
	2.30pm	Poets Mews Community Church
	6.30pm	Virtual Foyer – An opportunity to catch up with other members of the church.
Monday	9.30am	Art Group
	2.00pm	Art Group
	7.30pm	Home Groups
Tuesday	2.30pm	Communion Service - Monthly
	4.00pm	Ignite – Years 6 & 7
	7.30pm	Home Groups or Prayer Focus
Wednesday	7.45am	ASK Prayer
	9.30am	Walking group
	10.00am	Home group
	12.30pm	Luncheon Club – Monthly
	4.00pm	Fizz group - R – Year 5
	7.00pm	Youth home group (fortnightly)
Thursday	9.15am	'Noah's Ark' Toddler Group
	10.00am	Coffee Morning
	11.15am	Bumps and Bundles
	4.00pm	Youth Drop In
	7.30pm	Home Groups
Friday	10.00am	Craft Group
	7.00pm	Friday Night Family Story
	7.00pm	Youth Clubs
Saturday	10.00am	Coffee Morning
	1.30pm	Mosaic Church

Notes:

- Adult Home Groups meet for Bible study, prayer and fellowship at various venues and times throughout the week.
- Holy Communion is normally included on the evening of the first Sunday and the morning on the third Sunday of each month.
- The Church holds some church members' meetings after the Sunday morning service, as well as some Tuesday evenings.

Review of Activities

The Church provides a welcome to all who come into contact with us. We seek to remain flexible and regularly review our activities and involvement.

Multi-congregations:

Mosaic Church

Due to the Coronvirus pandemic Mosaic Church has been unable to meet regularly. However, we have distributed themed activity bags every month to those who had signed up to our Mosaic Church Belongers group and this has enabled us to keep in contact with many of our regular members. The bags have contained a Bible theme with related activities plus goodies for the families to enjoy. Regular video messages with a Bible message and prayers have also been sent out and made accessible on our church website.

When restrictions were eased briefly at the end of 2020 we held a Christmas Celebration. This was done in a Covid-secure way and we were delighted to see our foyer and hall full - all socially distanced of course! On Mother's Day 2021 we held another event and this was well attended. We also continue to deliver activity bags to those who are not able to come along at the moment.

Poets Mews Community Church

We have been unable to hold services in Poets Mews Community Church in the Poets Mews Care Home this year due to Covid-19. This care home has a specialism in dementia care which is an area that we have explored as a church in recent years. The church normally meets every Sunday at 2.30pm for residents, staff and family members. However, we have provided regular support to both staff and residents, together with seasonal resources and gifts including Easter Eggs and Advent Calendars.

Pill Church – Millers Close

The last 12 months have been difficult for our small fellowship. Our focus had been to make the fellowship more missional and we had begun to make steps in the right direction. We were also involved in Churches Together events for Lent, Palm Sunday, Good Friday and Easter Sunday. Unfortunately, lockdown brought these activities to a halt. When lock down restrictions ease, and it is safe to do so, we plan to meet again in person. In November 2020 we joined services with Yatton and Pill Methodist Churches.

Worship

Central to the work and witness of the Church is the provision of regular public services of Christian worship. Services of praise and worship are open to all who would wish to attend and we strive to be a welcoming community with services that are relevant to believers and non-believers alike. We acknowledge that our worship gatherings are an expression of the worship we offer to God in all aspects of our everyday life.

During our Sunday morning service, a full children and young people's programme also takes place which in the past year has included sessions on Zoom.

In addition to our formal worship we run 'Café Church'. Here we are seeking to reach out to those for whom church is unfamiliar. Free refreshments are served, and people can come and go as they please. This is a place where members of the community can drop in and find a warm welcome and be given appropriate help and advice, if required.

We also have a team who visit Care Homes in the town to take worship services (both the monthly Thursday services and occasional extra services involving additional Care Homes) and to offer Communion. This has been particularly difficult to maintain during the past year due to restrictions.

Our Mosaic Church congregation meets on Saturdays, and worship is expressed in ways relevant to an 'all age missional congregation'. Pill Church Millers Close and Poets Mews Community Church also meet each week.

During the past year due to Covid-19 restrictions we have also provided online services, zoom gatherings and resource packs so that we can continue to connect with each other. We have made use of social media opportunities including FaceBook Live from the Manse on Sunday evenings and our YouTube channel. We also provided DVDs of recordings of the service for those who couldn't access them online.

Pastoral Care and Home Groups

The pastoral care of all those attending CBC is overseen by the Pastoral Co-ordination Team with the Church Leaders. We actively encourage our members to be involved by showing mutual love and caring both in word and deed.

All those regularly attending our Church are encouraged to belong to a Home Group made up of a core of people who meet regularly for Bible study, prayer, and fellowship. We also have a youth Home Group for our young people. In order to meet the needs of the wide variety of ages, backgrounds and locations of those attending, these groups meet at various times and on various days in the church building or in people's homes in Clevedon and the surrounding areas. During the past year many Home Groups were able to meet together on Zoom, go for walks with each other and people continued to support each other.

Beyond the pastoral care role of home groups, there are additional expressions of pastoral care. This care is given by a number of teams whose members are gifted and trained in their specific areas: Befrienders, Communion Team, Hospital Visiting, Pastoral Visiting and Prayer Ministry Team.

During the Coronavirus crisis we implemented a pastoral care plan to support those who were vulnerable and shielding. In addition, we supported people through pastoral cards, emails and phone calls, and we held regular Prayer Ministry evenings on Zoom.

Prayer

During the past year we have found ways to engage in different ways of praying. This has included 24/7 days of prayer, Prayer Focus evenings and lunchtime prayers on Zoom.

Evangelism and Outreach

Due to Covid-19, this year Destination Bethlehem was a virtual experience. The resource was used by 7 schools in our region and included films, puzzles, challenges and activities. Other initiatives during the year included Hope Space when the church building was open for people to come and participate in creative prayer. We have encouraged the whole church to share their faith with their friends and neighbours and have given them Christmas and Easter resources to give to others.

In the Autumn we held an online Zoom Alpha course and were encouraged that people became Christians. In January 2021 we have placed an emphasis on attending the Wellbeing Journey Course and joining one of the groups. This is for Christians and non-Christians.

We have also established a telephone befriending programme called 'Two's Company' enabling us to respond in a relevant way to the Covid-19 pandemic. Referrals are made to volunteers in our church who befriend a vulnerable or isolated person, through regular phone calls.

Chaplaincy

In 2020 Clevedon Chaplaincy has continued, headed up by the Minister of CBC, but working with other churches in Clevedon. During the past year we have trained new chaplains and offered ongoing training and support to existing chaplains. When the market reopened during lockdown we hired a market stall for the market chaplains to use and to give support to market traders. At present we offer chaplaincy to the town centre, the market and the Hill Road areas of Clevedon. We are ready to commence chaplaincy at Poets Mews Care Home when restrictions are lifted.

Social Action

We are committed to serving people with compassion and mercy in practical gospel action and searching for God's justice in the world. This is worked out through various existing activities of the church, church members using their time to work with projects and organisations and in our financial support to mission partners. We will continue to look to see how we can develop this mode of mission, as well as the stewarding of the resources of creation. During the past year our Minister has met with our local Covid Aid group and met with other community leaders in order to respond to the crisis and support people in Clevedon.

Overseas Mission Partners

The church maintains an active interest in mission overseas and in the UK, through prayer, and budgeted giving to a wide range of missional organisations. The Mission team endeavour to ensure that this giving reflects the interests and involvement of the Church members.

Due to government restrictions regarding travel over the past year involvement has been maintained through on line contact with our mission partners in Albania, Thailand and Nepal.

Children

Unsurprisingly, the shape of our children's ministry has altered dramatically in the past year. Our provision now involves a weekly meeting of children (open to those aged 3-11 but taken up by children aged 5-9) via Zoom. The meeting is run by a team of 6 leaders (two per session) and contains a chance to catch up, focus on a topic of discipleship or a Bible story, activities to aid understanding as well as a time of prayer. This last term has also had a time of focus on learning a Psalm off by heart.

Those families who we do not see on a Sunday get termly emails which contain a reminder that their children are welcome, an open-ended offer of practical and prayer support as well as an assurance of our prayers for them as families. There are some families who find Zoom a tricky medium for their children to engage in. For those families, we provide a pack which contains resources and ideas connected to the session's theme. The take-up of this is small but valuable.

Young People

Due to Covid 19 a majority of our time has been spent on Zoom, but the same groups have been running. We have a number of different activities for young people held at the church and in leaders' homes. We have a Home Group for years 8-13. It runs on alternate Wednesdays and is a time of Bible study, fellowship and prayer support. This work is linked to the Sunday Youth Group for those of secondary school age.

When possible, young people from our community are welcome to come to the Youth Drop-In on Thursday afternoons after school where they can unwind with free hot chocolate and snacks and chat with a youth leader if they wish to. Youth Clubs run on a Friday evening for those in Year 6 -8 Elevate followed by The Zone for years 9+. Held at the church each week in term time, they offer a variety of sports, crafts, pampering, and games. There is also a group for young people in year 6 and 7 that runs on a Tuesday afternoon. It's a place to come have some food, play games and dig a bit deeper into the Bible.

We also hold regular socials and occasional special events when we can do so, including running a Youth Weekend away, which will become a regular fixture in the church calendar. A number of individuals volunteer in supporting the provision of all these youth activities along with the Youth Pastor.

Young Adults 18s-20s

In the Autumn we began a group for young adults. There are regular attenders from around the local area and the vision is to help young adults develop in their faith, find a place to share life and truly belong. We recognise that wholeness and wellbeing are important and the aim is to be a group that is living out our faith in our everyday life situations. The group offers lots of opportunities to connect both spiritually and socially.

Families

Our Ministry Team Leaders for Families support the families in the Church and in the community spiritually and practically. During the last 12 months finding ways to support our Families has been a challenge. Our groups for parents with young children have turned to online story telling which happens at bedtime each Friday.

We are managing to run a parenting course for those families with Teenagers and this has moved to meeting through zoom.

With the inability to meet physically we have turned to producing packs with resources in to help families with their spiritual journey. These have gone out at specific points during the year - for example at Christmas and Easter.

We pray that as restrictions are lifted and as we are able to meet face to face we will be able to start new ways of supporting our Families more practically.

Seniors

Since April 2020 our Seniors ministry has adapted wonderfully in order to continue to encourage and minister to our older church members and friends in the community. This has included a Facebook group which 54 people now belong to, socially distanced crafting (when permitted), regular mailouts, doorstep visits and phone calls of encouragement, as well as monthly 'Good News' events especially for Seniors. We also remain in touch with our care home contacts and we look forward to going in again when we can.

Luncheon Club

Due to Covid 19, luncheon club has been unable to meet at the church this year. A small team of church volunteers have kept in monthly contact with the luncheon club attendees, either by telephone or doorstep visits.

Dementia Focus Group

The Dementia Focus Group (DFG) no longer meets regularly, having achieved its primary aims. However, as an interested group they still host an occasional Dementia Friends Information Session, and also offer to visit local organisations and churches and take a session to them, if required. CBC remains a dementia-embracing church, as part of the North Somerset Dementia Action Alliance, and the DFG members are still keen to promote dementia awareness and to support those in our church and the wider community who are living with dementia.

Art Groups

The Church usually operates weekly groups for Art & Craft on the premises. Both of these groups are open to anyone from the wider community to attend and are flourishing. At both the morning and afternoon Art Groups, everyone is encouraged to utilise any medium they are happy with and much beautiful work is produced. An annual public exhibition of work produced is well attended. This year the art groups managed to meet for a few weeks between lockdowns, in a socially distanced way. The annual exhibition had to be cancelled for this year too, but we have kept in touch via zoom meetings, to encourage one another.

Craft Group

The craft group meets once a week on the church premises. It is open to anyone from the wider community to attend. We are mainly involved in supplying knitted and crocheted goods to various charities and organisations. This past year we have only been able to meet together rarely because of Covid restrictions, but the crafting has continued in individuals' homes. We look forward to meeting together again when it is safe and restrictions are lifted.

Open Door Coffee Mornings

The weekly Thursday and Saturday Coffee Mornings 'Open Door', continued to be popular but unfortunately due to Covid-19 we had to temporarily close them. They provide an opportunity to chat, make friends and share information with the community. Our charges are kept at a low level to ensure no one is excluded and to encourage those on low income and fixed budgets to attend. From time to time the coffee mornings host Community Care as well as the Clevedon Neighbourhood Police Team, giving the organisations opportunities to make the community aware of their services and support. We hope to reopen as soon as we are able to.

Churches Together in Clevedon and Community Activities

Normally there are CTiC united services (3 per year) that encourage members of the different churches to meet and worship together. There are also united services on Good Friday and Easter Day. An initiative known as Prayer4Clevedon takes place on a monthly basis to pray for all aspects of the community. However due to Covid-19 our gatherings have not been able to take place in the past year. There have been pre-recorded services and videos for people to watch instead.

The Church links with local charities in supporting work with those recovering from addiction, the local Foodbank and the charity Changing Lives. Our minister continued to meet with other clergy in the town.

Use of Church Premises

A number of other charities use the church building to host events.

The Lions Club used Open Door coffee mornings, the Craft Group and our Sunday morning Café Church during the Christmas period as a vehicle for their 'Tree of Life' fundraiser. This enabled members of the community to remember a loved one and give a charitable donation, which was then used in the community by the Lions.

The Church is listed under the local police scheme as a 'Safe Place' for vulnerable people in the community and also acts as a voucher provider for those in the community who need a food parcel from the Foodbank.

From time to time the local schools exhibit work, done by the pupils, in our foyer and windows to share their work with people in the community.

Our buildings are also used for regional training and other events for the West of England Baptist Network.

Organisation and Decision Making

Members of the Church are accepted in accordance with its Constitution, which requires them to have been baptised on profession of faith in Jesus Christ or to renew a public profession of faith in Jesus Christ.

Church Members' Meetings normally take place six times per year and have responsibility for the overall policy of the Church. Extra meetings are called as necessary in accordance with the Constitution. During this particular year though, because of the pandemic, it has not been possible to maintain this schedule. Members have been kept fully informed and up to date by a variety of other means.

All Church Members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable purpose.

The Church Members' Meeting elects Trustees to be responsible, along with the Minister, for the governance of the Church. Trustees are chosen from among the Church Members with the maximum number of Trustees being agreed from time to time by the Church Members' Meeting. The current practice is for there to be up to 12 Trustees excluding the Minister and Associate Ministers.

The Trustees are responsible for the day-to-day running of the Church's work and witness as well as the financial and legal aspects of the Charity. As Trustees, they meet before each Church Members' Meeting.

Trustees, other paid and volunteer leaders meet together as part of a number of leadership teams to plan, programme, co-ordinate and oversee the life of the Church. They also meet regularly for prayer, mutual support and encouragement.

Relevant and appropriate matters are submitted to the Church Members' Meeting by the Trustees for decision on matters of policy and for guidance. Church Members may also raise matters for consideration by the Trustees and the Church Members' Meeting.

Though the Constitution permits decisions to be made at Church Members' Meetings by appropriate majorities, the Church seeks to discern God's will for the future life and work of the Church and to arrive at a consensus on matters wherever possible.

Organisational Leadership Structure

Organisationally, the Church has three parts to the leadership: Church Leaders, Ministry Team Leaders and Support Team Leaders with the following roles:

- Church Leaders provide pastoral oversight together with vision and planning for the longer-term
- Ministry Team Leaders provide leadership and direction to all the ministries of the Church: Children, Youth, Families, Senior Adults, Mission Partners and Welcome.
- Support Team Leaders provide the day-to-day support services to all areas of Church life covering administration, premises and finance supported by the Church Administrator

Role of the Church Leaders:
(Comprising the Senior Minister and lay members):

- Preaching and teaching
- Supporting pastoral care (emergencies, special visits, Church discipline)
- Leading prayer and worship
- Visioning (looking to the future) and spiritual oversight
- Encouraging / mentoring Ministry Team Leaders and other leaders
- Leading Church Members' Meetings
- Discerning those called to full-time ministry, paid positions, Church Leadership Team and Ministry Team Leaders
- Being denominationally aware

Role of the Ministry & Support Team Leaders (MTLs and STLs):

- Setting direction and Annual Plan for their ministry area in conjunction with Church Leadership Team
- Leading and ensuring successful day-to-day running of the ministry area (ultimate accountability to Church Leadership Team and Church Members Meeting)
- Managing, supporting, encouraging and nurturing Team Members
- Identifying new roles / fill vacant roles
- Managing expenditure in line with pre-agreed budget
- Meeting with Church Leadership Team for encouragement, support and guidance

Trustees and Church Officers

The Trustees are those leaders elected or co-opted as Trustees together with the Minister and Church Treasurer (if not elected from amongst the Trustees). The Trustees who have served in the year ending 31st March 2021 are:

Martyn Frampton	Chair of Trustees
Rev Antony Wareham	Senior Minister
A John Wheeler	Treasurer
Ruth Berry	
Helen Pedder	
Keith Pimm	
Matt Sharpe	

The Church Treasurer is elected annually at the annual general meeting. Elections for leaders usually take place annually – for Trustees in May, and in November for Ministry Team Leaders; those elected then serve for three years. If nominated, Church Leaders may stand for election for a second consecutive 3-year term before being required to stand down for at least one year. Election as Trustee or Church Officer (Treasurer or Secretary) is dependent on the support of 66% of Church Members present and voting at a Church Members' meeting.

Employees

During the financial year ending on 31st March 2021 the Church employed:

A full time Senior Minister
A full time Youth Pastor
Two part time Administrators
A part time Cleaner (note that for a period of 7 weeks during the initial pandemic lockdown from March, 2020, it was necessary for the church cleaner to be put "on furlough". The church received appropriate financial recompense from the HMRC job retention scheme).

Ministers

Ministers are elected at a Special Church Members' Meeting and must receive at least 75% of the votes of those present and voting. Their period of service is indeterminate. The Church currently employs a Senior Minister (who is also a Trustee) and a Youth Pastor, both of whom work full-time.

Pay Strategy

Ministers' stipends, and salaries for other staff, are recommended by the Trustees and agreed by a Church Members' Meeting for the forthcoming calendar year. The basis for all calculations is the recommended stipend, as proposed by the Baptist Union of Great Britain (the BU), and the proposed annual increments thereof.

Stipends for the ministers are usually set at certain multiples of the BU minimum stipend (for example if the BU stipend were £24,000 per annum and the agreed multiplier were 1.2, then the minister's stipend would be £28,800). The multiplier is usually agreed for each minister at the time of their employment but can be changed by agreement of the Church Members.

Salaries for other staff are usually increased each year by applying the percentage increment as recommended by the BU.

Policies

The Church has policies and procedures on a number of areas -

1. Employment policies and procedures addressing:

   Statement of Terms of Employment (generic and specific to each employee)
   Equal Opportunities
   Discipline
   Grievance
   Recruitment of ex-offenders
   Retirement

2. Health & Safety Policy – the policy is implemented by means of 20 procedures addressing the key risks which include Fire Safety, Food Safety and Hygiene etc

3. Safeguarding Policy - for the protection of children, young people and adults at risk

4. Finance

5. General Data Protection Requirement (GDPR)

6. Counter Terrorism Policy and Procedure – initial measures have been put in place and training for stewards is planned for the future

The Church Meeting is kept fully up to date as new policies are developed and implemented.

Risk Management

On a regular basis the Trustees carry out an exercise to identify the Church's main operational risks, and then ensure that suitable procedures are in place to mitigate the risks as appropriate.

During the financial year to 31st March 2021 there has been sharp focus on the need for all church activities to be subject to detailed risk assessments because of the pandemic. The church's Health & Safety Officer has led this work, and any physical church activities have gone ahead with full mitigation in place, completely meeting the government's various safety requirements as defined from time to time.

The key risks, with mitigation steps identified currently are:

1) **Physical harm to users of the church – accidents**

   a) ensure H&S policies, procedures and practices are current and relevant to the activities of the Church
   b) ensure training is provided to regular leaders and regular users of the building
   c) provide briefings as necessary on the use of the building and equipment
   d) encourage a culture of 'looking after each other and looking after ourselves'
   e) ensure good practice, e.g. avoidance of / extra care over lone working

2) **Financial - significant loss of income**

   a) monitor income and expenditure levels on regular basis
   b) ensure a minimum balance of the equivalent of 3 months' expenditure is held in reserve
   c) regularly promote each member's commitment to guard the unity of the Church and support the liabilities of the Church

3) **Legal/statutory compliance - H&S legislation**

   a) ensure H&S policies and practices are current and relevant to the activities of the Church and its buildings
   b) ensure reporting arrangements are in place, complied with and regularly monitored

4) **Legal/statutory compliance - food safety**

   a) ensure food safety policies and practices are current and relevant to the activities of the Church
   b) ensure training is provided to regular leaders and regular users of the building
   c) ensure reporting arrangements are in place, complied with and regularly monitored
   d) ensure cleaning and food safety monitoring is undertaken
   e) ensure a culture of personal cleanliness and food safety compliance

5) Legal/statutory compliance – protection of children and adults at risk

a) ensure operation and compliance with 'Safeguarding' policies and practice for children, young people and adults at risk
b) ensure training is provided to appropriate leaders and volunteers
c) ensure reporting arrangements are in place, complied with and regularly monitored

6) Continuity of operations - key persons

a) identify individuals for succession plans within ministry areas
b) review workload within leadership meetings to avoid overload of key persons

7) Damage to reputation - conduct unbecoming a Church Member

a) adopt and regularly promote the member's covenant requiring commitment to guard and support the testimony of the Church

Financial Review

Despite the impacts of the coronavirus pandemic, the financial performance of the charity continues to be in line with the Trustees' expectations.

The Treasurer prepares an annual budget, which is usually agreed by the Trustees and approved by the Church Members' Meeting held in March each year. Any major expenditure outside the budget has to be approved by the Trustees and a Church Members' Meeting.

In February, 2021 the Trustees approved the re-appointment of Burton Sweet Chartered Accountants as Independent Examiners to review the financial statements of the Church.

The Church continues to raise the funds that it needs to carry on its activities from within its own members and congregation.

Significant Events

The most significant event in financial terms was clearly the impact of the pandemic.

Income – naturally unscheduled income reduced since worship services were either not taking place or were severely restricted in numbers. But is was very encouraging to see how many of our supporters, who previously gave in this way, were able to find different ways to support the work of the church – mainly through on-line giving. Standing Order and Gift Aid income has not been materially impacted and so overall income has only seen a reduction of about 6%.

Costs – there were some reductions in costs as a result of the restriction on activities but these were partially off-set by additional expenditure on live-streaming equipment (cameras, lighting etc.). Staff and building overheads are mainly fixed costs. It was pleasing that the charity was able, throughout the year, to continue to express its part in the life of the wider Church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the Church's own charitable purposes. The level of these donations was the same as in the previous (normal) year. The church has continued to make contributions to the Baptist Pension Trustee re the pension fund deficit – as a result of the pandemic, though, the Trustee halved the required levels of these contributions for the last six months of 2020.

Plans – at the very time that the pandemic hit us we were starting to explore the possibility of appointing a new Associate Minister. We were not able to pursue this scenario and intend to come back to it as and when the situation allows us to do so.

Contribution of volunteers

Most of what happens in the Church is driven by volunteers, whether that is worship, youth and children's work, practical jobs or roles requiring specialised skills. It is not feasible to quantify the contribution of volunteers to Clevedon Baptist Church except to say that it would not be possible to carry out many of our activities without them. The Church seeks to provide as many opportunities as possible for volunteers to grow in their gifts and abilities and has dozens of people volunteering in at least one role within Church. As an example, for a typical Sunday morning service we will usually have many volunteers involved in leading, music, PA, AV, welcoming, stewarding, serving refreshments, children's work, youth work and so on.

Charging Policy

Clevedon Baptist Church is committed to making its activities accessible to as wide a range of people as possible and so seeks to minimise the cost of events. Where a charge has to be made, the church offers subsidies where appropriate to ensure that money is not a barrier to people participating in activities. The Church does not charge a membership fee and offers many activities, courses and services without charge.

Fundraising

The primary source of income for the charity is voluntary donations. The charity does not engage in significant public fundraising. Most of the giving is from committed attenders who express their 'belonging' and commitment to the Church through regular and one-off giving to share in the ministry costs of church life. The leadership of the church, under the oversight of the Senior Minister and the Trustees, prayerfully teaches the biblical principles of financial stewardship and generosity in the context of discipleship. From time to time, the leaders encourage giving towards particular global partners or mission projects and, very occasionally, hold offerings for special projects such as building developments. The charity does not subscribe to any particular fundraising scheme or standards and the charity's practices are regularly reviewed to ensure that any incidental fundraising is carried out appropriately.

Reserves policy

In September, 2015 the Trustees re-confirmed the formal reserves policy for the Church. Under normal circumstances the available bank balances are managed to a minimum of £60,000 (approximately one quarter's turnover), and a maximum of £120,000. Such reserves are held to ensure that, should income levels fall significantly, the Church would be able to meet its immediate liabilities, primarily payment of wages to staff and other contracts. From time to time reserve balances are built up in anticipation of specific future planned and significant commitments.

The Trustees remain completely satisfied that there are sufficient assets in hand, primarily the bank account balances, together with on-going income anticipated, to enable the Church to continue to function effectively as a CIO in the coming year.

As at 31st March 2021 the cash balance not committed in designated or restricted funds stood at £147.0k (2020: £126.0k), and the total free reserve stood at £132.0k (2020: £96.4k). The "free" cash balance is higher than the church's specified maximum but this is expected to reduce in the coming year, once we can resume our usual operations after the pandemic crisis – and particularly if we proceed with the appointment of a new Associate Minister.

Impact of COVID-19

The impact of the global pandemic on the operations of the charity has been significant – most noticeably because members and friends have not been able to meet together regularly for worship and other events without restrictions since the first lockdown was implemented in March, 2020.

We have, however, been so grateful that there has not been any major impact on the health or well-being of our ministers and staff.

Furthermore the CIO has not been able to hold its initial AGM, which should have taken place no later than September 2020. Church members have, however, been kept fully up to date with developments and the current situation through a combination of emails, videos, DVDs and Zoom meetings. For those who are not able to join in such occasions for want of modern technology, contact has been made by telephone and by use of a "buddy" system.

Taking advantage of the emergency legislation for CIOs, a members' meeting took place in March, 2021, in order to approve the 2021/2022 budget for the charity. Again, those not able to engage with this meeting were fully involved via older technologies in advance of the meeting so that their views could be taken on board. Unfortunately because this meeting was Zoom-based we were not able to reach a quorum, so the budget will be re-considered at a later meeting.

Control and risk management measures:

This year presented us with new challenges of a pandemic. Therefore, we followed the government guidance and regulations for places of worship and church activities. This included a detailed Coronavirus Risk Assessment and additional Health and Safety Instructions and Guidance. These were adapted and modified as government guidelines changed throughout the year. Following a period of time when the church building was shut we used a re-occupation checklist so we could resume activities in the building.

A thorough deep cleaning process was implemented and stewards received training in terms of keeping the building clean before, during and after use. We followed the government guidelines of track and trace for all those entering the building, we recorded attendance and made necessary changes to the layout of the church building to enable social distancing. Training was given to all those running activities and groups so that they could operate safely.

Changes in practices:

During the year we had to change our normal building use and routines. Sunday morning services were limited in numbers and were fully compliant with government guidelines. A pre-booking seat requirement was introduced to enable social distancing, sitting in social bubbles and a staggered entry and exit from the building. Many of our meetings made use of live streaming and Zoom. We issued a questionnaire to members to understand how people felt about coming into the building and attending activities.

The church also invested in new equipment including plastic screens in front of our singers and new media equipment to enable the church to stream its services live on the internet.

Government support:

In the first lockdown all of our ministers and staff were able to continue working from home, with the exception of our church cleaner who was placed on the government's furlough scheme for 7 weeks. Compensation of £722 was received from the HMRC Job Retention Scheme to mitigate the charity's costs. Since the end of the initial lockdown period the cleaner has been able to continue to work on site, and all cleaning processes and routines have been amended and enhanced where necessary to ensure that the building is fully compliant with government requirements and is as safe as it can be for anybody who enters or attends worship services.

The Trustees continue to closely monitor the finances of the Church and the on-going levels of reserves and current net assets. The financial results for the year, together with a summary of the accounting policies adopted, are set out in the accompanying financial statements.

Statement of Trustees' Responsibilities

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales/Scotland requires the Trustees to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the charity and of the income and expenditure of the charity for that period. In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgments and accounting estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable entity will continue in business.

The Trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed/constitution.

They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

By order of the Trustees on 5th May, 2021.

Martyn Frampton
Chair of Trustees

Rev Antony Wareham
Senior Minister

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

I report to the Trustees on my examination of the accounts of Clevedon Baptist Church (the Charity) for the year ended 31st March 2021, which are set out on pages 26 to 39.

Responsibilities and basis of report

As the Trustees of the Charity, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (the Act).

I report in respect of my examination of the Charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. Accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. The accounts do not accord with those records; or
3. 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 no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Neil Kingston FCA
Burton Sweet Chartered Accountants
The Clock Tower
Farleigh Court
Old Weston Road
Flax Bourton
Bristol BS48 1UR

Date: 2021

Addresses for the Church, Independent Examiner and Bankers

Church

Station Road, Clevedon, North Somerset BS21 6NH.

The Church occupies premises which are held by the West of England Baptist Trust Company (West) Limited on terms which are compatible with the Church's purpose. The Church allows the Minister and his family to occupy 41 Yeo Moor Clevedon BS21.

Independent Examiner

Neil Kingston FCA, Burton Sweet Chartered Accountants, The Clock Tower, Farleigh Court, Old Weston Road, Flax Bourton, Bristol BS48 1UR.

Bankers

CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ
Baptist Union Corporation Limited, Baptist House, PO Box 44, 129 Broadway, Didcot, Oxon. OX11 8RT

CLEVEDON BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 MARCH 2021

	Note	General Funds £	Designated Funds £	Restricted Funds £	Total Funds 2020 £	Equivalent Total Funds 2020 £
Income and endowments from:						
Donations and legacies	**2**	207,935	-	688	208,623	221,089
Investments	**3**	281	-	-	281	492
Other trading activities - hire of the church building		-	-	-	-	213
		208,216	-	688	208,904	221,794
Expenditure on:						
Charitable activities						
Pastoral expenses	**4**	83,689	-	35	83,724	72,028
Mission enabling	**5**	45,997	-	-	45,997	48,484
Church building expenses	**6**	46,020	-	-	46,020	65,896
Specific gifts	**7**	1,100	700	618	2,418	1,503
		176,806	700	653	178,159	187,911
Net income/(expenditure)	**9**	31,410	(700)	35	30,745	33,883
Transfers between funds	**17**	(2,500)	2,500	-	-	-
Other movements in pension deficit liability	**20**	10,851	-	-	10,851	(524)
Gains/losses on revaluation of fixed assets	**10**	-	-	-	-	65,000
Net movement in funds		39,761	1,800	35	41,596	98,359
Reconciliation of funds:						
Total funds brought forward	**17**	2,561,153	2,449	969	2,564,571	2,466,212
Total funds carried forward	**17**	2,600,914	4,249	1,004	2,606,167	2,564,571

The Charity has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the charity are classed as continuing.
At midnight on 31st March, 2020 the Trustees of the old unincorporated charity of Clevedon Baptist Church (which is now dormant) moved the trade and assets of the Charity into this new CIO.
Prior year comparison figures (Equivalent Total Funds) included throughout this report are those for the old Charity for the year to 31st March, 2020, prior to the point of transfer. See notes 1a) and 21.

See note 19 for full Statement of Financial Activities for the previous year.

See note 20 for full details of the liability to the Baptist Union Pension Fund included in general funds above.

The notes on pages 28 to 39 form part of these financial statements

CLEVEDON BAPTIST CHURCH

BALANCE SHEET

AS AT 31 MARCH 2021

	Note	2021 £	Equivalent Total Funds 2020 £
Fixed Assets			
Tangible fixed assets	**10**	2,468,923	2,464,787
Current Assets			
Debtors and Prepayments	**14**	11,560	10,416
Cash at bank		152,260	129,450
		163,820	139,866
Creditors : Amounts falling due within one year	**15**	(9,593)	(9,998)
Net Current Assets		154,227	129,868
Creditors: Amounts falling due after more than one year	**16**	(16,983)	(30,084)
Net assets		2,606,167	2,564,571
Unrestricted funds			
General funds		2,621,611	2,594,891
Pension reserve		(20,697)	(33,738)
Designated funds		4,249	2,449
Total - Unrestricted funds	**18**	2,605,163	2,563,602
Restricted funds	**18**	1,004	969
		2,606,167	2,564,571

These financial statements were approved by the Trustees on 5th May 2021 and are signed on their behalf by:

A J Wheeler
Treasurer

The notes on pages 28 to 39 form part of these financial statements

1 Accounting policies

a) The church operates as a public benefit entity.

On 31st March, 2020, the Trustees transferred all assets and trade of the old unincorporated charity, Clevedon Baptist Church, to this new CIO. Prior year comparison figures (Equivalent Total Funds) included throughout this report are those for the old Charity for the period 6th April, 2019 to 31st March, 2020, prior to the point of transfer. See Note 21 for more details.

The Trustees are confident that there are no material uncertainties about the charity's ability to continue as a going concern, despite the significant global disruption being caused by the worldwide COVID-19 crisis. The Trustees currently expect that the impact on the charity's reserves in the coming months and years will not be significant, and the charity has sufficient reserves to be able to meet such challenges.

b) The Financial statements have been prepared under the historical cost convention, as modified by the inclusion of investments at market value, and in accordance with the Financial Reporting Standard 102, the Charities Act 2011 and the Statement of Recommended Practice (FRS102).

c) Income from donations is included in the accounts when these are receivable, except when donors specify that donations given to the charity must be used in future accounting periods, the income is deferred until those periods.

d) Legacies are recognised when the charity is legally entitled to the legacy and the amount can be quantified with reasonable accuracy. Entitlement is regarded as the earlier of the charity being notified of an impending distribution or the legacy being received.

e) Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category. Expenditure includes attributable VAT which cannot be recovered.

Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities. It includes costs that can be allocated directly to its charitable activities and the support costs necessary to maintain them. Support costs are apportioned in proportion to the expenditure incurred by each activity.

f) The Church Building and Fixtures and Fittings are included at cost including any incidental expenses of acquisition. The Church manse is stated at a professional valuation as at 11th February, 2020 of £390,000, confirmed by the Trustees on 4th March, 2020. See Note 10.

True and fair override:
Where a policy of revaluation is adopted, UK GAAP requires this policy to be applied to all assets within the same class. However, it is the view of the Trustees that showing the Church Building at market value and revaluing every five years would not show a true and fair view. The building has been built specifically for the purposes and use of the church and its value for commercial or other use is not deemed to bear any relevance to the church.

Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Church Building	No depreciation provided
Manse	No depreciation provided
Fixtures and fittings	25% per annum straight line (see note)

In accordance with the SORP, no provision for depreciation has been made against the properties as it is the view of the Trustees that the estimated residual value of each property is not materially different from the carrying value. The Trustees carry out an annual impairment review on the properties.

g) Unrestricted general funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the church.

Restricted funds can only be used for the particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Expenditure which meets these criteria are debited to the restricted fund, together with a fair allocation of support costs where applicable.

Designated funds are earmarked for specific future initiatives of the church but are not restricted in the same way as described above. Should the particular initiatives not come to fruition, or not cost as much as has been previously designated, the funds are reclassified as general unrestricted accordingly.

h) The Charity is an employer participating in a pension scheme known as the Baptist Pension Scheme. This scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. The pensions costs charged to the SoFA in the year are contributions payable towards benefits and expenses accrued in that year. Section 28.11A of FRS 102 also requires agreed deficit recovery payments to be recognised as a liability. See note 20 of the financial statements.

i) Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

2 Income from donations and legacies

	General Funds £	Designated Funds £	Restricted Funds £	Total Funds 2021 £
Offerings (cash)	1,923	-	-	1,923
Offerings (envelopes)	6,379	-	-	6,379
Offerings (cheques)	4,377	-	-	4,377
On-line donations	32,896	-	-	32,896
Gift aid - cash	35,363	-	39	35,402
Gift aid - accrual movement	463	-	25	488
Standing orders	124,547	-	-	124,547
Other gifts	1,264	-	-	1,264
Specific gifts	-	-	624	624
HMRC Job Retention Scheme	723	-	-	723
	207,935	-	688	208,623

Income from donations and legacies - Prior Year

	General Funds £	Designated Funds £	Restricted Funds £	Equivalent Total Funds 2020 £
Offerings (cash)	9,755	-	-	9,755
Offerings (envelopes)	33,498	-	-	33,498
Offerings (cheques)	7,706	-	-	7,706
On-line donations	169	-	-	169
Gift aid - cash	35,464	-	74	35,538
Gift aid - accrual movement	1,026	-	-	1,026
Standing orders	120,712	-	-	120,712
Other gifts	10,684	-	-	10,684
Specific gifts	-	-	2,001	2,001
	219,014	-	2,075	221,089

3 Income from investments

	General Funds £	Designated Funds £	Restricted Funds £	Total Funds 2021 £	Equivalent Total Funds 2020 £
Baptist Union	252	-	-	252	405
CAF Bank	29	-	-	29	87
	281	-	-	281	492

Income from investments and Hire of Building - Prior Year: 2020 Income from Investments and Building Hire was wholly and exclusively received to the general, unrestricted fund, there being no designated or restricted income received.

4 Pastoral expenses

	General Funds £	Designated Funds £	Restricted Funds £	Total Funds 2021 £
Senior Minister's stipend - Trustee	35,620	-	-	35,620
Employer's national insurance (Senior Minister)	3,745	-	-	3,745
Senior Minister's superannuation	4,035	-	-	4,035
Youth Pastor's Stipend	19,601	-	-	19,601
Employer's national insurance - Youth Pastor	1,016	-	-	1,016
Youth Pastor - superannuation	980	-	-	980
Senior Minister's expenses	784	-	-	784
Youth Pastor - expenses	86	-	-	86
Senior Minister's phone	1,022	-	-	1,022
Youth Pastor - phone	180	-	-	180
Church weekend away	(210)	-	35	(175)
Less : Movement on Church weekend away prepayments	210	-	-	210
Books and Publications	201	-	-	201
Manse light & heat & water	1,111	-	-	1,111
Manse council tax	1,788	-	-	1,788
Manse insurance	302	-	-	302
Manse repairs & maintenance	113	-	-	113
Visiting preachers	901	-	-	901
Payment to WEBA Payroll	587	-	-	587
National insurance rebate	(4,000)	-	-	(4,000)
Other pastoral/employment expenses	1,128	-	-	1,128
Support and other employment costs (note 8)	14,489	-	-	14,489
	83,689	-	35	83,724

Pastoral expenses - Prior Year

	General Funds £	Designated Funds £	Restricted Funds £	Equivalent Total Funds 2020 £
Senior Minister's stipend - Trustee	33,022	-	-	33,022
Employer's national insurance (Senior Minister)	3,410	-	-	3,410
Senior Minister's superannuation	3,949	-	-	3,949
Youth Pastor's Stipend	11,375	-	-	11,375
Youth Pastor - superannuation	569	-	-	569
Senior Minister's expenses	1,570	-	-	1,570
Youth Pastor - expenses	448	-	-	448
Senior Minister's phone	1,023	-	-	1,023
Youth Pastor - phone	105	-	-	105
Church weekend away	1,514	-	1,170	2,684
Less : Church weekend away prepayments	(475)	-	-	(475)
Books and Publications	331	-	-	331
Manse light & heat & water	1,389	-	-	1,389
Manse council tax	1,548	-	-	1,548
Manse insurance	288	-	-	288
Manse repairs & maintenance	78	-	-	78
2nd Manse Rent	(700)	-	-	(700)
2nd Manse Repairs and Maintenance	57	-	-	57
Visiting preachers	1,347	-	-	1,347
Payment to WEBA Payroll	558	-	-	558
National insurance rebate	(3,000)	-	-	(3,000)
Other pastoral/employment expenses	393	-	-	393
Support and other employment costs (note 8)	12,059	-	-	12,059
	70,858	-	1,170	72,028

5 Mission enabling

	General Funds £	Designated Funds £	Restricted Funds £	Total Funds 2021 £
Outreach & events	413	-	-	413
Destination Bethlehem	512	-	-	512
Discipleship & materials	831	-	-	831
Training courses	1,000	-	-	1,000
Children's work	343	-	-	343
Youth work	672	-	-	672
Families' ministry	473	-	-	473
Young adults' ministry	168	-	-	168
Seniors' ministry	1,661	-	-	1,661
Church plant - Mosaic Church	1,795	-	-	1,795
Church plant - Poets Mews	243	-	-	243
Local mission initiatives	932	-	-	932
Baptist Missionary Society	10,000	-	-	10,000
Baptist Home Mission Fund	10,000	-	-	10,000
TEAR Fund	1,500	-	-	1,500
Changing Lives	1,000	-	-	1,000
Clevedon Food Bank	500	-	-	500
Bristol Baptist College	500	-	-	500
Bristol Hospitality Network	500	-	-	500
Christian Aid	500	-	-	500
InHope Bristol	500	-	-	500
SAT7	500	-	-	500
Love Russia	500	-	-	500
Mission Aviation Fellowship	500	-	-	500
Open Doors	500	-	-	500
Tools with a Mission	500	-	-	500
Transforming Health & Education in Nepal	500	-	-	500
Regents Park Baptist College	450	-	-	450
Spurgeons College	450	-	-	450
Linking Lives	100	-	-	100
Luke Wareham (Short Term Service)	(100)	-	-	(100)
Other missionary giving	94	-	-	94
Support and other employment costs (note 8)	7,960	-	-	7,960
	45,997	-	-	45,997

Grants made during the year to organisations (including specific gifts - see note 7) totalled £31,318 (2020: £30,295). Grants made during the year to individuals (including specific gifts - see note 7) totalled £100 (2020: £208)

Mission enabling - Prior Year

	General Funds £	Designated Funds £	Restricted Funds £	Equivalent Total Funds 2020 £
Outreach & events	401	-	-	401
Destination Bethlehem	2,755	-	-	2,755
Discipleship & materials	262	-	-	262
Training courses	1,831	-	-	1,831
Less : Training courses prepayment	(505)	-	-	(505)
Children's work	1,100	-	-	1,100
Youth work	1,676	-	-	1,676
Families' ministry	89	-	-	89
Seniors' ministry	258	-	-	258
Church plant - Mosaic Church	1,395	-	-	1,395
Church plant - Poets Mews	238	-	-	238
Mission to Albania	-	915	-	915
Local mission initiatives	934	-	-	934
Baptist Missionary Society	10,000	-	-	10,000
Baptist Home Mission Fund	10,000	-	-	10,000
Clevedon Food Bank	1,000	-	-	1,000
Bible Society	500	-	-	500
Bristol Baptist College	500	-	-	500
Bristol Hospitality Network	500	-	-	500
Christian Aid	500	-	-	500
Compassion UK	500	-	-	500
Euro Relief	500	-	-	500
Faith in Later Life	500	-	-	500
Gideons	500	-	-	500
Love Russia	500	-	-	500
Mission Aviation Fellowship	500	-	-	500
Open Doors	500	-	-	500
Operation Mobilisation	500	-	-	500
The RoofTop	500	-	-	500
Tools with a Mission	450	-	-	450
Transforming Health & Education in Nepal	450	-	-	450
Regents Park Baptist College	250	-	-	250
Spurgeons College	250	-	-	250
Luke Wareham (Short Term Service)	100	-	-	100
Other missionary giving	18	-	-	18
Support and other employment costs (note 8)	8,117	-	-	8,117
	47,569	915	-	48,484

6 Church building expenses

	General Funds £	Designated Funds £	Restricted Funds £	Total Funds 2021 £	Equivalent Total Funds 2020 £
Cleaning materials & supplies	1,289	-	-	1,289	988
Gas, electricity & water - cash	7,391	-	-	7,391	10,264
Gas, electricity & water - accrual movement	(442)	-	-	(442)	(176)
Telephone	3,816	-	-	3,816	4,071
Less : Movement in telephone prepayments	(440)	-	-	(440)	-
Repairs & maintenance	8,151	-	-	8,151	20,386
Repairs & maintenance - accrual movement	250	-	-	250	-
Buildings & contents insurance	4,869	-	-	4,869	4,864
Depreciation	6,341	-	-	6,341	7,879
Support and other employment costs (note 8)	14,795	-	-	14,795	17,620
	46,020	-	-	46,020	65,896

Church Building Expenses - Prior Year: 2020 Church Building Expenses were wholly and exclusively paid from the general, unrestricted fund, there being no designated or restricted fund expenditure involved.

7 Specific gifts

	General Funds £	Designated Funds £	Restricted Funds £	Total Funds 2021 £
BMS re Beirut explosion appeal	500	-	-	500
Baptist Missionary Society relief fund	500	-	-	500
Baptist Union of Albania re COVID-19 appeal	-	500	-	500
TEAR Fund re Haiti appeal	-	-	200	200
West of England Baptist Assoc re Albania Christmas appeal	-	200	200	400
Simon & Wendy Hall (BMS, Nepal)	100	-	-	100
BMS re Nepal leprosy Christmas appeal	-	-	123	123
BMS re Chad Hospital harvest appeal	-	-	50	50
TEAR Fund re Syrian refugees appeal	-	-	20	20
Churches together in Clevedon re Chaplaincy	-	-	25	25
	1,100	700	618	2,418

Specific gifts - Prior Year

	General Funds £	Designated Funds £	Restricted Funds £	Equivalent Total Funds 2020 £
West of England Baptist Assoc re Albania Earthquake appeal	500	-	-	500
BMS Afghan Water appeal	-	-	397	397
TEAR Fund cyclone appeal	-	-	213	213
Baptist Missionary Society relief fund	-	-	160	160
Simon & Wendy Hall (BMS, Nepal)	108	-	-	108
Clevedon Food Bank	-	-	100	100
Churches together in Clevedon re Chaplaincy	-	-	25	25
	608	-	895	1,503

8 Support Costs

	General Funds £	Designated Funds £	Restricted Funds £	Total Funds 2021 £	Equivalent Total Funds 2020 £
Other employment costs	20,395	-	-	20,395	19,765
Legal costs re charitable status review - cash	1,226	-	-	1,226	1,692
Legal costs re charitable status review - accrual movement	(570)	-	-	(570)	570
Catering & kitchen	-	-	-	-	1,641
Church Suite database	761	-	-	761	552
Conference fees & expenses	58	-	-	58	551
GDPR Consultancy and registration	35	-	-	35	35
Music, drama & licences	2,423	-	-	2,423	1,603
Less : Movement in licence prepayments	(59)	-	-	(59)	(445)
Printing, stationery, advertising & postage	5,553	-	-	5,553	4,878
Less : Movement in photocopier prepayments	(367)	-	-	(367)	-
Website Expenses	234	-	-	234	586
Finance costs (including interest costs of pension deficit liability)	644	-	-	644	901
Equipment small purchases and maintenance	2,454	-	-	2,454	1,394
Subscriptions & donations	1,154	-	-	1,154	976
Miscellaneous	531	-	-	531	679
Governance costs					
Independent examination fee - cash	2,772	-	-	2,772	1,668
Independent examination fee - accrual movement	-	-	-	-	750
	37,244	-	-	37,244	37,796

Other employment costs have been allocated to charitable activities with specific reference to the role(s) performed.
Remaining support costs have then been allocated to charitable activities based on the percentage of total expenditure incurred.

Support Costs - Prior Year: 2020 Support Costs were wholly and exclusively paid from the general, unrestricted fund, there being no designated or restricted fund expenditure involved.

9 Net income/(expenditure)

Income reflects donations from Trustees and related parties totalling £22,790 (2020 : £22,525)

Expenditure is stated after charging:

	Total Funds 2021 £	Equivalent Total Funds 2020 £
Depreciation	6,341	7,879
Independent examiner's fees (cash plus movement in accrual)	2,772	2,418
Employee benefits paid to key management staff	64,997	52,325
Trustees' remuneration	43,400	40,381
Trustees' expenses (mainly ministers' mileage costs and costs of materials for church services)	1,468	3,152
Related party transactions (salary and pension contributions)	4,420	4,163

Key management staff comprise the Trustees of the church (including the senior minister) and the youth pastor (not a Trustee).

During the year 1 Trustee - the senior minister - received remuneration as detailed in note 4 for the provision of ministerial services to the church. Remuneration to minister(s) is in accordance with the church's constitution (paragraph 21). Similarly in 2020 only the senior minister received remuneration for the provision of ministerial services.

Expenses reimbursed to Trustees during the year totalled £1,468 and was paid to 3 Trustees (2020 : £3,152 to 3 Trustees).

Related party transactions reflect pay (and employer's pension contribution) to one of the part-time administrators of the church, who is the wife of the senior minister. There are no other related party transactions.

In addition to the items specified above the senior minister, who is also a Trustee and a member of the key management staff, was provided with manse accommodation for him and his family. The church also paid the Council Tax and Water Rates related to this property (see note 4). In the previous year the same provisions were made to the senior minister.

10 Tangible fixed assets

	Church Manse £	Fixtures & fittings £	Church Building £	Total £
Cost or Valuation				
At 1 April 2020	390,000	105,421	2,065,410	2,560,831
Additions	-	10,477	-	10,477
Revaluation	-	-	-	-
Disposals	-	(4,185)	-	(4,185)
At 31 March 2021	390,000	111,713	2,065,410	2,567,123
Depreciation				
At 1 April 2020	-	96,044	-	96,044
Charge for the year	-	6,341	-	6,341
Disposals	-	(4,185)	-	(4,185)
At 31 March 2021	-	98,200	-	98,200
Net book value				
At 31 March 2021	390,000	13,513	2,065,410	2,468,923
At 1 April 2020	390,000	9,377	2,065,410	2,464,787

11 Operating Leases

At 31 March 2021 the church had aggregate annual commitments under non-cancellable operating leases as set out below.

Operating leases which expire:	2021 £	Equivalent Amount 2020 £
Within 1 year	2,020	2,020
Within 2 to 5 years	4,040	6,060

12 Staff costs

The aggregate payroll costs were:

	2021 £	Equivalent Amount 2020 £
Stipend and salaries	74,363	62,879
Social security costs (net of Government small business refund £4,000 (2020 : £3,000))	761	410
Pension contributions	5,972	5,442
Other employment benefits (movement in accrual for untaken holidays as at 31st March 2021)	297	84
(Contributions to the pension scheme deficit fund are not included in the current expenditure.)		
	81,393	68,815

No employee received emoluments of more than £60,000.

The Trustees operate a defined contribution pension scheme. Contributions payable for the year are charged to the Statement of Financial Activities.

12 Staff costs (continued)

The average staff headcount, and the average weekly number of employees during the year, calculated on the basis of full time equivalents of 35 hours per week, was as follows:

	2021		Equivalent 2020	
	Headcount	**FTE**	**Headcount**	**FTE**
	No.	No.	No.	No.
Ministers	2	2.0	2	1.6
Administrator	2	0.6	2	0.6
Cleaner	1	0.3	1	0.3
	5	2.9	5	2.5

13 Taxation

The charity is exempt from corporation tax on its charitable activities.

14 Debtors and Prepayments

	2021	Equivalent Amount 2020
	£	£
Gift aid	9,479	8,991
Prepayments	2,081	1,425
	11,560	10,416

15 Creditors: amounts falling due within one year

	2021	Equivalent Amount 2020
	£	£
Accruals	5,879	6,344
Pension fund deficit	3,714	3,654
	9,593	9,998

16 Creditors: amounts falling due after more than one year

	2021	Equivalent Amount 2020
	£	£
Pension fund deficit	16,983	30,084
	16,983	30,084

17 Movement in funds

	At 1 April 2020 £	Income £	Expenditure £	Transfers £	Other fund movements and revaluation £	At 31 March 2021 £
Restricted funds	969	688	(653)	-	-	1,004
Unrestricted funds						
General funds	2,594,891	208,216	(176,256)	(5,240)	-	2,621,611
Designated funds	2,449	-	(700)	2,500	-	4,249
Pension reserve	(33,738)	-	(550)	2,740	10,851	(20,697)
	2,563,602	208,216	(177,506)	-	10,851	2,605,163
Total funds	2,564,571	208,904	(178,159)	-	10,851	2,606,167

Restricted funds represent donations received in support of local church initiatives.

The designated fund represents monies set aside for future expenditure relating to a) the ongoing partnership with a baptist church in Tirana, Albania, and b) celebrations of the church's centenary in 2022

Movement in funds - prior year - equivalent amounts

	At 1 April 2019 £	Income £	Expenditure £	Transfers £	Other fund movements and revaluation £	At 31 March 2020 £
Restricted funds	959	2,075	(2,065)	-	-	969
Unrestricted funds						
General funds	2,498,355	219,719	(184,110)	(4,073)	65,000	2,594,891
Designated funds	2,864	-	(915)	500	-	2,449
Pension reserve	(35,966)	-	(821)	3,573	(524)	(33,738)
	2,465,253	219,719	(185,846)	-	64,476	2,563,602
Total funds	2,466,212	221,794	(187,911)	-	64,476	2,564,571

18 Analysis of net assets between funds as at 31st March, 2021

	Tangible fixed assets £	Net current assets £	Long term liabilities £	Total £
Restricted funds	-	1,004	-	1,004
Unrestricted funds				
General funds	2,468,923	152,688	-	2,621,611
Designated funds	-	4,249	-	4,249
Pension reserve	-	(3,714)	(16,983)	(20,697)
Total funds	2,468,923	154,227	(16,983)	2,606,167

Analysis of net assets between funds - previous year - equivalent amounts as at 31st March, 2020

	Tangible fixed assets £	Net current assets £	Long term Liabilities £	Total £
Restricted funds	-	969	-	969
Unrestricted funds				
General funds	2,464,787	130,104	-	2,594,891
Designated funds	-	2,449	-	2,449
Pension reserve	-	(3,654)	(30,084)	(33,738)
	2,464,787	129,868	(30,084)	2,564,571

19 Prior Year Fund Accounting Analysis - Statement of Financial Activities

Equivalent statement of Financial Activities for the old unincorporated charity prior to the transfer of trade and assets to the CIO

	Note	General Funds £	Designated Funds £	Restricted Funds £	Equivalent Total Funds 2020 £
Income and endowments from:					
Donations and legacies	**2**	219,014	-	2,075	221,089
Investments	**3**	492	-	-	492
Other trading activities - hire of the church building		213	-	-	213
		219,719	-	2,075	221,794
Expenditure on:					
Charitable activities					
Pastoral expenses	**4**	70,858	-	1,170	72,028
Mission enabling	**5**	47,569	915	-	48,484
Church building expenses	**6**	65,896	-	-	65,896
Specific gifts	**7**	608	-	895	1,503
		184,931	915	2,065	187,911
Net income/(expenditure)		34,788	(915)	10	33,883
Transfers between funds	**17**	(500)	500	-	-
Other movements in pension deficit liability	**20**	(524)	-	-	(524)
Gains/losses on revaluation of fixed assets	**10**	65,000	-	-	65,000
Net movement in funds		98,764	(415)	10	98,359
Reconciliation of funds:					
Total funds brought forward	**17**	2,462,389	2,864	959	2,466,212
Total funds carried forward	**17**	2,561,153	2,449	969	2,564,571

20 FRS102 Pensions Disclosure

Background to the disclosure

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

For any month, each participating employer in the Scheme pays contributions as set out in the Schedule of Contributions in force at that time.

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS102. This is because it is not possible to attribute the Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable towards benefits and expenses accrued in that year, plus any impact of deficiency contributions (see below).

The Minister(s), and some members of the church staff is/(are) eligible to join the Scheme.

From January 2012, pension provision is being 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, which are operated and managed on behalf of the Pension Trustee by Legal and General Life Assurance Society Limited. In addition, the employer pays a further 4% of Pensionable Income 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 Plc. [Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.] The further 4% contribution rate is reduced to 3% for Employer contributions made to the Segregated DC Arrangement.

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.

Actuarial valuation as at 31 December 2019

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%). The Church and the other employers supporting the DB Plan are collectively responsible for funding this deficit.

The key assumptions underlying the valuation were as follows:

Type of financial assumption	**% pa**
RPI price inflation	3.20
CPI price inflation	2.70
Minimum Pensionable Income increases (RPI)	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	
- Main Scheme pension	2.70

Post–retirement mortality in accordance with 80% of the S3NFA and S3NMA tables, with allowance for future improvements in mortality rates from 2013 in line with the CMI 2019 core projections, with a long term annual rate of improvement of 1.75% for males and 1.5% for females, with the core smoothing parameter and with additional initial mortality improvement factor A=0.5%.

The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Recovery plan

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Plan reveals a deficit the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan.

Under the current Recovery Plan dated 30 September 2020, deficiency contributions are payable until 30 June 2026. These contributions are broadly based on the employer's membership at 31 December 2014 and increase annually in line with increases to Minimum Pensionable Income as defined in the Rules. However, the Trustee and the Council agreed a 50% reduction for all deficiency contributions payable between 1 July 2020 and 31 December 2020.

20 FRS102 Pensions Disclosure (*continued*)

Movement in Balance Sheet liability

Section 28.11A of FRS102 requires agreed deficit recovery payments to be recognised as a liability. The movement in the provision is set out in the table below.

Accounting date (year ending):	**31/03/2021**	Equivalent Amount **31/03/2020**
Balance sheet liability at year start	£33,738	£35,966
Minus deficiency contributions paid	(£2,740)	(£3,573)
Interest cost (recognised in SoFA)	£550	£821
Remaining change to balance sheet liability* (recognised in SoFA)	(£10,851)	£524
Balance sheet liability at year end	£20,697	£33,738

* Comprises any change in agreed deficit recovery plan and change in assumptions between year-ends.

This liability represents the present value of the deficit contributions agreed as at the accounting date and has been valued using the following assumptions set by reference to the duration of the deficit recovery payments:

Accounting date	**31/03/2021**	**31/03/2020**	**31/03/2019**
Discount rate	0.5%	1.7%	2.4%
Future increases to Minimum Pensionable Income	3.2%	3.2%	3.3%

The Trustees have been advised that the cost for the church to buy out its Pension Scheme liabilities at February 2021 would have been approximately £49,400.

21 Donation of assets and liabilities

At midnight on 31 March, 2020, the Trustees moved the trade and assets of the old unincorporated charity Clevedon Baptist Church into this newly constituted CIO. Prior year comparison figures (Equivalent Total Funds) included throughout this report are those for the old Charity for the period to 31st March, 2020, prior to the point of transfer. See note 1a). The operations of the church continued unchanged as a result of this restructure. Please see the accounting policies and the Trustees' Report for more information.

The carrying values of the assets and funds transferred, which became the opening balances for this CIO, were:

	£
Net Assets:	
Fixed assets	2,464,787
Debtors	8,991
Prepayments	1,425
Cash in hand and on deposit	129,450
Creditors (<1 year)	(9,998)
Creditors (>1 year)	(30,084)
	2,564,571
Funds:	
Unrestricted general funds:	
General funds	2,594,891
Pension reserve	(33,738)
Designated funds	2,449
Restricted funds	969
	2,564,571