



## **Report of the Trustees including Unaudited Financial Statements for the year ended 31<sup>st</sup> 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](http://www.clevedonbaptistchurch.org)**



# Clevedon Baptist Church

## Report of the Trustees

For the period ending 31<sup>st</sup> March 2021

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# Clevedon Baptist Church

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## 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 8<sup>th</sup> 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 25<sup>th</sup> January 2010. The governing document (Constitution) was approved for the Church at the Church Members' Meeting held on 15<sup>th</sup> 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 20<sup>th</sup> May, 2018, and the CIO was added to the Charity Commission register on 21<sup>st</sup> March 2019.

This is therefore the first annual report for the CIO. At midnight on 31<sup>st</sup> 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 31<sup>st</sup> 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.

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#### 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.

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#### 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.

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**For the period ending 31<sup>st</sup> March 2021**

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- 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

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#### 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 1<sup>st</sup> 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.

<b>Period</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>
<b>Members</b>	202	197	195	195
<b>Children &lt;11</b> in regular contact with the Church through its organised activities	84	118	122	120
<b>Young People 11-18</b> in regular contact with the Church through its organised activities	76	151	170	160
<b>Believers Baptisms</b>	2	1	0	4
<b>Total attendance all congregations (1<sup>st</sup> January 2020)</b>	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.

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## **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 Coronavirus 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 lockdown 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.

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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.

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### **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.

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#### **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.

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### **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.

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#### **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.



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#### **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.



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### 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.

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## 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

## Report of the Trustees

For the period ending 31<sup>st</sup> March 2021

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### 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 31<sup>st</sup> 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 31<sup>st</sup> 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.

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## 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.**

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## 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 31<sup>st</sup> 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

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**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 it 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%.

## Report of the Trustees

For the period ending 31<sup>st</sup> March 2021

**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 Trust 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.



## Report of the Trustees

For the period ending 31<sup>st</sup> March 2021

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### 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 31<sup>st</sup> 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.



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#### 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.***

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## **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 5<sup>th</sup> May, 2021.

Martyn Frampton  
Chair of Trustees

Rev Antony Wareham  
Senior Minister

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## **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 31<sup>st</sup> 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

# **Clevedon Baptist Church**

## **Report of the Trustees**

**For the period ending 31<sup>st</sup> March 2021**

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### **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 £
<b>Income and endowments from:</b>						
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
		<u>208,216</u>	<u>-</u>	<u>688</u>	<u>208,904</u>	<u>221,794</u>
<b>Expenditure on:</b>						
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
		<u>176,806</u>	<u>700</u>	<u>653</u>	<u>178,159</u>	<u>187,911</u>
<b>Net income/(expenditure)</b>	<b>9</b>	31,410	(700)	35	30,745	33,883
<b>Transfers between funds</b>	<b>17</b>	(2,500)	2,500	-	-	-
<b>Other movements in pension deficit liability</b>	<b>20</b>	10,851	-	-	10,851	(524)
<b>Gains/losses on revaluation of fixed assets</b>	<b>10</b>	-	-	-	-	65,000
<b>Net movement in funds</b>		<u>39,761</u>	<u>1,800</u>	<u>35</u>	<u>41,596</u>	<u>98,359</u>
<b>Reconciliation of funds:</b>						
<b>Total funds brought forward</b>	<b>17</b>	2,561,153	2,449	969	2,564,571	2,466,212
<b>Total funds carried forward</b>	<b>17</b>	<u>2,600,914</u>	<u>4,249</u>	<u>1,004</u>	<u>2,606,167</u>	<u>2,564,571</u>

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 £
<b>Fixed Assets</b>			
Tangible fixed assets	10	2,468,923	2,464,787
<b>Current Assets</b>			
Debtors and Prepayments	14	11,560	10,416
Cash at bank		152,260	129,450
		163,820	139,866
<b>Creditors : Amounts falling due within one year</b>	15	(9,593)	(9,998)
Net Current Assets		154,227	129,868
<b>Creditors: Amounts falling due after more than one year</b>	16	(16,983)	(30,084)
<b>Net assets</b>		2,606,167	2,564,571
<b>Unrestricted funds</b>			
General funds		2,621,611	2,594,891
Pension reserve		(20,697)	(33,738)
Designated funds		4,249	2,449
<b>Total - Unrestricted funds</b>	18	2,605,163	2,563,602
<b>Restricted funds</b>	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

**CLEVEDON BAPTIST CHURCH**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 MARCH 2021**

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**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.

**CLEVEDON BAPTIST CHURCH**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 MARCH 2021**

**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
	<u>207,935</u>	<u>-</u>	<u>688</u>	<u>208,623</u>

**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
	<u>219,014</u>	<u>-</u>	<u>2,075</u>	<u>221,089</u>

**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
	<u>281</u>	<u>-</u>	<u>-</u>	<u>281</u>	<u>492</u>

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.



**CLEVEDON BAPTIST CHURCH**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 MARCH 2021**

**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 WEBBA 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
	<b>83,689</b>	<b>-</b>	<b>35</b>	<b>83,724</b>

**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 WEBBA 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
	<b>70,858</b>	<b>-</b>	<b>1,170</b>	<b>72,028</b>

# CLEVEDON BAPTIST CHURCH

## NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2021

### 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
	<b>45,997</b>	<b>-</b>	<b>-</b>	<b>45,997</b>

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
	<b>47,569</b>	<b>915</b>	<b>-</b>	<b>48,484</b>

# CLEVEDON BAPTIST CHURCH

## NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2021

### 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
	<u>46,020</u>	<u>-</u>	<u>-</u>	<u>46,020</u>	<u>65,896</u>

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
	<u>1,100</u>	<u>700</u>	<u>618</u>	<u>2,418</u>

### 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
	<u>608</u>	<u>-</u>	<u>895</u>	<u>1,503</u>

# CLEVEDON BAPTIST CHURCH

## NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2021

### 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.

# CLEVEDON BAPTIST CHURCH

## NOTES TO THE FINANCIAL STATEMENTS

### YEAR ENDED 31 MARCH 2021

#### 10 Tangible fixed assets

	Church Manse £	Fixtures & fittings £	Church Building £	Total £
<b>Cost or Valuation</b>				
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
<b>Depreciation</b>				
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
<b>Net book value</b>				
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.

	2021 £	Equivalent Amount 2020 £
Operating leases which expire:		
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) (Contributions to the pension scheme deficit fund are not included in the current expenditure.)	297	84
	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.

# CLEVEDON BAPTIST CHURCH

## NOTES TO THE FINANCIAL STATEMENTS

### YEAR ENDED 31 MARCH 2021

#### 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 No.	FTE No.	Headcount No.	FTE No.
Ministers	2	2.0	2	1.6
Administrator	2	0.6	2	0.6
Cleaner	1	0.3	1	0.3
	<u>5</u>	<u>2.9</u>	<u>5</u>	<u>2.5</u>

#### 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	<u>2,081</u>	<u>1,425</u>
	<u>11,560</u>	<u>10,416</u>

#### 15 Creditors: amounts falling due within one year

	2021 £	Equivalent Amount 2020 £
Accruals	5,879	6,344
Pension fund deficit	<u>3,714</u>	<u>3,654</u>
	<u>9,593</u>	<u>9,998</u>

#### 16 Creditors: amounts falling due after more than one year

	2021 £	Equivalent Amount 2020 £
Pension fund deficit	16,983	30,084
	<u>16,983</u>	<u>30,084</u>

# CLEVEDON BAPTIST CHURCH

## NOTES TO THE FINANCIAL STATEMENTS

### YEAR ENDED 31 MARCH 2021

#### 17 Movement in funds

	At 1 April 2020 £	Income £	Expenditure £	Transfers £	Other fund movements and revaluation £	At 31 March 2021 £
<b>Restricted funds</b>	969	688	(653)	-	-	1,004
<b>Unrestricted funds</b>						
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)
	<u>2,563,602</u>	<u>208,216</u>	<u>(177,506)</u>	<u>-</u>	<u>10,851</u>	<u>2,605,163</u>
Total funds	<u>2,564,571</u>	<u>208,904</u>	<u>(178,159)</u>	<u>-</u>	<u>10,851</u>	<u>2,606,167</u>

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 £
<b>Restricted funds</b>	959	2,075	(2,065)	-	-	969
<b>Unrestricted funds</b>						
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)
	<u>2,465,253</u>	<u>219,719</u>	<u>(185,846)</u>	<u>-</u>	<u>64,476</u>	<u>2,563,602</u>
Total funds	<u>2,466,212</u>	<u>221,794</u>	<u>(187,911)</u>	<u>-</u>	<u>64,476</u>	<u>2,564,571</u>

# CLEVEDON BAPTIST CHURCH

## NOTES TO THE FINANCIAL STATEMENTS

### YEAR ENDED 31 MARCH 2021

#### 18 Analysis of net assets between funds as at 31st March, 2021

	Tangible fixed assets £	Net current assets £	Long term liabilities £	Total £
<b>Restricted funds</b>	-	1,004	-	1,004
<b>Unrestricted funds</b>				
General funds	2,468,923	152,688	-	2,621,611
Designated funds	-	4,249	-	4,249
Pension reserve	-	(3,714)	(16,983)	(20,697)
<b>Total funds</b>	<b>2,468,923</b>	<b>154,227</b>	<b>(16,983)</b>	<b>2,606,167</b>

#### 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 £
<b>Restricted funds</b>	-	969	-	969
<b>Unrestricted funds</b>				
General funds	2,464,787	130,104	-	2,594,891
Designated funds	-	2,449	-	2,449
Pension reserve	-	(3,654)	(30,084)	(33,738)
	<b>2,464,787</b>	<b>129,868</b>	<b>(30,084)</b>	<b>2,564,571</b>

#### 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 £
<b>Income and endowments from:</b>					
Donations and legacies	2	219,014	-	2,075	221,089
Investments	3	492	-	-	492
Other trading activities - hire of the church building		213	-	-	213
		<b>219,719</b>	<b>-</b>	<b>2,075</b>	<b>221,794</b>
<b>Expenditure on:</b>					
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
		<b>184,931</b>	<b>915</b>	<b>2,065</b>	<b>187,911</b>
<b>Net income/(expenditure)</b>		<b>34,788</b>	<b>(915)</b>	<b>10</b>	<b>33,883</b>
<b>Transfers between funds</b>	17	<b>(500)</b>	<b>500</b>	<b>-</b>	<b>-</b>
<b>Other movements in pension deficit liability</b>	20	<b>(524)</b>	<b>-</b>	<b>-</b>	<b>(524)</b>
<b>Gains/losses on revaluation of fixed assets</b>	10	<b>65,000</b>	<b>-</b>	<b>-</b>	<b>65,000</b>
<b>Net movement in funds</b>		<b>98,764</b>	<b>(415)</b>	<b>10</b>	<b>98,359</b>
<b>Reconciliation of funds:</b>					
<b>Total funds brought forward</b>	17	<b>2,462,389</b>	<b>2,864</b>	<b>959</b>	<b>2,466,212</b>
<b>Total funds carried forward</b>	17	<b>2,561,153</b>	<b>2,449</b>	<b>969</b>	<b>2,564,571</b>



## CLEVEDON BAPTIST CHURCH

### NOTES TO THE FINANCIAL STATEMENTS

#### YEAR ENDED 31 MARCH 2021

##### 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.

# CLEVEDON BAPTIST CHURCH

## NOTES TO THE FINANCIAL STATEMENTS

### YEAR ENDED 31 MARCH 2021

#### 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:

	£
<b>Net Assets:</b>	
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)
	<u>2,564,571</u>
<b>Funds:</b>	
Unrestricted general funds:	
General funds	2,594,891
Pension reserve	(33,738)
Designated funds	2,449
Restricted funds	969
	<u>2,564,571</u>