



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

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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.

Report of the Trustees

For the period ending 31st March 2022

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.

Report of the Trustees

For the period ending 31st March 2022

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

Report of the Trustees

For the period ending 31st March 2022

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.

Report of the Trustees

For the period ending 31st March 2022

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.

Report of the Trustees

For the period ending 31st March 2022

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 Trust 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.

Report of the Trustees

For the period ending 31st March 2022

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

Clevedon Baptist Church

Report of the Trustees

For the period ending 31st March 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
		<u>216,761</u>	<u>2,478</u>	<u>219,239</u>	<u>208,904</u>
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
		<u>191,367</u>	<u>2,139</u>	<u>193,506</u>	<u>178,159</u>
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		<u>26,076</u>	<u>339</u>	<u>26,415</u>	<u>41,596</u>
Reconciliation of funds:					
Total funds brought forward	17	2,605,163	1,004	2,606,167	2,564,571
Total funds carried forward	17	<u>2,631,239</u>	<u>1,343</u>	<u>2,632,582</u>	<u>2,606,167</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.

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
		<u>184,338</u>	<u>163,820</u>
Creditors : Amounts falling due within one year	15	<u>(10,330)</u>	<u>(9,593)</u>
Net Current Assets		174,008	154,227
Creditors: Amounts falling due after more than one year	16	(12,647)	(16,983)
Net assets		<u><u>2,632,582</u></u>	<u><u>2,606,167</u></u>
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
		<u><u>2,632,582</u></u>	<u><u>2,606,167</u></u>

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

CLEVEDON BAPTIST CHURCH
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2022

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.

CLEVEDON BAPTIST CHURCH
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2022

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.

CLEVEDON BAPTIST CHURCH
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2022

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
	<u>81,335</u>	<u>-</u>	<u>81,335</u>

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
	<u>83,689</u>	<u>35</u>	<u>83,724</u>

CLEVEDON BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2022

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

CLEVEDON BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2022

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

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YEAR ENDED 31 MARCH 2022

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.

CLEVEDON BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2022

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.

	2022 £	2021 £
Operating leases which expire:		
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.

CLEVEDON BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2022

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 No.	FTE No.	Headcount No.	FTE No.
Ministers	2	2.0	2	2.0
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>2.9</u>

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	<u>1,852</u>	<u>2,081</u>
	<u>10,351</u>	<u>11,560</u>

15 Creditors: amounts falling due within one year

	2022 £	2021 £
Accruals	6,577	5,879
Pension fund deficit	<u>3,753</u>	<u>3,714</u>
	<u>10,330</u>	<u>9,593</u>

16 Creditors: amounts falling due after more than one year

	2022 £	2021 £
Pension fund deficit	12,647	16,983
	<u>12,647</u>	<u>16,983</u>

CLEVEDON BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2022

17 Movement in funds

	At 1 April 2021 £	Income £	Expenditure £	Transfers £	Other fund movements and revaluation £	At 31 March 2022 £
Restricted funds	<u>1,004</u>	<u>2,478</u>	<u>(2,139)</u>	<u>-</u>	<u>-</u>	<u>1,343</u>
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	<u>2,605,163</u>	<u>216,761</u>	<u>(191,367)</u>	<u>-</u>	<u>682</u>	<u>2,631,239</u>
Total funds	<u>2,606,167</u>	<u>219,239</u>	<u>(193,506)</u>	<u>-</u>	<u>682</u>	<u>2,632,582</u>

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	<u>969</u>	<u>688</u>	<u>(653)</u>	<u>-</u>	<u>-</u>	<u>1,004</u>
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	<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>

CLEVEDON BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2022

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

CLEVEDON BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2022

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.

CLEVEDON BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2022

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.