



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

**Clevedon Baptist Church
Station Road
Clevedon
North Somerset
BS21 6NH**

**Operating as a Charitable Incorporated Organisation
Registered Charity No: 1182579**

www.clevedonbaptistchurch.org



Clevedon Baptist Church

Report of the Trustees

For the period ending 31st March 2023

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Clevedon Baptist Church

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Report of the Trustees

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

Status

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

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

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

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

Charitable Purpose

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

Public Benefit

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

Vision

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

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

Mission

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

We see our God given mission as:

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

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

Focus on Church life 2022-23

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

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

Basis of Faith and Practices

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

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

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

The Church Programme

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

Notes:

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

Report of the Trustees**For the period ending 31st March 2023****Review of Activities**

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

Achievements and Performance

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

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

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

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

Multi-congregations:

Mosaic Church

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

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

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

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

Poets Mews Community Church

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

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

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

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

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

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

Pill Congregation – The Church on the Green

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

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

Muddy Church

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

Worship

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

Pastoral Care and Home Groups

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

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

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

Prayer

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

Evangelism and Outreach Events

Evangelism and outreach events in 2022 included the following:

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

Chaplaincy

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

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

Social Action

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

Overseas Mission Partners

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

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

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

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

Children

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

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

Young People

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

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

Young Adults 18s-30s

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

Report of the Trustees

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Families

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

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

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

Seniors

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

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

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

Luncheon Club

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

Art Groups

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

Craft Group

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

Warm Bank

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

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

Perfect Blend Coffee Mornings

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

Churches Together in Clevedon and Community Activities

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

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

Report of the Trustees

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Use of Church Premises

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

Organisation and Decision Making

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

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

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

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

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

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

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

Organisational Leadership Structure

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

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

Role of the Church Leaders:

(Comprising the Senior Minister and lay members):

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

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

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

Report of the Trustees

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Trustees and Church Officers

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

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

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

Employees

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

A full time Senior Minister

A full time Youth Pastor

Two part time Administrators (one of whom resigned during the year and was replaced)

A part time Cleaner

Ministers

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

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Pay Strategy

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

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

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

Policies

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

1. Employment policies and procedures addressing:
 - Statement of Terms of Employment (generic and specific to each employee)
 - Equal Opportunities
 - Discipline
 - Grievance
 - Recruitment of ex-offenders
 - Retirement
2. Health & Safety Policy – the policy is implemented by means of 20 procedures addressing the key risks which include Fire Safety, Food Safety and Hygiene etc
3. Safeguarding Policy - for the protection of children, young people and adults at risk
4. Finance
5. General Data Protection Requirement (GDPR)
6. Counter Terrorism (Serious Incident) Policy and Procedure

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

Risk Management

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

Key risks, with mitigation steps identified, currently are:

1) Physical harm to users of the Church – accidents

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

2) Financial - significant loss of income

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

3) Legal/statutory compliance – Health & Safety legislation

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

4) Legal/statutory compliance - food safety

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

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

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

6) Continuity of operations - key persons

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

7) Damage to reputation - conduct unbecoming a Church Member

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

8) Pandemics

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

Financial Review

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

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

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

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

Significant Events

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

Report of the Trustees

For the period ending 31st March 2023

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

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

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

Contribution of volunteers

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

Charging Policy

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

Fundraising

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

Reserves policy

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

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

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

Impact of the Cost of Living Crisis

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

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

Statement of Trustees' Responsibilities

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

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

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

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

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

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



Robin Schaefer
Chair of Trustees



Rev Antony Wareham
Senior Minister

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

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

Responsibilities and basis of report

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

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

Independent Examiner's Statement

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

1. Accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. The accounts do not accord with those records; or
3. The accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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

Joshua Kingston

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

Date: 3rd May, 2023

Clevedon Baptist Church

Report of the Trustees

For the period ending 31st March 2023

Addresses for the Church, Independent Examiner and Bankers

Church

Station Road, Clevedon, North Somerset BS21 6NH.

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

Independent Examiner

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

Bankers

CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

Baptist Union Corporation Limited, Baptist House, PO Box 44, 129 Broadway, Didcot, Oxon. OX11 8RT

CLEVEDON BAPTIST CHURCH
STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 MARCH 2023

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

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

CLEVEDON BAPTIST CHURCH

BALANCE SHEET

AS AT 31 MARCH 2023

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

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

A J Wheeler

A J Wheeler
Finance Trustee

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

CLEVEDON BAPTIST CHURCH
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2023

1 Accounting policies

- a) The church operates as a public benefit entity.

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

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

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

- c) Income from donations is included in the accounts when these are receivable, except when donors specify that donations given to the charity must be used in future accounting periods, the income is deferred until those periods.
- d) Legacies are recognised when the charity is legally entitled to the legacy and the amount can be quantified with reasonable accuracy. Entitlement is regarded as the earlier of the charity being notified of an impending distribution or the legacy being received.
- e) Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category. Expenditure includes attributable VAT which cannot be recovered.

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

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

True and fair override:

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

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

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

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

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

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

- h) The Church pays pension contributions for its Senior Minister to the Baptist Ministers Pension Trust Limited, which is a final salary defined benefit scheme, which is not contracted out of the State second pension. The scheme is a multi-employer scheme and it is not possible to identify the assets and liabilities of the scheme which are attributable to the church. Therefore, in accordance with FRS102 Section 28, the scheme is accounted for as a defined contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable towards benefits and expenses accrued in that year. Section 28.11A of FRS 102 also requires agreed deficit recovery payments to be recognised as a liability. See note 20 of the financial statements.
- i) Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.
- j) Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.
- k) Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

CLEVEDON BAPTIST CHURCH
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2023

2 Income from donations and legacies

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

Income from donations and legacies - Prior Year

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

3 Income from investments

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

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

CLEVEDON BAPTIST CHURCH
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2023

4 Pastoral expenses

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

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

CLEVEDON BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2023

5 Mission enabling

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

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

CLEVEDON BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2023

5 Mission enabling (continued)

Mission enabling - Prior Year

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

6 Church building expenses

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

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

CLEDON BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2023

7 Specific gifts

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

Specific gifts - Prior Year

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

8 Support Costs

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

Other employment costs have been allocated to charitable activities with specific reference to the role(s) performed.

Remaining support costs have then been allocated to charitable activities based on the percentage of total expenditure incurred.

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

CLEVEDON BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2023

9 Net income/(expenditure)

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

Expenditure is stated after charging:

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

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

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

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

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

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

10 Tangible fixed assets

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

11 Operating Leases

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

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

CLEVEDON BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2023

12 Staff costs

The aggregate payroll costs were:

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

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

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

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

	2023		2022	
	Headcount 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

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

15 Creditors: amounts falling due within one year

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

16 Creditors: amounts falling due after more than one year

	2023 £	2022 £
Pension fund deficit	-	12,647
	<u>-</u>	<u>12,647</u>

CLEVEDON BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2023

17 Movement in funds

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

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

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

Movement in funds - prior year

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

CLEVEDON BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2023

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

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

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	<u>2,471,221</u>	<u>172,665</u>	<u>(12,647)</u>	<u>2,631,239</u>
Total funds	<u>2,471,221</u>	<u>174,008</u>	<u>(12,647)</u>	<u>2,632,582</u>

19 Prior Year Fund Accounting Analysis - Statement of Financial Activities

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

CLEVEDON BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2023

20 FRS102 Pensions Disclosure

Background to the disclosure

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

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

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

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

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

Actuarial valuation as at 31 December 2019

A formal valuation of the DB Plan as at 31 December 2019 was carried out by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298m, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit.

The key financial assumptions underlying the valuation were as follows:

Type of assumption	% pa
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income Increase Adjustment (above CPI)	0.50
Pre-retirement assumed investment returns (gilt yield plus 1.75% pa)	2.95
Post-retirement assumed investment returns (including benefits matched by the insurance policy) (gilt yield plus 0.5% pa)	1.70
Minimum Pensionable Income increases (CPI plus 0.5%)	3.20
Deferred pension increases (based on RPI):	
- Pre April 2009	3.20
- Post April 2009	2.50
Pension increases:	
- Based on CPI with an annual floor of 0% and annual cap of 0.5%	2.70

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

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

Recovery plan

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

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

Movement in Balance Sheet liability

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

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

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

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20 FRS102 Pensions Disclosure

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

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