



## **Report of the Trustees including Unaudited Financial Statements for the year ended 31<sup>st</sup> March 2024**

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

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

**[www.clevedonbaptistchurch.org](http://www.clevedonbaptistchurch.org)**



# Clevedon Baptist Church

## Report of the Trustees

For the year ended 31<sup>st</sup> March 2024

<b>Contents</b>	<b>Page</b>
<b>Report of the Trustees</b>	<b>1</b>
Status	1
Charitable Purpose	1
Public Benefit	2
Vision	2
Mission	2
Focus on Church Life 2023-2024	3
Basis of Faith and Practices	4
The Church Programme	5
<b>Review of Activities</b>	<b>6</b>
Achievements and Performance	6
Multi - congregations	6
Mosaic Church	6
Poets Mews Community Church	7
Pill Congregation – The Church on the Green	7
Muddy Church	8
Worship	8
Pastoral Care and Home Groups	9
Prayer	9
Evangelism and Outreach Events	9
Chaplaincy	9
Social Action	10
Overseas Mission Partners	10
Children	10
Young People	11
Young Adults	11
Families	11
Seniors	12
Luncheon Club	12
Art Groups	12
Craft Group	12
Warm Bank	13
Perfect Blend Coffee Mornings	13
Churches Together in Clevedon and Community Activities	13
Use of Church Premises	14
<b>Organisation and Decision Making</b>	<b>14</b>
Organisational Leadership Structure	15

# Clevedon Baptist Church

## Report of the Trustees

For the year ended 31<sup>st</sup> March 2024

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Role of the Church Leaders	15
Role of the Ministry & Support Team Leaders	15
Trustees and Church Officers	16
Employees	16
Ministers	16
Pay Strategy	17
Policies	17
Risk management	18
<b>Financial Review</b>	19
Significant events	19
Income	20
Costs	20
Plans	20
Contribution of volunteers	20
Charging policy	20
Fundraising	20
Reserves policy	21
<b>Statement of Trustees' Responsibilities</b>	22
<b>Independent Examiner's Report</b>	23
Responsibilities and basis of report	23
Independent Examiner's Statement	23
<b>Addresses for the Church, Independent Examiner and Bankers</b>	24
<b>Financial Statements</b>	
Statement of Financial Activities	25
Balance Sheet	26
Notes to the Financial Statements	27-37

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## Report of the Trustees

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

### Status

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

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

### Charitable Purpose

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

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#### Public Benefit

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

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#### Focus on Church life 2023-24

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

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

# **Clevedon Baptist Church**

## **Report of the Trustees**

**For the year ended 31<sup>st</sup> March 2024**

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- **Basis of Faith and Practices**

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

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

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

#### The Church Programme

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

#### Notes:

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



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## Review of Activities

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

### Achievements and Performance

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

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

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

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

### Multi-congregations:

#### Mosaic Church

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

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

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

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#### Poets Mews Community Church

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

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

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

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

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

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

#### Pill Church – The Church on The Green

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

## **Report of the Trustees**

**For the year ended 31<sup>st</sup> March 2024**

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

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

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

### **Muddy Church**

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

### **Worship**

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

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#### **Pastoral Care and Home Groups**

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

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

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

#### **Prayer**

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

#### **Evangelism and Outreach Events**

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

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

#### **Chaplaincy**

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

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#### **Social Action**

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

#### **Overseas Mission Partners**

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

#### **Children**

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

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

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## Young People

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

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

## Young Adults

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

## Families

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

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

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

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

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#### **Seniors**

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

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

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

#### **Luncheon Club**

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

#### **Art Groups**

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

#### **Craft Group**

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



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#### **Warm Bank**

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

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

#### **Perfect Blend Coffee Mornings**

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

#### **Churches Together in Clevedon and Community Activities**

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

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



## **Report of the Trustees**

**For the year ended 31<sup>st</sup> March 2024**

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### **Use of Church Premises**

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

### **Organisation and Decision Making**

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

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

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

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

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

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

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

## Report of the Trustees

For the year ended 31<sup>st</sup> March 2024

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### Organisational Leadership Structure

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

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

### Role of the Church Leaders:

(Comprising the Senior Minister and lay members):

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

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

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

## Report of the Trustees

For the year ended 31<sup>st</sup> March 2024

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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 31<sup>st</sup> March 2024 are:

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

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

### Employees

During the year the Church employed:

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

### Ministers

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

## Report of the Trustees

For the year ended 31<sup>st</sup> March 2024

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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 £25,000pa and the agreed multiplier were 1.2, then the minister's stipend would be £30,000pa). The multiplier is usually agreed for each minister at the time of their employment but can be changed by agreement of the Church Members.

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

### Policies

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

1. Employment policies and procedures addressing:

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

2. Health & Safety Policy – the policy is implemented by means of 20 procedures addressing the key risks which include Fire Safety, Food Safety and Hygiene etc
3. Safeguarding Policy - for the protection of children, young people and adults at risk
4. Finance
5. General Data Protection Requirement (GDPR)
6. Counter Terrorism (Serious Incident) Policy and Procedure

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

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## Risk Management

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

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.

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

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

#### 6) Continuity of operations - key persons

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

#### 7) Damage to reputation - conduct unbecoming a Church Member

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

#### 8) Pandemics

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

### Financial Review

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

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

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

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

#### Significant Events

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

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

## Report of the Trustees

For the year ended 31<sup>st</sup> March 2024

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

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

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

### Contribution of volunteers

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

### Charging Policy

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

### Fundraising

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

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#### Reserves policy

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

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

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

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



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## **Statement of Trustees' Responsibilities**

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

The law applicable to charities in England 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 8<sup>th</sup> May 2024.

*Robin Schaefer*

Robin Schaefer  
Chair of Trustees

*Antony Wareham*

Rev Antony Wareham  
Senior Minister

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

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

### **Responsibilities and basis of report**

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

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

### **Independent Examiner's Statement**

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

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

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

*Joshua Kingston*

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

Date: 8<sup>th</sup> May, 2024

# **Clevedon Baptist Church**

## **Report of the Trustees**

**For the year ended 31<sup>st</sup> March 2024**



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### **Addresses for the Church, Independent Examiner and Bankers**

#### **Church**

Station Road, Clevedon, North Somerset BS21 6NH.

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

#### **Independent Examiner**

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

#### **Bankers**

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

**CLEVEDON BAPTIST CHURCH**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**YEAR ENDED 31 MARCH 2024**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
<b>Income and endowments from:</b>					
Donations and legacies	2	196,001	4,874	200,875	241,415
Investments	3	4,213	-	4,213	3,068
Other - hire of the church building		720	-	720	240
		<u>200,934</u>	<u>4,874</u>	<u>205,808</u>	<u>244,723</u>
<b>Expenditure on:</b>					
Charitable activities					
Pastoral expenses	4	95,115	-	95,115	89,384
Mission enabling	5	63,944	2,301	66,245	60,148
Church building expenses	6	103,481	483	103,964	70,871
Specific gifts	7	1,000	3,276	4,276	2,478
		<u>263,540</u>	<u>6,060</u>	<u>269,600</u>	<u>222,881</u>
<b>Net income/(expenditure)</b>	9	(62,606)	(1,186)	(63,792)	21,842
<b>Other movements in pension deficit liability</b>	19	-	-	-	15,473
<b>Net movement in funds</b>		<u>(62,606)</u>	<u>(1,186)</u>	<u>(63,792)</u>	<u>37,315</u>
<b>Reconciliation of funds:</b>					
<b>Total funds brought forward</b>	16	2,668,180	1,717	2,669,897	2,632,582
<b>Total funds carried forward</b>	16	<u>2,605,574</u>	<u>531</u>	<u>2,606,105</u>	<u>2,669,897</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 18 for full Statement of Financial Activities for the previous year.

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

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

**CLEVEDON BAPTIST CHURCH****BALANCE SHEET****AS AT 31 MARCH 2024**

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

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



A J Wheeler  
Finance Trustee

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

**CLEVEDON BAPTIST CHURCH**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 MARCH 2024**

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**1 Accounting policies**

- a) The church operates as a public benefit entity.  
The Trustees are confident that there are no material uncertainties about the charity's ability to continue as a going concern.
- b) The financial statements have been prepared in accordance with the historical cost convention (except where otherwise stated in the accounting policy note) and in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019, and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), and the Charities Act 2011.
- The accounts (financial statements) have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.
- c) Income from donations is included in the accounts when these are receivable, except when donors specify that donations given to the charity must be used in future accounting periods, the income is deferred until those periods.
- d) Legacies are recognised when the charity is legally entitled to the legacy and the amount can be quantified with reasonable accuracy. Entitlement is regarded as the earlier of the charity being notified of an impending distribution or the legacy being received.
- e) Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category. Expenditure includes attributable VAT which cannot be recovered.  
Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities. It includes costs that can be allocated directly to its charitable activities and the support costs necessary to maintain them. Support costs are apportioned in proportion to the expenditure incurred by each activity.
- f) The Church Building and Fixtures and Fittings are included at cost including any incidental expenses of acquisition. The Church manse is stated at a professional valuation as at 11th February, 2020 of £390,000, confirmed by the Trustees on 4th March, 2020. See Note 10.
- True and fair override:**  
Where a policy of revaluation is adopted, UK GAAP requires this policy to be applied to all assets within the same class. However, it is the view of the Trustees that showing the Church Building at market value and revaluing every five years would not show a true and fair view. The building has been built specifically for the purposes and use of the church and its value for commercial or other use is not deemed to bear any relevance to the church.
- Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:
- |                       |  |
|-----------------------|--|
| Church Building       | No depreciation provided               |
| Manse                 | No depreciation provided               |
| Fixtures and fittings | 25% per annum straight line (see note) |
- In accordance with the SORP, no provision for depreciation has been made against the properties as it is the view of the Trustees that the estimated residual value of each property is not materially different from the carrying value. The Trustees carry out an annual impairment review on the properties.
- g) Unrestricted general funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the church.  
Designated (unrestricted) funds are earmarked for specific future initiatives of the church but are not restricted in the same way as described above. Should the particular initiatives not come to fruition, or not cost as much as has been previously designated, the funds are reclassified as general unrestricted accordingly.  
Restricted funds can only be used for the particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Expenditure which meets these criteria are debited to the restricted fund, together with a fair allocation of support costs where applicable.
- h) The Church pays pension contributions for its Senior Minister to the Baptist Ministers Pension Trust Limited, which is a final salary defined benefit scheme, which is not contracted out of the State second pension. The scheme is a multi-employer scheme and it is not possible to identify the assets and liabilities of the scheme which are attributable to the church. Therefore, in accordance with FRS102 Section 28, the scheme is accounted for as a defined contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable towards benefits and expenses accrued in that year. Section 28.11A of FRS 102 also requires agreed deficit recovery payments to be recognised as a liability. See note 19 of the financial statements.
- i) Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.
- j) Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.
- k) Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

**CLEVEDON BAPTIST CHURCH**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 MARCH 2024**

**2 Income from donations and legacies**

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

**Income from donations and legacies - Prior Year**

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

**3 Income from investments**

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

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

# CLEVEDON BAPTIST CHURCH

## NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2024

### 4 Pastoral expenses

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

Pastoral Expenses - Prior Year: 2023 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 2024

### 5 Mission enabling

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

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

# CLEVEDON BAPTIST CHURCH

## NOTES TO THE FINANCIAL STATEMENTS

### YEAR ENDED 31 MARCH 2024

#### 5 Mission enabling (continued)

##### Mission enabling - Prior Year

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

#### 6 Church building expenses

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

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

# CLEVEDON BAPTIST CHURCH

## NOTES TO THE FINANCIAL STATEMENTS

### YEAR ENDED 31 MARCH 2024

#### 7 Specific gifts

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

#### Specific gifts - Prior Year

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

#### 8 Support Costs

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

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

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

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

# CLEVEDON BAPTIST CHURCH

## NOTES TO THE FINANCIAL STATEMENTS

### YEAR ENDED 31 MARCH 2024

#### 9 Net income/(expenditure)

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

**Expenditure** is stated after charging:

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

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

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

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

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

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

#### 10 Tangible fixed assets

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

#### 11 Operating Leases

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

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

# CLEVEDON BAPTIST CHURCH

## NOTES TO THE FINANCIAL STATEMENTS

### YEAR ENDED 31 MARCH 2024

#### 12 Staff costs

The aggregate payroll costs were:

	2024 £	2023 £
Stipend and salaries	84,945	77,652
Social security costs (net of Government small business refund £5,000 (2023 : £5,000))	1,355	872
Pension contributions	6,442	6,372
Other employment benefits (movement in accrual for untaken holidays as at 31st March)	54	42
	<u>92,796</u>	<u>84,938</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 staff headcount as at 31st March, 2024, and the average weekly number of employees during the year, calculated on the basis of full time equivalents of 35 hours per week, were as follows:

	2024		2023	
	Headcount No.	FTE No.	Headcount No.	FTE No.
Ministers	2	2.0	2	2.0
Administrator	2	0.6	2	0.6
Children's worker	1	0.0	0	0.0
Cleaner	1	0.3	1	0.3
	<u>6</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

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

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

	2024 £	2023 £
Accruals	8,763	8,089
	<u>8,763</u>	<u>8,089</u>

# CLEVEDON BAPTIST CHURCH

## NOTES TO THE FINANCIAL STATEMENTS

### YEAR ENDED 31 MARCH 2024

#### 16 Movement in funds

	At 1 April 2023 £	Income £	Expenditure £	Transfers £	Other fund movements and revaluation £	At 31 March 2024 £
<b>Restricted funds</b>	<u>1,717</u>	<u>4,874</u>	<u>(6,060)</u>	<u>-</u>	<u>-</u>	<u>531</u>
<b>Unrestricted funds</b>						
General funds	2,667,640	200,934	(263,000)	(546)	(15,000)	2,590,028
Designated funds	540	-	(540)	546	-	546
<b>Unrestricted funds - Totals</b>	<u>2,668,180</u>	<u>200,934</u>	<u>(263,540)</u>	<u>-</u>	<u>(15,000)</u>	<u>2,590,574</u>
<b>Total funds</b>	<u>2,669,897</u>	<u>205,808</u>	<u>(269,600)</u>	<u>-</u>	<u>(15,000)</u>	<u>2,591,105</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 which had been set aside for expenditure relating to the ongoing partnership with a baptist church in Tirana, Albania.

#### Movement in funds - prior year

	At 1 April 2022 £	Income £	Expenditure £	Transfers £	Other fund movements and revaluation £	At 31 March 2023 £
<b>Restricted funds</b>	<u>1,343</u>	<u>3,038</u>	<u>(2,164)</u>	<u>(500)</u>	<u>-</u>	<u>1,717</u>
<b>Unrestricted funds</b>						
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	-
<b>Unrestricted funds - Totals</b>	<u>2,631,239</u>	<u>241,685</u>	<u>(220,717)</u>	<u>500</u>	<u>15,473</u>	<u>2,668,180</u>
<b>Total funds</b>	<u>2,632,582</u>	<u>244,723</u>	<u>(222,881)</u>	<u>-</u>	<u>15,473</u>	<u>2,669,897</u>

# CLEVEDON BAPTIST CHURCH

## NOTES TO THE FINANCIAL STATEMENTS

### YEAR ENDED 31 MARCH 2024

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

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

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

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

#### 18 Prior Year Fund Accounting Analysis - Statement of Financial Activities

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

# CLEVEDON BAPTIST CHURCH

## NOTES TO THE FINANCIAL STATEMENTS

### YEAR ENDED 31 MARCH 2024

#### 19 FRS102 Pensions Disclosure

##### Background to the disclosure

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

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

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

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

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

##### Actuarial valuation as at 31 December 2019

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

The key financial assumptions underlying the valuation were as follows:

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

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

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

##### Recovery plan

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

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

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