

MANOR COURT BAPTIST CHURCH NUNEATON

England & Wales · Charity number 1186226

Details

Other names MCBC

Status Registered

Legal form CIO

Registered 2019-11-08

Register [View on the Charity Commission register](#)

Contact

Address Manor Court Baptist Church
Manor Court Road
Nuneaton
CV11 5HU

Phone 02476382577

Email office@mcbc.org.uk

Website mcbcnuneaton.org.uk

Activities

Objects: THE PRINCIPAL PURPOSES OF THE CHURCH ARE:- 3.1.1 THE ADVANCEMENT OF THE CHRISTIAN FAITH ACCORDING TO THE PRINCIPLES OF THE BAPTIST DENOMINATION. 3.1.2 THE CHURCH MAY ALSO ADVANCE EDUCATION AND CARRY OUT OTHER CHARITABLE PURPOSES IN THE UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD.

Activities: MCBC is a community Church on Manor Court Road in Nuneaton CV11 5HU. Tel 024 76382577. Email: office@mcbc.org.uk . Church info and activities can be found at: Website: mcbcnuneaton.org.uk, Facebook: Manor Court Baptist Church, Twitter: @MCBCnuneaton. Sunday services 10.30am (incl Junior Church). Home Groups (incl Youth), Food bank, CAP Debt Centre & Children - Play & Stay Groups.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- Warwickshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£103,465	£86,541	-	-
2024-03-31	£144,940	£84,199	-	-
2023-03-31	£106,015	£121,002	-	-
2022-03-31	£106,411	£114,266	-	-
2021-03-31	£74,982	£75,615	-	-

Trustees

Name	Role	Appointed
Asheri Stephen Chilolo		2024-09-19
Bijaya Kumar Gurung		2024-09-19
Claire Tibbetts		2023-09-21
ELIZABETH WATSON		2022-09-15
Margaret Ann Showler		2023-09-21
Roy Shooter		2023-09-21

Linked charities

- MANOR COURT BAPTIST CHURCH NUNEATON (1186226-1)

MANOR COURT BAPTIST CHURCH NUNEATON

England & Wales - Charity number 1186226

Accounts

Manor Court Baptist Church Nuneaton

Report and Accounts
Year Ending 31 March 2025

MANOR COURT BAPTIST CHURCH
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 MARCH 2025

ADDRESS FOR CORRESPONDENCE	Manor Court Baptist Church Manor Court Road Nuneaton CV11 5HU	
GOVERNING DOCUMENT	CIO constitution dated 26 September 2019	
CHARITY REGISTRATION NUMBER	1186226	
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Asheri Chilolo - Appointed 19/09/2024 John Gordon - Stood down 19/09/2024 Bijaya Gurung - Appointed 19/09/2024 Carole Massey – Appointed 18/09/2025 Claire Tibbetts Elizabeth Watson Isaac Olanipekun -Stood down 18/09/2025 Margaret Showler Roy Shooter Sonja Wilson -Stood down 18/09/2025 Terence Salter - Stood down 16/05/2024	
CUSTODIAN TRUSTEES	The Baptist Union Corporation Limited	
NAMES OF BANKERS	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ	Virgin Money 7-11 High Street Coventry CV1 5SB
INDEPENDENT EXAMINER	Archie McDowall BA, CA Stewardship 1 Lamb's Passage London EC1Y 8AB	

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MANOR COURT BAPTIST CHURCH
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 March 2025.

Purpose of the charity

The charity, which is a church, is governed by a constitution and is constituted as a charitable incorporated organisation. The charity's principal objects, as set out in its governing document, are:

- a) The advancement of the Christian Faith in accordance with the principles of the Baptist denomination.
- b) The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Summary of the charity's main activities and achievements

To further the above purpose, the charity's main activities and achievements were as follows:

- **Worship**

Sunday morning services took place weekly, with attendance typically around 65 individuals from different age groups and backgrounds. Following a period of joint worship, children and young people attended separate age-specific sessions. Communion was shared once a month during a morning service. An evening service which included Communion took place monthly.
- **Little Treasures**

Little Treasures, a stay-and-play group for preschool children, met on Tuesday and Friday mornings during school term time, accommodating up to 20 families per session.
- **Youth Discipleship Group**

The Youth Discipleship Group (for young people in school years 8 - 13) met on Monday nights during school term time. Activities included playing games, discussions, refreshments and chatting together. In August, some members of the group attend the Limitless Festival at Stafford Showground.
- **Home groups**

Five Home Groups met regularly at various times and locations, offering informal study, discussion of God's word, and prayer support. These groups also provided the primary means for pastoral care within the church fellowship.
- **Tuesday Fellowship**

Tuesday Fellowship regularly took place every week, during school term time for an hour of praise and companionship, plus listening to fascinating speakers. Periodically through the year there are 'Food for Thought' events which include a meal together.
- **Friendship Group**

The Friendship Group, open to all ages, continued to grow during the year and met twice a month on Friday evenings. The group believe everyone needs friends, fun, opportunities to contribute and belong.
- **Sew and Grow**

Sew and Grow, continued to meet on Thursday mornings where a small group of people met together to spend time progressing their knitting, sewing or similar creative skill whilst chatting and enjoying coffee and cake.

- **Community and Outreach**

- Food bank

We continued to host and provide volunteer support to the Nuneaton Food Bank (Trussell Trust) at our church premises on Mondays and Thursdays between 10:30 am and 12 noon. During these sessions, food bank clients were able to collect their food parcels and were offered tea and coffee whilst waiting for their food parcels to be prepared.

- Growbaby

We also hosted, on the second and fourth Monday of each month, the local Growbaby group (a group providing good quality new and second-hand clothes and equipment to anyone who needs it).

- CAP (Christians Against Poverty)

We continued to employ a CAP Debt Centre Manager working 16 hours per week. Through the Debt Centre, working in conjunction with the CAP head office, help and support was given to a variety of clients in Nuneaton and Bedworth with unmanageable debts. Drop-in sessions, open to people in the community, to develop their money management skills, additionally took place.

- Encounter

Encounter has continued to provide support to a small group of individuals who wanted to develop English as a second language.

- **Prayer**

Prayer remained central to church life with prayer meetings taking place on Thursday nights twice a month. Throughout the year, we also circulated prayer requests via a 'prayer chain' email.

- **Communication**

A weekly notice sheet and a monthly magazine were published during the year to keep the church fellowship informed.

- **Church Members Meeting**

Bi-monthly church members meeting took place.

Public Benefit

In planning the activities, we have applied the guidance on public benefit issued by the Charity Commission.

Financial review

The initial budget for the 2024/25 financial year projected that total expenditure would exceed income by £10,461 at the year end. The actual results for the 2024/25 financial year, however, concluded with income exceeding expenditure by £16,924. The following key factors contributed to this result:

- The recruitment for the advertised full-time minister position was unsuccessful. As a result, budgeted stipend payments and related costs for the minister role were not incurred.
- An unbudgeted £10,000 restricted grant was received towards the cost of running the MCBC CAP Debt Centre and a further grant of £5,000 being received for unspecified purposes.
- Overdue room hire payments in respect of 2023/24 hirings being paid to MCBC.
- Only £3,680 gift aid claims being received compared to the budgeted income amount of £12,305. Further gift aid income relating to the offering received between June 2024 and March 2025 will be pursued in the next financial year.
- Expenditure on utilities only being £4,225 rather than the budgeted expenditure of £9,920. Expenditure on gas and electricity was less than expected due to charges for gas and electricity, covering the period November 2024 to March 2025, totalling £4,405 not being invoiced. Outstanding payments to our gas and electricity providers will need to be paid in the next financial year,
- £62,872 Offerings being received, which was only £2,504 below the budgeted offering income.

During the year a total of £15,696 was moved from General Funds to Designated Funds (funds set aside for specific purposes). £6,000 was allocated to the costs of operating the CAP Debt Centre, £8,700 was allocated to the church building maintenance and £996 was allocated to Manse Maintenance. Unspent money in designated funds at the year-end has been carried forward into the next financial year to make provision for anticipated future expenditure.

The CAP Debt Centre has continued during the year to serve clients in Nuneaton and Bedworth. The cost of operating the Debt Centre was £16,593. This includes the employment of a Debt Centre Manager for 16 hours per week and monthly contributions towards CAP Head Office to cover the cost of supporting our client case load. The cost of operating the CAP Debt Centre was paid out of money held in Designated and Restricted Funds. At the end of the financial year £20,196 in total remained in the CAP Debt Centre Designated and Restricted Funds, which enabled us to commit to extending the CAP Debt Centre Managers contract beyond its current expiry date in May 2025.

During the year expenditure, to bless our CAP clients, from the CAP Client Restricted Fund totalled £ 2,043. Much of this expenditure was off set against money received from successful applications to the "Acts 435" charity and other ad hoc donations received. The CAP Client Restricted Fund opened the year with a balance of £951 and closed with a balance of £298.

Previously obtained Planning Permission, to rebuild our existing toilet facilities and build additional storage facilities, expired during the year before we were able to obtain the necessary funding to proceed with the contract works. New plans for a much smaller redevelopment project were drawn up and approved. We now plan to complete the project in phases as and when funding permits. From money held in the Building Project Phase 2 Restricted Fund, this financial year, we spent £3,925 on architect fee and planning/building regulation fees and £5,596 on the installation of a new boiler to supply heating and hot water to the existing toilets.

Works on the office refurbishment and creation of a new counselling/meeting room were completed and all grant money received in relation to these projects was spent. Grants received for the refurbishment of the church vestibule were also spent.

The Restricted Building Funds had an opening balance of £53,512 and a closing balance of £42,676. It is anticipated most of this money will be spent next financial year after the next phase (reroofing) of the Toilet Redevelopment (Phase 2) project takes place.

The Youth Restricted Fund continued to be used to manage the funds received and spent in respect of our young people attending "Limitless Festival" in August. This fund also contained money previously given to purchase equipment and fund youth activities which remains to be spent,

We continued to allocate 10% of offerings received and associated gift aid income to charitable activities outside of the church. This money is put into the Tithe Donation Designated Fund which had an opening balance of £4 and a closing balance of £454 to be carried forward into the next financial year. During 2024/25 £6,025 in total was donated to BMS World Mission, BMS World Vision and Baptist Home Fund.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £12,000 (which equates to about 2 months of salaries inclusive of a Minister's stipend) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £69,469 (£41,590 in General Funds and £27,879 in Designated Funds) and therefore it is complying with its reserves policy.

Governance

Responsibility for setting policy and for making operating decisions rests with the trustees who meet regularly to monitor the activities of the charity.

Risk statement

The Trustees have reviewed the risks to which a small charity operating with a small number of employees and (when appointed) a minister as an office holder is exposed. Appropriate procedures are in place to identify, monitor and review these risks on a regular basis. The trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with controls over key financial systems helps to protect the charity from financial risk. The trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

Responsibilities of trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

E Watson

E Watson (Dec 11, 2025 11:09:44 GMT)

Elizabeth Watson – Church Secretary / Trustee

Date: Dec 11, 2025

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
MANOR COURT BAPTIST CHURCH NUNEATON

I report to the trustees on my examination of the accounts of Manor Court Baptist Church, Nuneaton ('the charity') for the year ended 31 March 2025 on pages 7 to 11 following.

Responsibilities and basis of report

As the trustees of the charity, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 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 2011 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 accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records

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

Archie McDowall

[Archie McDowall \(Dec 17, 2025 14:16:45 GMT\)](#)

Archie McDowall BA, CA
Stewardship
1 Lamb's Passage
London
EC1Y 8A

Date: Dec 17, 2025

MANOR COURT BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted Funds		Restricted Funds	2025	2024
		General Funds	Designated Funds	Funds	£	£
		£	£	£		
Income receipts						
Donations		56,586	6,287	2,425	65,298	87,841
Gift Aid Receipts		3,312	368	-	3,680	19,123
Ministry		2,092	814	2,116	5,022	2,377
Income from Grants		5,000	-	15,855	20,855	26,027
Income from letting of facilities		6,679	-	-	6,679	4,632
Legacy & Funeral Income		501	-	-	501	1,000
Bank Interest		777	-	-	777	577
Other		143	100	411	654	3,363
Total receipts		75,090	7,569	20,807	103,465	144,940
Payments						
Payments in relation to charitable activities undertaken directly	2	39,015	14,621	26,289	79,925	76,137
Grants paid in relation to charitable activities undertaken by others	3	-	6,205	411	6,616	8,062
Total payments		39,015	20,826	26,700	86,541	84,199
Net of receipts / (payments) before transfer		36,074	(13,257)	(5,893)	16,924	60,741
Transfers between funds	4	(15,696)	15,696	-	-	-
Net movement in funds		20,378	2,439	(5,893)	16,924	60,741
Cash funds as at last year end		21,212	25,441	55,441	102,094	41,353
Cash funds at this year end	A	41,590	27,879	49,548	119,018	102,094

The notes on pages 9 – 11 form part of these accounts

MANOR COURT BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 MARCH 2025

Notes	Unrestricted Funds		Restricted Funds £	2025 £	2024 £
	General Funds £	Designated Funds £			
A Cash Funds					
Cash at bank with immediate access	27,724	27,797	49,548	105,069	88,925
Notice deposits	13,356	-	-	13,356	12,720
Petty Cash	510	82	-	592	448
	<u>41,590</u>	<u>27,879</u>	<u>49,548</u>	<u>119,018</u>	<u>102,094</u>
B Other monetary assets					
Gift aid due to charity	10,550	-	438	10,988	1,656
Other debtors	1,234	-	-	1,234	916
	<u>11,784</u>	<u>-</u>	<u>438</u>	<u>12,222</u>	<u>2,572</u>
C Liabilities					
Falling due within 1 year					
Fee for independent Examination	1,428			1,428	1,080
Gas and Electric Charges	4,178	-	-	4,178	-
	<u>5,606</u>			<u>5,606</u>	<u>1,080</u>

D Assets retained for charity's own use

	Fund to which asset belongs	Current Value £
Land and buildings – Church Building and Manse	Endowment	5,359,927
Contents including music and PA equipment, computers and IT equipment and furniture	General	212,075
		<u>5,572,002</u>

The trustees have used insurance values as the trustees are unable to reliably estimate current values insurance values may differ materially from current values

E Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities

The accounts were approved by the trustees and signed on their behalf by:

E Watson

E Watson (Dec 11, 2025 11:09:44 GMT)

Elizabeth Watson – Church Secretary / Trustee

Date: Dec 11, 2025

The notes on pages 9 - 11 form part of these accounts

MANOR COURT BAPTIST CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

2 Payments in relation to charitable activities undertaken directly

	<u>Unrestricted Funds</u>			2025 £	2024 £
	General Funds £	Designated Funds £	Restricted Funds £		
Administration	2,374	-	-	2,374	2,570
Building Costs	1,748	3,121	17,497	22,366	8,257
CAP Client	-	-	2,043	2,043	958
CAP Debt Centre (including Centre Manager Salary)	-	10,978	5,615	16,593	16,541
Employment Costs	19,730	-	-	19,730	24,635
Equipment	1,851	-	-	1,851	803
Friendship Group	-	-	-	-	59
Governance	1,445	-	-	1,445	1,415
Insurance	3,912	-	-	3,912	3,822
Ministry	2,403	521	-	2,924	3,583
Utilities	4,225	-	-	4,225	9,620
Worship Expenses	1,327	-	-	1,327	1,139
Youth Work	-	-	1,134	1,134	1,942
Other Costs / Miscellaneous	-	-	-	-	795
	39,015	14,621	26,289	79,925	76,137

3 Grants paid in relation to charitable activities undertaken by others

	<u>Unrestricted Funds</u>			2025 £	2024 £
	General Funds £	Designated Funds £	Restricted Funds £		
Grants for:					
Baptist Home Fund / Baptist Union Home Mission	-	3,300	-	3,300	3,300
Betel	-	-	10	10	286
BMS World Missions/ Baptist Missionary Society))	-	2,700	-	2,700	2,800
BMS World Vision / World Vision	-	205	-	205	274
CAP Head Office	-	-	88	88	-
Charities - Linked to Daniel	-	-	-	-	122
Evangelical Alliance	-	-	-	-	300
Grants to individuals	-	-	-	-	300
Saints Project – Nuneaton	-	-	-	-	100
Salvation Army	-	-	-	-	89
Tearfund	-	-	-	-	492
Ty Hafan Hospice	-	-	313	313	-
	-	6,205	411	6,616	8,062

4 Movement of Funds

	Opening Balances £	Receipts £	Payments £	Transfers £	Closing Value £
General funds	21,212	75,090	(39,015)	(15,696)	41,590
Designated funds					
Tithe Funds	4	6,655	(6,205)	-	454
Church Repair Fund	1,760		(2,161)	8,700	8,299
Manse Repair Fund	2,903		(960)	996	2,939
CAP Debt Centre (Extra Ministry Fund)	20,459	100	(10,978)	6,000	15,581
Friendship Group	314	814	(521)		607
	25,440	7,569	(20,826)	15,696	27,879
Restricted funds					
Building Work – Phase 2	45,159	3,630	(9,521)	-	39,268
Building work - General	8,353	3,030	(7,975)	-	3,408
CAP Client Fund	951	1,390	(2,043)	-	298
CAP Debt Centre		10,230	(5,615)	-	4,615
Youth Work (Limitless)	773	2,116	(1,134)	-	1,755
Bid Writing	205	-	-	-	205
Special Offerings	-	411	(411)	-	-
	55,441	20,807	(26,700)	-	49,548
Total funds	102,094	103,465	(86,541)	-	119,018

The Trustees with the agreement of the Church Meeting have set up the following designated funds:

Tithe Donation Fund - 10% of offerings and associated gif aid claims are put into this fund and then given away in support of other charitable activities undertaken by others.

Church Maintenance Fund - £100 per month is set aside for routine maintenance of the church premises.

Manse Maintenance Fund - £83 per month is set aside for manse repairs to ensure the building is maintained.

CAP Debt Centre Fund – This fund sets aside money to cover the cost of operating the MCBC CAP Debt Centre and pay the salary of the Debt Centre Manager. This money is only be spent when there is no money held in the CAP Debt Centre Restricted Fund.

Friendship Group - A separate ledger has been set up so that this group can raise funds and then spend them on events at a later date.

Further detail about movements on "Designated Accounts" are recorded within the Trustee Report.

The Church receives money which is Restricted by the giver & thus it is kept separate until it has been spent as intended.

Building Work Phase Two Project - Money held in this fund has been donated specifically for spending in connection with redevelopment of the toilets including repairs to the roof over the toilets to prevent water ingress.

Building Work General - This fund is for specific improvement/refurbishment projects and major work on the building that is not part of the Building Work Phase Two Project.

CAP Client Fund - This is money given for the benefit of CAP Clients and therefore spent in line with any restrictions.

CAP Debt Centre Fund – This contains money received to cover the cost of operating the MCBC CAP Debt Centre and pay the salary of the Debt Centre Manager.

Youth Fund – This money received into this fund is used to pay for equipment and expenses for our Youth and Leaders to attend the "Limitless Festival". Money in this fund has also been given to support other youth activities.

Further details about movements on "Restricted Funds" are recorded within the Trustee Report

MANOR COURT BAPTIST CHURCH NUNEATON

England & Wales - Charity number 1186226

Accounts

Manor Court Baptist Church Nuneaton

Report and Accounts
Year ended 31 March 2024

MANOR COURT BAPTIST CHURCH
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 MARCH 2024

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GOVERNING DOCUMENT	CIO constitution dated 26 September 2019	
CHARITY REGISTRATION NUMBER	1186226	
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Jonathan Bugg - Resigned 31 May 2023 Terence Salter - Resigned 16th May 2024 Isaac Olanipekun John Gordon Elizabeth Watson Sonja Wilson Roy Shooter - Appointed - 21st September 2023 Claire Tibbetts - Appointed - 21st September 2023 Margaret Showler -Appointed 21st Sept 2023 Pam Gadsby - Resigned - 21st Sept 2023 Lynne Salter - Resigned - 21st Sept 2023 Nicolae Constantinescu - Resigned - 21st Sept 2023	
CUSTODIAN TRUSTEES	The Baptist Union Corporation Limited	
NAMES OF BANKERS	CAF Bank 25 Kings Hill Avenue West Malling Kent ME19 4JQ	Virgin Money 7-11 High Street Coventry CV1 5SB
INDEPENDENT EXAMINER	Archie McDowall BA, CA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB	

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MANOR COURT BAPTIST CHURCH
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024

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Objects of the charity

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- a) The advancement of the Christian Faith in accordance with the principles of the Baptist denomination.
- b) The Church may also advance education and carry out other charitable purposes in the United Kingdom and other parts of the world.

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as follows:

Worship

Sunday morning services start at 10.30 am. These services are available live on facebook for those not able to attend in person. On the 3rd Sunday of the month we have Communion. Sunday evening services are on the 2nd Sunday of the month at 6pm.

Children's work

Junior Church takes place during the morning service for Children aged from 0 – 11

Stay & Play

Little Treasures for pre school children takes place on Tuesdays & Fridays during term time.

Youth

Youth Group meets on Monday nights for Children of Secondary school age and during August 2023 they joined a Christian Youth Camp called "Limitless".

Home groups

6 Groups normally meet each week at various times, days and locations and they are responsible for the pastoral care of their members.

Tuesday Fellowship

Attracts an older age group and they meet most Tuesdays during term time. Every other month is "Food for Thought" which also includes a lunch.

Friendship Group

In November 2023 a new friendship group was started. This aims to offer friendship and a social space to enable friendships to develop and to combat loneliness and isolation.

Community

Nuneaton Food Bank (Trussell Trust) is run jointly with other churches in Nuneaton. The Church is one of 4 collection points. We are open on Mondays & Thursday between 10.30 am – 12 noon as a Food Bank drop in and information centre. Some Food Bank sessions are joined by other groups - For Example - "Grow Baby" (Baby resource group)

Outreach

The Church continues to employ a CAP (Christians Against Poverty) Debt Centre Manager for 16 hours per week. In June 2023, Katie was appointed as manager as Sheryl retired. Katie has helped a variety of clients in Nuneaton during the year with unmanageable debts and also runs a number of Drop in Sessions to support clients with money management in the community.

In Jan 2022 a CAP Job Club started and this has continued with courses during the year, to help members get ready for work.

In May 2022 the Church launched a new ministry. This was a drop in centre to support Ukrainian refugees called "Encounter". During the last year the ministry has focused on "English as a Foreign Language" and these sessions now take place on Friday afternoons.

Prayer

Prayer continues to be an important aspect of Church Life and a prayer meeting takes place on Thursday nights twice a month. The Church also has a prayer chain for urgent prayer needs - This is done by email circulation of prayer requests as necessary throughout the year.

Communication

A weekly service sheet is emailed out plus a monthly "Court Circular" magazine, has continue to be published online during the year to keep the Church informed and also providing information about our Missionary support and contact with associated missionaries.

Public Benefit

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Financial review

During the year the CAP Debt Centre has continued to serve clients in Nuneaton & Bedworth. This ministry cost the Church £16,541 this year. This includes the employment of a Debt Centre Manager for 16 hrs per week and a contribution towards CAP Head Office fees to cover the cost of looking after our client case load. This was also the second full year of CAP Job Club, which was funded from a CAP grant that was obtained more than 3 years ago.

Since November the new Friendship Group has held a number of events. A separate ledger has been set up to manage this ministry and at the end of the year they had £314 to spend next year.

During August our Youth went to a Young Peoples festival called "Limitless" for the 2nd time so during the year there was a separate appeal fund, set up to raise money for this event.

In February 2023 the Church agreed a Budget of £497,063 for Phase Two of our Building Development Work. This work will involve completely rebuilding and extending our existing toilet facilities and replacing them with a gender-neutral washroom facility, with a mix of toilets, disabled facilities and shower rooms plus additional storage and re-roofing. During the year an appeal has raised £25,956 towards this project and so far with have had one grant of £10,000. At the end of the year a large number of Grant applications have been completed and therefore we are waiting in faith to see what funds are realised, during the coming year. The work has not yet started as it was agreed that the money would be raised or pledged first.

In additon to the Toilet Development project, some minor building changes and improvements have been made to the Church Offices. This has involved moving the administration office into the old minister's vestry and then creating a new partition wall in the old office for the provision of a Counselling Room. The office move has been funded by a grant of £2,800 from the Benefact Trust and the rest of the work will be completed during 2024 as further grants are received. During the year a grant of £3000 was given by Warwickshire County Council to allow us to upgrade the hall lighting to a more energy efficient system. During the year we have received grants of £3,726 via Warkwickshire County Council for the refurbishment of the Church Vestibule. This work has not yet started but it will allow us to completely refurbish this area with repairs to the ceiling and a new carpet.

General Fund (Unrestricted)

This fund has generally stayed close to budget, with an overall income of £88,912 an expenditure of £49,741. This expenditure is considerably less than the previous year due to not having a minister for the last 10 months of the year. This has allowed us to transfer £39,171 during the year mainly into the extra ministry account. This has still left a surplus of £1,996 for the year. This has been added to the general reserves which now stand at £21,212 at end of the year.

General Fund (Designated)

The Church plans to give away 10% of its General Giving plus associated Gift Aid income to charitable activities outside of the Church. This money is put into a Tithe Fund. The opening balance on this account was minus £597. During the year £7,975 was transferred in from the general fund and £7,374 was donated to various charities resulting in a balance of £4 at the end of the year.

During the year the Trustees set aside £1,000 for Manse repair / improvement. This fund had £1,976 from previous years and we only spent £73. This has left a balance of £2,903 which will be used to get the manse ready for a new minister during the coming year.

Each month the Trustees set aside £100 for Church repair / improvement. This fund had £1,096 from previous years and we only spent £536 on Carpet and Ceiling Tiles for the Office during the year. Therefore there is £1,760 in the fund to be carried forward into the next financial year.

In 2022 the Trustees set up an "Extra Ministry Fund" which is currently being used to fund our Debt Counselling ministry. Whilst the Church doesn't have a minister it has been agreed that the money normally spent on a minister should be transferred into this fund. Accordingly £27,000 was transferred into the fund during the year. During the year we were very grateful for a grant of £5,000 from "The 29th May 1961 Trust Fund". This grant had no restriction and therefore the Trustees decided to put it into the Extra Ministry Fund with a view to it assisting with the costs of running the CAP Debt Centre next year. After paying out costs of £16,541 for the Debt Centre during the year the Fund had a closing balance of £20,459.

The new Friendship group now have their own ledger which at the end of the year had £314 left towards future events.

Restricted Funds

The Building Development Fund had an opening balance of £13,222 from the previous year. It was agreed to transfer £3,659 of this money into a new Building Development (General) Ledger. During 2023 an appeal was launched to start raising money for the Toilet Development Project. As previously stated this has raised a considerable amount and therefore the account closed with a balance of £45,159.

The new Building Development Fund has received £9,826 in grants during the year and with expenses mainly spent on the office refurbishment the fund had £8,353 left at the end of the year. This money is for the completion of the Counselling Room and the Vestible refurbishment.

In the Autumn we decided to further bless our CAP clients by making applications on their behalf to a charity called "Acts 435" These applications have been very successful and £1,200 has been received during the year to pay for a whole range of essential items. For Example: Washing machine, Bedding, Flooring, Curtains, Sofa. This money has been administered through the CAP Client Ledger. At the beginning of the year it had a balance of £122. At the end of the year it closed with a balance of £951 of which £328.79 has come from ACTS 435 for clients but was at that point not yet spent.

During the year the Youth Fund ledger was used to manage the funds raised to cover the costs of our young people attending "Limitless" Youth Camp. This fund has also benefited from a £500 gift which has been designated for Equipment but at the end of the year was not yet spent. Another donor has also been sending £100 per month to bless our young people so their fund closed with a healthy balance of £773 ready for the next Youth camp in August 2024.

A grant Bid writer has been actively seeking to secure us Development Grants. During the year she has been paid £795 from a previous Grant. Also £89 left over from Winter Night Shelter donations has been given to the Salvation Army to assist their ministry with the homeless.

Our Harvest appeal this year was for Tear Fund and this raised £192. The Christmas appeal this year was for Betel, a charity working with those who are struggling with addictions. This raised £286.

In March 2024, our previous minister's son Daniel finally lost his battle with Cancer. A good number of the Church members were able to travel to the funeral in Penarth and also a group were able to watch the service online. Daniel wanted donations in his memory to be split between "Ty Hafan" (Hospice) and Teenage Cancer Trust. Most people who attended the funeral gave their gifts directly but a small amount of gifts were given through the Church, amounting to £121.50 in total.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £12,000 (which equates to about 2 months' of salaries) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £21,212 and therefore it is complying with it's reserves policy.

Governance

Responsibility for setting policy and for making operating decisions rests with the trustees who meet regularly to monitor the activities of the charity.

Risk statement

The Trustees have reviewed the risks to which a small charity operating with a small number of employees and a minister as an office holder is exposed. Appropriate procedures are in place to identify, monitor and review these risks on a regular basis.

The trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with controls over key financial systems helps to protect the charity from financial risk. The trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

Responsibilities of trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

Liz Watson
Liz Watson (Nov 29, 2024 10:21 GMT)
Liz Watson - Church Secretary
Date: Nov 29, 2024

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
MANOR COURT BAPTIST CHURCH

I report to the trustees on my examination of the accounts of Manor Court Baptist Church ('the charity') for the year ended 31 March 2024 on pages 7 to 11 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 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 2011 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 accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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


Archie McDowall (Nov 29, 2024 11:24 GMT)

Archie McDowall BA, CA
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: Nov 29, 2024

MANOR COURT BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2024

	Notes	<u>Unrestricted Funds</u>			2024 £	2023 £
		General Funds £	Designated Funds £	Restricted Funds £		
Income receipts						
Donations		65,675	-	22,166	87,841	73,723
Gift aid receipts		14,072	-	5,051	19,123	15,124
Ministry		2,377	-	-	2,377	2,150
Income from Grants		-	5,000	21,027	26,027	5,800
Income from letting of facilities		4,632	-	-	4,632	6,506
Income from Legacy		1,000	-	-	1,000	-
Bank Interest		577	-	-	577	-
Other		579	373	2,411	3,363	2,711
		-	-	-	-	-
Total receipts		<u>88,912</u>	<u>5,373</u>	<u>50,655</u>	<u>144,940</u>	<u>106,014</u>
Payments						
Payments in relation to charitable activities undertaken directly	2	49,741	17,209	9,187	76,137	111,836
Grants paid in relation to charitable	3	-	7,374	688	8,062	9,167
Total payments		<u>49,741</u>	<u>24,582</u>	<u>9,875</u>	<u>84,199</u>	<u>121,003</u>
Net of receipts / (payments) before		39,171	(19,209)	40,779	60,741	(14,989)
Transfers between funds	5	(37,175)	37,175	-	-	-
Net movement in funds		<u>1,996</u>	<u>17,966</u>	<u>40,779</u>	<u>60,741</u>	<u>(14,989)</u>
Cash funds as at last year end		19,216	7,475	14,662	41,353	56,342
Cash funds at this year end	A	<u>21,212</u>	<u>25,441</u>	<u>55,441</u>	<u>102,094</u>	<u>41,353</u>

The notes on pages 9-11 form part of these accounts.

MANOR COURT BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 MARCH 2024

	Notes	Unrestricted Funds			2024 £	2023 £
		General funds £	Designated funds £	Restricted funds £		
A Cash funds						
Cash at bank with immediate access		8,043	25,441	55,441	88,925	28,670
Notice deposits		12,720	-	-	12,720	12,230
Petty cash		448	-	-	448	453
		<u>21,212</u>	<u>25,441</u>	<u>55,441</u>	<u>102,094</u>	<u>41,353</u>
B Other monetary assets						
Gift aid due to charity		1,631	-	25	1,656	1,960
Other debtors		916	-	-	916	-
		<u>2,547</u>	<u>-</u>	<u>25</u>	<u>2,572</u>	<u>1,960</u>
C Liabilities						
Falling due within one year						
Fee for Independent Examination		1,080	-	-	1,080	1,380
Total		<u>1,080</u>	<u>-</u>	<u>-</u>	<u>1,080</u>	<u>1,380</u>

D Assets retained for charity's own use

	Fund to which asset belongs	Current value £
Land and buildings - Church Building and Manse	Endowment	4,766,998
Contents including music and PA equipment, computers and IT equipment and furniture	General	200,680
		<u>4,967,678</u>

The trustees have used insurance values as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

E Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf by:

Liz Watson
Liz Watson (Nov 29, 2024 10:21 GMT)

Liz Watson - Church Secretary

Date: Nov 29, 2024

The notes on pages 9-11 form part of these accounts.

MANOR COURT BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	<u>Unrestricted Funds</u>			Total 2024 £	Total 2023 £
	General funds £	Designated funds £	Restricted Funds £		
2 Payments in relation to charitable activities undertaken directly					
Employment costs	24,635	-	-	24,635	51,957
Administration	2,570	-	-	2,570	3,103
Utilities	9,620	-	-	9,620	8,229
Ministry Costs	3,583	-	-	3,583	3,574
CAP Costs (including Centre Manager Salary)	-	16,541	-	16,541	17,009
CAP Client	-	-	958	958	431
CAP Job Club (Fresh Start)	-	-	-	-	598
Friendship Group	-	59	-	59	-
Worship Expenses	1,139	-	-	1,139	723
Governance	1,415	-	-	1,415	35
Legal Costs	-	-	-	-	600
Building Costs	2,155	609	5,492	8,257	18,755
Insurance	3,822	-	-	3,822	3,722
Equipment	803	-	-	803	625
Other Costs	-	-	795	795	915
Youth Work	-	-	1,942	1,942	1,560
	<u>49,741</u>	<u>17,209</u>	<u>9,187</u>	<u>76,137</u>	<u>111,836</u>
3 Grants paid in relation to charitable activities undertaken by others					
Grants for:					
World Vision	-	274	-	274	274
Baptist Union Home Mission	-	3,300	-	3,300	3,300
Baptist Missionary Society	-	2,800	-	2,800	3,073
YWAM	-	-	-	-	450
Evangelical Alliance	-	300	-	300	-
Tearfund	-	300	192	492	-
Betel	-	-	286	286	-
Salvation Army	-	-	89	89	-
Charities - Linked to Daniel	-	-	122	122	-
Saints Project - Nuneaton	-	100	-	100	-
Foodbank	-	-	-	-	120
Grants to individuals	-	300	-	300	1,950
	<u>-</u>	<u>7,374</u>	<u>688</u>	<u>8,062</u>	<u>9,167</u>

MANOR COURT BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2024

4 Transactions with related parties

Jonathan Bugg served as church leader for 2 months from 1st April 23 - 31st May 23, and was paid £5,079 plus pension contributions of £622 (2023: Full Year £28,463 and £4,769) for serving in that capacity, not for serving as a trustee; these payments are permitted by the charity's governing document.

In addition the charity incurred expenditure totalling £540 (2023: Full Year £2,715) in respect of the provision of two months of accommodation (which is customary for ministers) to Jonathan Bugg, who was a trustee so that he could better perform his duties.

5 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	19,216	88,912	(49,741)	(37,175)	21,212
Designated funds					
Tithe Fund	(598)	-	(7,374)	7,975	3
Church Repair Fund	1,096	-	(536)	1,200	1,760
Manse Repair Fund	1,977	-	(73)	1,000	2,904
Extra Ministry Fund (CAP)	5,000	5,000	(16,541)	27,000	20,459
Friendship Group	-	373	(59)	-	314
	<u>7,475</u>	<u>5,373</u>	<u>(24,582)</u>	<u>37,175</u>	<u>25,441</u>
Restricted funds					
Building Work - Phase Two	13,222	35,956	(360)	- 3,659	45,159
Building Work - General	-	9,827	(5,132)	3,659	8,353
CAP Client Fund	122	1,787	(958)	-	951
Youth Work (Limitless - Festival)	229	2,486	(1,942)	-	773
Night Shelter	89	-	(89)	-	-
Charities linked to Daniel	-	122	(122)	-	-
Betel - Christmas Offering	-	286	(286)	-	-
Tear Fund	-	192	(192)	-	-
Bid Writing	1,000	-	(795)	-	205
	<u>14,662</u>	<u>50,655</u>	<u>(9,875)</u>	<u>-</u>	<u>55,441</u>
Total funds	<u>41,353</u>	<u>144,940</u>	<u>(84,199)</u>	<u>-</u>	<u>102,094</u>

The Trustees with the agreement of the Church Meeting have set up the following designated funds:

Tithe Fund - 10% of General Giving and Gift Aid is put into this fund and then given away in support of the Baptist Union and other charitable causes.
Church Repair Fund - £100 per month is set aside for Church Repairs to ensure the building is maintained.
Manse Repair Fund - £1000 per annum is set aside for Manse Repairs to ensure the building is maintained.
Extra Ministry Fund - This ledger has been set up to manage Extra Ministry - Currently this is funding the CAP Debt Centre ministry.
Friendship Group - A separate ledger has been set up so that this group can raise funds and then spend them on events at a later date.

Further detail about movements on "Designated Accounts" are recorded within the Trustee Report.

The Church receives money which is Restricted by the giver & thus it is kept separate until it has been spent as intended.

Building Work Phase Two - This money raised will be used to revamp the Toilets, add additional storage and repair some of the Church Roof.
Building Work General - This fund is for major work on the building that is not part of Phase Two.
CAP Client Fund - This is money given for the benefit of CAP Clients and therefore spent in line with any restrictions.
Youth Work Fund - This is money raised to pay for our Youth and Leaders to go away in the Summer to "Limitless Festival".
Night Shelter - This money was given to run a night shelter at Church - This has finished so the money was donated to Salvation Army.
Charities Linked to Daniel - These were donations given at Daniel's funeral for charity.
Betel - Christmas Offering - This money was raised from donations instead of Christmas Cards & our Christmas Day appeal
Tear Fund - This money was raised during the year for the benefit of Tear Fund. This is a Christian International Relief Charity
Bid Writing - This fund holds the money that the Church obtained from a grant to assist us with Bid Writing in connection with our Building Work

Further details about movements on "Restricted Funds" are recorded within the Trustee Report

MANOR COURT BAPTIST CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2024

6 The Baptist Union Pension Scheme

The charity is a participating employer 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 Ltd. 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 FRS 102. 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.

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 £298 million, 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 charity and the other participating employers in the DB Plan are collectively responsible for funding this deficit.

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.

Payments made in the year

	2024	2023
	£	£
Employer's contributions to Defined Contribution Plan	610	3,511
Employer's deficiency contributions to Defined Benefit Plan	12	1,258
	<u>622</u>	<u>4,769</u>

Basis for determining the DB plan pension liability

The pension liability included in the previous year's Statement of Assets and Liabilities was based on [the amount that the charity would have needed to pay to buy out their Pension Scheme liabilities; the Baptist Pension Scheme provided this estimate] or [expected future contributions under the 2020 Recovery Plan]. Following the agreement reached with Just during the year (see above), the pension liability at the year end is now considered to be negligible.

Manor Court Baptist Church - Final for signing

Final Audit Report

2024-11-29

Created:	2024-09-30
By:	Archie McDowall (archie.mcdowall@stewardship.org.uk)
Status:	Signed
Transaction ID:	CBJCHBCAABAAzhyYitGRZGyYhsWXjfeiTOEoQ8qOTQL8

"Manor Court Baptist Church - Final for signing" History

 Document created by Archie McDowall (archie.mcdowall@stewardship.org.uk)

2024-09-30 - 11:04:12 GMT

 Document emailed to liz@useful.me.uk for signature

2024-09-30 - 11:06:12 GMT

 New document URL requested by roy.shooter@mcbc.org.uk

2024-11-18 - 11:56:10 GMT

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2024-11-18 - 11:58:00 GMT

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2024-11-18 - 12:00:26 GMT

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2024-11-18 - 12:03:01 GMT

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2024-11-18 - 12:04:52 GMT

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2024-11-28 - 15:06:41 GMT

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2024-11-29 - 10:18:43 GMT

 New document URL requested by liz@useful.me.uk

2024-11-29 - 10:18:55 GMT

 Signer liz@useful.me.uk entered name at signing as Liz Watson


2024-11-29 - 10:21:53 GMT

 Document e-signed by Liz Watson (liz@useful.me.uk)

Signature Date: 2024-11-29 - 10:21:55 GMT - Time Source: server

 Document emailed to Archie McDowall (archie.mcdowall@stewardship.org.uk) for signature

2024-11-29 - 10:21:56 GMT

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2024-11-29 - 11:24:28 GMT

 Document e-signed by Archie McDowall (archie.mcdowall@stewardship.org.uk)

Signature Date: 2024-11-29 - 11:24:50 GMT - Time Source: server

 Agreement completed.

2024-11-29 - 11:24:50 GMT

MANOR COURT BAPTIST CHURCH NUNEATON

England & Wales - Charity number 1186226

Accounts

Manor Court Baptist Church Nuneaton

Report and Accounts
Year ended 31 March 2023

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

MANOR COURT BAPTIST CHURCH
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 MARCH 2023

ADDRESS FOR CORRESPONDENCE	Manor Court Baptist Church Manor Court Road Nuneaton CV11 5HU	
GOVERNING DOCUMENT	CIO constitution dated 26 September 2019	
CHARITY REGISTRATION NUMBER	1186226	
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Jonathan Bugg - stood down 31 May 2023 Roger Gadsby - stood down 15 September 2022 Terence Salter James Stevens - stood down 15 September 2022 Roy Shooter - stood down 15 September 2022 Lynne Salter Pam Gadsby Isaac Olanipekum Nicolae Vernal Constantinescu John Gordon Sonja Lund Wilson - appointed 15 September 2022 Elizabeth Watson - appointed 15 September 2022	
CUSTODIAN TRUSTEES	The Baptist Union Corporation Limited	
NAMES OF BANKERS	CAF Bank 25 Kings Hill Avenue West Malling Kent ME19 4JQ	Virgin Money 7-11 High Street Coventry CV1 5SB
INDEPENDENT EXAMINER	Archie McDowall BA CA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB	

INDEX

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Page 8	Receipts and Payments Account
Page 9	Statement of Assets & Liabilities
Pages 10-12	Notes to the Accounts

MANOR COURT BAPTIST CHURCH
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2023

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 March 2023.

Objects of the charity

The charity, which is a church, is governed by a constitution and is constituted as a charitable incorporated organisation. The charity's principal objects, as set out in its governing document, are:

- a) The advancement of the Christian Faith in accordance to the principles of the Baptist denomination.
- b) The Church may also advance education and carry out other charitable purposes in the United Kingdom and other parts of the world.

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as follows:

Worship

Sunday morning services now start at 10.30 am (Changed from 10.45am – 1/1/23). These services are available live on Face Book for those not able to attend in person. On the 3rd Sunday of the month we have Communion. Sunday evening services resumed during the year just on the 1st Sunday of the month at 6pm.

Children's work

Junior Church takes place during the morning service for Children aged from 0 – 11

Stay & Play

Little Treasures for pre school children takes place on Tuesdays & Fridays during term time.

Youth

Youth Group meets on Monday nights for Children of Secondary school age and during the August 2022 they joined a Christian Youth Camp – Called "Limitless".

Home groups

6 Groups normally meet each week at various times, days and locations and they are responsible for the pastoral care of their members.

Tuesday Fellowship

Attracts an older age group and they meet most Tuesdays during term time. Every other month is "Food for Thought" which also includes a lunch.

Community

Nuneaton Food Bank (Trussell Trust) is run jointly with other churches in Nuneaton. The Church is one of 4 collection points. We are open on Mondays & Thursday between 10.30 am – 12 noon as a Food Bank drop in and information centre. Some Food Bank sessions are joined by other groups. "Grow Baby" (Baby resource group) & St Giles drop in for homeless teenagers.

Outreach

The Church continues to employ a CAP (Christians Against Poverty) Debt Centre Manager for 16 hours per week. She has helped a variety of clients in Nuneaton & Bedworth, during the year with unmanageable debts and has also run CAP Money Courses, which provide Budgeting Skills.

In Jan 2022 a CAP Job Club started and this has continued with courses during the year, to help members get ready for work. (One was specifically aimed at Ukrainian Refugees and therefore it was delivered with translation)

In May 2022 the Church launched a new ministry. This was a drop in centre to support Ukrainian refugees called "Encounter". Initially this was on Monday, Wednesday & Friday afternoons.

The most popular session was on Fridays when English classes were available. Now that the number of new families coming from the Ukraine has reduced the Monday & Wednesday session have now finished but the Friday language sessions have continued and these have been opened up to a broader range of refugees.

Warm Welcome – The Church linked up with lots of other organisations to provide a warm place during the Energy crisis in the Autumn 2022. This took place over a Monday lunch time and it included a free meal. As the weather got warmer during the spring this ministry came to an end as numbers dropped off.

Prayer

The Church has a prayer meeting on Thursday nights twice a month. Prayer chain - an email circulation of prayer requests has continued throughout the year as necessary.

Communication

A weekly service sheet is emailed out each week plus a monthly "Court Circular" has continue to be published online during the year to keep the Church informed and also providing information about our Missionary support and contact with associated missionaries.

Public Benefit

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Financial review

This financial year has shown a return to more normal levels of Income & Expenditure following on from the Covid Years, which were very different due to various levels of restrictions.

During the year the CAP Debt Centre has continued to serve clients in Nuneaton & Bedworth. This ministry costs the Church £17,000. The main costs are: The employment of a Debt Centre Manager for 16 per week and a contribution towards CAP Head Office fees to cover the cost of looking after our client case load. This was also the first full year of CAP Job Club, which was funded from a CAP grant that was obtained more than 3 years ago.

Early in the year the war started in Ukraine and a large number of Ukrainians came to Warwickshire under the "Homes for Ukraine" scheme. To help them to settle, the Church started "Drop in sessions" called "Encounter" – These have continued throughout the year with the English Language teaching session proving very popular.

During August our Youth went to a Young Peoples festival called "Limitless" for the 1st time and therefore a separate appeal fund was set up to raise money for this event.

The last few years have seen a gap in our Building Development program. Phase One, was the conversion of the sanctuary into a large community space plus the refurbishment of the halls and a complete refit of an enlarged kitchen for community use. This work was completed in 2019. Then came the Covid Years when the building has been used less, but in February 2023 the Church agreed a Budget of £497,063 for Phase Two. This work will involve completely rebuilding and extending our existing toilet facilities and replacing them with a gender-neutral washroom facility, with a mix of toilets, disabled facilities and shower rooms plus additional storage and re-roofing.

General Fund (Unrestricted)

This fund has generally kept within the budget set for the year, with the exception of a large increase in Gas & Electric costs, which more than doubled in September 2022 due to the national energy price increases.

The overall income was £96,169 and the expenditure was £86,838. After the transfer of £10,205 to the Designated Funds there was small deficit for the year of £775 which reduced the general reserves from £19,900 at the beginning of the year to £19,215 at the end of the year.

General Fund (Designated)

The Church plans to give away 10% of our General Giving plus associated Gift Aid income to charitable activities outside of the Church. This money is put into a Tithe Fund. The opening balance on this account was minus £479. During the year £8,655 was transferred in from the general fund and £8,774 was donated to various charities resulting in a minus balance of £597 at the end of the year. This fund will come back into credit during the coming year as some of our attached missionaries will no longer need support as they are moving from Christian Ministry into employments.

During the year the Trustees set aside £250 for Manse repair / improvement. This fund had £2,025 from previous years and we only spent £100 on the Gas Safety Certificate, £50 having the chimney swept and £149 on Cook Repairs. This has left a balance of £1,976 to be carried forward into the next financial year.

Each month the Trustees set aside £100 for Church repair / improvement. This fund had £47 from previous years and we only spent £151 on Ceiling Tiles for the Office during the year. Therefore there is £1,096 in the fund to be carried forward into the next financial year.

In 2,022 the Trustees set up a "Future Ministry Fund". This had an opening balance of £4,164. As planned we spent all of this money funding the "CAP Debt Centre". During the year we were very grateful for a grant of £5,000 from "The 29th May 1961 Trust Fund". This grant had no restriction and therefore the Trustees decided to put it into the Future Ministry Fund with a view to it assisting with the costs of running the CAP Debt Centre next year.

Restricted Funds

The Building Development Fund had an opening balance of £28,901 from the previous year. During the year £3,655 was spent on changing the upstairs lounge heating with HIVE controls added. £6,360 was also spent on urgent roof repairs and then £5,664 was spent on Architects & Survey fees to give us the tender values for Phase Two of our Building Development Program. It is hoped that this work will take place during 2024. At the end of March 2023, the fund balance was £13,222.

During the year we were given donations of £315 for CAP ministry. This has allowed us to assist one client with their Debt Relief Order fees of £90 and pay for the clients Christmas Meal.

In May 2022 we launched an appeal to raise funds to cover the costs of our Youth attending a Youth Camp called "Limitless" £1,789 was raised which covered the costs of the Leaders Camp Fees plus all of the Food and Treats. These costed £1,560 in total so there was £229 left in the fund ready for next year's camp in August 2023.

During the year a historic grant, which had £598 was spent on CAP Job Club running four Job Club courses during the year.

In July 2022, Anthony Collins Solicitors completed the work of linking our old charity with our new CIO so that any gifts given to the old charity would be transferred to the new one. This cost £600 which was covered by a restricted gift from a member of the Church.

From last year we had the balance of a training grant of £266. This was spent during the year on Safeguarding training updates for all of our workers involved in Childrens work and with Adults at Risk in the community. These courses took place at the Church with a trainer from the Baptist Union Safeguarding team.

Our Christmas appeal raised £273 for Baptist Missionary Society work supporting people in the Ukraine.

At the end of the year there were two restricted amounts left which had not been spent during the year. They were £1,000 towards the costs of "Bid Writing" to grant making trust to raise the fund for Phase Two of our Building Development program and £89 which was given to help fund the Winter Night Shelter. This money was not sent during the year as the Council has continued to provide accommodation for the homeless and therefore Nuneaton Churches have not run night shelter for several years.

The Church is very grateful for a total of £800 of funding from Warwickshire County Council. £200 has been given to help with the funding of "Encounter" – Our Ukrainian Drop in Centre including the costs of English Teaching materials. £600 was given to purchase a new Lap Top Computer for the CAP Debt Centre Manager. A further two grants totalling £500 were also received from Warwickshire County Council; £300 was allocated to cover the costs of "Warm Welcome" which provided a free meal on Monday lunch times for those who needed a space to come to that was warm and welcoming during the winter months and £200 for 'Encounter'. All of these grants were spent before the end of the financial year.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £12,000 (which equates to about 2 months' of salaries) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £26,690 and the charity is complying with its reserves policy.

Governance

Responsibility for setting policy and for making operating decisions rest with the trustees who meet regularly to monitor the activities of the charity.

Risk statement

The Trustees have reviewed the risks to which a small charity operating with a small number of employees and a minister as an office holder is exposed. Appropriate procedures are in place to identify, monitor and review these risks on a regular basis.

The trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

Responsibilities of trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

Liz Watson

Liz Watson - Church Secretary

Date: 14 September 2023

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
MANOR COURT BAPTIST CHURCH

I report to the trustees on my examination of the accounts of Manor Court Baptist Church ('the charity') for the year ended 31 March 2023 on pages 8 to 12 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 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 2011 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 accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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

Archie McDowall

Archie McDowall BA CA
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 25 September 2023

MANOR COURT BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2023

Notes	Unrestricted Funds		Restricted Funds	2023	2022	
	General Funds	Designated Funds				
	£	£	£	£	£	
Income receipts						
Donations	71,965	-	1,758	73,723	78,760	
Gift aid receipts	14,587	-	536	15,124	15,086	
Ministry	2,150	-	-	2,150	1,951	
Other grants	-	5,000	800	5,800	-	
Income from letting of facilities	6,506	-	-	6,506	6,736	
Other	959	-	1,752	2,711	72	
Government Furlough Grants	-	-	-	-	3,806	
Total receipts	96,169	5,000	4,846	106,015	106,411	
Payments						
Payments in relation to charitable activities undertaken directly	2	86,838	4,614	20,383	111,835	96,313
Grants paid in relation to charitable activities undertaken by others	3	-	8,774	393	9,167	13,342
Total payments		86,838	13,388	20,776	121,002	109,655
Net of receipts / (payments) before		9,330	(8,388)	(15,930)	(14,988)	(3,244)
Transfers between funds	5	(10,105)	10,105	-	-	-
Net movement in funds		(775)	1,717	(15,930)	(14,988)	(3,244)
Cash funds as at last year end		19,990	5,758	30,593	56,341	59,584
Cash funds at this year end	A	19,215	7,475	14,663	41,353	56,340

The notes on pages 10 - 12 form part of these accounts.

MANOR COURT BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 MARCH 2023

Notes	Unrestricted Funds		Restricted funds £	2023 £	2022 £
	General funds £	Designated funds £			
A Cash funds					
Cash at bank with immediate access	6,532	7,475	14,663	28,670	43,823
Notice deposits	12,230	-	-	12,230	12,079
Petty cash	453	-	-	453	439
	<u>19,215</u>	<u>7,475</u>	<u>14,663</u>	<u>41,353</u>	<u>56,340</u>
B Other monetary assets					
Gift aid due to charity	1,960	-	-	1,960	2,155
Other debtors	-	-	-	-	-
	<u>1,960</u>	<u>-</u>	<u>-</u>	<u>1,960</u>	<u>2,155</u>
C Liabilities					
Falling due within one year					
Fee for Independent Examination	1,380	-	-	1,380	35
Total	<u>1,380</u>	<u>-</u>	<u>-</u>	<u>1,380</u>	<u>35</u>

D Assets retained for charity's own use

	Fund to which asset belongs	Current value £
Land and buildings - Church Building and Manse	Endowment	4,766,998
Contents including music and PA equipment, computers and IT equipment and furniture	General	200,680
		<u>4,967,678</u>

The trustees have used insurance values as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

E Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf by:

Liz Watson

Liz Watson - Church Secretary

Date: 14 September 2023

The notes on pages 10 - 12 form part of these accounts.

MANOR COURT BAPTIST CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	<u>Unrestricted Funds</u>			Total 2023 £	Total 2022 £
	General funds £	Designated funds £	Restricted Funds £		
2 Payments in relation to charitable activities undertaken directly					
Employment costs	51,957	-	-	51,957	53,216
Administration	3,103	-	-	3,103	5,268
Utilities & Building Costs	8,229	-	-	8,229	10,244
Ministry Costs	3,574	-	-	3,574	2,206
CAP Costs (including Centre Manager Salary)	12,845	4,164	-	17,009	18,327
CAP Client	-	-	431	431	-
CAP Job Club (Fresh Start)	-	-	598	598	-
Worship Expenses	723	-	-	723	740
Governance	35	-	-	35	-
Legal Costs	-	-	600	600	600
Building Costs	2,626	450	15,679	18,755	1,793
Insurance	3,722	-	-	3,722	3,685
Equipment	25	-	600	625	-
Other Costs	-	-	915	915	234
Youth Work	-	-	1,560	1,560	-
	<u>86,838</u>	<u>4,614</u>	<u>20,383</u>	<u>111,835</u>	<u>96,313</u>

3 Grants paid in relation to charitable activities undertaken by others

Grants for:					
World Vision	-	274	-	274	274
Baptist Union Home Mission	-	3,300	-	3,300	3,300
Baptist Missionary Society	-	2,800	273	3,073	2,815
YWAM	-	450	-	450	600
Ukraine Appeal	-	-	-	-	3,168
Tearfund	-	-	-	-	376
Foodbank	-	-	120	120	409
Grants to individuals	-	1,950	-	1,950	2,400
	<u>-</u>	<u>8,774</u>	<u>393</u>	<u>9,167</u>	<u>13,342</u>

MANOR COURT BAPTIST CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2023

4 Transactions with related parties

Jonathan Bugg served as church leader and was paid £28,463 plus pension contributions of £4,769 (2022: £28,175 and £6,202) for serving in that capacity, not for serving as a trustee; these payments are permitted by the charity's governing document.

In addition the charity incurred expenditure totalling £2,715 (2022: £2,784) in respect of the provision of accommodation (which is customary for ministers) to Jonathan Bugg, who is a trustee so that they could better perform their duties.

5 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	19,990	96,169	(86,838)	(10,105)	19,215
Designated funds					
Tithe Fund	(479)	-	(8,774)	8,655	(598)
Church Repair Fund	47	-	(151)	1,200	1,096
Manse Repair Fund	2,026	-	(299)	250	1,977
CAP Future Ministry	4,164	5,000	(4,164)	-	5,000
	<u>5,758</u>	<u>5,000</u>	<u>(13,388)</u>	<u>10,105</u>	<u>7,475</u>
Restricted funds					
Building Fund	28,901	-	(15,679)	-	13,222
CAP Client Fund	238	315	(431)	-	122
CAP Job Club (Fresh Start)	598	-	(598)	-	-
Youth Event Limitless	-	1,789	(1,560)	-	229
Night Shelter	89	-	-	-	89
Foodbank	-	120	(120)	-	-
WCC Laptop	-	600	(600)	-	-
WCC Encounter	-	200	(200)	-	-
Legal - CIO	-	600	(600)	-	-
Outreach Event	-	449	(449)	-	-
Bid Writing	1,266	-	(266)	-	1,000
Ukraine BMS	-	273	(273)	-	-
Ukraine Appeal	(499)	499	-	-	-
	<u>30,593</u>	<u>4,846</u>	<u>(20,776)</u>	<u>-</u>	<u>14,663</u>
Total funds	<u>56,341</u>	<u>106,015</u>	<u>(121,002)</u>	<u>-</u>	<u>41,353</u>

6 The Baptist Union Pension Scheme

The charity is a participating employer 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 Ltd. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited.

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. 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.

MANOR COURT BAPTIST CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2023

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 £298 million, 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 charity and the other participating employers in the DB Plan are collectively responsible for funding this deficit.

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.

Payments made in the year

	2023	2022
	£	£
Employer's contributions to Defined Contribution Plan	3,511	3,446
Employer's deficiency contributions to Defined Benefit Plan	1,258	3,709
	<u>4,769</u>	<u>7,155</u>

Basis for determining the DB plan pension liability

Following the agreement reached with Just during the year (see above), the pension liability at the year end is now considered to be negligible.

MANOR COURT BAPTIST CHURCH NUNEATON

England & Wales - Charity number 1186226

Accounts

MANOR COURT BAPTIST CHURCH
NUNEATON
Annual Reports and Accounts for the
financial year ended
31 March 2022
Charity Number 1186226

K C & Co
Incorporated Financial Accountants
Ellangowan
Main Road
Ansty
CV7 9JA

MANOR COURT BAPTIST CHURCH, NUNEATON

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MANOR COURT BAPTIST CHURCH, NUNEATON

Charity Registration Number 1186226 (CIO)

The membership approved a new constitution on 26/9/19 and this CIO, registered charity number 1186226, was registered on 8/11/19.

The transfer of assets from the old charity took place on 1st August 2020, so last years figures only represent 8 months of the year.

Financial Year 1st April 2021 to 31st March 2022

Custodian Trustee The Baptist Union Corporation Limited

Trustees	Jonathan Bugg		(Minister)
	Roger Gadsby	Reappointed 23/09/21	(Secretary)
	Terry Salter	Reappointed 23/09/21	(Treasurer)
	James Stevens	Appointed 19/11/20	
	Roy Shooter	Appointed 19/11/20	
	Lynne Salter	Appointed 19/11/20	
	Pam Gadsby	Appointed 19/11/20	
	Isaac Olanipekum	Appointed 23/09/21	
	Vernel Constantinescu	Appointed 23/09/21	
	John Gordon	Appointed 23/09/21	
	Sonja Wilson	Resigned 23/09/21	

Objectives As a Church, we partner with Christ to grow and equip a worshipping community, who are transformed and enabled by God to heal and build up the local community through prayer, service and witness.

Registered Address Manor Court Road
Nuneaton CV11 5HU

Bankers	CAF Bank	Virgin Money (Formerly Yorkshire)
	25 Kings Hill Avenue	7 - 11 High Street
	West Malling	Coventry
	Kent ME19 4JQ	CV1 5SB

Independent Examiner KC & Co Accountants
Ansty, Coventry
CV7 9JA

MANOR COURT BAPTIST CHURCH, NUNEATON

Independent Examiner's Report to the Trustees for the period ended 31 March 2022

Report to the trustees/ members of Manor Court Baptist Church Nuneaton on the accounts for the period ended 31st March 2022 set out on pages 9 to 12.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention

Basis of independent examiner's statement

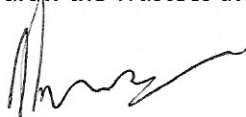
My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

I draw the Trustees attention to the statement at note 1 on page 11 of the accounts



C. Johnson
KC & Co
Ellangowan
Ansty
CV7 9JA

MANOR COURT BAPTIST CHURCH, NUNEATON

Trustees' Report for the year ended 31 March 2022

Objects of the charity.

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 other parts of the world.

Purpose statement

As a Church, we partner with Christ to grow and equip a worshipping community who are transformed and enabled by God to heal and build up the local community through prayer, service and witness.

Government

The policy and operating decisions of the charity rest with the Church meeting which empowers the Trustees to monitor and manage the activities of the charity. All of the Trustees meet together each month. Each Trustee belongs to a sub group with a functional focus and these groups meet together as required.

Review of Activities

- Worship** - We resumed our Sunday Morning Services in April 2021 post Covid. These are recorded and made available on utube later in the week. Sunday morning service now start at 10.30am and we have Communion on the 3rd Sunday of the month. In March 2022 we had our 1st monthly Evening Service with Communion, post Covid.
- Children's work** - We resumed Junior Church during morning service from August 2021
- Youth** - The Young Peoples Monday night group started meeting again in September 2021 at the Church.
- Home groups** - Due to Covid 19 Restrictions - Many Home groups met online during the year but from September onwards more have been meeting Face to Face, either at Church or in Homes.
- Tue Fellowship** - Started again in Sept 21 with "Food for Thought" every other month.
- Community Outreach** - Nuneaton Food Bank (Trussell Trust) run jointly with other churches has been able to continue throughout the year.
- Christians Against Poverty (CAP) Nuneaton & Bedworth Debt Centre, has continue to help clients with unmanagable debts during the year. In Jan 2022 a CAP Job Club started to help members get into work.
- Prayer** - The Church has a prayer meeting on Thursday nights twice a month. This has become hibrid with both Face to Face and online to allow as many people as possible to attend.
Prayer chain - an email circulation of prayer requests has continued throughout the year as necessary.
- Miscellaneous** - The monthly Court Circular has continue to be published online during the year to keep the Church informed and also providing information about our Missionary support and contact with associated missionaries.

MANOR COURT BAPTIST CHURCH, NUNEATON

Financial Review

Our Easter Service in April 2021 was the first "Face to Face" service of worship for 2 years due to Covid 19 restrictions. It was great to be back together again, all be it 2 metres apart with masks on! Many people continued to stay at home and thus we made an early decision that we would also stream the service on "Face book live" and Utube. All staff, except the minister continued to stay on part time furlough until August 2021 and then most ministries started up again in September 2021. The Church AGM in September 2021 was "hybrid" with "Face to Face meeting" and also online, which has become the norm for our twice monthly prayer meetings. I has been a strange year, but God has remained faithful throughout, by providing all of the finances that we have needed, dispite the lack of lettings and some of our Church members moving on to live in different parts of Country.

General Fund (Unrestricted)

The Income for the year was £95,358. From this £84,240 was spent on expenditure and following transfers were made during the year to Designated Funds: £8,760 as a Tithe, £1,200 to the Church Repair / Improvement Fund and £1000 to the Manse Repair / Improvement Fund . This made total transfers of £10,960. The Income less Expenses & Transfers resulted in a surplus of £158 during the period which was added to our General Reserves bringing the total to £19,990 on 31st March 2022.

Restricted Funds (Funds restricted by the Donor)

Building Development Fund

Due to Covid-19 restrictions it has been difficult to move our - Phase 2 - Refurbishment of the Toilets project forward. However during the year, Architects were instructed and they have refined our plans and obtained "Planning Permission" and "Building Control Consent". This cost £4,292 during the year and thus with £355 Income the Building Fund balance by the end of the year come down to £28,901. The next job is to go out to tender for the work with 3 different builders quotes to arrive at a budget for the work which it is hoped will be completed in July / August 2023.

Other restricted Funds

During the year we were given a donation of £200 for CAP ministry. This has allowed us to assist one client with their DRO fees of £90. On 31st March 2022 the client fund was £238.

In Nov 21, two people were trained to run a new CAP Job Club and this started in Feb 22. This cost £258 during the year which was funded from a grant obtained some years ago. The balance on this account on 31st Mar was £598 which should fund this minsitry for the next year.

During the year it was agreed that we would link the old charitable trust with our new CIO. We had a donation of £600 towards this cost and this money was paid to our solicitors.

The winter night shelter was not required this year as the council provided accommodation so there is still £89 left in the ledger.

During the early part of the year we received £3,806 from the government in staff furlough claims to offset against our salary costs. In June 21, we obtained a £1,000 grant from The Cadbury Foundation to purchase a large tent for Youth Camps. We also obtained a grant from the "Voluntary Service" for £1,000 towards the cost of a "Bid Writer" & £500 for training. By 31st March we had not yet instructed a Bid Writer but had spent £234 from the training grant by our Caretaking going on a "PAT Testing" course.

MANOR COURT BAPTIST CHURCH, NUNEATON

Other restricted Funds (Continued)

During the year we had various charitable appeals as follows:- £409 for Trussel Trust Food Bank, £115 BMS Napal Appeal, £376 for Tear Fund and £3,168 raised as a response to the war in the Ukraine. This money was split - £2,112 BMS (Baptist Missionary Society) Ukraine & £1,056 DEC (Disaster Emergency Committee).

Designated Funds (Money set aside by the Trustees for specific purposes)

During the year £9,274 was donated to various charities from our tithe account. The transferred income for the year was £8,760 which to the ledger with £35 at the beginning of the year to minus (£479) on 31st March 2022. This money will need to be replaced from future tithes.

Each month the Trustees set aside £83 for Manse repair / improvement. During the year £253 was spend on Plumbing, Gas Safety Checks and materials to build a Garden Wall. The ledger total at the end of March 2022 was £2,026.

Each month the Trustees set aside £100 for Church repair / improvement. During the year £1,540 was spent with £804 spent on Boiler repairs, £150 on Lightening Protection and the reaminder on the following: New front door lock & keys, plumbing, decorating repairing the office lights. The ledger total at the end of March 2022 was £47.

The Future Ministry Fund of £4,164 was not used during the year but next years budgets are very tight and thus it has been agreed to use it on funding our CAP debt centre ministry in the coming year.

Premises insurance

The Church building is insured for £3,289,000. This is a rebuild cost and not the market value.

Reserves Policy

The Trustees have established a policy whereby free reserves held by the charity should be equivalent to two months' salaries. This money has been set aside in a Baptist Union Deposit account which had a closing balance of £12,079 on 31st March 2022. This account is ideal for this purpose, because it provides instant access for our money whilst earning interest and also it makes money available for ministry loans within the Baptist Union. The trustees have considered the level of reserves they wish to retain, appropriate to the charity's needs. This is based on the charity's size and the level of financial commitments held. The trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The trustees will endeavour not to set aside funds unnecessarily.

Risk Statement/Assessment

The Trustees have reviewed the risks to which a small charity operating with a small number of employees and a minister as an office holder is exposed. Appropriate procedures are in place to identify, monitor and review these risks on a regular basis.

The trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated should provide sufficient resources in the event of adverse conditions. The trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

MANOR COURT BAPTIST CHURCH, NUNEATON

Payment to Trustees and Ministers During the year the Minister, Rev J Bugg received a stipend of £28,175 plus employer pension contributions to the Baptist Union scheme of £6,202, Water rates and Manse Council Tax totalling £2,784 were also paid by the Church plus £793 in expenses. During the period, 1st April 21 - 31st Dec 21 - Trustee - Mr T. Salter was employed by the church as the manager of the Christians Against Poverty - Nuneaton & Bedworth debt centre received a salary of £6,793 plus travel expenses of £129. His wife - Mrs L. Salter is also a Trustee. No other payments were made to trustees or any persons connected with them during this financial period. No material transactions took place between the organisation and a trustee or any person connect with them.

Public Benefit The charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in these accounts and this Trustees' report. The trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit and guidance from the Baptist Union before deciding what activities the charity should undertake.

Staff Numbers The Charity employed three part-time staff plus a full time minister during the year. The full time equivalent of staff working in activities in furtherance of the Charity objectives was 2.5. No employee received emoluments in excess of £60,000 during this year. Staff are paid through the PAYE system. The church paid pension contributions for its Minister J Bugg since he was appointed and also paid deficit contributions to the Baptist Ministers' Pension Trust Limited, which is a final salary defined benefit scheme. The assets are held in separate trustee administered funds. Under the definitions set out in Financial Reporting Standard 17 "Retirement Benefits", the Baptist Ministers' Pension Trust Ltd is a multi-employer pension scheme. The church is unable to identify its share of the underlying assets and liabilities of the scheme. Accordingly, the church has accounted for its contributions as if it were a defined contributions scheme. The agreed contribution rates for future years are 22% for the church and 8% for the minister.

Trustees' Responsibilities Charity law requires us as Trustees to prepare financial state- ments for each accounting year which give a true and fair view of the state of the charity and of its income and expenditure for the year. In preparing the financial statements we have:-

Selected suitable accounting policies and applied them consistently.

Made judgements and estimates that are reasonable and prudent.

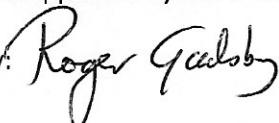
Stated whether applicable accounting standards have been followed, subject to any material departures disclosed and explained these in the accounts where appropriate.

Prepared the financial statements on a going concern basis.

We recognise that we are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and this has enabled us to ensure that the financial statement complies with the Charities Act 1993.

We also recognise our responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval This report was approved by the Trustees on:

And signed on their behalf by:  Dr Roger Gadsby, Church Secretary

14/7/22

MANOR COURT BAPTIST CHURCH, NUNEATON
Statement of Financial Activities for the year ended 31 March 2022

	Unrestricted Funds £	Restricted Funds £	Designated Funds £	Endowment Funds £	2021 - 22 £	8mths 2021 - 21 £
Income to the funds						
Donations	72,513				72,513	48,579
Group Activities		6,247			6,247	999
Gift Aid Tax Reclaim	15,086				15,086	10,901
Miscellaneous Gifts	72				72	7
Hire of Rooms	6,736				6,736	763
Administration						
Ministry Income	951	1,000			1,951	
Covid 19 - Government Grant						9,450
Staff Furlough - Claims		3,806			3,806	4,283
	<u>95,358</u>	<u>11,053</u>			<u>106,411</u>	<u>74,982</u>
Expenditure from the funds						
Giving			9,274		9,274	5,782
Staff (Inc. Minister)	50,772	2,444			53,216	35,044
Administration	8,953				8,953	1,892
Utilities and Building Costs	5,952				5,952	8,879
Ministry Costs	1,206	1,000			2,206	701
CAP (Inc. Centre Manager salary)	16,617	1,362			17,979	11,986
Worship Expenses	740				740	159
General Section Expenses		9,541	1,793		11,334	8,097
Depreciation				4,612	4,612	3,075
	<u>84,240</u>	<u>14,347</u>	<u>11,067</u>	<u>4,612</u>	<u>114,266</u>	<u>75,615</u>
Summary of Funds						
Balance at 31 Mar 2021	19,832	33,887	5,865	212,137	271,721	272,354
Transfers during the year	(10,960)		10,960			
Income to the funds	95,358	11,053			106,411	74,982
Expenditure from the funds	84,240	14,347	11,067	4,612	114,266	75,615
Balance at 31 Mar 2022	<u>19,990</u>	<u>30,593</u>	<u>5,758</u>	<u>207,525</u>	<u>263,866</u>	<u>271,721</u>

MANOR COURT BAPTIST CHURCH, NUNEATON
Statement of Financial Activities for the year ended 31 March 2022

	2021 - 22	8mths 2020 - 21
Non Current Assets		
Tangible Assets 31st March 2022	<u>207,525</u>	<u>212,137</u>
Current Assets		
Cash at Bank (CAF & Virgin Accounts)	43,823	47,114
Cash in Baptist Union Deposit Account	12,079	12,007
Cash in Hand	<u>439</u>	<u>463</u>
	<u>56,341</u>	<u>59,584</u>
Creditors and Accruals	<u> </u>	<u> </u>
Net Current Assets	<u>56,341</u>	<u>59,584</u>
Total Assets less Current Liabilities	<u><u>263,866</u></u>	<u><u>271,721</u></u>
 Cash Funds		
Unrestricted Funds	19,990	19,832
Restricted Funds	3 30,593	33,887
Designated Funds	4 <u>5,758</u>	<u>5,865</u>
	56,341	59,584
 Funds Represented by Tangible Assets		
Endowment Funds	5 207,525	212,137
	<u><u>263,866</u></u>	<u><u>271,721</u></u>

MANOR COURT BAPTIST CHURCH, NUNEATON

Notes to the accounts as at 31 March 2022

1 Basis of Accounting

The accounts are prepared on a receipts and payments basis under the historical cost convention. This allows the congregation to see that church funds shown in the accounts are represented by cash balances.

2 Non Current Assets

	Fittings & Equipment £	Freehold Manse £	Total £
<i>Cost</i>			
As at 31 Mar 2021	30,825	230,585	261,410
Disposals			
Additions			
As at 31 March 2022	<u>30,825</u>	<u>230,585</u>	<u>261,410</u>
<i>Depreciation</i>			
As at 31 Mar 2021	30,825	18,448	49,273
Eliminated on Disposal			
Charges for the year		4,612	4,612
As at 31 Mar 2022	<u>30,825</u>	<u>23,060</u>	<u>53,885</u>
<i>Net Book Value</i>			
As at 31 Mar 2021		<u>212,137</u>	<u>212,137</u>
As at 31 March 2022		<u>207,525</u>	<u>207,525</u>

3 Restricted Funds

	Building Fund £	CAP Fund £	Specific Grants/Gifts £	Cap Fresh Start £	Total £
Balance 31st Mar 2021	32,838	104	89	856	33,887
Transfers during the year					
Income	355	224	5,668		6,247
Expenditure	(4,292)	(90)	(4,901)	(258)	(9,541)
Balance carried forward	<u>28,901</u>	<u>238</u>	<u>856</u>	<u>598</u>	<u>30,593</u>

4 Designated Funds

	Tithe Account	Church Repair	Manse Repair	Future Ministry	Total
Balance 31st Mar 2021	35	387	1279	4164	5865
Transfers during the year	8760	1200	1000		10960
Income					
Expenditure	(9,274)	(1,540)	(253)		(11,067)
Balance carried forward	<u>(479)</u>	<u>47</u>	<u>2,026</u>	<u>4,164</u>	<u>5,758</u>

MANOR COURT BAPTIST CHURCH, NUNEATON

Notes to the accounts as at 31 March 2022

5 Endowment Funds

This fund represents assets and funding provided by the Baptist Union who are Custodian Trustees and entitled to the proceeds derived from the disposal of assets historically endowed by them.

Custodian trustees also have rights over the purchase of any replacement assets

Balance at 1 January 2017		153,426
Assets Disposed of at Net Book Value		
Manse	201,880	
Accumulated depreciation to 31 Mar 2021	<u>(18,448)</u>	183,432
		<hr/>
Assets Acquired		
Manse	192,000	
Refurbishment Costs	<u>38,585</u>	
	230,585	
Depreciation (Straight line over 50 years)	<u>(23,060)</u>	207,525
		<hr/>
		<u>207,525</u>

MANOR COURT BAPTIST CHURCH NUNEATON

England & Wales - Charity number 1186226

Accounts

MANOR COURT BAPTIST CHURCH
NUNEATON
Annual Reports and Accounts for the
financial year ended
31 March 2021
Charity Number 1186226

K C & Co
Incorporated Financial Accountants
314 Walsgrave Road
Coventry
CV2 4BL

MANOR COURT BAPTIST CHURCH, NUNEATON

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Statement of Financial Position	10
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MANOR COURT BAPTIST CHURCH, NUNEATON

Charity Registration Number 1186226 (CIO)

During the year the charity changing its legal identity to become a CIO. (Charitable Incorporated Organisation). The membership approved a new constitution on 26/9/19 and the CIO, registered charity number 1186226, was registered on 8/11/19. The transfer of assets took place on 1st August 2020 so these accounts show financial activity from 1st August 2020 to 31st March 2021.

Financial Year 1st April 2020 to 31st March 2021

Custodian Trustee The Baptist Union Corporation Limited

Trustees (For both charities)	Jonathan Bugg		(Minister)
	Roger Gadsby	Reappointed 19/11/20	(Secretary)
	Terry Salter	Reappointed 19/11/20	(Treasurer)
	James Stevens	Reappointed 19/11/20	
	Roy Shooter	Reappointed 19/11/20	
	Sonja Wilson	Reappointed 19/11/20	
	Lynne Salter	Reappointed 19/11/20	
	Trina Saliba	Resigned 19/11/20	
	Pam Gadsby	Reappointed 19/11/20	
	Liz Watson	Resigned 19/11/20	
Janet Down	Resigned 11/03/21		

Objectives As a Church, we partner with Christ to grow and equip a worshipping community, who are transformed and enabled by God to heal and build up the local community through prayer, service and witness.

Registered Address Manor Court Road
Nuneaton CV11 5HU

Bankers	CAF Bank (Opened 22/10/19)	Yorkshire
	25 Kings Hill Avenue	Warwick House
	West Malling	Coton Road
	Kent ME19 4JQ	Nuneaton CV11 5HU

Independent Examiner KC & Co
Coventry
CV2 4BL

MANOR COURT BAPTIST CHURCH, NUNEATON

Independent Examiner's Report to the Trustees for the period ended 31 March 2021

Report to the trustees/ members of Manor Court Baptist Church Nuneaton on the accounts for the period ended 31st March 2021 set out on pages 9 to 12.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention

Basis of independent examiner's statement


My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

I draw the Trustees attention to the statement at note 1 on page 11 of the accounts



C. Johnson
KC & Co
314 Walsgrave Road
Coventry

MANOR COURT BAPTIST CHURCH, NUNEATON

Trustees' Report for the year ended 31 March 2021

Objects of the charity.

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 other parts of the world.

Purpose statement

As a Church, we partner with Christ to grow and equip a worshipping community who are transformed and enabled by God to heal and build up the local community through prayer, service and witness.

Government

The policy and operating decisions of the charity rest with the Church meeting which empowers the Trustees to monitor and manage the activities of the charity. All of the Trustees meet together each month. Each Trustee belongs to a sub group with a functional focus and these groups meet together as required.

Review of Activities

- Worship** - Due to Covid 19 Restrictions our Sunday Services have moved to one online Service in the morning using Face Book live and U tube.
- Children's work** - Due to Covid 19 Restrictions our Junior Church has not met this year.
- Youth** - Due to Covid 19 Restrictions the Young Peoples Monday night group has been meeting together online, using Zoom.
- Home groups** - Due to Covid 19 Restrictions - Home groups have mainly been meeting on line with limited Face to Face meetings when these were allowed.
- Tue Fellowship** - Due to Covid 19 Restrictions this group has not met this year.
- Community** - Nuneaton Food Bank (Trussell Trust) run jointly with other churches
- Outreach** has been able to continue throughout the year by servicing clients in the doorway of the Vestibule.
- Christians Against Poverty (CAP) Nuneaton & Bedworth Debt Centre, has continue to help clients with unmanagable debts during the Covid 19 pandemic, using Food Bank, Telephone and Internet as points of contact instead of Visiting clients in their own homes.
- Transforming Lives for Good(TLG)Early intervention in Junior Schools has continued when Schools have been open up until end Dec 2020.
- Prayer** - Due to Covid 19 Restrictions - Church meeting has met every fortnight on line using Zoom..
- Prayer chain - an email circulation of prayer requests has continued throughout the year as necessary.
- Miscellaneous** - The monthly Court Circular has continue to be published online during the year to keep the Church informed and also providing information about our Missionary support and contact with associated missionaries.

MANOR COURT BAPTIST CHURCH, NUNEATON

Financial Review

The whole year has been under different levels of Covid 19 restrictions which has drastically affected our ability to hire out the building and all of our "Face to Face" ministries. This also delayed the planned transfer of assets to this new CIO from the old charitable trust. The transfer finally took place on 1st Aug 2020 and therefore these accounts are for 8 months of activity from 1st August 2020 up to 31st March 2021. The rest of the year's activity is in the Financial Statement and Trustees report for old Charitable Trust. Registered charity number 1128672 for the financial year ending 31st March 2021.

General Fund (Unrestricted)

For the 8 months the Income was £60,250. From this £44,928 was spent on expenditure and following transfers were made during the year to Designated Funds: £5,948 as a Tithe, £800 to the Church Repair / Improvement Fund, £667 to the Manse Repair / Improvement Fund and £8,182 to a Future Ministry Fund. This made total transfers of £15,597. This Income less Expenses & Transfers resulted in a deficit of £275 during the period which has come off our General reserves total of £20,107 at 1st Aug 2020 being reduced to £19,832 on 31st March 2021. We praise God for this very good outcome, as our budget predicted that due to reduced income from lettings we would have a deficit of £2,000 during the period but our Offerings income rallied in March 2021 giving us this much better result of just £275 deficit.

Restricted Funds (Funds restricted by the Donor)

Building Development Fund

Due to Covid-19 restrictions it has been difficult to move our - Phase 2 - Refurbishment of the Toilets project forward. So the funds have been fairly static during the year with income of £465 and the only expenditure being £2,200 being spent on a new Central Heating boiler in the kitchen. This money was from a County Council Grant obtained for this purpose. At the end of March 2021, the fund balance was £32,838.

Other restricted Funds

During the year we were given a donation of £250 for CAP ministry. This has allowed us to assist one client with their DRO fees of £90 and purchase Easter Eggs to bless our CAP clients who have children. At the end of March 2021, the fund balance was £104.

At the end of December our (TLG) Early intervention in Junior Schools came to an end and the £80 left in the ledger was spent on fees. A further £200 was donated towards the legal costs of our CIO transfer. This with the £612 in the ledger paid for our final bill of £812.

The winter night shelter was not required this year as the council provided accommodation so there is still £89 left in the ledger. During the year we continued to pay £40pm to CAP for our Fresh Start ministry. This has now come to an end so the balance of £856 at the end of the year will be used for CAP Job Club, which we are hoping to start in January 2022.

During the 8 months we received £4283 from the government in staff furlough claims to offset against our salary costs. This represented 80% of furloughed costs but we paid staff full salaries. In August we were successful in obtaining a Covid-19 Government grant of £9,450 for our community debt support work linked to Food Bank. This provided us with enough funds to keep the CAP Debt Centre open during the grant period of 6 months from 1st Sept 2020 - 28th February 2021. This made a massive difference during this Covid recovery stage.

MANOR COURT BAPTIST CHURCH, NUNEATON

Designated Funds (Money set aside by the Trustees for specific purposes)

During the 8 months £5,782 was donated to various charities from our tithe account. The transferred income for the year was £5,948 which left the ledger with £35 to be allocated in next years accounts. Each month the Trustees set aside £83 for Manse repair / improvement. During the 8 months the only expenditure was £64 for a Chimney Sweep. The ledger total at the end of March 2021 was £1,279. Each month the Trustees set aside £100 for Church repair / improvement. During the 8 months £413 was spent on Boiler repairs, 2 new outside pots & a towel & soap dispenser in the new disabled toilet. The ledger total at the end of March 2021 was £387.

Due to some of our General Expenditure coming back from furlough claims and the Covid-19 grant the Trustees were able to designate £8,182 towards Future Ministry. During the year £3,528 of this was spend on "Live Streaming" equipment and £490 was spent on presents to bless the staff at George Eliot Hospital. This has left £4,164 in the fund at the end of Mar 21.

Premises insurance

The Church building is insured for £3,289,000. This is a rebuild cost and not the market value.

Reserves Policy

The Trustees have established a policy whereby free reserves held by the charity should be equivalent to two months' salaries. This value is approximately £12,000. In Dec 2020 a Baptist Union Deposit account was opened and at the Church Meeting in March it was agreed to keep our General Reserves in this account from 1st April 2021. So £12,006.75 was transferred at the end of March 2021. This account is ideal for this purpose, because it provides instant access for our money whilst earning interest and also it makes money available for ministry loans within the Baptist Union. The trustees have considered the level of reserves they wish to retain, appropriate to the charity's needs. This is based on the charity's size and the level of financial commitments held. The trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The trustees will endeavour not to set aside funds unnecessarily.

Risk Statement/Assessment

The Trustees have reviewed the risks to which a small charity operating with a small number of employees and a minister as an office holder is exposed. Appropriate procedures are in place to identify, monitor and review these risks on a regular basis.

The trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

During the year a sub committee was set up to consider the risks associated with the use of the building during the varies levels of government restrictions imposed due to the Covid19 pandemic. This allowed AA & Food Bank to continue to use the building and a limited Sunday congregation were able to meet using government guidelines. A protocol was also agreed to allow the hall to be safely used by up to 15 people when "full lock downs" were not in place, by the use of mitigation measures set out in the detailed Risk Assessment.

MANOR COURT BAPTIST CHURCH, NUNEATON

Payment to Trustees and Ministers During the 8 months from 1st Aug to 31st Mar 2021, the Minister, Rev J Bugg received a stipend of £16,592 plus employer pension contributions to the Baptist Union scheme of £5,743, Water rates and Manse Council Tax totalling £1,696 were also paid by the Church plus £569 in expenses. During the same period, Trustee - Mr T. Salter, employed by the church as the manager of the Christians Against Poverty - Nuneaton & Bedworth debt centre received a salary of £5,912 plus expenses of £367. His wife - Mrs L. Salter is also a Trustee. During the same period, Mr A. Saliba who is married to Mrs C. Saliba, Trustee was paid £2,661. No other payments were made to trustees or any persons connected with them during this financial period. No material transactions took place between the organisation and a trustee or any person connect with them.

Public Benefit The charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in these accounts and this Trustees' report. The trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

Staff Numbers The Charity employed three part-time staff plus a full time minister during the year. The full time equivalent of staff working in activities in furtherance of the Charity objectives was 2.5. No employee received emoluments in excess of £60,000 during this year. Staff are paid through the PAYE system. The church paid pension contributions for its Minister J Bugg since he was appointed and also paid deficit contributions to the Baptist Ministers' Pension Trust Limited, which is a final salary defined benefit scheme. The assets are held in separate trustee administered funds. Under the definitions set out in Financial Reporting Standard 17 "Retirement Benefits", the Baptist Ministers' Pension Trust Ltd is a multi-employer pension scheme. The church is unable to identify its share of the underlying assets and liabilities of the scheme. Accordingly, the church has accounted for its contributions as if it were a defined contributions scheme. The agreed contribution rates for future years are 22% for the church and 8% for the minister.

Trustees' Responsibilities Charity law requires us as Trustees to prepare financial state- ments for each accounting year which give a true and fair view of the state of the charity and of its income and expenditure for the year. In preparing the financial statements we are required to:- Select suitable accounting policies and apply them consistently.

Make judgements and estimates that are reasonable and prudent.

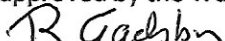
State whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts.

Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in business.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statement complies with the Charities Act 1993.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval This report was approved by the Trustees on: 19 AUG 2021

And signed on their behalf by:  Dr Roger Gadsby, Church Secretary

MANOR COURT BAPTIST CHURCH, NUNEATON
Statement of Financial Activities for the year ended 31 March 2021 (8mths)

	Unrestricted Funds	Restricted Funds	Designated Funds	Endowment Funds	8mths 2020 - 21	£
Note	£	£	£	£	£	£
Income to the funds						
Donations	48,579				48,579	
Group Activities		999			999	
Gift Aid Tax Reclaim	10901				10,901	
Miscellaneous Gifts	7				7	
Hire of Rooms	763				763	
Administration						
Ministry Income						
Covid 19 - Government Grant		9450			9,450	
Staff Furlough - Claims		4283			4,283	
	<u>60,250</u>	<u>14,732</u>			<u>74,982</u>	
Expenditure from the funds						
Giving			5,782		5,782	
Staff (Inc. Minister)	31,628	3,416			35,044	
Administration	1,682	210			1,892	
Utilities and Building Costs	7,821	1,058			8,879	
Ministry Costs	701				701	
CAP (Inc. Centre Manager salary)	2937	9049			11,986	
Worship Expenses	159				159	
General Section Expenses		3,602	4,495		8,097	
Depreciation				3,075	3,075	
	<u>44,928</u>	<u>17,335</u>	<u>10,277</u>	<u>3,075</u>	<u>75,615</u>	
Summary of Funds						
Transfer from Trust 31st July 2020	20,107	36,490	545	215,212	272,354	
Transfers during the year	(15,597)		15,597			
Income to the funds	60,250	14,732			74,982	
Expenditure from the funds	44,928	17,335	10,277	3,075	75,615	
Balance at 31 Mar 2021	<u>19,832</u>	<u>33,887</u>	<u>5,865</u>	<u>212,137</u>	<u>271,721</u>	

MANOR COURT BAPTIST CHURCH, NUNEATON
Statement of Financial Activities for the year ended 31 March 2021 (8mths)

	2020 - 21	
Non Current Assets		
Tangible Assets (From Trust) 31th July	<u>212,137</u>	<u> </u>
Current Assets		
Cash at Bank (CAF & Yorkshire Accounts)	47,114	
Cash in Baptist Union Deposit Account	12,007	
Cash in Hand	463	
	<u>59,584</u>	<u> </u>
Creditors and Accruals		<u> </u>
Net Current Assets	<u>59,584</u>	<u> </u>
Total Assets less Current Liabilities	<u><u>271,721</u></u>	<u><u> </u></u>
Cash Funds		
Unrestricted Funds	19,832	
Restricted Funds	3 33,887	
Designated Funds	4 5,865	
	<u>59,584</u>	<u> </u>
Funds Represented by Tangible Assets		
Endowment Funds	5 212,137	
	<u>271,721</u>	<u><u> </u></u>

MANOR COURT BAPTIST CHURCH, NUNEATON
Notes to the accounts as at 31 March 2021

1 Basis of Accounting

The accounts are prepared on a receipts and payments basis under the historical cost convention. This allows the congregation to see that church funds shown in the accounts are represented by cash balances.

2 Non Current Assets

	Fittings & Equipment £	Freehold Manse £	Total £
<i>Cost</i>			
As at 31 July 2020	30,825	230,585	261,410
Disposals			
Additions			
As at 31 March 2021	<u>30,825</u>	<u>230,585</u>	<u>261,410</u>
<i>Depreciation</i>			
As at 31 July 2020	30,825	15,373	46,198
Eliminated on Disposal			
Charges for the year (8mths)		3,075	3,075
As at 31 Mar 2021	<u>30,825</u>	<u>18,448</u>	<u>49,273</u>
<i>Net Book Value</i>			
As at 31 July 2020		<u>215,212</u>	<u>215,212</u>
As at 31 March 2021		<u>212,137</u>	<u>212,137</u>

3 Restricted Funds

	Building Fund £	CAP Fund £	Specific Grants/Gifts £	Cap Fresh Start £	Total £
Balance from Trust	34,573		781	1,136	36,490
Transfers during the year					
Income	465	250	14,017		14,732
Expenditure	(2,200)	(146)	(14,709)	(280)	(17,335)
Balance carried forward	<u>32,838</u>	<u>104</u>	<u>89</u>	<u>856</u>	<u>33,887</u>

4 Designated Funds

	Tithe Account	Church Repair	Manse Repair	Future Ministry	Total
Balance from Trust	-131			676	545
Transfers during the year	5948	800		667	8182
Income					
Expenditure	(5,782)	(413)	(64)	(4,018)	(10,277)
Balance carried forward	<u>35</u>	<u>387</u>	<u>1,279</u>	<u>4,164</u>	<u>5,865</u>

MANOR COURT BAPTIST CHURCH, NUNEATON
Notes to the accounts as at 31 March 2021

5 Endowment Funds

This fund represents assets and funding provided by the Baptist Union who are Custodian Trustees and entitled to the proceeds derived from the disposal of of assets historically endowed by them.

Custodian trustees also have rights over the purchase of any replacement assets

Balance at 1 January 2017		153,426
Assets Disposed of at Net Book Value		
Manse	201,880	
Accumulated depreciation to 31 July 2020	<u>(15,373)</u>	186,507
		<hr/>
Assets Acquired		
Manse	192,000	
Refurbishment Costs	<u>38,585</u>	
	230,585	
Depreciation (Straight line over 50 years)	<u>(18,448)</u>	212,137
		<hr/> <u>212,137</u>