

# HADDENHAM BAPTIST CHURCH

England & Wales - Charity number 1191081

## Details

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**Status** Registered

**Legal form** Other

**Registered** 2020-09-01

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

## Contact

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**Website** [www.haddenhambaptistchurch.co.uk](http://www.haddenhambaptistchurch.co.uk)

## Activities

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

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

## Classification

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- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** General Charitable Purposes, Disability, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

## Geography

- Cambridgeshire

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£79,815	£66,886	-	-
2023-12-31	£67,211	£64,275	-	-
2022-12-31	£58,206	£57,788	-	-
2021-12-31	£87,506	£74,817	-	-

## Trustees

Name	Role	Appointed
<b>Tudor Owen Parsons</b>	Chair	2018-09-12
Alison Zoe Day		2025-05-18
Andrew Craig Wheatcroft		2024-01-21
Anne Elizabeth Thorpe		2018-11-17
Christopher Wright		2023-04-30
PAUL ANTHONY SHEPHERD		2025-05-18

**HADDENHAM BAPTIST CHURCH**

England & Wales - Charity number 1191081

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# Accounts

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## HADDENHAM BAPTIST CHURCH - ANNUAL REPORT FOR 2024

Charity Number 1191081

Registered Address – Haddenham Baptist Church, Station Road, Haddenham. Ely, Cambridgeshire, CB6 3XD

Trustees: - Mr. Tudor Parsons (Minister)  
Mr. Gareth Wilson (Treasurer- now retired)  
Mrs. Anne Thorpe (Trustee- Safeguarding plus Church Administrator)  
Mr. Christopher Wright (Trustee- Health & Safety)  
Mr. Andrew Wheatcroft (Trustee)

Church Property Trustees – The Baptist Union Corporation Ltd., Baptist House, 129 Broadway, Didcot, Oxfordshire, OX11 8RT.

Bankers – Lloyds Bank, ELY, Cambs.

Independent Examiner – Olivia Martha How FCA accounts are checked in 2024.

### **The Trustees present their Annual Report and financial statements for the year 2024.**

Haddenham Baptist Church registered as a Charity on the 2<sup>nd</sup> of September 2020 and is governed by an Approved Governing Document. Members of the church are accepted in accordance with the Constitution.

### **Governing principles.**

The Members' Meeting normally takes place four times a year and has responsibility for the overall direction of the church. In accordance with the *Church Constitution*, the members appoint the trustees, who together with the minister, and treasurer (who are also appointed by the members), are responsible for the day-to-day running of the church's work and witness, and the financial and legal aspects of the charity.

All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective. Though the Constitution permits decisions to be made at Church Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

The principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination including the advancement of education, community service and other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

To achieve the principal objective, which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as the living Lord. Central to the work and witness of the Church is the provision of regular weekly public services of Christian witness. These services take place each Sunday at 10.30 am. There are also occasional special services at other times which are advertised on the Church Notice Board and the Church website. Prayer ministry, alongside reaching out to the local community, is considered an important aspect of the life and witness of the Church.

The Church operates safeguarding principles to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service. Along with the attendance of appropriate safeguarding courses run within the Eastern region.

A Property Risk Assessment is regularly reviewed, and all risks are considered, and systems are set up to mitigate them.

The Church has read the Charity Commission guidance on public benefit and is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

## **Overview HBC 2024**

The Lord is good and continues to support His church. The church continues to move forward with new members joining the fellowship and increased numbers on many services throughout the year. Work is also being done to engage with outreach groups and in house training and scripture awareness.

### *Ministry Overview* (Minister)

During each year, we have been supported by three external preachers and two in-house, who help cover holiday periods and for the allowed Sunday absences from church, as per my employment contract. The preaching plan for 2024 was varied and more often, focused around topical preaching to dovetail in with the needs of the church body as a whole. The church leadership team remained the same throughout 2024.

Throughout 2024, all deacon's meetings and ordinary church members' meetings were held regularly throughout the year. Dates for deacon meetings moved slightly due to unforeseen events. Pastoral visits in the main, are undertaken by the me and provide opportunities to understand the needs within the community and fellowship. There are members within the fellowship that meet with one another and are actively involved with pastoral care which is good to see.

Church membership increased to 27.

The positive aspect being that many of the new members are somewhat younger, on average in the 30-50 age range which may help contribute to the life of the church for years to come. Overall, as the minister I am happy with the services, though as the congregation grows in their faith, I would hope that the preaching schedule will be less reactionary and more structured to give a balanced teaching across the whole of scripture. (This is reflected in the 2025 schedule)

The café style church service remains our most popular with between 30-40 attendees which is held on the first Sunday of the month. Communion is the second Sunday of each month. The women's Bible study group continues to be a source of inspiration and fellowship.

In January 2025, we intend to have a joint study group on the Bible for all to attend.

External user groups continue to use the church building which helps bring in some income whilst engaging with the community.

The social handcraft group which is led by individuals within the church again seems popular with between 4-6 ladies coming weekly on a Tuesday evening.

Little Seedlings (re-named from JellyTots) fluctuated with 6-9 mums on average with their children, but this remains a space to develop relationships with local parents and carers. Easter and Christmas ecumenical services were well attended across the three churches in Haddenham.

The Baptist church continued to reach out to a variety of households with its Christmas hampers delivering to over 60 homes, along with the HBC Community Fund which supports those within the surrounding villages across a variety of needs.

It was difficult to develop a strategy for missional work through 2024 with what is still a small fellowship. Indeed, it was decided through lack of attendance, the Camping Close ecumenical service in the village will be suspended in the new year.

As a means to help bridge the gap between the church and the community we have a counsellor who operates out of the church and works in consultation with the wider community. She shares the church office with myself.

The ownership of two properties by the church are rented out to help support the expenditure of having a full-time minister, and in 2024 both properties had sitting tenants. Accounts are soon to be sent to the charity commission which show that as an independent Baptist church residing within the Eastern Baptist region, we remain, at present, financially stable.

Work continues on the maintenance of the church which will always draw on church finances.

Though still regarded as a small fellowship, as it's minister, I consider this to be a friendly and welcoming community. The challenge for the church is to grow and immerse itself in surrounding village life. Through no fault of its own, its dependable fellowship down through the years within a village setting, has found many of its elderly members unable to get actively involved with missional work outside the church and often struggle to attend the physical building. This is coupled with the demands upon the younger generation centred around family life and careers that put a limit to a personal commitment to voluntary work coming forward.

We are therefore fully reliant on God to provide more people, to build the church, and to be a people responding to what the Lord calls us to be. As individuals, we support each other in challenging times and aim to always to point the way to Jesus.

### **Wider Mission-**

#### **HBC Community Fund**

The HBC Community Fund continues to support individuals across the local community. Each case is brought before the church leadership for consideration and sign-off.

#### **Camping Close Service**

This has been quite a difficult year for this ecumenical gathering. So much so that the service is no longer regularly held. There was just not enough people attending to make it viable.

#### **Social Handcraft Group**

We meet each Tuesday evening between 7:30 and 9:00. The idea is that we can bring along any type of handcraft we like and sit around a group of tables so that we can see each other and just chat while we craft.

We usually have about 6-7 crafters on Tuesday evenings, we did have one evening when we had 10. It continues to be an enjoyable evening and appreciated by the crafter's that come.

#### **Little Seedlings**

We appear to have got into our stride since the new year after a difficult winter but now with the warmer weather has meant that we are regularly having new parents join us. The automatic doors have been a great addition and have been referred to as 'game-changing' for the building so we wish to pass on our thanks to the church for making this much needed improvement.

We are continuing to update toys and seek out different activities to do which are proving popular, especially our monthly breakfasts! Next project could be the courtyard?!!!"

### **Haddenham Food Bank**

Thanks to our members and friends at HBC for the weekly contributions to the Foodbank which are much appreciated.

### **Bible Study Groups**

#### *Women's Thursday evening group*

There are a total of around 8 women in the group, although usually there are only about 4 or 5 who take part in the Zoom meeting each week, mainly because several are in full-time work or have care commitments and sometimes this carries on into their evenings.

#### *Tuesday Home Group/ bible study group*

We started at the beginning of July and met fortnightly. The group was a great time of praise, singing hymns and bible study, with prayers, reflection and a time for sharing and discussion. After Christmas all those that were able bodied joined the new evening group at the church lead by Ben and Luke.

### **Sunday Club Report 2024**

We have several children of between 2 – 11 years who meet in the back room during the service to learn about the Christian faith through stories, videos, games, conversation and crafts. The planned sessions are run in term time and during school holidays, Sunday Club still meets for crafts and games during the service. We were able to celebrate Christmas with a party and gifts for all the children following a very generous anonymous donation.

### **Groups lettings / using the church premises:**

Beavers meet weekly during term-time. In the warmer weather, they have their meetings outdoors, so don't generally need the use of the building in the summer term.

The Scout group hold their meetings in the church premises, generally twice a year.

Haddenham Level Drainage Board meet twice yearly.

Amanda Burns (Counsellor) uses the church office a number of times a week for 1-hour sessions on weekdays.

Spoilt Rotten Beads (bead shop) holds workshops twice a year over weekends.

### **Annual Women's Day**

This was held on Saturday 19<sup>th</sup> October and was well attended. The women of the church enjoyed a special time together, building their faith and celebrating the life of Jesus.

### **Church coffee morning**

As the numbers have declined through the year, we have decided to move this to the first Thursday on each month.

### **Men's Breakfast**

This continued throughout 2024 on a bi-monthly basis attracting on average ten plus men on a Saturday morning commencing at 9:30 am. The group has a mixture of Christian and non-Christian participants. We normally have a speaker who talks about a given subject. Attendance proves to be consistent reaching up to sixteen on a good day and down to eight when men are away.

### **Safeguarding and DBS report for Haddenham Baptist Church**

Those who lead/run groups need to have Levels 2 and 3 training, and helpers need Level 2. Safeguarding training is renewed every 4 years at Haddenham Baptist Church. Currently, there are 24 trained individuals. No renewals are due until December 2026.

Everybody who is involved with children or vulnerable adults at Haddenham Baptist Church needs to have a DBS check every 3 years. All DBS certificates are up to date until August 2025. There are 22 people who have DBS certificates.

### **GDPR**

We continue to comply with GDPR and look at ways to review our practices.

There will also be a presentation on GDPR for all of those who handle personal data at Haddenham Baptist Church in 2025.

### **Health & Safety**

- Incident Report:
  - There were no incidents reported to the Leadership Team in the twelve months prior to the AGM
  
- Health and Safety Improvements:

The following projects have been completed:

  - The installation of automated access doors to the School Room entrance has been completed with the following benefits gained:
    - Improved access for the less ambulant, parents and carers with push-chairs/buggies
    - Improved controlled access for those using the building
    - Increase in general building security
    - Improved energy efficiency through draught exclusion
  
  - The installation of a laminated glass balustrade to the church gallery, bringing the balustrade height to 1100mm, in line with UK Building Regulations, enabling the gallery to be routinely used during church services and events.
  
- Routine Reviews:
  - Church Risk Assessments have been reviewed within the last twelve months.
  - Routine preventative maintenance and inspection to key infrastructure and equipment has been completed

## **Financial Review**

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. Our income has been supplemented by renting out our manse and an additional property in Witchford, purchased from a very generous legacy from a past member.

The most significant expense related to our Minister, Tudor Parsons, to lead and co-ordinate the church's activities including the Sunday Services, to provide pastoral care for the congregation and other people, and to equip and encourage the membership in their life, Christian witness, and service. The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and individuals in need through our HBC Community Fund.

The Church is heavily dependent on its membership working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, some making a small contribution to church funds, but certainly contribute to the achievement of the church's objectives. The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

The church is a participating employer within the Defined Benefit section of the Baptist Pension scheme and has been making ongoing deficit payments to cover the costs of past service of its employees within the scheme under a recovery plan. The church understands that if it had left the scheme at the year-end, it would have to have made a one-off payment estimated to be £1,000 to meet its statutory obligations to the scheme. The church has no plan to leave the scheme and expects to continue to make payments of £1 per month to the scheme in line with the recovery plan.

## **Reserves' Policy**

The Trustees have established a Reserves' Policy to enable the church to function effectively and meet its obligations in the event of a decline in our income or a major cost. Having considered the relevant risks of changes in income and expenditure, the Trustees have determined that the appropriate level of reserves is £17,000. As of 31 December 2024, the church held total reserves of £117,437 of which £2,654 were restricted and £10,000 designated. Reserves that were neither restricted nor designated amounted to £104,784. The Trustees invested £32,000 in the Baptist Together 3-month Deposit Account and £13,000 in a 7-day Baptist Investment, which with interest now stands at £48,848. They also invested £30,000 in CCLA Charity investment fund units which now stands at £33,692.

## **Achievements and performance**

The Church does not measure the success of its programmes only in numbers but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure but believe that 2024 with new people attending and joining the membership this was again a positive year in the life of the Church and that it will be able to pursue its mission purposes in 2025 with continued enthusiasm.

# HADDENHAM BAPTIST CHURCH

## FINANCIAL STATEMENT FOR THE YEAR ENDED 31st December 2024

### GENERAL RECEIPTS & PAYMENT ACCOUNT

	2024	2024 Budget	2023
<b>Receipts</b>			
offering	8,866.34	3,750.00	4,702.38
Gift Aided Offerings	24,125.00	15,750.00	20,312.00
Donations and other income	4,396.30	817.50	1,119.16
Legacy	-	-	-
tax on gift aid	6,883.65	4,875.00	6,258.82
Investment income	1,933.56	1,356.56	1,497.43
Room Hire	4,810.00	3,000.00	4,591.50
Manse rent	16,200.00	12,150.00	14,835.00
Manse use of oil in tank	-	-	-
27 Clover End Rent	12,600.00	9,450.00	11,674.01
Manse & Clover End Deposit	-	-	-
<b>Total Receipts</b>	<b>79,814.85</b>	<b>51,149.06</b>	<b>64,990.30</b>
		-	
<b>Payments</b>		-	
Ministry	41,879.03	32,997.39	37,524.01
Mission	610.54	1,151.25	1,754.10
Upkeep of church premises	13,065.40	8,820.00	13,383.44
Administration	6,026.16	4,264.14	4,861.46
Upkeep of Church Properties	2,005.21	1,425.00	1,579.50
Amounts passed on to other causes	-	-	875.00
BMS / Home Mission	3,300.00	1,500.00	3,000.00
Manse deposit repaid	-	-	-
Haddenham Social Fund	-	-	450.00
<b>Total Payments</b>	<b>66,886.34</b>	<b>50,157.78</b>	<b>63,427.51</b>
<b>Net receipts / (payments) for the year</b>	<b>12,928.51</b>	<b>991.28</b>	<b>1,562.79</b>
The amount collected for Gift Day is	-		<b>1,015.00</b>
<b>Transfers (to) / from general fund</b>	12,928.51		1,562.79
<b>Cash balance at previous year end</b>	<b>104,472.09</b>		<b>102,909.30</b>
<b>Cash balance at current period end</b>	<b>117,400.60</b>		<b>104,472.09</b>
	-		-

## STATEMENT OF ASSETS AND LIABILITES AT 31st December 2024

	2024	2023
<b>Assets</b>		
<b>Bank and other cash balances</b>		
Petty Cash	50.00	50.00
<b>Lloyds Bank Accounts</b>		-
Current Account	25,826.95	14,632.00
Haddenham Social Fund	9,966.17	10,047.88
CCLA Charity investment fund units	30,000.00	30,000.00
<b>note CCLA value at 31st December 2024 £33,692.38</b>		
Tenants Deposit Scheme deposit	2,708.95	2,653.72
Baptist Together Deposit Accounts 7 day	13,967.36	13,656.17
Baptist Together Deposit Accounts 3 month	34,881.17	33,432.32
	<b>117,400.60</b>	<b>104,472.09</b>
<b>Other monetary assets:</b>	-	-
Debtors		
Loans made		
Gift aid claimed but not received	3,437.00	1,807.28
Investment Assets		
Assets Held for Church's own use	<b>3,751,764.00</b>	<b>3,553,642.00</b>
<b>Total Assets</b>		
<b>Liabilities</b>		
Current Liabilities		
Long Term Loans		
Deposit TDS Rental Scheme	2,708.95	2,653.72
Pension Scheme liability		
Pension Scheme liability cessation expense		
Other liabilities		
<b>Total Liabilities</b>	<b>2,708.95</b>	<b>2,653.72</b>

Signed: Gareth Wilson FCA (Treasurer)  
05 January 2025

## NOTES TO THE ACCOUNTS

### 1. Basis of accounts

These accounts have been prepared on a 'receipts and payments' basis and in accordance with Section 130 of the Charities Act.

### 2. Donations and other income

	2024		2023
<b>Donations</b>			
Donations	-		-
donation	1,270.99		-
coffee	274.49		-
stewardship	1,800.00		-
Funeral	-		185.00
Jelly Tots	343.58	375.00	570.02
Christmas Lunch	-	-	-
men's breakfast	96.96	112.50	147.00
social handcraft	158.00	90.00	105.00
beavers	202.50	150.00	-
sumup	-	-	112.14
Little seedlings	47.28	-	-
Holiday Club	-	-	-
coffee morning	-	90.00	-
sale of pew	150.00	-	-
scouts	52.50	-	-
<b>Total Donations and Other Income</b>	<b>4,396.30</b>	<b>817.50</b>	<b>1,119.16</b>
	-	-	-

### 3. Investment income

	2024		2023
Haddenham Social Fund	118.29	37.50	82.42
Baptist Together Deposit Account 7 day	311.19	329.06	394.25
Baptist Together Deposit Account 3 month	1,448.85	990.00	1,020.76
Other investment income	55.23	-	-
<b>Total Investment Income</b>	<b>1,933.56</b>	<b>1,356.56</b>	<b>1,497.43</b>
	-	-	-

### 4. Raised for Other causes

	2024		2023
Home Mission	1,000.00	750.00	1,500.00
BMS	1,500.00	750.00	1,500.00
community fund	800.00	-	-
Christian Aid	-	-	-
<b>Total Raised for Other causes</b>	<b>3,300.00</b>	<b>1,500.00</b>	<b>3,000.00</b>
		-	

	-		
<b>5. Ministry</b>	<b>2024</b>	-	<b>2023</b>
stipend	33,315.12	27,159.00	29,252.26
Pension	6,528.16	5,703.39	6,066.12
HMRC	-	-	1,690.93
Minister's travel	-	135.00	74.70
Pulpit fee	210.00	-	240.00
Spurgeons College	130.00	-	200.00
books	124.55	-	-
expenses	1,571.20	-	-
<b>Total Ministry</b>	<b>41,879.03</b>	<b>32,997.39</b>	<b>37,524.01</b>

	-	-	-
<b>6. Mission</b>	<b>2024</b>	-	<b>2023</b>
Home Mission	-	-	-
BMS World Mission	-	-	-
posters	-	112.50	221.58
Holiday Club	-	-	-
men's breakfast	-	56.25	65.91
Christmas Lunch	-	-	-
children	27.80	37.50	48.70
books for children	-	-	-
toys	280.77	-	-
food	-	112.50	150.10
Hampers	-	-	-
donation	200.00	-	-
flowers	101.97	82.50	108.94
sundry expenses	-	750.00	1,121.49
Communion wine	-	-	37.38
Coffee	-	-	-
<b>Total Mission</b>	<b>610.54</b>	<b>1,151.25</b>	<b>1,754.10</b>

## **7. Upkeep of church premises**

	-	-	-
	<b>2024</b>	-	<b>2023</b>
church repairs	-	150.00	-
tree surgeon	-	-	-
insurance	2,353.30	2,400.00	2,277.57
Water church	138.84	82.50	104.13
boiler service	316.80	262.50	316.80
electricity	1,779.03	1,500.00	1,865.29
Church maintenance	2,454.23	1,500.00	3,283.23
maintenance	2,814.34	262.50	378.26
equipment repair	150.00	262.50	385.79
cooker hood	-	-	219.00
fridge	239.00	-	-
gravel	-	-	-

fire extinguishers	66.00	150.00	656.40
outdoor seat	-	-	444.00
organ tuning	-	-	-
signwriting	-	-	170.00
fire alarm	-	-	70.98
plumbing	-	-	-
painting door	-	-	250.00
oil tank	-	-	108.00
cleaning	2,077.87	1,125.00	1,373.17
heating oil	675.99	1,125.00	1,480.82
<b>Total Upkeep of church premises</b>	<b>13,065.40</b>	<b>8,820.00</b>	<b>13,383.44</b>

		-	-
<b>8. Administration</b>		-	
	<b>2024</b>	-	<b>2023</b>
Telephone	804.19	525.00	678.62
training	-	75.00	92.00
IT	-	225.00	264.43
Zoom	374.16	285.00	369.36
Spotify	138.88	97.50	123.88
Google	188.37	112.50	147.88
Subscription	150.00	225.00	268.80
petty cash float	-	-	-
safeguarding	-	-	-
letting fee	-	-	-
website	-	-	-
Independent Examination	250.00	-	250.00
licence	446.72	300.00	388.30
sundry	1,909.98	975.00	1,286.36
jubilee	-	-	-
admin	1,763.86	1,219.14	677.30
special payment	-	-	-
stationery	-	37.50	24.85
envelopes	-	37.50	115.68
petty cash	-	150.00	174.00
<b>Total Administration</b>	<b>6,026.16</b>	<b>4,264.14</b>	<b>4,861.46</b>
	-	-	-
<b>9. Upkeep of properties</b>		-	
	<b>2024</b>	-	<b>2023</b>
	-	-	-
	-	-	290.89
	-	-	136.80
manse repairs	1,500.00	375.00	418.94
manse insurance	317.93	300.00	
Clover End insurance	187.28	150.00	-
27 Clover End	-	600.00	732.87
<b>Total Upkeep of properties</b>	<b>2,005.21</b>	<b>1,425.00</b>	<b>1,579.50</b>
<b>10. Lloyds Bank Accounts</b>	<b>2024</b>		<b>2023</b>
Current Account	25,826.95		14,632.00
Haddenham Social Fund	10,069.37		10,047.88
Tenants Deposit Scheme (deposit held under TDS scheme)	2,653.72		2,653.72
<b>Total Lloyds bank accounts</b>	<b>38,550.04</b>		<b>27,333.60</b>

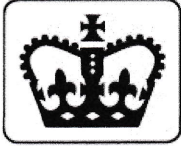
<b>11 Haddenham Social Fund</b>	<b>2024</b>	<b>2023</b>
Opening balance	8,947.76	8,947.76
Donations received		
Payments from fund	- 450.00	- 450.00
Transfer in	1,467.70	1,467.70
interest	-	82.42
	<b>9,965.46</b>	<b>10,047.88</b>

<b>12.COIF Charities Investment Fund - Accumulation Units</b>	<b>2024</b>	<b>2023</b>
The Church has invested £30,000 on 16 Sept 2021 which have a mid market value at 30th June 2024 of £33,310.16 and 31 December 2023 of 32,061.48 (2021 of £31,353.31)	30,000.00	30,000.00

<b>13. Assets Held for the Church's own use</b>	<b>2024</b>	<b>2023</b>
The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee [the Baptist Union Corporation Ltd]:		
Church premises at Haddenham with an insured value in the accounts at	2,864,066.00	2,767,252.00
Church manse at 3 Wilburton Road valued in the accounts at estimated value	474,800.00	417,400.00
Church property at 27 Clover End valued in the accounts at estimated value	338,700.00	297,300.00
The church also owns fixtures, furniture and equipment with an insured value of	74,198.00	71,690.00
Bequest property in the hands of the executor		
<b>Total Assets Held for the Church's own use</b>	<b>3,751,764.00</b>	<b>3,553,642.00</b>

<b>14. Current Liabilities</b>	<b>2024</b>	<b>2023</b>
Deposit on TDS Rental Scheme	2,653.00	2,653.00
Other current liabilities		
<b>Total Current Liabilities</b>	<b>2,653.00</b>	<b>2,653.00</b>

<b>15. Long-Term Liabilities</b>	<b>2024</b>	<b>2023</b>
Loans from Church Members'		
Other		
<b>Total Long-Term Liabilities</b>	<b>-</b>	<b>-</b>



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name  
HADDENHAM BAPTIST CHURCH

**On accounts for the year  
ended**

31st DECEMBER 2024

**Charity no  
(if any)**

1191081

**Set out on pages**

1 to 7

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

**Responsibilities and  
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

**Independent  
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below \*) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- 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.

\* Please delete the words in the brackets if they do not apply.

**Signed:**

JA

**Date:**

29th SEPT 25

**Name:**

JONATHAN LAUT

**Relevant professional  
qualification(s) or body  
(if any):**

**Address:**

22 GRANARY END, WITCHFORD, BL7, CB6 2XF

**HADDENHAM BAPTIST CHURCH**

England & Wales - Charity number 1191081

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# Accounts

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**HADDENHAM BAPTIST CHURCH**  
**FINANCIAL STATEMENT FOR THE YEAR ENDED 31st DECEMBER 2023**  
**GENERAL RECEIPTS & PAYMENT ACCOUNT**

	Note	2023	2022
<b>Receipts</b>			
Offering		4,719.33	4,588.32
Gift Aided Offerings		20,272.00	19,041.33
Legacy	2	-	1,000.00
Tax on gift aid		6,258.82	3,320.26
Furlough grant	2		-
ECDC Grant for Roof	2		-
ECDC Covid Grant	2		-
Donations and other income	2	1,772.16	973.12
Rents and contributions for use of premises	2	3,938.50	2,155.00
Investment income	3	1,520.77	516.00
Manse rent		16,185.00	13,375.00
Manse use of oil in tank		-	200.00
27 Clover End Rent		12,430.00	11,480.00
Manse & Clover End Deposit		115.00	1,557.00
Raised for other causes	4	-	-
Donations in kind		-	-
Donations to Haddenham Social Fund		-	-
Home Mission grant			-
<b>Total Receipts</b>		<b>67,211.58</b>	<b>58,206.03</b>
<b>Payments</b>			
Ministry	5	37,524.01	39,032.69
Mission	6	3,079.10	301.74
Upkeep of church premises	7	13,383.44	8,578.67
Administration	8	4,838.41	4,701.38
Upkeep of Church Properties	9	2,450.49	1,151.89
Work on Fred's bungalow			-
Amounts passed on to other causes		-	150.00
BMS / Home Mission	4	3,000.00	1,179.00
Manse deposit repaid		-	1,792.50
Haddenham Social Fund		-	900.00
<b>Total Payments</b>		<b>64,275.45</b>	<b>57,787.87</b>
			-
<b>Net receipts / (payments) for the year</b>		<b>2,936.13</b>	<b>418.16</b>
The amount collected for Gift Day is		<b>1,015.00</b>	<b>1,790.00</b>
<b>Transfers (to) / from general fund</b>		2,936.13	418.16
<b>Cash balance at previous year end</b>		<b>102,909.30</b>	<b>102,491.14</b>
<b>Cash balance at current period end</b>		<b>105,845.43</b>	<b>102,909.30</b>
		0.00	-

**STATEMENT OF ASSETS AND LIABILITES AT 31st DECEMBER 2023**

	Note	2023	2022
<b>Assets</b>			
<b>Bank and other cash balances</b>			
Petty Cash		50.00	50.00
<b>Lloyds Bank Accounts</b>			
Current Account	10	-	-
Haddenham Social Fund	11	15,982.00	30,584.34
CCLA Charity investment fund units	12	10,047.88	8,947.76
Velore Fund		30,000.00	30,000.00
Tenants Deposit Scheme deposit	10	-	-
Baptist Together Deposit Accounts 7 day		2,677.06	2,653.72
Baptist Together Deposit Accounts 3 month		13,656.17	13,261.92
		33,432.32	17,411.56
		<b>105,845.43</b>	<b>102,909.30</b>
<b>Other monetary assets:</b>			
Debtors	-	0.00	-
Loans made			
Gift aid claimed but not received		1,807.28	2,542.73
<b>Investment Assets</b>			
Assets Held for Church's own use	13	<b>3,457,610.00</b>	<b>3,245,061.00</b>
<b>Total Assets</b>			
<b>Liabilities</b>			
Current Liabilities	14	-	-
Long Term Loans	15	-	-
Deposit TDS Rental Scheme	10	2,677.06	2,653.72
Pension Scheme liability	16	-	-
Pension Scheme liability cessation expense		-	1,000.00
Other liabilities	17	-	-
<b>Total Liabilities</b>		<b>2,677.06</b>	<b>3,653.72</b>

Signed: Gareth Wilson FCA (Treasurer)

31 December 2023

## NOTES TO THE ACCOUNTS

### 1. Basis of accounts

These accounts have been prepared on a 'receipts and payments' basis and in accordance with Section 130 of the Charities Act.

### 2. Donations and other income

	2023	2022
<b>Donations</b>		
Bequest	-	1,000.00
Joan Coey funeral	-	-
Eileen Parsons bequest	-	
Fred sale of items	-	
	<hr/>	<hr/>
	-	1,000.00
<b>Room Hire</b>		
Room Hire	3,938.50	
<b>Total Donations and Other Income</b>	-	
donation	-	171.10
Covid Grant	-	
Grant for roof	-	
grant for cupboards	-	
rainbows	225.00	
coach trip	-	
Funeral	185.00	
Jelly Tots	682.16	455.67
Christmas Lunch	-	-
men's breakfast	147.00	157.35
sewing group	143.00	178.00
furlough	-	
ARG Grant	-	
Christmas cards	-	
beavers	390.00	
sumup	-	
Holiday Club		
coffee morning		11.00
Church insurance		
holiday club donation		
<b>Total Donations and Other Income</b>	<hr/>	<hr/>
	1,772.16	973.12
	-	1,973.12
<b>3. Investment income</b>		
	2023	2022
Haddenham Social Fund	82.42	4.94
Baptist Together Deposit Account 7 day	394.25	510.34
Baptist Together Deposit Account 3 month	1,020.76	
Other investment income	23.34	0.72
<b>Total Investment Income</b>	<hr/>	<hr/>
	1,520.77	516.00
	-	
<b>4. Raised for Other causes</b>		
	2023	2022
Home Mission	1,500.00	1,000.00
BMS	1,500.00	179.00
<b>Total Raised for Other causes</b>	<hr/>	<hr/>
	3,000.00	1,179.00

<b>5. Ministry</b>	<b>2023</b>	<b>2022</b>
stipend	30,943.19	29,664.76
Pension	6,066.12	7,813.76
HMRC	-	-
travel	74.70	-
Pulpit fee	240.00	390.00
Spurgeons College	200.00	170.00
books	-	17.52
	-	976.65
<b>Total Ministry</b>	<b>37,524.01</b>	<b>39,032.69</b>
	-	-
<b>6. Mission</b>	<b>2023</b>	<b>2022</b>
	-	-
posters	221.58	-
men's breakfast	65.91	39.78
children	48.70	-
books	-	84.40
food	150.10	-
Hampers	-	22.12
donation	875.00	155.44
donations from HSF	450.00	-
flowers	108.94	-
expenses	1,121.49	-
Communion wine	37.38	-
Xchange	-	-
<b>Total Mission</b>	<b>3,079.10</b>	<b>301.74</b>
	-	-
<b>7. Upkeep of church premises</b>	<b>2023</b>	<b>2022</b>
tree surgeon	-	650.99
insurance	2,277.57	2,001.03
Water	104.13	101.21
boiler service	316.80	-
electricity	1,865.29	627.56
Church maintenance	3,661.49	1,829.81
equipment repair	385.79	105.00
cooker hood	219.00	-
gravel	-	-
fire extinguishers	656.40	-
outdoor seat	444.00	-
organ tuning	-	589.92
signwriting	170.00	-
fire alarm	70.98	-
plumbing	-	-
painting door	250.00	-
oil tank	108.00	-
cleaning	1,373.17	1,577.85
heating oil	1,480.82	825.30
<b>Total Upkeep of church premises</b>	<b>13,383.44</b>	<b>8,578.67</b>

## 8. Administration

	2023	2022
Telephone	678.62	567.76
training	92.00	-
IT	264.43	133.02
Zoom	369.36	345.36
Spotify	123.88	119.88
Google	147.88	143.88
roving mike	-	-
Subscription	268.80	152.90
petty cash float	-	157.50
safeguarding	-	38.00
letting fee	-	809.99
Independent Examination	250.00	250.00
licence	388.30	359.89
transfer	-	-
Printer	-	-
sundry	1,263.31	577.79
jubilee	-	45.41
admin	677.30	-
special payment	-	1,000.00
stationery	24.85	-
envelopes	115.68	-
petty cash	174.00	-
<b>Total Administration</b>	<b>4,838.41</b>	<b>4,701.38</b>

## 9. Upkeep of properties

	2023	2022
manse repairs	-	500.00
manse insurance	290.89	270.09
manse boiler service	136.80	
manse maintenance	418.94	
Clover End insurance	167.71	142.12
estate Agent costs	870.99	
27 Clover End cost	565.16	239.68
<b>Total Upkeep of properties</b>	<b>2,450.49</b>	<b>1,151.89</b>

## 10. Lloyds Bank Accounts

	2023	2022
Current Account	14,632.00	30,584.34
Haddenham Social Fund	10,047.88	8,947.76
Tenants Deposit Scheme (deposit held under TDS scheme)	2,677.06	2,653.72
<b>Total Lloyds bank accounts</b>	<b>27,356.94</b>	<b>42,185.82</b>

**11 Haddenham Social Fund**

	2023	2022
Opening balance	8,947.76	9,842.82
Donations received		
Payments from fund	- 450.00	- 900.00
Transfer in interest	1,467.70 82.42	4.94
	<b>10,047.88</b>	<b>8,947.76</b>

**12.COIF Charities Investment Fund - Accumulation Units**

The Church has invested £30,000 on 16 Sept 2021 which have a mid market value at 31 December 2023 of 32,061.48 (2021 of £31,353.31)

	2023	2022
	30,000.00	30,000.00

**13. Assets Held for the Church's own use**

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee [the Baptist Union Corporation Ltd]:

	2023	2022
Church premises at Haddenham with an insured value in the accounts at	2,673,645.00	2,466,463.00
Church manse at 3 Wilburton Road valued in the accounts at estimated value	417,400.00	417,400.00
Church property at 27 Clover End valued in the accounts at estimated value	297,300.00	297,300.00
The church also owns fixtures, furniture and equipment with an insured value of	69,265.00	63,898.00
Bequest property in the hands of the executor		-
<b>Total Assets Held for the Church's own use</b>	<b>3,457,610.00</b>	<b>3,245,061.00</b>

**14. Current Liabilities**

	2023	2022
Electricity billed but not yet paid		
Cheques written but not cashed		
1 extra month's rent in advance		-
Deposit on TDS Rental Scheme	2,677.06	2,653.00
Other current liabilities		
<b>Total Current Liabilities</b>	<b>2,677.06</b>	<b>2,653.00</b>

**15. Long-Term Liabilities**

	2023	2022
Loans from Church Members'		-
Other		-
<b>Total Long-Term Liabilities</b>	<b>-</b>	<b>-</b>

**16. Pension Scheme Liabilities**

At the end of June 2022 there was a Pension Scheme Buy In with Just. As a result no further employer debt estimate reports will be published for the time being, although this will continue to be kept under review. As reported by the Baptist Together Pension scheme "Effectively there is no shortfall debt at the present time."

**17. Other Liabilities [if applicable]**

HMRC nil as outstanding amount paid December 2023

**Template for Independent Examiners report (where independent examiner does not wish to highlight any issues)**

**Report of the Independent Examiner(s) to the Trustees of** HADDENHAM BAPTIST CHURCH

**On the accounts for the year ended** 31 DECEMBER 2023

**Respective responsibilities of Trustees and Examiner**

The Church's Trustees are responsible for the preparation of the accounts. The church'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 church 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**

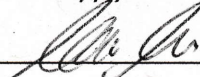
~~Since the Church's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of [insert named of applicable listed body], which is one of the listed bodies. (Delete if income is less than £250,000)~~

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination. (if accounts prepared on accruals basis\*)

I 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.

*\*Delete the words in the brackets if they do not apply*

Signed by or on behalf of the Examiner  Date 25 OCTOBER 2024

Name Ms MARTHA HOW

Relevant Professional Qualification(s) or body (if any) FCA.

Address 16 HILLROW, HADDENHAM, CAMBRIDGESHIRE  
CB6 3TH

## Recommended Terms of Appointment for Independent Examiner

Name of Church HADDENHAM BAPTIST CHURCH (the Church', 'Us')

Name of Independent Examiner Mrs MARTHA HOW (the Examiner', 'You', 'Your')

### 1. Engagement as Independent Examiner

The purpose of this agreement is to confirm the basis on which You as the Examiner will act as independent examiner to prepare a report in respect of the Church's financial statements for the year ended 31/12/23 in accordance with Section 145 of the Charities Act 2011 ('the Act').

### 2. Responsibilities of the Church

The Church and its Charity Trustees are responsible for

- maintaining proper accounting records and preparing accounts which comply with the requirements of the Act and the Charities SORP;
- for determining whether, in respect of the year to be examined, the Church meets the conditions for exemption from an audit of the accounts set out in Section 145(1) of the Act; and
- for providing You with information and explanations required for Your examination.

### 3. Responsibilities of the Examiner

3.1 As an independent examiner You have a statutory duty to:

- state in Your report whether any matter has come to Your attention in connection with the examination which gives You reasonable cause to believe that in any material respect accounting records have not been properly kept in accordance with Section 130 of the Act or do not accord with the accounting records or comply with the Regulations other than in respect of the requirement for a true and fair view;
- disclose in Your report matters coming to Your attention during the examination to which, in Your opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached;
- make any written report to the Charity Commission in compliance with Section 156 of the Act.

3.2 You will plan your work on the basis that an independent examiner's report on the accounts is required for that year, unless we inform you in writing to the contrary.

3.3 You will not retain or disclose any information obtained during the course of your examination other than to the Trustees, or where there is a statutory duty to do so or where specifically authorised to do so in writing by the Trustees.

### 4. Scope of the Examiner's work

4.1 Your work as an independent examiner will be carried out in accordance with general directions of the Charity Commission. Your examination will be a less onerous form of scrutiny than an audit of the accounts in accordance with Auditing Standards and will include:

- a review of the accounting records kept by the Church and a comparison of the accounts presented with those records;
- a review of the accounts and consideration of any unusual item(s) or disclosure(s) identified. In such cases where You identify an unusual item, You will seek an explanation from us and may carry out verification and vouching procedures where You require further clarification.

4.2 Your work cannot be relied upon to identify the occasional omission or insignificant error, nor to disclose breaches of trust or statute, neglect or fraud which have taken place and which the Church has a responsibility to guard against. Should You become aware, for any reasons, that the accounts may be misleading and we cannot agree appropriate amendments, and You conclude that the matter cannot be adequately dealt with in Your report, You will not issue any report, will withdraw from the engagement and notify Us in writing of the reasons.

4.3 Should You conclude that the Church is not entitled to exemption from an audit of the accounts or should You be unable to reach a conclusion on this matter then You will notify Us in writing of the reasons. If appropriate, you will discuss with us the need to appoint an auditor.

4.4 As part of your normal procedures, You may request us to provide written confirmation of any information or explanations given by Us orally during the course of your work.

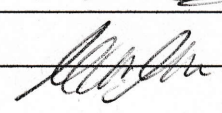
### 5. Fees

~~[EITHER The role of independent examiner is not remunerated OR~~ The Church agrees to pay You £250 upon receipt by the Charity Trustees of the completed report in the format required by the Charity Commission.]. The church will cover any out of pocket expenses incurred in the course of Your work.

### 6. Confirmation

This agreement will remain effective until it is replaced or until You cease to hold the position of independent examiner. You will confirm Your acceptance of the terms of this agreement by arranging for the signature and return of the attached copy to Us.

Signed on behalf of the Church  Date 25/10/24

Signed by or on behalf of the Examiner  Date 25/10/24

## HADDENHAM BAPTIST CHURCH - ANNUAL REPORT FOR 2023

Charity Number 1191081

Registered Address – Haddenham Baptist Church, Station Road, Haddenham. Ely, Cambridgeshire, CB63XD

Trustees: - Mr. T. Parsons (Minister)  
Mr. G. Wilson (Treasurer)  
Mrs. A. Thorpe (Trustee- Safeguarding plus Church Administrator)  
Mr. Christopher Wright (Trustee- Health & Safety)  
Mr. Andrew Wheatcroft (Trustee)

Church Property Trustees – The Baptist Union Corporation Ltd., Baptist House, 129 Broadway, Didcot, Oxfordshire, OX11 8RT.

Bankers – Lloyds Bank, ELY, Cambs.

Independent Examiner –Martha How FCA accounts are checked yearly.

### **The Trustees present their Annual Report and financial statements for the year 2023.**

Haddenham Baptist Church registered as a Charity on the 2<sup>nd</sup> of September 2020 and is governed by an Approved Governing Document. Members of the church are accepted in accordance with the Constitution.

### **Governing principles.**

The Members' Meeting normally takes place 5 or 6 times a year and has responsibility for the overall direction of the church. In accordance with the *Church Constitution*, the members appoint the trustees, who together with the minister, and treasurer (who are also appointed by the members), are responsible for the day-to-day running of the church's work and witness, and the financial and legal aspects of the charity.

All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective. Though the Constitution permits decisions to be made at Church Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

The principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination including the advancement of education, community service and other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

To achieve the principal objective, which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as the living Lord. Central to the work and witness of the Church is the provision of regular weekly public services of Christian witness. These services take place each Sunday at 10.30 am. There are also regular services at other times which are advertised on the Church Notice Board and the Church website. Prayer ministry, alongside reaching out to the local community, is considered an important aspect of the life and witness of the Church.

The Church operates safeguarding principles to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service. Along with the attendance of appropriate safeguarding courses run within the Eastern region.

A Property Risk Assessment is regularly reviewed, and all risks are considered, and systems are set up to mitigate them.

The Church has read the Charity Commission guidance on public benefit and is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

## **Overview HBC 2023**

The Lord is good and continues to support His church, we have seen this particularly in His financial blessing of the church but also in the arrival of new people within both our Sunday services and outreach groups.

### *Ministry Overview*

*Provided by Rev. Tudor Parsons*

Having finished my honours degree at Spurgeon's College, I have now entered into three years as a newly accredited minister which comes to an end in July 2024. The completion of this will see me signed off as a fully accredited Baptist minister.

During each year, I have been supported by four external preachers who help cover holiday periods and for the allowed Sunday absences from church, as per his contract of employment.

The preaching plan for 2023/24 was varied and more often than not focused around topical preaching to dovetail in with the needs of the church body as a whole.

In 2023 we appointed two new church trustees with one stepping down. We have appointed a part-time church administrator on a contract of three hours per week. This has greatly helped me as I had carried these duties following the retirement of the previous church secretary.

Through 2023/24 all deacon's meetings and ordinary church members' meetings were held regularly throughout the year. Dates for deacon meetings moved slightly due to unforeseen events. Pastoral visits still fall in the main for me to conduct, which although time-consuming, provides opportunities for me to understand the needs within the community and fellowship. There are however now one/two members who are actively involved with pastoral care and fellowship across the wider fellowship which is good to see.

Church membership has increased slightly to 24. Sadly one church member died recently but we are looking to bring two potential members into membership at the end of April. This will bring the membership to 26.

The positive aspect being that many of the new members are somewhat younger, on average in the 30-60 age range which may help contribute to the life of the church for years to come. On top of the new church members, we have seen between 4-6 new attendees come regularly which is encouraging.

Overall, as the minister I am happy with the services, though as the congregation grows in their faith I would hope that the preaching schedule will be less reactionary and more structured to give a balanced teaching across the whole of scripture.

A concern area is focused around the children's club held at the same time as the service. My wife is holding the reigns at present, as to date no one has stepped forward in support of leading this group.

The café style church service remains our most popular with between 30-40 attendees which is held on the first Sunday of the month. Communion is the second Sunday of each month.

Bible study groups have been very encouraging and continue to be a source of inspiration and fellowship. The men's Bible study started before Christmas but has faltered after Christmas mainly due to the minister still being involved with NAM work for Spurgeon's College.

External user groups continue to use the church building which helps bring in some income whilst engaging with the community.

The social handcraft group which is led by individuals within the church again seems popular with between 4-9 ladies coming weekly on a Tuesday evening.

Jelly Tots fluctuated with 6-9 mums on average with their children, but this remains a space to develop relationships with local parents.

Easter and Christmas ecumenical services were well attended across the three churches. The Baptist church holds, the ecumenical carol service and Christmas Day service.

The Baptist church continued to reach out to a variety of households with its Christmas hampers delivering to over 80 homes, along with the HBC Community Fund which supports those within the surrounding villages across a variety of needs.

It was difficult to develop a strategy for missional work through 2023 with what is still a small fellowship. We experimented with a Thursday hub to help those within the village who may have needed company, by laying on games and free food but no one came and so this ceased before Christmas.

As a means to help bridge the gap between the church and the community as of mid-2021, we have a counsellor who operates out of the church and works in consultation with the wider community. She has already drawn alongside a number of the church fellowship to support them. She shares the church office with myself.

The ownership of two properties by the church are rented out to help support the expenditure of having a full-time minister, and in 2023/24 both properties had sitting tenants. Accounts are soon to be sent to the charity commission which shows that as an independent Baptist church residing within the Eastern Baptist region, we remain in a healthy position financially.

Work continues on the maintenance of the church, including a risk assessment report of the building that we are in the process of working through.

The roof is of concern as one slate has fallen nearly hitting a member of the public using our newly installed seats. This remains the priority within the next round of expenditure. I am in consultation with neighbours and the legal department within the Baptist Union regarding some external walls that impact the use of church property. Thankfully one of the congregation has stepped forward to help me with looking into funding and grant-making opportunities going forward along with the church building development plans.

Though still regarded as a small fellowship, as it's minister, I consider this to be a friendly and welcoming community. The challenge for the church, now it is financially stable, is to grow and immerse itself in surrounding village life. Through no fault of its own, its dependable fellowship down through the years, within what I would term a typical rural church setting, has found many of its elderly members unable to get actively involved with missional work outside the church. This is also coupled with the demands upon the younger generation centred around family life and careers that put a limit to a personal commitment to voluntary work coming forward.

We are therefore fully reliant on God to provide new people, ideally, those just retired would be of great help, to build the church so that we may reach out more fully in the name of Christ Jesus.

## **Wider Mission-**

### **HBC Community Fund**

The HBC Community Fund continues to support individuals across the local community.

Each case is brought before the church leadership for consideration and sign off.

### **Camping Close Service**

This has been quite a difficult year for this ecumenical gathering. Following on from the Covid pandemic some people have continued to feel reluctant to gather together and numbers have been very small. Those who come along seem to enjoy our time together and the leaders of the three village churches are very supportive, each leading at least one service throughout the year.

## **Social Handcraft Group**

We meet each Tuesday evening between 7:30 and 9:00. The idea is that we can bring along any type of handcraft we like and sit around a group of tables so that we can see each other and just chat while we craft. We are usually a group of 7 or 8.

Annie Griffiths

## **Jelly Tots**

We have had a steady year with a number of new mums coming along. On average there were 6-9 parents/carers and about 10 plus little ones from babies to toddlers in attendance.

Pauline Wilson and Margaret Shepherd

## **Haddenham Food Bank**

Thanks to our members and friends at HBC for the weekly contributions to the Foodbank which are much appreciated.

Paul Shepherd

## **Bible Study Groups**

### *Women's Thursday evening group*

There are a total of around 8 or 9 women in the group, although usually there are only about 5 or 6 who take part in the Zoom meeting each week, mainly because several are in full-time work and sometimes this carries on into their evenings!

### *Tuesday Home Group/ bible study group*

The Tuesday home group continued to meet fortnightly on Tuesday afternoons on Zoom. There are 6-7 members in the group. In March the leader died and so we are looking for her replacement within the church membership.

## **Sunday Club Report 2023**

The age group of the children attending Sunday Club remains wide. We are struggling to provide leadership to this group. The two leaders have been further reduced to one following the death of one leader in March 2024. This will be a focus of our church members' meeting in April 2024.

## **Groups lettings, using the church premises: -**

Beavers meet weekly during term-time. In the warmer weather, they have their meetings outdoors, so don't generally need the use of the building then.

The Scout group hold their meetings in the church premises, generally twice a year.

Haddenham Level Drainage Board meet twice yearly.

Amanda Burns (Counsellor) uses the church office a number of times a week for 1-hour sessions on weekdays.

Spoilt Rotten Beads (bead shop) has held workshops occasionally on Fridays and Saturdays.

So far this year, just under £3,938 has been paid; a valuable source of income for HBC.

## **Church coffee morning**

The bi-weekly coffee morning held on the 2<sup>nd</sup> and 4<sup>th</sup> Thursday of the month has struggled to maintain numbers through 2023 into 2024.

## **Men's Breakfast**

This soft outreach activity continued towards the latter part of 2023 on a quarterly basis attracting on average twelve plus individuals on a Saturday morning commencing at 9:30 am. The group has a mixture of Christian and non-Christian participants. We normally have a speaker who talks about a given subject. Attendance proves to be consistent reaching up to sixteen on a good day and down to eight when people are away.

## **Safeguarding and DBS report for Haddenham Baptist Church**

Everyone who needs to have Safeguarding training is up to date. Those who lead/run groups need to have Levels 2 and 3, and helpers need to have Level 2. Safeguarding training is renewed every 4 years at Haddenham Baptist Church.

Coupled with this all DBS certificates are up to date until November 2024. Both safeguarding training and DBS checks are carried out on all the church trustees up to, and including level 3 safeguarding training.

Anne Thorpe  
19<sup>th</sup> April 2024

## **Administration**

For the year 2023/4 the church has appointed a part-time church administrator, who is a trustee. This was agreed upon at both a deacons/trustees meeting and subsequently at the church membership meeting on the 30<sup>th</sup> July 2023.

Following our church administrator being unable to fulfil her full duties over six months due to supporting her family, several updates are outstanding which are being addressed at pace.

Anne Thorpe  
19<sup>th</sup> April 2024

## **Health & Safety**

Report Created by: Chris Wright, Deacon Responsible for Health and Safety

During the period April 2023 – April 2024 several health and safety activities have been undertaken, the following list is not exhaustive:

- General, Fire, COSHH and Security Risk Assessments have been reviewed and updated.
- Schematic diagrams have been created for the premises and have been used to create a fire extinguisher plan, emergency escape route plans.
- A number of identified actions have been completed, including the attainment of food hygiene certificates by a number of church members, maintenance and inspection schedule created, routine review of risk assessments, routine servicing of equipment and installations necessary for Health and Safety.
- With specific focus on fire protection the following additional activities have been completed: Additional fire extinguisher added to balcony, the lightning conductor infrastructure has been upgraded to enable compliance with latest inspection and testing requirements, fire safety and fire extinguisher training has been completed.

## **Financial Review**

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. Our income has been supplemented by renting out our manse and an additional property in Witchford, purchased from a very generous legacy from a past member.

The most significant expense related to our Minister, Tudor Parsons, to lead and co-ordinate the church's activities including the Sunday Services, to provide pastoral care for the congregation and other people, and to equip and encourage the membership in their life, Christian witness, and service. The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and needy individuals through our HBC Community Fund.

The Church is heavily dependent on its membership working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, some making a small contribution to church funds. but certainly contribute to the achievement of the church's objectives. The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

The church is a participating employer within the Defined Benefit section of the Baptist Pension scheme and has been making ongoing deficit payments to cover the costs of past service of its employees within the scheme under a recovery plan. The church understands that if it had left the scheme at the year-end, it would have to have made a one-off payment estimated to be £1,000 to meet its statutory obligations to the scheme. The church has no plan to leave the scheme and expects to continue to make payments of £1 per month to the scheme in line with the recovery plan.

## **Reserves' Policy**

The Trustees have established a Reserves' Policy to enable the church to function effectively and meet its obligations in the event of a decline in our income or a major cost. Having considered the relevant risks of changes in income and expenditure, the Trustees have determined that the appropriate level of reserves is £17,000. As of 31 December 2023, the church held total reserves of £104,472 of which £2,654 were restricted and £10,000 designated. Reserves that were neither restricted nor designated amounted to £91,818 The Trustees invested £32,000 in the Baptist Together 3-month Deposit Account and £13,000 in a 7-day Baptist Investment, which with interest now stands at £47,088.49. They also invested £30,000 in CCLA Charity investment fund units which now stands at £32,061.48.

## **Achievements and performance**

The Church does not measure the success of its programmes only in numbers but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure but believe that 2023 with new people attending and joining the membership this was again a positive year in the life of the Church and that it will be able to pursue its mission purposes in 2024 with renewed enthusiasm.

**HADDENHAM BAPTIST CHURCH**

England & Wales - Charity number 1191081

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# Accounts

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**HADDENHAM BAPTIST CHURCH - ANNUAL REPORT FOR 2022**  
Charity Number 1191081

Registered Address – Haddenham Baptist Church, Station Road, Haddenham. Ely,  
Cambridgeshire, CB63XD

Trustees: - Mr. T.O. Parsons (Minister)  
Mr. G. Wilson (Treasurer)  
Mrs. A. Thorpe (Trustee)  
Mrs. D. Hatley (Trustee)

Church Property Trustees – The Baptist Union Corporation Ltd., Baptist House, 129 Broadway,  
Didcot, Oxfordshire, OX11 8RT.

Bankers – Lloyds Bank, ELY, Cambs.

Independent Examiner – Olivia Martha How FCA.

**The Trustees present their Annual Report and financial statements for the year 2022.**

Haddenham Baptist Church registered as a Charity on the 2<sup>nd</sup> of September 2020 and is governed by an Approved Governing Document. Members of the church are accepted in accordance with the Constitution.

**Governing principles.**

The Members' Meeting normally takes place 5 or 6 times a year and has responsibility for the overall direction of the church. In accordance with the Constitution, the members appoint the Trustees, who together with the Minister, Church Secretary and Treasurer (who are also appointed by the members), are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity. (For the year 2022 the church no longer has a separate Church Secretary, the minister is covering this role)

All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective. Though the Constitution permits decisions to be made at Church Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

The principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

In order to achieve the principal objective, which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed, and to bring people into a closer relationship with Him as living Lord. Central to the work and witness of the Church is the provision of regular weekly public services of Christian witness. These services take place each Sunday at 10.30am. There are also regular services at other times which are advertised on the Church Notice Board and the Church website. Prayer ministry, alongside reaching out to the local community, is considered an important aspect for the life and witness of the Church.

The Church operates safeguarding principles to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service.

A Property Risk Assessment is regularly reviewed, and all risks are considered, and systems set up to mitigate them.

The Church has read the Charity Commission guidance on public benefit and is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

## **Overview HBC 2022**

The Lord is good and continues to support His church, we have seen this particularly in His financial blessing of the church but also in the arrival of some new people within our Sunday services. In the second quarter it was wonderful to see another person baptised which hopefully may lead onto membership.

### *Ministry*

The minister completed his academic training-Hons. degree at Spurgeon's college mid 2022 and over a three-year period is completing his NAM studies. At the end of 2023 year two will have been completed. The minister is supported by four external preachers that tend to cover holiday periods and allowed Sunday absences from church as per his contract of employment.

The preaching plan for 2022 was varied and more often than not was focussed on the congregations needs as opposed to a set pattern covering OT and NT readings.

At the end of 2021, the long serving church secretary stepped down, which has meant that most of his responsibilities have transferred to the minister, although the running of the external users of the church remains with them for now. Holding this role is not ideal and so we remain reliant on God to bring forth those with servant hearts and skills for the future.

Through 2022 the church leadership consisted as the minister, church treasurer and two deacons. We hope that this may increase in 2023. All deacon's meetings and ordinary church members meetings were held regularly through the year as per the church schedule. Pastoral visits mainly fall to the minister to conduct, which although is time consuming, it provides opportunities for him to bond and connect with the community and fellowship.

Church membership has increased slightly to 22. One church member bringing it to a count of 23 will need to be removed in 2023 as they have moved to Derbyshire. Sadly, through deaths and those moving away we have lost six members over the last three years but gained eight in becoming members. Those lost to the church membership were mostly age-related losses and so were inevitable in the short-medium term.

The positive side being that all the new members are somewhat younger, on average in the 30-60 age range which should they wish, may contribute to many years of fellowship and service to the life of the church going forward. On top of the new church members, we have seen between 4-6 new attendees come on a regular basis which is encouraging. Overall, as minister I am happy with the services, though these will become more structured going forward within a preaching plan.

The café style church service remains our most popular with between 30-40 attendees which is held on the first Sunday of the month. Communion being the second Sunday of each month.

Bible study groups have been very encouraging and continue to be a source of inspiration and fellowship. The men's Bible study group stopped in 2022, this proved difficult to attain regular attendance as two thirds of those attending were working full time and found it difficult to commit an evening. We hope to re-birth this in 2023 perhaps online.

External user groups have returned to use the church building following the worst of Covid being at bay, at least for now, however the local scouts are still seeking a leader and are yet to return. The social handcraft group again seems popular with between 4-9 ladies coming weekly on a Tuesday evening with over forty registered.

Jelly Tots fluctuated with 4-6 mums on average with their children, but this remains a space to develop relationships with local parents.

Easter and Christmas ecumenical services were well attended across the three churches. The Baptist church continued to reach out to a variety of households both in its Easter egg deliveries and Christmas hampers which proved very worthwhile.

It was difficult to develop a strategy for missional work through 2022 with what is still a small fellowship. However, the local warm hub that was set up in the village over the winter period situated at the local social club, was supported by a number of the church fellowship. As a means to help bridge the gap between the church and the community as of mid-2021 we have a counsellor that works out of the church which is in consultation with the wider community. She has already drawn alongside a number of the church fellowship to help them and shares the church office with the minister. In 2021 the completion of the purchase of a second property, owned by the church, was made in order to support the expenditure of having a full-time minister and in 2022 both the manse and second property had sitting tenants. Accounts are soon to be sent to the charity commission which shows that as an independent Baptist church sitting within the Eastern Baptist region, we are in a healthy position financially.

Work continues on the maintenance of the church, to include a risk assessment report of the building that we are in the process of working through.

All electrical work conducted was carried out on a priority basis, we are now into planned maintenance mode compared to having to be reactive. All fire extinguishers were fully serviced, and the church insurance policy is in place in 2022.

Praise the Lord, a new couple have joined us from another church in 2022 we prove an inspiration to this fellowship. This has led to the appointment of a Health & Safety Officer and Director of a Local Food bank that covers the Haddenham offering.

Though still regarded as a small fellowship, as it's minister, I consider this to be a friendly and welcoming community. The challenge for the church, now it is financially stable, is to grow and immerse itself in surrounding village life. Through no fault of its own, its dependable fellowship down through the years, within what I would term a typical rural church setting, has found many of its elderly members unable to get actively involved with missional work outside the church. This is also coupled with the demands upon the younger generation within family life and careers that put a limit to personal commitment to voluntary work of a missionary nature.

We are therefore fully reliant on God to provide new people to help build the church so that we may reach out in the name of Christ Jesus in order that their lives may be changed.

## **Wider Mission-**

### **HBC Community Fund**

The HBC Community Fund supported three individuals between January 22 and January 23.

In June 2022 we gifted £200 to a lady in the village whose father had passed away in India and she needed to travel there with her family to attend the funeral.

In December 2022 we gifted £500 to a young single parent in the village who was struggling to pay her bills and pay for Christmas gifts. We also gifted £200 to a single lady who lives and works in the village who had money taken from her bank account by fraudsters and was struggling to pay her rent and bills. We gifted a further £200 to the lady who we helped back in June to help with Christmas expenses for the family.

We discussed two other individuals who were signposted and supported by the foodbank and Citizen's Advice as a more appropriate source of support.

At our recent meeting held on 24<sup>th</sup> April we proposed a gift of £250 for a lady living in the village who has undergone surgery to remove a brain tumour. This is to help with travel and living expenses for the lady and her daughter who is caring for her. We are currently waiting for approval from the diaconate.

The HBC Community Fund will hold their next meeting in July this year and welcome any proposals that church members wish to bring forward over the coming year.

Andrew, Annie, Janine, and Vicki

### **Camping Close Service**

This has been quite a difficult year for this ecumenical gathering. Post Covid some people have continued to feel reluctant to gather together and numbers have been very small. We have still found a blessing from our time together worshipping and praising our Lord. Recorded or downloaded music is used for our hymns and this has not been without hitches e.g., when the plugs were not working and/or batteries failed.

Those who come along seem to enjoy our time together and the leaders of the three village churches are very supportive, each leading at least one service throughout the year. Myself, Betty (Methodist) and David (Anglican), share the other services between us.

Those who attend take part in the services by reading from the bible and joining in with the singing and prayers. Birthdays are celebrated with cards, small gifts, candles and the singing of Happy Birthday and refreshments are served at the end of each service.

The group remains loving and supportive and is a joy to be a part of, we pray for new participants as folk become more relaxed about gathering together and new people fill the vacant the properties around the complex.

### **Social Handcraft Group**

We meet each Tuesday evenings between 7:30 and 9:00 during term time and holiday time too. The idea being that we can bring along any type of handcraft we like and sit round a group of tables so that we can see each other and just chat while we craft. We've been a main core group of 7 or so people for a couple of years now, another joined us during this last year and now we are 8 meeting each week. The crafts differ from person to person. The conversation is generally open for any to join in but often there are several conversations going at the same time. It's a good friendship circle. Margaret Shepherd and I are part of this group, and we pray that opportunities to share our faith happens. If this is a long-term prayer, then so be it. In the meantime, we make it a friendly space to get together, bring whatever we want as our craft and have a cuppa. We ask £1 as a small contribution to the evening.

Annie Griffiths

### **Jelly tots-**

We have had a very successful year with lots of new Mums/Carers coming along. Sometimes they may only come once, particularly if it's a really busy day. I think it may be overwhelming with lots of little ones and toddlers running round and can get quite noisy. An average is 12 parents/carers and about 16 little ones from babies to toddlers.

Margaret continues to help with Jelly tots each week and gets alongside all, having a chat, occasionally other church members also help. Margaret also organises a 15-minute sing-along with soft toys for children to join in with the songs. For instance, "Old Macdonald has a farm", each child has an animal and Margaret works her way through all of them. The children really enjoy this part of the morning and will often ask are we going to do it.

Tudor comes most weeks and helps me in the kitchen before going to chat with the Mums and Carer. When I get a free moment from the kitchen, I also chat with everyone.

It has been a really good year with a safe and happy environment for the little ones to play in and make new friends and for adults to meet other parents and carer and discuss with each other any issues they make have.

Pauline Wilson and Margaret Shepherd

### **Haddenham Food Bank**

Thanks to our members and friends at HBC for the weekly contributions to the Foodbank which are much appreciated.

Paul Shepherd

### **Bible study Groups**

Women's Thursday evening group

There are a total of around 8 or 9 women in the group, although usually there are only about 5 or 6 who take part in the zoom meeting each week, mainly because several are in full time work and sometimes this carries on into their evenings!

Annie shares the leading of the group with Margaret and we now only meet in term time. Sometimes we just have a 'Chat and Prayer' evening instead of an actual study.

We have enjoyed learning about the Fruit of the Spirit and are currently looking at Acts, considering how we - with the guidance and encouragement of the Holy Spirit - can be disciples of Jesus nowadays.

The studies continue to be interactive, and we enjoy the social aspect as well as learning from the Bible.

Margaret Shepherd

### **Tuesday Home Group/ bible study group report**

The Tuesday home group continues to meet fortnightly on Tuesday afternoons on zoom. There are 8 members in the group, Richard has remarried and moved on from his home in St Ives and he and his wife now worship with the Salvation Army in Cambridge.

We decided to cover Acts as our topic this year after finishing our study of Luke's gospel. We are finding the book of Acts an exciting and wonderful book to study. Each chapter shows us something new about the way God is able to work through people to draw others to himself through Jesus. Through learning about the challenges faced by the early church we can see how God is able to work His purpose out in many different ways in all sorts of circumstances and this is both encouraging and challenging for us in our own walk and witness.

We have had many ups and downs in our own lives during the year and it has been good to be able to share these and to support each other in prayer.

Joy Lant

### **Sunday Club report 2023**

Karen and I usually plan and deliver lessons on alternate weeks. We have a variety of people helping – all D.B.S checked, and we are very grateful to them for all they do. We have covered a range of topics based on the old and new testaments. We sing songs, watch videos, play games, listen to stories, and engage in crafts to support the learning and share God's love with the children. The age group of the children attending Sunday Club, remains wide, with Mary, an older teenager and Jamie 7 months, at the extremes. A highlight of the year has been seeing Mary give her life to Jesus and go through the waters of baptism: a great witness and huge encouragement to us all.

We all need to continue to pray for: 1) the children, that they may come to know Jesus in a real and personal way and 2) all who help, that they may be given strength, time and encouragement

so that they may be able and willing to continue with the work and find joy in it 3) more workers to come forward to help with leading the group so that the teaching might be more age appropriate.  
Joy Lant

### **Groups using the church premises: -**

Church lettings include Rainbows and Beavers

Haddenham Level Drainage Board meet twice yearly.

Amanda Burns (Counsellor) uses the church office 5-7 times a week for 1-hour sessions on week-days.

Haddenham Scout Group are advertising for a leader and will most likely use our church in the near future.

These lettings provide a valuable source of income for HBC in excess of £2,000 pa.

Paul Shepherd

### **Church coffee morning**

The bi-weekly coffee morning held on the 2<sup>nd</sup> and 4<sup>th</sup> Thursday of the month has struggled to maintain numbers through 2022 into 2023, partly down to the warm hub opening in the village on the same day. Up to March 2023 it was run by one of the church deacons, however her husband died in April 2023 and so another church member and the minister have stepped in.

### **Men's Breakfast**

This soft outreach activity continued towards the latter part of 2022 on a quarterly basis attracting on average twelve plus individuals on a Saturday morning commencing at 9:30am. The group has a mixture of Christian and non-Christian participants. We normally have a speaker who talks around a given subject. Attendance proves to be a consistent reaching up to sixteen on a good day and down to eight when people are away.

### **Technology-Service presentation**

Since the advent of covid we have needed to ensure church services and other activity groups could communicate and so we have used the platform 'Zoom' to ensure we can come together as a church with no disruption of services. We now have four people trained to manage the service presentation and will look to find another to train up for cover.

The church website is up and running but just needs extra pages adding to help enhance GDPR along with its regular review for updating weekly activity.

### **Safeguarding and DBS report for Haddenham Baptist Church**

Up to the end of 2022 all Enhanced DBS checks were up to date for all individuals involved with children or vulnerable adults, along with level 2 and 3 safeguarding training.

Five people completed the safeguarding training in December 2022 and seven people completed their training in January 2023. Six of those have Level 2 and six have Levels 2 and 3. Three people still have current certificates, dated until 2024. In total, there are 15 people at Haddenham Baptist Church who are safeguarding trained, with four potential people waiting to attend a course.

There are 16 people who have valid DBS certificates, with 3 potential people waiting to be checked.

Anne Thorpe

## **Health & Safety**

H&S Update:

- \* Policy documentation is available
- \* General risk assessment has been created - will be subject to an interim review by mid-year
- \* Following the Fire Risk Assessment, we have received a quotation for an automatic fire alarm system and are exploring an alternative quotation. Other recommendations will be followed.
- \* Safety incident in which a visitor fainted on the balcony access stairs, injuring their arm, during a recent funeral service. The church has followed up with the injured party and their partner has recently advised they do not intend to take any further action. (Events such as this highlight just one of the reasons why it is so important to focus on H&S within our church activities/buildings).

Chris Wright

## **Holding of unnecessary paperwork**

Our Church records and various deeds are being itemised and some loaned for a short period to the Haddenham Local History Group who will photograph and add them to their collection. All of this memorabilia will then be handed over to The Cambridgeshire Archives in Ely.

Paul Shepherd

## **Financial Review**

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. Our income has been supplemented by renting out our manse and an additional property in Witchford, purchased from a very generous legacy from a past member.

The most significant expense related to our Minister, Tudor Parsons, to lead and co-ordinate the church's activities including the Sunday Services, to provide pastoral care for the congregation and other people, and to equip and encourage the membership in their life, Christian witness, and service. The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and needy individuals through our Freddy and May fund.

The Church is heavily dependent on its membership working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, some making a small contribution to church funds. but certainly, contribute to the achievement of the church's objectives. The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

The church is a participating employer within the Defined Benefit section of the Baptist Pension scheme and has been making ongoing deficit payments to cover the costs of past service of its employees within the scheme under a recovery plan. The church understands that if it had left the scheme at the year-end, it would have to have made a one-off payment estimated to be £1,000 to meet its statutory obligations to the scheme. The church has no plan to leave the scheme and expects to continue to make payments of £1 per month to the scheme in line with the recovery plan.

## **Reserves' Policy**

The Trustees have established a Reserves' Policy to enable the church to function effectively and meet its obligations in the event of a decline in our income or a major cost. Having considered the relevant risks of changes in income and expenditure, the Trustees have determined that the appropriate level of reserves is £17,000. As of 31 December 2022, the church held total reserves of £102,758 of which £2,644 were restricted and £8,947 designated. Reserves that were neither restricted nor designated amounted to £91,167. The Trustees invested £17,000 in the Baptist Together 3-month Deposit Account and £13,000 in a 7-day Baptist Investment, which with interest now stands at £30,523.

Gareth Wilson

## **Achievements and performance**

The Church does not measure the success of its programmes only in numbers but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure but believe that 2022 with new people attending was a positive year in the life of the Church, and that it will be able to pursue its mission purposes in 2023 with renewed enthusiasm.

**HADDENHAM BAPTIST CHURCH**  
**FINANCIAL STATEMENT FOR THE YEAR ENDED 31st DECEMBER 2022**  
**GENERAL RECEIPTS & PAYMENT ACCOUNT**

	Note	2022	2021
<b>Receipts</b>			
Weekly offerings		4,588.32	3,295.34
Gift Aided Offerings		19,041.33	20,741.00
Donations and other income	2	973.12	717.55
Legacy	2	1,000.00	21,294.10
Income tax recovered on gifts		3,320.26	5,604.22
Furlough grant	2		416.00
ECDC Grant for Roof	2		10,000.00
ECDC Grants	2		6,500.00
Investment income	3	516.00	102.00
Rents and contributions for use of premises		2,155.00	350.00
Manse rent		13,375.00	14,400.00
Manse use of oil in tank		200.00	
27 Clover End Rent		11,480.00	2,990.00
Manse & Clover End Deposit		1,557.00	1,096.00
Raised for other causes	4	-	-
Donations in kind			
Donations to Freddy & May fund		-	-
<b>Total Receipts</b>		<b>58,206.03</b>	<b>87,506.21</b>
<b>Payments</b>			
Ministry	5	39,032.69	24,974.80
Mission	6	301.74	209.24
Upkeep of church premises	7	8,578.67	40,485.02
Administration	8	4,701.38	3,696.79
Upkeep of Church Properties	9	1,151.89	4,238.09
Work on Fred's bungalow			
Amounts passed on to other causes		150.00	
BMS / Home Mission	6	1,179.00	780.00
Manse deposit repaid		1,792.50	
Freddy & May Fund Payments		900.00	433.20
<b>Total Payments</b>		<b>57,787.87</b>	<b>74,817.14</b>
<b>Net receipts / (payments) for the year</b>		<b>418.16</b>	<b>12,689.07</b>
The amount collected for Gift Day is		<b>1,790.00</b>	<b>2,799.00</b>
<b>Transfers (to) / from general fund</b>		418.16	12,689.07
<b>Cash balance at previous year end</b>		<b>102,491.14</b>	<b>89,802.07</b>
<b>Cash balance at current year end</b>		<b>102,909.30</b>	<b>102,491.14</b>
		-	

**STATEMENT OF ASSETS AND LIABILITES AT 31st DECEMBER 2022**

	<b>Note</b>	<b>2022</b>	<b>2021</b>
<b>Assets</b>			
<b>Bank and other cash balances</b>			
Petty Cash		50.00	50.00
<b>Lloyds Bank Accounts</b>			
Current Account	10	-	-
Fred and May Fund	11	30,584.34	29,546.68
CCLA Charity investment fund units	12	8,947.76	9,842.82
Velore Fund		30,000.00	30,000.00
Tenants Deposit Scheme deposit	10	-	-
Baptist Together Deposit Accounts		2,653.72	2,888.50
		30,673.48	30,163.14
		<b>102,909.30</b>	<b>102,491.14</b>
<b>Other monetary assets:</b>			
Debtors		-	-
Loans made			
Gift aid claimed but not received		2,542.73	-
Assets Held for Church's own use	13	<b>3,245,061.00</b>	<b>2,743,627.00</b>
<b>Liabilities</b>			
Current Liabilities	14	-	1,195.00
Long Term Loans	15	-	-
Deposit TDS Rental Scheme	10	2,653.72	2,888.50
Pension Scheme liability	16	-	18,100.00
Pension Scheme liability cessation expense		1,000.00	3,500.00
Other liabilities	17	-	-
<b>Total Liabilities</b>		<b>3,653.72</b>	<b>25,683.50</b>

Signed: Gareth Wilson FCA (Treasurer)

31 December 2022

## NOTES TO THE ACCOUNTS

### 1. Basis of accounts

These accounts have been prepared on a 'receipts and payments' basis and in accordance with Section 130 of the Charities Act.

### 2. Donations and other income

	2022	2021
<b>Donations</b>		
Bequest	1,000.00	20,794.10
Joan Coey funeral	-	-
Eileen Parsons bequest		500.00
Fred sale of items		
	<b>1,000.00</b>	<b>21,294.10</b>
donation	171.10	167.00
Covid Grant		6,000.00
Grant for roof		10,000.00
grant for cupboards		500.00
Tiddlywinks		
coach trip		
Funeral		315.00
Jelly Tots	455.67	139.00
Christmas Lunch		
men's breakfast	157.35	46.00
sewing group	178.00	50.55
furlough		416.00
ARG Grant		
Christmas cards		
Xchange		
Lent Lunch		
Holiday Club		
coffee morning	11.00	
Church insurance		
holiday club donation		
<b>Total Donations and Other Income</b>	<b>973.12</b>	<b>17,633.55</b>
	<b>1,973.12</b>	<b>38,927.65</b>

### 3. Investment income

	2022	2021
Bank interest	4.94	1.02
Baptist Together Deposit Account	510.34	100.98
Other investment income	0.72	
<b>Total Investment Income</b>	<b>516.00</b>	<b>102.00</b>

### 4. Raised for Other causes

	2022	2021
Home Mission		
BMS World Mission		
Vellore fund		
Christian Aid		
WWDP		
<b>Total Raised for Other causes</b>	<b>-</b>	<b>-</b>

	<b>2022</b>	<b>2021</b>
<b>5. Ministry</b>		
Minister's stipend	29,664.76	17,048.48
Pension contribution	7,813.76	7,030.56
National insurance		
Minister's travel		
Pulpit fee	390.00	540.00
Spurgeons College	170.00	135.00
posters		70.47
books	17.52	
Expenses	976.65	150.29
<b>Total Ministry</b>	<b>39,032.69</b>	<b>24,974.80</b>

	<b>2022</b>	<b>2021</b>
<b>6. Mission</b>		
Home Mission	1,000.00	
BMS World Mission	179.00	
Tiddlywinks		
Holiday Club		
coffee		50.00
men's breakfast	39.78	33.84
Christmas Lunch		
Youth Work		17.02
books	84.40	
food including doughnuts		108.38
Hampers	22.12	
leaflet	155.44	
flowers		
coach trip		
Communion wine		
Xchange		
<b>Total Mission</b>	<b>1,480.74</b>	<b>209.24</b>

## **7. Upkeep of church premises**

	<b>2021</b>	<b>2021</b>
church repairs		1,834.70
roof repair		25,318.56
tree surgeon	650.99	
Church insurance	2,001.03	1,821.55
Water	101.21	6.87
boiler service		360.00
electricity	627.56	449.56
Church maintenance	1,829.81	1,601.03
Sound System		
repairs		
gravel	105.00	
fire extinguishers		126.00
organ tuning		96.00
sign writing	270.00	
plastering		3,300.00
plumbing	589.92	
painting		3,986.00
cleaning	1,577.85	1,584.75
heating oil	825.30	
<b>Total Upkeep of church premises</b>	<b>8,578.67</b>	<b>40,485.02</b>

## 8. Administration

	2022	2021
Telephone	567.76	503.56
training		
I T	133.02	1,309.12
Zoom	345.36	
Spotify	119.88	
Google	143.88	
roving mike		130.00
Subscription	152.90	95.00
petty cash float	157.50	33.62
safeguarding	38.00	
letting fee	809.99	
website		286.06
Independent Examination	250.00	250.00
license	359.89	340.66
laptop computer		110.00
Printer		149.99
sundry	577.79	92.26
cupboards		302.82
jubilee	45.41	
Legal		
special payment	1,000.00	
stationery		93.70
Christmas cards		
<b>Total Administration</b>	<b>4,701.38</b>	<b>3,696.79</b>

## 9. Upkeep of properties

	2022	2021
manse repairs	500.00	
Manse Painting		
Manse Carpets		
manse oven		
skip		
manse insurance	270.09	250.78
council tax		
boiler maintenance		210.00
water manse		
Agents Fee		600.00
manse certificate		
Manse Fencing		700.00
Clover End insurance	142.12	
27 Clover End	239.68	2,477.31
<b>Total Upkeep of properties</b>	<b>1,151.89</b>	<b>4,238.09</b>

## 10. Lloyds Bank Accounts

	2022	2021
Current Account	30,584.34	29,546.68
Fred and May Fund (set up in 2019 after bequest)	8,947.76	9,843.84
Velore Fund (included in current account in 2018)	-	-
Tenants Deposit Scheme (deposit held under TDS scheme)	2,653.72	2,888.50
<b>Total Lloyds bank accounts</b>	<b>42,185.82</b>	<b>42,279.02</b>

<b>11. Freddy &amp; May Fund</b>	<b>2022</b>	<b>2021</b>
Opening balance	9,842.82	10,275.00
Donations received		
Payments from fund	- 900.00	433.20
Transfer in interest	4.94	- 1.02
	<b>8,947.76</b>	<b>9,842.82</b>

<b>12.COIF Charities Investment Fund - Accumulation Units</b>	<b>2022</b>	<b>2021</b>
The Church has invested £30,000 on 16 Sept 2021 which have a mid market value at 31 December 2022 of £28,531.97	30,000.00	30,000.00

<b>13. Assets Held for the Church's own use</b>	<b>2021</b>	<b>2021</b>
The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee [the Baptist Union Corporation Ltd]:		
Church premises at Haddenham with an insured value in the accounts at	2,466,463.00	2,226,061.00
Church manse at 3 Wilburton Road valued in the accounts at iestimated value	417,400.00	213,847.00
Church property at 27 Clover End valued in the accounts at estimated value	297,300.00	246,049.00
The church also owns fixtures, furniture and equipment with an insured value of	63,898.00	57,670.00
Bequest property in the hands of the executor	-	-
<b>Total Assets Held for the Church's own use</b>	<b>3,245,061.00</b>	<b>2,743,627.00</b>

<b>14. Current Liabilities</b>	<b>2022</b>	<b>2021</b>
Electricity billed but not yet paid		
Cheques written but not cashed		
l extra month's rent in advance	-	1,195.00
Deposit on TDS Rental Scheme	2,653.00	2,888.50
Other current liabilities		
<b>Total Current Liabilities</b>	<b>2,653.00</b>	<b>4,083.50</b>

<b>15. Long-Term Liabilities</b>	<b>2022</b>	<b>2021</b>
Loans from Church Members'	-	-
Other	-	-
<b>Total Long-Term Liabilities</b>	<b>-</b>	<b>-</b>

**16. Pension Scheme Liabilities**  
At the end of June 2022 there was a Pension Scheme Buy In with Just. As a result no further employer debt estimate reports will be published for the time being, although this will continue to be kept under review. As reported by the Baptist Together Pension scheme "Effectively there is no shortfall debt at the present time."

**17. Other Liabilities [if applicable]**  
HMRC nil as outstanding amount paid 28th December 2022

**Template for Independent Examiners report (where independent examiner does not wish to highlight any issues)**

**Report of the Independent Examiner(s) to the Trustees of** HADDENHAM BAPTIST CHURCH

**On the accounts for the year ended** 31 DECEMBER 2022

**Respective responsibilities of Trustees and Examiner**

The Church's Trustees are responsible for the preparation of the accounts. The church'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 church 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**


~~Since the Church's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of [insert named of applicable listed body], which is one of the listed bodies. (Delete if income is less than £250,000)~~

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination. (if accounts prepared on accruals basis\*)

I 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.

*\*Delete the words in the brackets if they do not apply*

Signed by or on behalf of the Examiner  Date 16 OCTOBER 2023

Name Mrs MARTHA HOW

Relevant Professional Qualification(s) or body (if any) FCA

Address 16 HILLBOW, HADDENHAM, CAMBRIDGESHIRE  
CB6 3TH

**Recommended Terms of Appointment for Independent Examiner**

Name of Church HADDENHAM BAPTIST CHURCH ('the Church', 'Us')

Name of Independent Examiner Mrs MARTHA HOW FCA. ('the Examiner', 'You', 'Your')

**1. Engagement as Independent Examiner**

The purpose of this agreement is to confirm the basis on which You as the Examiner will act as independent examiner to prepare a report in respect of the Church's financial statements for the year ended 31/12/22 in accordance with Section 145 of the Charities Act 2011 ('the Act').

**2. Responsibilities of the Church**

The Church and its Charity Trustees are responsible for

- a) maintaining proper accounting records and preparing accounts which comply with the requirements of the Act and the Charities SORP;
- b) for determining whether, in respect of the year to be examined, the Church meets the conditions for exemption from an audit of the accounts set out in Section 145(1) of the Act; and
- c) for providing You with information and explanations required for Your examination.

**3. Responsibilities of the Examiner**

3.1 As an independent examiner You have a statutory duty to:

- a) state in Your report whether any matter has come to Your attention in connection with the examination which gives You reasonable cause to believe that in any material respect accounting records have not been properly kept in accordance with Section 130 of the Act or do not accord with the accounting records or comply with the Regulations other than in respect of the requirement for a true and fair view;
- b) disclose in Your report matters coming to Your attention during the examination to which, in Your opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached;
- c) make any written report to the Charity Commission in compliance with Section 156 of the Act.

3.2 You will plan your work on the basis that an independent examiner's report on the accounts is required for that year, unless we inform you in writing to the contrary.

3.3 You will not retain or disclose any information obtained during the course of your examination other than to the Trustees, or where there is a statutory duty to do so or where specifically authorised to do so in writing by the Trustees.

**4. Scope of the Examiner's work**

4.1 Your work as an independent examiner will be carried out in accordance with general directions of the Charity Commission. Your examination will be a less onerous form of scrutiny than an audit of the accounts in accordance with Auditing Standards and will include:

- a) a review of the accounting records kept by the Church and a comparison of the accounts presented with those records;
- b) a review of the accounts and consideration of any unusual item(s) or disclosure(s) identified. In such cases where You identify an unusual item, You will seek an explanation from us and may carry out verification and vouching procedures where You require further clarification.

4.2 Your work cannot be relied upon to identify the occasional omission or insignificant error, nor to disclose breaches of trust or statute, neglect or fraud which have taken place and which the Church has a responsibility to guard against. Should You become aware, for any reasons, that the accounts may be misleading and we cannot agree appropriate amendments, and You conclude that the matter cannot be adequately dealt with in Your report, You will not issue any report, will withdraw from the engagement and notify Us in writing of the reasons.

4.3 Should You conclude that the Church is not entitled to exemption from an audit of the accounts or should You be unable to reach a conclusion on this matter then You will notify Us in writing of the reasons. If appropriate, you will discuss with us the need to appoint an auditor.

4.4 As part of your normal procedures, You may request us to provide written confirmation of any information or explanations given by Us orally during the course of your work.

**5. Fees**

[~~EITHER The role of independent examiner is not remunerated~~ OR The Church agrees to pay You £250 upon receipt by the Charity Trustees of the completed report in the format required by the Charity Commission.]. The church will cover any out of pocket expenses incurred in the course of Your work.

**6. Confirmation**

This agreement will remain effective until it is replaced or until You cease to hold the position of independent examiner. You will confirm Your acceptance of the terms of this agreement by arranging for the signature and return of the attached copy to Us.

Signed on behalf of the Church  Date 16 OCTOBER 2023

Signed by or on behalf of the Examiner  Date 16 OCTOBER 2023

**HADDENHAM BAPTIST CHURCH**

England & Wales - Charity number 1191081

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# Accounts

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## **HADDENHAM BAPTIST CHURCH - ANNUAL REPORT FOR 2021**

Charity Number 1191081

Registered Address – Haddenham Baptist Church, Station Road, Haddenham. Ely, Cambs, CB63XD

Trustees: - Mr. T.O. Parsons (Minister)  
Mr. G. Wilson (Treasurer)  
Mrs. A. Thorpe (Assistant Treasurer)  
Mrs. D. Hatley (Trustee)  
Mr. P. Shepherd (Retired-Church Secretary in 2021)  
Mrs. P. Wilson (Retired- Trustee in 2021)

Church Property Trustees – The Baptist Union Corporation Ltd., Baptist House, 129 Broadway, Didcot, Oxfordshire, OX11 8RT.

Bankers – Lloyds Bank, ELY, Cambs.

Independent Examiner – Olivia Martha How FCA.

### **The Trustees present their Annual Report and financial statements for the year 2021**

Haddenham Baptist Church registered as a Charity on the 2<sup>nd</sup> September 2020 and is governed by an Approved Governing Document. Members of the church are accepted in accordance with the Constitution.

#### **Governing principles.**

The Members' Meeting normally takes place 5 or 6 times a year and has responsibility for the overall direction of the church. In accordance with the Constitution, the members appoint the Trustees, who together with the Minister, Church Secretary and Treasurer (who are also appointed by the members), are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity.

All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective. Though the Constitution permits decisions to be made at Church Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

The principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

In order to achieve the principal objective, which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed, and to bring people into a closer relationship with Him as living Lord. Central to the work and witness of the Church is the provision of regular weekly public services of Christian witness. These services take place each Sunday at 10.30am. There are also regular services (Cafe Style and Healing Services) at other times which are advertised on the Church Notice Board and the Church website. Prayer ministry, alongside reaching out to the local community, is considered an important aspect for the life and witness of the Church.

The Church operates safeguarding principles to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service.

A Property Risk Assessment is regularly reviewed, and all risks are considered, and systems set up to mitigate them.

The Church has read the Charity Commission guidance on public benefit and is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

## **Overview HBC 2021**

Continuing from early 2019 the coronavirus and its affects across the world still impacted, not only life generally within the communities in which we live, but how we 'did' church and interacted with one another.

Clearly people's safety was paramount and so this had to be factored in when considering all activity associated with the church. Consequently, physical church attendance was variable for much of 2021, in order for us to meet government and Baptist Union guidelines, many of the Sunday services continued from 2020 into 2021 on Zoom. It was towards the latter part of the year physical church attendance picked up as the general population received inoculations throughout the year to include a third booster jab. Moving into 2022 most of the fellowship has returned to the church for its various activities, those either some distance away or are still concerned in meeting together, remain on Zoom. Financial offerings through the year were impacted by those that chose to give their offerings in cash as they remained at home.

The Lord has been good and continues to support His church, we have seen this particularly in His financial blessing of the church. In 2021 the completion of the purchase of a second property, owned by the church, was made in order to support the expenditure of having a full-time minister. Accounts have been sent to the charity commission which shows that we are in a healthy position financially compared to the end of 2018 where the church had nearly exhausted its cash reserves.

Work continues on the maintenance of the church itself and the two leased church properties. The church has benefited from a new roof on our backroom, and interior decoration which extends to the toilets, office, and back hall passageway. Through 2020 electrical updates were carried out to include the service of the organ. All electrical work conducted was carried out on a priority basis, we are now into planned maintenance mode compared to having to be reactive. All fire extinguishers were fully serviced, and the church insurance policy is in place. At the beginning of 2022 we now have a dedicated person looking at a Health and Safety workplan.

Ministry- the minister was supported up to the end of 2021 with a number of external preachers whilst he completed his academic studies through the year. This will become less in 2022. The preaching plan was somewhat intermittent, and rather than follow regular studies of specific books of the Bible, the preaching was led by the needs, through the identification of areas covered by topical subject matter. More focus will be given in this area 2022 onwards. At the end of 2021, the long serving church secretary stepped down, which meant that most of their responsibilities transferred to the minister, although the running of the external users of the church remains with them for now. The minister holding this along with covering health and safety was not ideal and so we remain reliant on God to bring forth those with servant hearts and skills for the future.

Mid way through the year another deacon stepped down after 18 years' service which means that going into the end of 2021, we had four on the leadership team. Though this is sufficient, it is not ideal, we could do with two more. All deacon's meetings were held regularly through the year as per the church schedule. Pastoral visits are mainly falling on the minister to conduct, which although is time consuming, provides opportunities to bond and connect with the community and fellowship.

Church membership remains between 18-20 members. Sadly, through deaths and those moving away we have lost five members over the last two years but gained five in becoming members.

That said these were mostly age-related losses to the church and so were inevitable in the short-medium term.

The positive side being that all the new members are somewhat younger and may contribute many years to the life of the church going forward. We have seen between 4-6 new attendees come on a regular basis which is encouraging. Overall, as minister I am happy with the services, though these will become more structured going forward within a preaching plan.

The café style church service remains our most popular with between 40-50 attendees which is held on the first Sunday of the month. Communion being the second Sunday of each month.

Church members meetings were conducted regularly through the year once a quarter.

Bible study groups have been very encouraging and continue to be a source of inspiration and fellowship. The men's Bible study group has closed, this proved difficult to attain regular attendance as two thirds of those attending were working full time and found it difficult to commit an evening.

External user groups have slowly returned to use the church building however the local scouts are still seeking a leader and are yet to return.

The social handcraft group again seems popular with between 4-8 ladies coming weekly on a Tuesday evening with over forty registered.

Jelly Tots is quiet with 4-6 mums on average with their children, but this remains a space to develop relationships with local parents.

Wider Mission- again because of the coronavirus pandemic involvement with external groups/individuals proved a challenge. However, where possible existing links were continued, and services held.

Camping Close within a supported living housing estate proved to be well attended mainly by those attending the Baptist and Methodist Church. This ecumenical gathering is led by each of the churches on a rota basis.

Easter and Christmas ecumenical services were poorly attended due to covid concerns.

The Baptist church continued to reach out to a variety of households both in its Easter egg deliveries and Christmas hampers which proved very worthwhile.

It was difficult to develop a strategy for missional work through 2021 with all the restrictions in place. We will seek to address this going forward.

As a means to help bridge the gap between the church and the community as of mid-2021 we have a counsellor that works out of the church which is in consultation with the wider community.

Though a small fellowship, as it's minister, I consider them to be a friendly and welcoming community. The challenge for the church, now it is financially stable, is to grow and immerse itself in surrounding village life. Through no fault of its own, its dependable fellowship down through the years, within what I would term a typical rural church setting, has found many of its elderly members unable to get actively involved with missional work outside the church. This is also couple with the demands upon the younger generation within family life and careers that limits personal commitment to voluntary work of a missionary nature.

We are therefore fully reliant on God to provide new people to help build the church so that we may reach out in the name of Christ Jesus in order that their lives may be changed.

## **Achievements and performance**

The Church does not measure the success of its programmes only in numbers but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure but believe that 2021, although the coronavirus had its continuing impact on physical church attendance, was a positive year in the life of the Church, and that it will be able to pursue its mission purposes in 2022 with renewed enthusiasm.

Sadly, two more of our church membership died in 2021 and at the 31<sup>st</sup> December 2020 the membership stood at 18.

## **Bible study Groups**

### *Wednesday and Thursday evening group*

We have been holding a Bible Study on Zoom on Wednesday and Thursday evenings each week. There are twelve women who have taken part over the last year, but generally there are around 8 or 9 in total over the two evenings. Studies have included Esther, Ruth, Ecclesiastes, Jonah, and Job in the Old Testament, and in the New Testament we have looked at Jesus' parables, Letters to the churches in Revelation, James, and parts of John's Gospel. We have followed the themes of Lent, Easter, Advent, and Christmas and also explored the Fruit of the Spirit as recorded in Galatians.

This is not an exhaustive list as we frequently get drawn into other parts of scripture during the studies! The studies are interactive and encourage us to understand how the passages can relate to our lives today. Because most of the women who come to the Bible Studies are in full time paid work, it often proves difficult for all of them to be there every week [sickness and family concerns have also been a factor]

For this reason, after the Easter break there will only be only one evening - Thursday - each week and we will have Bible Study and 'Chat and Prayer' on alternating weeks.

### *Tuesday afternoon group*

Things have gone well with the Tuesday home group through 2021 and we continue to meet fortnightly on Tuesday afternoons on zoom. There are nine members in the group, though we lost one for a while when he moved to St Ives, happily he has now re-joined us. We decided to cover "women of the bible" as our topic after finishing our study of Mark's gospel. We began with the book of Ruth and then moved to a study of the book of Esther. Both of these books showed us so clearly the hand of God in the lives of those involved, though mankind make mistakes and things seem to go wrong but through it all God is working to make sure that His plans come to fruition, it's amazing how we see God working and moving things along towards the goal he has always planned. We have had many ups and downs in our own lives during the year and it has been good to be able to share these and to support each other in prayer. Through our time together we have grown closer to each other, in study, song, prayer and just chatting and sharing.

### **Groups using the church premises: -**

Jelly Tots, Rainbows & Beavers continue meeting weekly in Term time. From the beginning of next term Beavers will be mostly doing outdoor activities.

Jelly Tots- (Run internally)

After being closed approximately 18 months due to Covid restrictions and people's safety we reopened last September 2021. Due to new babies and toddlers coming along they were all registered as new. We have had 23 Mums/Carers come along, some with three little ones each.

Three individuals are involved with the running of the group. Sometimes the group is very small 3 to 5 parents but that gives us more of a chance to get alongside them and they can chat about issues they are facing.

The Social Handcraft Group meets every Tuesday evening.

Haddenham Level Drainage Board meet twice yearly - this year they have booked 28th April & 3rd November.

Amanda Burns (Counsellor) uses the church office 5-7 times a week for 1-hour sessions on week-days.

Haddenham Scout Group are advertising for a leader and will most likely use our church in the near future.

Currently, the Xchange youth group is not running, so there is nothing to report. (This is an internal group that does not contribute financially to the church)

### **Church coffee morning**

The bi-weekly coffee morning held on the 2<sup>nd</sup> and 4<sup>th</sup> Thursday of the month has struggled to maintain numbers through 2021 into 2022, partly down to covid concerns, but also it is not well advertised or attended by the wider church fellowship. This is an area that requires further attention. It is run by one of the church deacons, who travels in from Ely to host it.

### **Men's Breakfast**

This soft outreach activity continued towards the latter part of 2021 on a quarterly basis attracting on average twelve plus individuals on a Saturday morning commencing at 9:30am. The group has a mixture of Christian and non-Christian participants. We normally have a speaker who talks around a given subject. Attendance proves to be a consistent reaching up to sixteen on a good day and down to eight when people are away.

### **Technology-Service presentation**

Since the advent of covid we have needed to ensure church services and other activity groups could communicate and so we have used the platform 'Zoom' to ensure we can come together as a church with no disruption of services. We now have two people trained to manage the service presentation and will look to find another to train up for cover. The church website is up and running but just needs extra pages adding to help enhance GDPR.

### **Safeguarding**

Up to the end of 2021 all Enhanced DBS checks were up to date for all individuals involved with children or vulnerable adults, along with level 2 and 3 safeguarding training.

### **Financial Review**

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. During the year of Covid restrictions this has been restricted. Fortunately, we were blessed with a very generous legacy from a past member and our income has been supplemented by grants and renting out our manse and an additional property in Witchford, purchased from the legacy.

The most significant expense related to our Minister, Tudor Parsons, to lead and co-ordinate the church's activities including the Sunday Services, to provide pastoral care for the congregation and other people, and to equip and encourage the membership in their life, Christian witness, and service. The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and needy individuals through our Freddy and May fund.

The Church is heavily dependent on its membership working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, but nevertheless contribute to the achievement of the church's objectives. The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

The church is a participating employer within the Defined Benefit section of the Baptist Pension scheme and has been making ongoing deficit payments to cover the costs of past service of its employees within the scheme under a recovery plan. The church understands that if it had left the scheme at the year-end, it would have to have made a one-off payment estimated to be £24,800 to meet its statutory obligations to the scheme. The church has no plan to leave the scheme and expects to continue to make payments to the scheme in line with the recovery plan.

### **Reserves' Policy**

The Trustees have established a Reserves' Policy to enable the church to function effectively and meet its obligations in the event of a decline in our income or a major cost. Having considered the relevant risks of changes in income and expenditure, the Trustees have determined that the appropriate level of reserves is £17,000. As of 31 December 2021, the church held total reserves of £103,491 of which £2,888 were restricted and £9,842 designated. Reserves that were neither restricted nor designated amounted to £90,761. The Trustees invested £17,000 in the Baptist Together 3-month Deposit Account and £13,000 in a 7 day Baptist Investment.

# HADDENHAM BAPTIST CHURCH

## FINANCIAL STATEMENT FOR THE YEAR ENDED 31st DECEMBER 2021

### GENERAL RECEIPTS & PAYMENT ACCOUNT

	Note	2021	2020
<b>Receipts</b>			
Weekly offerings		3,295.34	4,369.74
Gift Aided Offerings		20,741.00	20,122.91
Donations and other income	2	717.55	2,281.50
Legacy	2	21,294.10	41,188.80
Income tax recovered on gifts		5,604.22	9,079.33
Furlough grant	2	416.00	
ECDC Grant for Roof	2	10,000.00	
ECDC Covid Grant	2	6,500.00	
Investment income	3	102.00	65.19
Rents and contributions for use of premises		350.00	984.00
Manse rent		14,400.00	14,340.00
27 Clover End Rent		2,990.00	
Clover End Deposit		1,096.00	
Raised for other causes	4	-	85.00
Donations in kind			
Donations to Freddy & May fund		-	275.00
<b>Total Receipts</b>		<b>87,506.21</b>	<b>92,791.47</b>
<b>Payments</b>			
Ministry	5	24,974.80	25,875.97
Mission	6	209.24	149.89
Upkeep of church premises	7	40,485.02	22,998.36
Administration	8	3,696.79	2,361.25
Upkeep of Church Properties	9	4,238.09	1,523.25
Work on Fred's bungalow			27,497.37
Amounts passed on to other causes		-	460.00
BMS / Home Mission		780.00	570.00
Freddy & May Fund Payments		433.20	1,500.00
<b>Total Payments</b>		<b>74,817.14</b>	<b>82,936.09</b>
<b>Net receipts / (payments) for the year</b>		<b>12,689.07</b>	<b>9,855.38</b>
The amount collected for Gift Day is		<b>2,799.00</b>	<b>2,128.00</b>
<b>Transfers (to) / from general fund</b>		<b>12,689.07</b>	<b>9,855.38</b>
<b>Cash balance at previous year end</b>		<b>89,802.07</b>	<b>79,946.69</b>
<b>Cash balance at current year end</b>		<b>102,491.14</b>	<b>89,802.07</b>

**STATEMENT OF ASSETS AND LIABILITES AT 31st DECEMBER 2021**

	<b>Note</b>	<b>2021</b>	<b>2020</b>
<b>Assets</b>			
<b>Bank and other cash balances</b>			
Petty Cash		50.00	50.00
<b>Lloyds Bank Accounts</b>			
Current Account	10	-	-
Fred and May Fund	11	29,546.68	47,622.41
CCLA Charity investment fund units	12	9,842.82	10,275.00
Velore Fund		30,000.00	-
Tenants Deposit Scheme deposit	10	-	-
Baptist Together Deposit Accounts		2,888.50	1,792.50
		30,163.14	30,062.16
		<b>102,491.14</b>	<b>89,802.07</b>
<b>Other monetary assets:</b>			
Debtors		-	-
Loans made		-	-
Gift aid claimed but not received		-	-
Assets Held for Church's own use	13	<b>2,743,627.00</b>	<b>2,716,768.00</b>
<b>Liabilities</b>			
Current Liabilities	14	1,195.00	1,195.00
Long Term Loans	15	-	-
Deposit TDS Rental Scheme	10	2,888.50	1,792.50
Pension Scheme liability	16	18,100.00	25,900.00
Pension Scheme liability cessation expense		3,500.00	3,500.00
Other liabilities	17	-	-
<b>Total Liabilities</b>		<b>25,683.50</b>	<b>32,387.50</b>

Signed: Gareth Wilson FCA (Treasurer)

16 January 2022

## NOTES TO THE ACCOUNTS

### 1. Basis of accounts

These accounts have been prepared on a 'receipts and payments' basis and in accordance with Section 130 of the Charities Act.

### 2. Donations and other income

	2021	2020
<b>Donations</b>		
Bequest	20,794.10	40,000.00
Joan Coey funeral	-	190.00
Eileen Parsons bequest	500.00	998.80
Fred sale of items		
	<b>21,294.10</b>	<b>41,188.80</b>
donation	167.00	
Covid Grant	6,000.00	
Grant for roof	10,000.00	
grant for cupboards	500.00	
Tiddlywinks		
coach trip		
Funeral	315.00	
Jelly Tots	139.00	48.50
Christmas Lunch		
men's breakfast	46.00	25.00
sewing group	50.55	
furlough	416.00	208.00
ARG Grant		2,000.00
Christmas cards		
Xchange		
Lent Lunch		
Holiday Club		
coffee morning		
Church insurance		
holiday club donation		
<b>Total Donations and Other Income</b>	<b>17,633.55</b>	<b>2,281.50</b>
	<b>38,927.65</b>	

### 3. Investment income

	2021	2020
Bank interest	1.02	3.03
Baptist Together Deposit Account	100.98	62.16
Other investment income		
<b>Total Investment Income</b>	<b>102.00</b>	<b>65.19</b>

### 4. Raised for Other causes

	2021	2020
Home Mission		
BMS World Mission		40.00
Vellore fund		
Christian Aid		45.00
WWDP		
<b>Total Raised for Other causes</b>	<b>-</b>	<b>85.00</b>

<b>5. Ministry</b>	<b>2021</b>	<b>2020</b>
Minister's stipend	17,048.48	17,261.47
Pension contribution	7,030.56	6,008.22
National insurance		
Minister's travel		
Pulpit fee	540.00	450.00
Spurgeons College	135.00	
posters	70.47	
books		400.00
Expenses	150.29	1,756.28
<b>Total Ministry</b>	<b>24,974.80</b>	<b>25,875.97</b>

<b>6. Mission</b>	<b>2021</b>	<b>2020</b>
Home Mission		
BMS World Mission		
Tiddlywinks		
Holiday Club		
coffee	50.00	
men's breakfast	33.84	
Christmas Lunch		
Youth Work	17.02	
books		
food including doughnuts	108.38	88.39
flowers		
coach trip		
Communion wine		61.50
Xchange		
<b>Total Mission</b>	<b>209.24</b>	<b>149.89</b>

### **7. Upkeep of church premises**

	<b>2021</b>	<b>2020</b>
church repairs	1,834.70	854.07
roof repair	25,318.56	16,145.66
projector		
Church insurance	1,821.55	1,785.30
Water	6.87	63.29
boiler service	360.00	
electricity	449.56	709.06
Church maintenance	1,601.03	168.17
Sound System		
repairs		45.00
fire extinguishers	126.00	114.90
notice board		768.00
organ tuning	96.00	
table		
plastering	3,300.00	
painting	3,986.00	
cleaning	1,584.75	1,811.37
heating oil		533.54
<b>Total Upkeep of church premises</b>	<b>40,485.02</b>	<b>22,998.36</b>

## 8. Administration

	2021	2020
Telephone	503.56	429.02
training		
I T	1,309.12	403.00
roving mike	130.00	
Subscription	95.00	144.10
petty cash float	33.62	
safeguarding		
First Aid kit		
website	286.06	129.60
Independent Examination	250.00	720.00
license	340.66	294.98
laptop computer	110.00	
Printer	149.99	
sundry	92.26	
Cupboards	302.82	
Legal		44.04
stationery	93.70	96.63
Christmas cards		99.88
<b>Total Administration</b>	<b>3,696.79</b>	<b>2,361.25</b>

## 9. Upkeep of properties

	2021	2020
manse repairs		1,290.40
Manse Painting		
Manse Carpets		
manse oven		
skip		
manse insurance	250.78	232.85
council tax		
boiler maintenance	210.00	
water manse		
Agents Fee	600.00	
manse certificate		
Manse Fencing	700.00	
water manse		
27 Clover End	2,477.31	
<b>Total Upkeep of properties</b>	<b>4,238.09</b>	<b>1,523.25</b>

## 10. Lloyds Bank Accounts

	2021	2020
Current Account	29,546.68	47,622.41
Fred and May Fund (set up in 2019 after bequest)	9,843.84	10,275.00
Velore Fund (included in current account in 2018)	-	-
Tenants Deposit Scheme (deposit held under TDS scheme)	2,888.50	1,792.50
<b>Total Lloyds bank accounts</b>	<b>42,279.02</b>	<b>59,689.91</b>

<b>11. Freddy &amp; May Fund</b>	<b>2021</b>	<b>2020</b>
Opening balance	10,275.00	10,001.73
Donations received		275.00
Payments from fund	433.20 -	1,500.00
Transfer in		1,495.24
interest	- 1.02	3.03
	<b>9,842.82</b>	<b>10,275.00</b>

<b>12.COIF Charities Investment Fund - Accumulation Units</b>	<b>2021</b>	<b>2020</b>
The Church has invested £30,000 on 16 Sept 2021 which have a mid market value at 31 December 2021 of £31,353.31	30,000.00	-

<b>13. Assets Held for the Church's own use</b>	<b>2021</b>	<b>2020</b>
The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee [the Baptist Union Corporation Ltd]:		
Church premises at Haddenham with an insured value in the accounts at	2,226,061.00	2,184,555.00
Church manse at 3 Wilburton Road valued in the accounts at insured value	213,847.00	207,618.00
Church property at 27 Clover End valued in the accounts at purchase price	246,049.00	
The church also owns fixtures, furniture and equipment with an insured value of	57,670.00	56,595.00
Bequest property in the hands of the executor	-	268,000.00
<b>Total Assets Held for the Church's own use</b>	<b>2,743,627.00</b>	<b>2,716,768.00</b>

<b>14. Current Liabilities</b>	<b>2021</b>	<b>2020</b>
Electricity billed but not yet paid		-
Cheques written but not cashed		-
1 extra month's rent in advance	1,195.00	1,195.00
Deposit on TDS Rental Scheme	2,888.50	1,792.50
Other current liabilities		
<b>Total Current Liabilities</b>	<b>4,083.50</b>	<b>2,987.50</b>

<b>15. Long-Term Liabilities</b>	<b>2021</b>	<b>2020</b>
Loans from Church Members'	-	-
Other	-	-
<b>Total Long-Term Liabilities</b>	<b>-</b>	<b>-</b>

## **16. Pension Scheme Liabilities**

The Church 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. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £295 million,(2019 £239million) whilst the level of assets needed to pay benefits was £289m, (2019 £316 million) giving a deficit of £18m (2019 £50 million) (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than 31 December 2022.

Under the Schedule of Contributions, the church makes a monthly payment in respect of the DB scheme deficit, currently £307.95 which will increase in line with increases in Minimum Pensionable Income, but was halved during the pandemic in 2020. The Schedule of Contributions foresees these contributions continuing until June 2026. The pension scheme liability shown in the Statement of Assets and liabilities is calculated as the current rate per month multiplied by the number of months remaining in the current Schedule of Contributions, which amounted to £20,300 as at 31 December 2020

The Church has been advised that the estimated cost for the church to buyout their Pension Scheme liabilities at 31 December 2021 was £18.100 (2020 25,900) plus £3,500 ( 2020 - £3,500) cessation expenses.

## **17. Other Liabilities [if applicable]**

HMRC nil as outstanding amount paid December 2021

## Independent examiner's report to the Deacons of Haddenham Baptist Church

I report to the deacons on my examination of the accounts of the Haddenham Baptist Church for the year ended 31 December 2020.

### Responsibilities and basis of report

As the charity deacons of the Haddenham Baptist Church you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

### Independent examiner's statement

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

1. accounting records were not kept in respect of the Haddenham Baptist Church as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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

I do feel that I should draw attention to the following matters which do not detract from my opinion, but of which the Deacons should be aware:

- I was not provided with any third party evidence as to the valuation of the properties, fixtures, fittings and furniture stated in note 11 to the accounts.
- I was not provided with any vouchers or rent agreements to attest to the value of rents received, however all receipts were traced through the bank statements.
- Vouchers were available for all of the payments I selected for review.

Signed:



Name: Mrs Martha How FCA

16 Hillrow, Haddenham, Ely, Cambridgeshire, CB6 3TH

Date:

2 September 2021