

## **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 coupled 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 weekdays.

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

	Note	2021	2020
<b>Assets</b>			
<b>Bank and other cash balances</b>			
Petty Cash		50.00	50.00
<b>Lloyds Bank Accounts</b>	10	-	-
Current Account		29,546.68	47,622.41
Fred and May Fund	11	9,842.82	10,275.00
CCLA Charity investment fund units	12	30,000.00	
Velore Fund		-	-
Tenants Deposit Scheme deposit	10	2,888.50	1,792.50
Baptist Together Deposit Accounts		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>

## 5. Ministry

	2021	2020
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>

## 6. Mission

	2021	2020
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

	2021	2020
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>

**11. Freddy & May Fund**

	2021	2020
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>

**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 2021 of £31,353.31

2021	2020
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]:

Church premises at Haddenham with an insured value in the accounts at

2021	2020
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
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Church property at 27 Clover End valued in the accounts at purchase price

246,049.00
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The church also owns fixtures, furniture and equipment with an insured value of

57,670.00	56,595.00
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Bequest property in the hands of the executor

-	268,000.00
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**Total Assets Held for the Church's own use**

<b>2,743,627.00</b>	<b>2,716,768.00</b>
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**14. Current Liabilities**

Electricity billed but not yet paid

-

Cheques written but not cashed

-

1 extra month's rent in advance

1,195.00	1,195.00
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Deposit on TDS Rental Scheme

2,888.50	1,792.50
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Other current liabilities

**Total Current Liabilities**

<b>4,083.50</b>	<b>2,987.50</b>
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**15. Long-Term Liabilities**

Loans from Church Members'

-

-

Other

-

-

**Total Long-Term Liabilities**

-

-

## **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