

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 2nd 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 24th 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 2nd and 4th 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
Receipts			
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		-	-
Total Receipts		58,206.03	87,506.21
Payments			
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
Total Payments		57,787.87	74,817.14
Net receipts / (payments) for the year		418.16	12,689.07
The amount collected for Gift Day is		1,790.00	2,799.00
Transfers (to) / from general fund		418.16	12,689.07
Cash balance at previous year end		102,491.14	89,802.07
Cash balance at current year end		102,909.30	102,491.14
		-	

STATEMENT OF ASSETS AND LIABILITIES AT 31st DECEMBER 2022

	Note	2022	2021
Assets			
Bank and other cash balances			
Petty Cash		50.00	50.00
Lloyds Bank Accounts	10	-	-
Current Account		30,584.34	29,546.68
Fred and May Fund	11	8,947.76	9,842.82
CCLA Charity investment fund units	12	30,000.00	30,000.00
Velore Fund		-	-
Tenants Deposit Scheme deposit	10	2,653.72	2,888.50
Baptist Together Deposit Accounts		30,673.48	30,163.14
		102,909.30	102,491.14
Other monetary assets:		-	-
Debtors			
Loans made			
Gift aid claimed but not received		2,542.73	-
Assets Held for Church's own use	13	3,245,061.00	2,743,627.00
Liabilities			
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	-	-
Total Liabilities		3,653.72	25,683.50

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
Donations		
Bequest	1,000.00	20,794.10
Joan Coey funeral	-	-
Eileen Parsons bequest		500.00
Fred sale of items		
	1,000.00	21,294.10
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		
Total Donations and Other Income	973.12	17,633.55
	1,973.12	38,927.65

3. Investment income

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

4. Raised for Other causes

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

5. Ministry

	2022	2021
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
Total Ministry	39,032.69	24,974.80

6. Mission

	2022	2021
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		
Total Mission	1,480.74	209.24

7. Upkeep of church premises

	2021	2021
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	
Total Upkeep of church premises	8,578.67	40,485.02

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		
Total Administration	4,701.38	3,696.79

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
Total Upkeep of properties	1,151.89	4,238.09

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
Total Lloyds bank accounts	42,185.82	42,279.02

11. Freddy & May Fund

	2022	2021
Opening balance	9,842.82	10,275.00
Donations received		
Payments from fund	- 900.00	433.20
Transfer in interest	4.94 -	1.02
	8,947.76	9,842.82

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 2022 of £28,531.97

2022	2021
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]:

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	-	-

Total Assets Held for the Church's own use

3,245,061.00	2,743,627.00
---------------------	---------------------

14. Current Liabilities

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

15. Long-Term Liabilities

	2022	2021
Loans from Church Members'	-	-
Other	-	-
Total Long-Term Liabilities	-	-

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