

CARTERS LANE BAPTIST CHURCH – ANNUAL REPORT FOR 2021

Structure, Governance and Management

Members of the Church are accepted in accordance with the Constitution which requires them to be or to have been baptised on the profession of faith in Jesus Christ, or following other modes of baptism to renew their public profession of faith in Jesus Christ.

The members Meeting normally takes place 5 times per year and has responsibility for the overall policy of the church.

FOR 2021, HOWEVER, WE WERE UNABLE TO ORGANISE CHURCH MEETINGS FOR THE FIRST HALF OF THE YEAR BECAUSE OF THE COVID PANDEMIC RESTRICTIONS.

3 CHURCH MEETINGS WERE ARRANGED BUT WE HAD TO EXERCISE GREAT CARE BECAUSE OF LIMITS ON NUMBERS GATHERING.

In accordance with the Constitution, the members appoint up to 10 deacons/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 church/charity. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the church's objectives.

In 2021 the deacons continued to meet monthly (mainly via ZOOM) and minutes are kept in the church safe.

In 2021 we were unable to hold Annual General Meeting but the trustees were able to present reports and accounts.

Church members each receive minutes of the formal church meetings. These are sent out with agendas at least one week prior to the meeting.

Relevant matters may be submitted to the Church meeting by the Deacons/Trustees for guidance, or may be raised by members in Church meeting for further consideration by the Deacons/Trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

Objectives and Activities

The principle purpose of the church/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 other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

Our particular aims and objectives are:-

- To be a demonstrable place of Christian fellowship and worship furthering God's kingdom on earth
- To be a friendly, open and welcoming church, not just on Sunday services but throughout all activities
- To encourage the growth of the membership of the Church attracting new young people and families to the congregation, whilst continuing to support and nurture the current congregation.
- To mobilise the church membership to increase the number and range engaged in the running of the wider activities of the church.

The Church has a Minister, working at 60%, an active diaconate and around 73 active church members.

In the normal run of things we would have around 100 young people involved in Sunday Club, Friday Youth Club, the Brigade and the Toddler Group. There are a range of activities which normally take place during the week for adults and seniors including 65 Lunch Club for senior citizens, exercise groups, and an Over 50s Group. In addition to weekly groups, the Church usually hold an annual Holiday Club for primary aged children, social evenings such as quizzes and concerts, coffee mornings, garden parties and Autumn Fair. There are strong links with the worshipping community in the locality. We are very active members of Churches Together in Halesowen.

During 2021 these activities seldom took place at the church but some groups and activities were held using ZOOM. Some groups felt safe enough to resume some activities by September.

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

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.

Activities and Performance

The Church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas like fellowship and encouragement. The Deacons/Trustees recognise that these are difficult to measure, but believe that 2021 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.

At December 2021 the membership stood at 73.

For the first half of 2021 regular services and Bible Study sessions were held on-line. These were well supported.

From April we resumed Sunday morning services at the church. A limit of 40 attendees was set with others watching on-line.

Government guidelines regarding COVID restrictions were rigorously followed.

Financial Review

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year.

The most significant expense related to the continued appointment of the Revd Siôr Coleman as Minister of the Church, on a 60% basis, 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, Christmas 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 societies with Christian aims and objectives compatible with the church's own charitable purpose and other charitable causes.

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 substantially 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 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 has no plan to leave the scheme and expects to continue to make payments to the scheme in line with the recovery plan.

Carters Lane Baptist Church Period Ended 31st December 2021

		<u>% Year elapsed</u>		100%			
		Annual	% Budget			Annual	% Budget
General A/c		Budget	Achieved			Budget	Achieved
Income				Expenditure			
Collections Standing Order	£ 30,840.02	£ 30,000	103%	Ministry			
Collections (Plate)	£ 6,970.08	£ 10,000	70%	Stipend/ salaries	£ 10,961.08	£ 10,750	102%
Rental Income	£ 7,357.21	£ 8,000	92%	Expenses	£ 488.00	£ 1,300	38%
Other Donations	£ 1,163.10	£ 1,250	95%	HMRC Tax	£ 3,813.22	£ 3,750	102%
Use of Hall	£ 1,560.00	£ 1,000	156%	Pension	£ 9,914.88	£ 9,486	105%
Bank Interest	£ 21.01	£ -		Visiting Preachers	£ 120.00	£ 775	15%
HMRC GA	£ 9,364.76	£ 10,000	94%	Manse Allowance/Expenditure	£ 9,249.43	£ 6,300	147%
Printing & Stationery	£ 89.40	£ -		Total Ministry	£ 34,546.61		
Legacy	£ 4,000.00	£ -					
BMS	£ 608.90	£ 2,000	30%				
BMS Birthday Scheme	£ 341.00			Upkeep of Church Premises			
Home Mission	£ 555.50	£ 1,500	37%	Electricity	£ 526.55	£ 2,150	24%
Project	£ 94.05	£ 1,500	6%	Gas	£ 2,535.12	£ 3,000	85%
Weddings / Funerals	£ 920.00	£ 500	184%	Insurance	£ 2,265.31	£ 2,200	103%
Clear Fund	£ 505.00			Water	£ 114.04	£ 135	84%
Total Income	£ 64,390.03	£ 65,750.00		Repairs & Renewals	£ 2,851.23	£ 6,000	48%
				Church Cleaning	£ 2,730.86	£ 3,000	91%
				Manse Exps (Pinewoods)	£ 2,558.83	£ 3,767	68%
				Total Church Premises	£ 13,581.94		
				Administration			
				Sundry Expenditure	£ 773.78	£ 1,000	77%
				Admin- Wi-Fi	£ 666.40	£ 600	111%
				Admin Printing & Stationery	£ 869.37	£ 1,600	54%
				Admin Subscriptions	£ 1,213.46	£ 460	264%
				Equipment	£ 738.98		
				Admin Bookkeeping & Payroll	£ 535.00		
				Admin Bank Charges	£ 203.52	£ 330	62%
				Strategy Development	£ -	£ 4,000	0%
				Total Administration	£ 5,000.51		
				Clear Fund	£ 5,717.17		
				Gifts for Forwarding			
				BMS	£ 2,000.00	£ 2,000	100%
				BMS Birthday Scheme	£ -		
				Home Mission	£ 1,500.00	£ 1,500	100%
				Project	£ 519.55	£ 1,500	35%
				Donations	£ 150.00		
				Total Expenditure	£ 63,015.78	£ 65,603	
Surplus /(Deficit) for year	£ 1,374.25						
Add Opening balance b/f	£ 152,779.75						
Closing Balance 31.12.21	£ 154,154.00						
Represented by :							
Treasurer's A/c	£ 17,434.01						
30 Day A/c	£ 16,719.99						
NS&I A/c	£ 120,000.00						
Total Bank Accounts	£ 154,154.00						
Funds							
General Fund (Unrestricted)	£ 151,976.17						
Clear Fund	£ 2,177.83						
	£ 154,154.00						

Carters Lane Baptist Church Accounts for 1/1/2021-31/12/2021

The Deacons (acting as managing trustees of the Church) are responsible for the preparation of the accounts under S.42(3) Charities Act 1993. The income of the Church is below the threshold of £250,000 and these have therefore been prepared on a 'Receipts and Payments' basis with review by an independent examiner.

The funds for the church are distributed across 3 bank accounts.

1. Business Banking Extra Current Account Lloyds Bank (termed hereafter as Treasurers Current Account/TA)
2. 30 Day Account Lloyds Bank (termed hereafter as 30 day account / 30D)
3. NS&I Bonds

The accounts for the Treasurers Current Account and 30 Day Account were prepared throughout the year by Mrs Gail Rothnie, Mrs Lesley Jones and Heart of England Baptist Association (HEBA). They were independently reviewed and audited by Mr Brian Dutton. A trail was established from invoice, to payment, to bank statement and HEBA Finance Summaries and in reverse by Mr Dutton. The funds within the Lloyds Bank accounts were confirmed based on statements, and a letter was obtained from NS&I. This was signed off by Mr Dutton.

A summary of the accounts is given here:

	Opening Balance 1/1/2021	Closing Balance 31/12/2021
Treasurers Current Account (TA)	£23,291.05	£17,434.01
30 Day Account (30D)	£9,488.70	£16,719.99
NS&I Bonds	£120,000.00	£120,000.00
Total	£152,779.75	£154,154.00

Total Receipts	£ 64,390.03
Total Payments	£ 63,015.78
Surplus	£ 1,374.25

Note: Comparative figures for 2020 were:

Total Receipts of	£74,493.59*
Total Payments of	£68,094.19*
Surplus	£ 6,399.40

**This included a receipt from the closure of Boys Brigade account of £9,117.14, and an immediate corresponding payment to the newly formed Brigades.*

Financial Statement for the year ended 31 December 2021

General Receipts and Payments In Unrestricted accounts

The receipts and payments of all unrestricted funds in all accounts are summarised here. Additional detail is given in the accompanying notes later in the document.

RECEIPTS	Account	
Weekly collections (plate)	TA	£6,970.08
Collections (standing order)	TA/30D	£30,840.02
Donations	TA/30D	£1,163.10
Gift Aid	TA	£9,364.76
Investment Income/Interest	TA/30D	£21.01
Income from rent of property	TA	£7,357.21
Hall Rental	TA	£1,560.00
Legacy	TA	£4,000.00
Weddings / funerals	TA	£920.00
Raised for other causes	TA	£1,599.45
Printing and stationery		£89.40
CLEAR Fund		£505.00
TOTAL RECEIPTS		£64,390.03

PAYMENTS		
Ministry	TA	£34,546.61
Upkeep Church Premises	TA	£13,581.94
Administration	TA	£5,000.51
Amounts passed onto other causes	TA	£4,169.55
CLEAR Fund	TA	£5,717.17
TOTAL PAYMENTS		£63,015.78

Receipts and Payments in Restricted accounts (CLEAR Fund)

The bank accounts listed above contained some restricted funds that were given for the purpose of refurbishment / renovation (referred to as the CLEAR Fund by the membership). In 2021 the Church decided that these funds should no longer be 'restricted' and merged into unrestricted funds. They are now no longer reported separately, and the remaining £2,177.83 is now included in general unrestricted funds.

Overall income and expenditure

Receipts	Payments
£64,390.03	£63,015.78

Statement of Assets and Liabilities at 31/12/2021

Assets			
Freehold Land and Buildings	0.00		Note 3
Manse	£290,000.00		Note 4
Cash Assets	£154,154.00		
Total Assets	£444,154.00		
Liabilities			
Pension Fund	£20,900.00		Note 5
Total Liabilities	£20,900.00		
Overall Position.	£423,254.00		

Notes to the Accounts

The accounts have been prepared on a 'receipts and payments' basis and in accordance with Section 133 Charities Act 2011.

1. Additional Details of Receipts (Both Lloyds accounts (TA and 30D))

RAISED FOR OTHER CAUSES	
BMS	£608.90
BMS Birthday Scheme	£341.00
Home Mission	£555.50
Project – DeLiVERing Hope	£94.05
Total	£1,599.45

2. Additional Details of Payments (all paid from TA)

MINISTRY		UPKEEP		ADMIN		AMOUNTS PASSED ON	
SALARY	£10,961.08	Cleaning	£2,730.86	Bank	£203.52	Project	£519.55
HMRC	£3,813.22	Gas	£2,535.12	Bookkeeping & Payroll	£535.00	BMS	£2,000
Expenses	£3,461.43	Electric	£526.55	Subscriptions	£1,213.46	Home Mission	£1,500
Manse	£6,276.00	Manse (rented)	£2,558.83	WiFi	£666.40	Donations	£150.00
Pension	£9,914.88	Repairs	£2,851.23	Printing & Stationery	£869.37		
Visiting Preachers	£120.00	Water	£114.04	Sundry	£773.78		
		Insurance	£2,265.31	Equipment	£738.98		
	£34,546.61		£13,581.94		£5,000.51		£4,169.55

3. Freehold land and buildings

Freehold land and buildings are shown at no value as it is considered that they have no commercial value due to the restricted covenant placed by the vendor when the land was originally acquired. This is a conservative position since if time and resources are invested in pursuing this a more positive outcome may be forthcoming but cannot be assumed unless tested legally. If the Church were to be in financial difficulties this would be pursued more fully.

4. Manse

The valuation is an estimate of the value of the property made by Scrivens on the 30th June 2021 with a view to sale. The freehold title of the Manse is in the name of Heart of England Baptist Association and was purchased by monies raised by the members of Carters Lane and we believe if sold the proceeds would be available to

the Deacons of Carters Lane Baptist Church to offset any liabilities at that time. We have confirmed that there are no loans outstanding against this property.

5. Pension Fund

The estimate of the pension liability is from the Baptist Union Pension Scheme. The figure quoted is the Estimated Employer Debt as at **20 December 2021** for Carters Lane Baptist Church.

Gail Rothnie

Gail Rothnie, Treasurer

Mr Brian Dutton, Independent Examiner *BED*

Mrs Lesley Jones *L Jones*