CHARITY REGISTERED NUMBER : 1192810

BLISWORTH BAPTIST CHURCH

(Charitable Incorporated Organisation)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST DECEMBER 2021

Tove Accountancy Ltd
Office 6, Town Hall, 86 Watling Street East, Towcester, Northants NN12 6BS

BLISWORTH BAPTIST CHURCH

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BLISWORTH BAPTIST CHURCH

LEGAL AND ADMINISTRATIVE INFORMATION

Registered Charity No.	1192810
Trustees	Keith Barker Lee Hillyard Brian Ash (appointed 13/04/2021) Ruth Brown Diane Atkinson Anthony Maycock Christine Pinfold Raymond Payne Michael White (appointed 13/04/2021)
Principal Address	Blisworth Baptist Church Chapel Lane Blisworth Northampton NN7 3BU
Independent Examiner	Angela Parry-Stone Tove Accountancy Ltd Office 6, Town Hall 86 Watling Street East Towcester Northants NN12 BS
Area of Benefit	Northamptonshire

BLISWORTH BAPTIST CHURCH
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST DECEMBER 2021

The Trustees present their Annual Report with the financial statements of the Charity for the year ended 31st December 2021.

Structure, governance and management

Governance

The Charity is a Charitable Incorporated Organisation association, registered by the charity commissioners for England and Wales, registration number 1192810, registered 16th December 2020 amended on 29th July 2021

Constitution

Charitable Incorporated Organisation

Trustees

The Charity is governed by the Trustees' board currently made up of:

Mr K Barker (Pastor)
Mr L Hillyard (Assistant Pastor)
Mr B Ash (Elder: appointed April 2021)
Mrs R Brown (Elder: appointed October 2016)
Mrs D Atkinson (Deacon: re-appointed June 2020)
Mr A Maycock (Deacon: re-appointed April 2021)
Mrs C Pinfold (Treasurer: re-appointed April 2021)
Mr R Payne (Secretary: re-appointed April 2021)
Mr M White (Deacon: appointed April 2021)

Objects

The principal purposes of the church are:
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

The Church is governed by a Constitution, which is an approved governing document by both the Baptist Union and the Charity Commission. Membership is open to all who profess repentance towards God and faith in our Lord Jesus Christ, and whose lives bear evidence of this Christian profession. Such persons should also assent to the church's Basis of Faith and Obligations of Membership, in accordance with the relevant sections of the Constitution.

Structure, Governance and Management (continued)

Church Member Meetings normally take place four times per year, and the members have overall responsibility for the decision making and policies of the church. In accordance with the Constitution, the members appoint, from within their numbers, people to act as the Leaders of the Church (in roles labelled as Elders and Deacons) to work with the Pastor, Assistant Pastor, Secretary and Treasurer (who are also all appointed by the Members) to be responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity. All of these leaders are the Trustees. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church Meeting by the Trustees for members' consideration and approval; and matters may equally be raised by members for the Trustees' consideration. Though the Constitution permits decisions to be made at Church Meetings by appropriate majorities, the Church seeks to work towards consensus wherever possible.

Governance and management of the Church during 2021 continued to be seriously affected by the Coronavirus Pandemic. The church buildings had been closed to all activities on 15th March 2020, and they remained closed for seventy-two weeks, finally re-opening on 25th July 2021. The Trustees have used technology (Zoom) in order to hold regular virtual meetings with each other and with members, with a first hybrid meeting being held in October 2021; and consequently important church matters have continued to be addressed. One of the most significant issues has been the continued and lengthy process of moving from an Unincorporated Charity to a Charitable Incorporated Organisation, with the final transfer of assets and liabilities being completed on 1st January 2022. The AGM, took place in April, via the internet and Zoom.

Objectives and Activities

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 parts of the United Kingdom and the world as the Church shall determine.

In order to achieve the principal objective, 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 public services of Christian worship. These services take place each Sunday at 10.30 am in the Chapel, with a quarterly Cafe Church, which has a more informal approach, and takes place in the Leisure Hall. The Church seeks to be a friendly and welcoming community and anybody is free to attend any of these services.

Objectives and Activities (continued)

The Church has established 'Home Groups', whereby small, localised groups meet in the homes of members, during the week, in order for fellowship, bible study, prayer and spiritual growth to take place. Two groups, based in Blisworth and Towcester, were reformed and started at the end of the year, after enforced Covid safety closure; and the Northampton group plans to restart early in 2022.

From August, the Church restarted its Tuesday morning Coffee House, to enable all members of the community to visit the church and share in social activity, and enjoy a delicious slice of home-made cake!

From September, the Church organised a cooked English breakfast for Men of the community on the last Saturday of each month; and a range of other activities, social events and work with young children was all scheduled to take place. Once re-opened, the church premises were used by a range of local community groups, who hired different rooms for activities (these included an Art Group, a Pottery Group and a Textiles Group).

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

Public Benefit

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.

Achievements 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 Trustees recognise that these are difficult to measure, but believe that 2021 was a very positive year in the life of the church, despite the immense challenges faced and the need for creativity, flexibility and great adaptability. The Church's Covid-19 Response and everyone's commitment to the "BBC Together" approach ensured that church life successfully continued, albeit at times in a very different format to that which anyone could have envisaged before the global pandemic.

Achievements and Performance (continued)

There were no new members to the Church during the year, but several new people became regular attendees at Sunday Services. Sadly, several members of the church fellowship have experienced ill health, which has resulted in their attendance being restricted or prevented altogether; and three people have sadly passed away. The value of the Church Prayer Circle and the pastoral support, provided by leaders and many of the members, has been greatly used during the year and provided much needed spiritual reassurance, practical help and healing. At the end of the year the official number of Church Members is thirty-six.

The Church's response to Covid-19 has been very successful, with a strong feeling of togetherness and mutual support, adaptability and great technical advancement. Despite the church building being closed the life of the church has continued in abundance! The use of technology, and in particular Zoom, has seen Sunday morning services very well attended, with a handful of key people leading the service, the worship and the preaching sections. Everyone in the church fellowship was encouraged to stay in touch with each other, and Trustees made regular telephone calls throughout the year in order to provide social contact, which was especially important during the times of national lockdown. A weekly Zoom meeting was held every Tuesday evening allowing for both bible study and prayer sessions to take place; and a small walking group met on a monthly basis, which allowed for valuable exercise and much needed social interaction to take place.

Since re-opening the buildings, on the 25th July, the church has slowly moved towards trying to return to a level of normality, albeit with a range of Covid safety measures in place. The joy of returning to worship in the Chapel, to sing, to socialise in person and to experience the Holy Spirit working within services and in people's lives has been immense. The Coffee House has re-opened, the Toddlers' Group restarted and community groups have begun to return and benefit from using the facilities.

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 Trustees wish to record their gratitude to the Pastor, Assistant Pastor and all the volunteers for their hard work and commitment to the work of our church; and especially to everyone for the manner in which they have adapted their activities, supported each other and remained both 'strong and together' during these unprecedented times!

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.

Financial Review (continued)

Covid-19 and the closure of the church buildings, until July, have continued to have a major impact on reducing the levels of income gained through serving refreshments and community groups using and hiring the facilities (takings from the Coffee House were down by £1,627 and Room Hire down by £3,786 in comparison to pre-pandemic figures). However, this loss of income has been more than offset by the increased generosity of the Church Fellowship, which has seen an increase in the amount of voluntary offerings and the level of Gift Aid that has been claimed.

The most significant expenses relate to remuneration payments made to the Assistant Pastor, payments to the cleaner, payments to solicitors for their work on the establishment of a CIO, maintenance costs and necessary repair work carried out in the two graveyards.

The Church has continued to express its commitment to the wider church by making grants and donations to local, national and international organisations and societies with Christian aims and objectives compatible with our own charitable purpose. Nearly twelve per cent of our income was made on Mission Payments to the Baptist Missionary Society, Home Mission, Young Harvest Trust, Open Doors and a 'Love Gift'.

Despite the budget deficit experienced in 2020, and the loss of income due to the buildings being closed for nearly seven months in 2021, the Church finds itself in a stable financial position. Past, prudent financial management has seen a very healthy reserve created and maintained.

The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

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 in the range of £13,000 to £15,000.
As at 31st December 2021, the church held total reserves of £26,146 of which £2,210 were restricted funds for Property Repair and the Pastoral Support Fund, and £600 was designated funds for the Pastoral Support Fund.

The Trustees believe that the funds surplus to our reserves figure will be necessary in the coming months to support the anticipated increase in energy costs, further major property repair and maintenance costs, and a potential increase in staff remuneration costs.

The Trustees declare that they have approved the Trustees' Report above.

Signed on behalf of the Charity's Trustees



Keith Barker
Trustee (CHAIRMAN)

30/03/2022
Date:

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BLISWORTH BAPTIST CHURCH FOR THE YEAR ENDED 31ST DECEMBER 2021

I report to the Trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st December 2021.

Responsibilities and basis of report

As the Charity's Trustees, 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 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 which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did 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 this report in order to enable a proper understanding of the accounts to be reached.

..... Dated 30../..03../..2022

Angela Parry-Stone

Tove Accountancy Ltd, Office 6 Town Hall, 86 Watling Street East, Towcester, Northants, NN12 6BS

BLISWORTH BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNTS

FOR THE YEAR ENDED 31ST DECEMBER 2021

	Notes	Unrestricted Funds £	Restricted Funds £	Total **31/12/2021** £	Total **31/12/2020** £
RECEIPTS					
Weekly Offerings		6,489.71		6,489.71	3,569.14
Excess to gift aid		1,500.00		1,500.00	79.00
Collection (gift aided)		9,886.50		9,886.50	11,510.00
Specified Collections		0.00	1,210.00	1,210.00	100.00
Hall Hire		729.91		729.91	1,521.27
Men's Breakfast		118.69		118.69	73.57
Miscellaneous		488.09		488.09	114.83
Gift Aid		6,057.13		6,057.13	4,436.25
Bank Interest		34.33		34.33	59.52
Home Mission		0.00		0.00	120.00
Grants		0.00		0.00	200.00
Coffee House		751.05		751.05	613.65
Donations		40.00	1,000.00	1,040.00	2,108.00
Friday Tea & Tots		5.50		5.50	105.30
Total incoming resources		**26,100.91**	**2,210.00**	**28,310.91**	**24,610.53**
PAYMENTS					
Keith and Lee's Invoices		2,005.18		2,005.18	767.81
Repairs & Decorations		3,170.00		3,170.00	0.00
Miscellaneous Costs		638.65		638.65	292.10
Coffee House Supplies		29.00		29.00	3.60
Organ / Music		521.33		521.33	608.80
Pastor and Pulpit Expenses		193.96		193.96	45.00
Premises Costs		4,397.47		4,397.47	5,321.46
Catering & Cleaning		2,268.70		2,268.70	1,936.19
Men's Breakfast		14.89		14.89	23.57
Canal Festival		0.00		0.00	0.00
Pastors Remuneration		9,000.00		9,000.00	9,000.00
Admin		1,306.92		1,306.92	2,456.89
Missions		3,250.00	120.00	3,370.00	3,575.00
Building Supplies		0.00		0.00	3,625.00
Total resources expended		**26,796.10**	**120.00**	**26,916.10**	**27,655.42**
Net movement in funds		**(695.19)**	**2,090.00**	**1,394.81**	**(3,044.89)**
Total Funds Brought Forward		24,631.33	120.00	24,751.33	27,796.22
Total funds carried forward		**23,936.14**	**2,210.00**	**26,146.14**	**24,751.33**

There are no endowment funds during this year or the prior year

BLISWORTH BAPTIST CHURCH

STATEMENT OF ASSETS AND LIABILITIES

AS AT 3ST DECEMBER 2021

	Notes	2021 Total	2020 Total
CASH FUNDS			
Coffee house float		75.00	100.00
Cash		63.34	299.23
Old current account		1,010.00	3,765.80
Old savings account		0.46	5,007.43
New current account		9,385.36	0.00
New savings account		0.00	0.00
Baptist Union savings account		15,611.98	15,578.87
TOTALS		**26,146.14**	**24,751.33**
REPRESENTED BY:			
General Funds		23,936.14	24,631.33
Restricted Funds		2,210.00	120.00
		26,146.14	**24,751.33**
ASSETS FOR CHURCH PURPOSES			
Organs		231,113.00	231,113.00
Contents		58,878.00	57,780.00

The Church and connected buildings are owned by the Baptist Union and form no part of the assets of the church and are insured for £2,068,570

LIABILITIES

As at 31st December 2021 there were no liabilities.

BLISWORTH BAPTIST CHURCH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2021

1 ACCOUNTING POLICIES

The Financial Statements have been prepared in accordance with the Charities Act 2011 using the Receipts and Payments basis

2 ANALYSIS OF FUND MOVEMENTS FOR THE YEAR

UNRESTRICTED FUNDS may be used by the Church for any of its ordinary purposes

DESIGNATED FUNDS represent sums set aside, out of ordinary unrestricted funds, for specific designated purposes, which can be transferred back into the general fund at any time.
We allocate £50 per month into a Pastoral Support Fund (a Benevolent Fund) which may be used to support individuals, or families, at times of great difficulty. We currently have £600.00 of Designated Funds for this purpose.

RESTRICTED FUNDS represent either income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, or donations or grants received or invited for a specific purpose. The funds may only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund and cannot be absorbed into general funds.

Fund name and purpose	Bal Jan 1st	Receipts	Payments	Bal Dec 31st
Home Mission	120.00	0.00	120.00	0.00
Pastoral Support Fund	0.00	1,000.00	0.00	1,000.00
Property		1,210.00		1,210.00
TOTALS	**120.00**	**2,210.00**	**120.00**	**2,210.00**

ENDOWMENT FUNDS are funds whose capital must be maintained: only income arising from the investment of the endowment may be used either as restricted or unrestricted funds, depending upon the purpose for which the endowment was established.
There are no endowment funds during this year or in the prior year

FUNDS	Balance 01/01/2021	Income	Expenditure	Transfer	Balance 31/12/2021
	£	£	£		£
General Fund	24,631	26,101	(26,796)	(600)	23,336
Restricted Funds	120	2,210	(120)		2,210
Designated funds:					
Pastoral Support Fund	0			600	600
	24,751	28,311	(26,916)	0	26,146

3 ASSETS FOR CHURCH USE

The church and connected buildings and land are owned by The Baptist Union Corporation and form no part of the assets of the Church. They are insured for £2,068,570.00
The organ installed in the church is insured for £231,113.00
The contents of the buildings are insured against damage by fire for £58,878.00

4 RECEIPTS AND PAYMENTS ANALYSES AND DETAILS

	Unrestricted	Restricted	Total
RECEIPTS			
Grants received	0.00	0.00	0.00
Donations	40.00	1,000.00	1,040.00
TOTALS	**40.00**	**1,000.00**	**1,040.00**
PAYMENTS			
BMS World Mission	800.00		800.00
Home Mission	1,600.00	120.00	1,720.00
Open Doors	250.00		250.00
Young Harvest Trust	100.00		100.00
Love Gift'	500.00		500.00
TOTALS	**3,250.00**	**120.00**	**3,370.00**

5 GIFT AID

Gift Aid received during the year is £6,057.13
Gift Aid has been claimed up to October 2021
Included in this amount is £3,069.25 which is believed to have been received in error and is being queried with HMRC.

6 CAPITAL EXPENDITURE

£1,486 was spent on the construction of a new Memorial Wall in the graveyard.
£800 was spent on the two graveyards on hedge trimming and the removal of a tree.

7 PAYMENTS TO TRUSTEES AND RELATED PARTY TRANSACTION

The Assistant Pastor, Mr L Hillyard, received a remuneration of £9,000 (2020 £9,000)
No payments were made to the Pastor or any of the other Trustees (other than acceptable out of pocket expenses which were claimed for)