

Stalham Baptist Church Annual Report 2021

Aims and Purposes

Stalham Baptist Church (SBC), Pastor, Assistant Pastor, Trustee's and Members have the responsibility of promoting the mission of the church, pastoral, evangelistic, social and community in the town of Stalham and the surrounding villages.

Objectives and Activities

- When planning our activities for the year SBC has considered the Charity Commissions guidance on public benefit and, the specific guidance on charities for the advancement of religion. We try to enable people to live out their faith as part of the local community through:
- Worship and Prayer; learning about the gospel and developing their knowledge and trust in Jesus
- Provision of pastoral care for people in the local community
- Missionary and outreach work
- Providing facilities and volunteers for community work
- Providing social events to support people in the community
- Achievements and Performance

Worship and Prayer

SBC has held alternative forms of services due to the Pandemic restrictions through:

- A weekly online service
- Zoom prayer meetings, Bible study and quarterly Members meetings

We reinstated services at the church on May 9 2021. A Covid19 Team was set up and Risk Assessments were carried out and all Covid19 Safe guidelines were followed to include:

- Wiping down surfaces
- Bibles being removed from general use
- Sanitizer's at entrance and exit were put in place.

- Chairs were, and remain, spaced for social distancing.
- People were asked not to congregate inside the church following a service and refreshments following the service ceased and have still not re-commenced. There was a booking system in place for church services and church led activities and people were asked to wear masks with masks available at the entrance.
- Perspex screening was erected between our media and sound desk and people were asked to maintain a one way flow around the church.
- The terms and conditions for external users of the premises were amended to ensure they maintain strict hygiene and do robust sanitizing of any equipment they use

A great deal of time has been spent on making best use of IT during the pandemic and it is due to the dedication of Pastor's, worship leaders, IT experts and members input, that we have had great success continuing online services, prayer and bible study during the Covid-19 restrictions.

Provision of pastoral Care.

All are welcome to attend our regular services on Sunday Morning 10.45 to 12.00 with Sunday School running at the same time, at present SBC has 68 members the average weekly attendance in December was 60. Attendance is not restricted to Members as we have new people who have moved into Stalham joining us and holidaymakers visiting the Broads National Park.

As well as regular services we enable our community to celebrate and thank God for the milestones in life through:

- Children's dedications we celebrate the gift of life
- Adult full emersion baptism celebrates people following the path of Jesus, Marriage public vows are exchanged with God's blessing and
- Through funeral services friends and family express their grief and give thanks for the life which is now complete and to commend the person into Gods keeping.

Some members and friends are unable to attend, these people have the benefit of our online service or a CD containing the online service to those who have no access to the internet.

The Pastor, Assistant Pastor and other members of the church family also make visits to members of the congregation.

Stalham Baptist Church Week

- Monday to Friday: the church is open 10.00am until 12 O'clock for private prayer, prayer meetings and donations to Food Bank.
Stalham Community Fridge is open 2pm – 4pm
- Tuesday: Coffee & Chat 9.30am - 12 o'clock
Stalham Community Fridge 10 am -12 o'clock
- Wednesday: Stalham Community Fridge 10am – 12 o'clock
Table Tennis 09.30am -12.00 O'clock
- Thursday: Stalham Community Fridge 10.00am -12.00 O'clock
- Friday: Stalham Community Fridge 10.00am - 12.00 O'clock
Foodbank open 1.15pm to 3.00pm.

During the week the Church Hall is also used by various external organisations Royal Airforce Association, Stalham Over 55's, Stalham Flower Group and the Horticultural Association.

Mission and Evangelism

SBC donated to:

£2436.62 Baptist World Mission.

£2436.62 Eastern Baptist Association Home Mission

£443.00 Baptist World Mission Harvest Appeal (I will stand)

£239.00 Secular Charities

Our magazine Community Scene is published three times a year and is delivered to 1700 homes and businesses in and around Stalham, this is also available online. This popular magazine contains many articles and is free of charge also available on the Stalham Baptist Website.

Our weekly newsletter is distributed to the congregation and friends weekly also available on Stalham Baptist Website.

Stalham Baptist Website has a link to our online services as we link to previous sermons and a whole host of information including a church diary.

Reserves Policy

SBC Reserves Policy for 2021 is to hold £32,600.00 made up of 3 months staffing plus 3 months expenses from the budget.

Refurbishment Project – SBC Community Rooms

Planning permission and building regulations are in place for a major refurbishment of the Schoolroom (a large hall) and anti-rooms. Priority areas identified include:

- The Schoolroom – a dampproof course, new floors, windows, wider doors, new roof lights, ceilings, electrical rewiring, and a new heating system. Plus, insulation to floors, walls ceilings, which will reduce the carbon footprint considerably and provide a good environment for a host of activities.
- Installation of Unisex/Disabled Toilets to incorporate baby changing facilities. Our toilets are currently outside in a courtyard so folk have to contend with the weather during the winter months.
- Installation of a new and larger kitchen – the existing kitchen facilities has restricted the type, number and scale of activities and events that could take place in the Schoolroom. The new kitchen will be fitted out with equipment to serve the schoolroom which has a potential for up to one hundred people to attend Lunch Club/Coffee and Chat/Youth cafes
- Creating a room over the toilets and kitchen for small group meetings/office.
- Widening the link corridor to facilitate wheelchair users and a larger number of people.

Tenders have been received for the above work and total circa £513,000 including VAT, whilst we have some of the sum required, we are looking for various ways of fund raising for the project, including sponsored walks, daffodil sales, coffee mornings, gift days, car treasure hunts and grants.

Volunteers

We would like to thank all our volunteers who work so hard to make SBC the vibrant and lively community it is enabling:

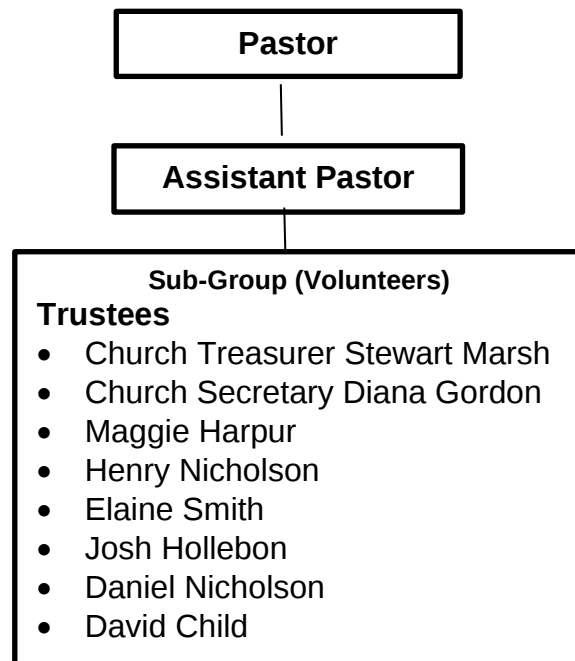
- Financial stability: through the amazing contribution of approximately 100 volunteers including non-church folk and some carrying out more than one activity. It would not work economically if it was a commercial enterprise.
- An opportunity to promote the value of volunteering: Coming out of isolation is a great opportunity to feel part of the community, making new friends, learning new skills building confidence and a feeling of self-worth. It can enhance a person's CV and improve their employment prospects.

Structure and Governance

SBC is a member of the Eastern Baptist Association and is governed by our constitution (available on request) which is closely aligned to the Baptist Union model constitution.

Leadership Structure

As with all churches in the Baptist movement our members elect our leaders. The Trustees to be responsible for the governance of the Church and they with approval of the members appoint the Pastor/s.



The Pastors are automatically Trustees of the charity, the other elected trustee's serve a three-year term when they can offer themselves up for re-election if they wish. Currently we have ten trustee's, the trustee's come to the end of their term in rotation meaning two or three are due to retire yearly.

The Trustees are responsible for considering all matters relating to the church and bring forward suggestions and recommendations to the church meeting for members to consider and vote on. (Church meetings are three monthly), the trustees meet fortnightly via Zoom.

Administrative information

Stalham Baptist Church is situated at:

146 High St

STALHAM

Norwich, Norfolk

Charity Registration number 1192914

Correspondence address

The Manse

56 Brumstead Road

STALHAM

Norfolk.

Stalham Baptist Church
Statement of Accounts for year ended 31st December 2021

STALHAM BAPTIST CHURCH RESERVES POLICY

The reserves policy of Stalham Baptist Church is to hold three months of all expenditure plus a further three months staff costs to allow the church to adapt to any changes in the income or expenditure of the church. The trustees currently believe this amount to be £32,127, compared to £43,734 in free cash reserves held at the 31st December 2021. The trustees have budgeted to use the excess towards the building project. The figure of £43,734 consists of the General Fund and the Contingency fund. This policy will be reviewed in January 2023.

Stalham Baptist Church

Receipts and payment account for the year ended 31st December 2021

Receipts and payment account for the year ended 31 st December 2021						
Notes	Unrestricted funds	Designated funds	Restricted funds	Year to 31/ 12/ 2021	Year to 31/ 12/ 2020	
Receipts						
Plan making	37,834.78	- .0	582.00	38,416.78	42,251.59	
Collecting member giving	10,761.41	- .0	- .0	10,761.41	8,720.41	
Other voluntary giving	10,553.21	- .0	16.00	10,569.21	124,723.07	
Gift Aid received	9,384.70	- .0	- .0	9,384.70	11,439.52	
Other receipts	2,275.86	- .0	310.10	2,585.96	2,939.24	
Activities for general	566.41	- .0	- .0	566.41	2,572.75	
Investment Income	774.16	- .0	- .0	774.16	398.34	
Total receipts	72,150.53	- .0	908.10	73,058.63	193,044.92	
Payments						
Cost of generating funds	- .0	- .0	- .0	- .0	- .0	
Missionary and charitable giving	364.10	- .0	7,690.11	8,054.21	7,957.81	
Clergy and staffing costs	54,171.41	- .0	8,000.00	62,171.41	60,706.35	
Church running expenses 3	8,746.55	- .0	- .0	8,746.55	10,808.38	
Church repairs and maintenance	- .0	- .0	15,282.76	15,282.76	- .0	
Governance Costs	- .0	- .0	- .0	- .0	- .0	
Total payments	63,282.06	- .0	30,972.87	94,254.93	79,472.54	
Net (payments)/ receipts for the year	8,868.47	- .0	30,064.77	- 21,196.30	113,572.38	
Transfers						
Gross transfers between funds - in	- .0	- .0	12,948.21	12,948.21	105,137.83	
Gross transfers between funds - out	- 12,948.21	- .0	- .0	- 12,948.21	- 105,715.86	
Net movement in funds after transfers	- 4,079.74	- .0	17,116.56	- 21,196.30	112,994.35	
Reconciliation of funds						
Total funds brought forward	36,813.36	11,000.00	146,441.30	194,254.66	81,260.31	
Total funds carried forward	32,733.62	11,000.00	129,324.74	173,058.36	194,254.66	

Stalham Baptist Church

Statement of assets and liabilities at 31st December 2021

	Year to 31/ 12/ 2021	Year to 31/ 12/ 2020
Assets		
Cash at bank and in hand		
Barclays current account	7395.05	59,345.19
Barclays payments account	5.87	21.47
Baptist Union Deposit Account -92 Day account	166,514.20	115,757.19
Baptist Union Deposit Account - 7 Day account	0.00	20,160.81
Cash in hand	0.00	0.00
Total Cash at Bank and in hand	173,915.12	195,284.66
Liabilities		
Agency collection	856.76	1,030.00
Net current assets less current liabilities	173,058.36	194,254.66
Pension scheme liability	18,238.50	21,906.06

Funds of the church		
	Year to 31/ 12/ 2021	Year to 31/ 12/ 2020
Unrestricted		
General fund	32,733.62	36,813.36
Designated		
Replacement Reserve	11,000.00	11,000.00
Restricted		
Building Fund	125,402.51	139,777.17
Church Mission	1,250.03	3,991.93
General Youth Fund	584.84	584.84
Youth Work	2,087.36	2,087.36
Funds of the church	173,058.36	194,254.66

Stalham Baptist Church

Receipts and payment account for the year ended 31st December 2021

Notes

1. Basis of accounts

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

2. Activities for generating funds

Hire of Premises	313.50
Table Tennis	252.91
Total Activities for generating funds	566.41

3. Missionary and Charitable Giving

BMS World Mission	2,636.62
Home Mission	2,436.62
Church Mission	2,741.87
Giving to Secular Charities	239.10
Total Missionary and Charitable Giving	8,054.21

4. Church Running Expenses

Church - Insurance	2,016.54
Church - Telephone	245.06
Church Maintenance	832.20
Cleaning	2,889.66
Cost of services	25.00
Web & Audio/Visual	942.01
Administration	353.24
Church - Electric	1,063.71
Church - Water	358.21
Printing	20.92
Total Church Running Expenses	8,746.55

5. 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 20 December 2021 the estimated market value of the DB Plan assets was £256 million, whilst the level of assets needed to pay benefits was £288m, giving a deficit of £32m (equivalent to a past service funding level of 89%). 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 as at 31 December 2022. Under the Schedule of Contributions, the church makes a monthly payment in respect of the DB scheme deficit, currently £337.75, which will increase in line with increases in Minimum Pensionable Income. In 2020 these payments were reduced by 50% for a period of 6 months due to the impact of Covid-19 on baptist church finances. 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 £18,238.50 as at 31st December 2021. The Church has been advised that the estimated cost for the church to buyout their Pension Scheme liabilities at 20 December 2021 was £49,800.

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 STATHAM BAPTIST CHURCH

On the accounts for the year ended 31st December 2021

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 [Signature] Date 30/4/2022

Name PAUL STEPHEN ELLIS

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

Address 48A HALL LANE, NORTH WADHAM, NORFOLK NR28 9DU