

Gorse Hill
BAPTIST CHURCH

Annual Report & Financial Statement

2020

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Annual Report 2020

The Charity Trustees¹ present their Annual Report and Financial Statement for 2020. The Charity, called Gorse Hill Baptist Church², has been registered in the Central Register of Charities since 29th December 2008.

The Charity registration number is 1127294.

Charitable Objective

The Charity is governed by a Constitution which states that the purpose of the Church is the advancement of Christian faith according to the principles of the Baptist denomination. The Charity may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Public benefit

The Trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding what activities the charity should undertake. The Trustees consider that they have acted in the public benefit.

The Church occupies premises which are held by The West of England Baptist Trust Company (West) Ltd, on Trusts which are entirely compatible with the above objective.



A photo from 2019, owing to the lack of opportunity to meet together as a group during the past

¹ 'Trustee' mainly refers to the Minister/Treasurer/Secretary and Deacons, ie those who are involved in the day to day operation of the Church. Where this is the case, the term used in this report will be 'Deacons' or 'Diaconate'.

² Referred to in this Report as 'the Church'

A Message from our Pastor, Steve

'Unprecedented. Unique. One of a kind. Once in a lifetime' aren't the sort of words that you or I normally use on an everyday basis: they are the kind of thing we reserve for the exceptional, not the run of the mill. In the last 9 months of 2020 they – and others like them – have been in near-daily use in an attempt to describe, if not to come to terms with, the circumstances generated by the Covid19 pandemic.

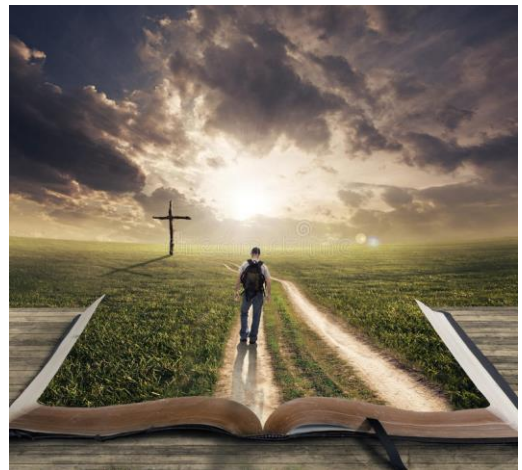
None of us expected, nor could anyone have predicted, that we would be facing such extreme conditions for such a long time. Everyone has been affected and we have yet to realise the full consequences of the pandemic on the social and economic life of our nation and our local community. The impact on our spiritual life has been no less severe, as we have had to respond quickly to circumstances, needs and directives.

This has often meant change at very short notice, but we have sought to keep the fellowship up to date with these changes as they have occurred. All our teams have worked hard, in trying circumstances, to ensure that all are supported and that the work of the Gospel of Jesus Christ continues.

Building our Foundation

Being Christians who believe the Bible is the Word of God, this is where we turn to in all circumstances in life, especially in times like these. Each year we take one or two verses to serve as a motto or key guide for the succeeding twelve months, the example for 2021 being taken from Isaiah 58 verse 11.

The Lord will guide you always; he will satisfy your needs in a sun-scorched land and will strengthen your frame. You will be like a well-watered garden; like a spring whose waters never fail.



When I first spoke from Isaiah 58 last November, it struck me that there was much more in these verses than we could cover in a single morning. My theme then focussed on the kind of example we are setting and the impact this would have on those around us. – very much in line with our motto text from January 2020. Revisiting Isaiah's powerful words of restoration over the following weeks, also led me to Hebrews 11 verses 8 to 10 (which summarises Abraham's response to God's call):

'By faith Abraham, when called to go to a place he would later receive as his inheritance, obeyed and went, even though he did not know where he was going. By faith he made his home in the promised land like a stranger in a foreign country; he lived in tents, as did Isaac and Jacob, who were heirs with him of the same promise. For he was looking forward to the city with foundations, whose architect and builder is God.'

Like Abraham, we face uncertain times. Like him, we've left the comfort of one life (in our case early March 2020 with all its hopes and dreams), only to find ourselves in circumstances far removed from any reality we could have ever imagined. We aren't, though, abandoned to our fate, nor must we go to ground only to emerge blinking in the daylight once the tough times have passed us by.

Finding our feet

Where is the church today, in the midst of the Covid 19 crisis? At a time when Christians have been separated in a way recent generations in the West have never experienced, it's important to remember that the church isn't a building, nor is it an institution. It is a movement intimately connected, fully functioning and out in the world, where God intends us to be. We're here, not because that's where the money or rewards might be found, but because that's where the real needs lie. We are living, as Christ intends, in our world, and we are bringing something special to our relationships with those around us.

Like everyone else, we have got used to living differently, taking the inconveniences of shortages and queues in our stride. We've come to terms with working from home, perhaps rediscovering some ways of relaxation we'd allowed to slip away.



We have overcome something of our isolation through technology that links us together. As Christians, we can still worship together as we Zoom in or catch up on Facebook on a Sunday morning. Towards the end of 2020 we had begun to rediscover the joy of meeting face to face, even if it was subject to tight restrictions. We were then able to offer Christmas Services in a variety of formats, including a Community Carol Service, where we welcomed virtual contributions from local schools.

We have adjusted our routines and adapted our outlook to accommodate many of these changes. We've rolled up our sleeves, worked out what we needed to do and then got on with it. We have engaged in our community in ways that we would not have foreseen only a few months ago, in the form of Boxes of Hope; in achieving this we have worked closely with Swindon Borough Council, local schools and a variety of Christian organisations such as the Night Shelter.

We have also continued in our drive to address needs in ways we had already planned. An example of this includes working with CAP to help those suffering debt, particularly in the run-up to Honda closing.

In March 2020 the church agreed to appoint a Children, Youth and Families Worker to support the work we were already doing through our activities at GHBC and in local schools. We recognised this work to be high priority and continued with the recruitment process, despite the uncertainty generated through Covid.



As a result, Jacob Barron joined the team in September, fresh from his work with the Baptist Missionary Society Action Team in Peru. He has already made a significant impact on our children's and young people's work: we now have an online/social media presence, with increasing traffic, as well as a growing ministry in providing recorded assemblies and other Christian Resources to local schools. Jacob has been instrumental in setting up enquiry trails and online craft sessions for children and families; he's also building strong links with other Youth workers across the town, from both church and council settings.

Taking on the future

When we feel we can take no more, when the numbers overwhelm us and when the reality of being where we are for the long haul kicks in, we take encouragement from an earlier motto text for 2019: *I can do everything through him who gives me strength* (Philippians 4:13)

We can overcome today because that is where God is. He's helping us, supporting us, showing us and leading us. When our resources are depleted or exhausted, He's still going – and helps us to do so too as we step, not into an unknown future, but walk hand in hand with a known, caring, ever present Heavenly Father.

During this time, we have endeavoured to remember our commitment to the community around us. Whenever possible we have kept communications going, provided resources for those around us, which you will read about in the pages to follow, and brought in new and exciting things to bless those in need, linking up with other agencies to ensure that we reach the largest number of people in need.

In the service of Christ

Steve Robinson , Minister, Gorse Hill Baptist Church

Organisational Structure

In accordance with the Constitution, the members appoint Charity Trustees, which include the Minister, Church Secretary (currently a vacancy) and Treasurer, who are collectively known as the Diaconate. They are responsible for the day-to-day management and oversight of the Church's operations, together with the financial and legal aspects of the Charity. All Charity Trustees are aware of the specific guidance issued by the Baptist Union and the Charity Commission and have confirmed that they will act in accordance with such information and directives.

With the exception of the Minister, all Deacons are elected for an initial period of up to three years, after which they are eligible for re-election for two further terms of three years. They are then required to step down for at least one year, before being eligible for reappointment.

Members of the Church are accepted in accordance with the constitution through a personal profession of faith in Christ and are people:

- whose conduct corresponds with the beliefs and practice of the Church
- who accept the Declaration of Faith
- who have followed the Lord's command and example in Believer's Baptism (unless exceptional circumstances apply)

The Church has a policy of open membership where, at the discretion of the Members' Meeting, a person may be accepted into full membership following public profession of their faith. The list is being reviewed to reflect members who have left but not resigned.

The Church continues to review its organisational structures, processes and activities to deliver its objectives. We meet together on a regular basis, as elected leaders and as a gathering of committed members, to seek guidance and direction from God through prayer.

Matters for consideration by the Members Meeting may be tabled by the Deacons or by members. Though the Constitution permits decisions to be made at Members Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furthering of the Charitable Objectives. This is explained to all prospective members in a personal interview.

With the arrival of Covid-19 our plans had to change. Shortly before lockdown 1.0 was announced on 23rd March 2020, much of community life had already shut down. GHBC decided to postpone its AGM, originally due to be held on 19th March 2020, to cease meeting in person and move to services on Zoom. We thought that, within a few months, we would be meeting

again and be able to hold our AGM, but this was not to be. Temporary legislation was brought in, The Corporate Insolvency & Governance Act 2020, which allows for a meeting to be quorate, even if attendance is by remote means. This meant we could legally hold our AGM and other members meetings online. We held one physical meeting and two online meetings, including our belated AGM, conducted over Zoom, with online voting being used for the majority and postal votes for those with no email/internet. The diaconate have held all but one of their monthly meetings via Zoom. As much information as possible has been made available on the church website, with the aim of keeping all online meetings as short as possible.

Charity Trustees

Minister

The Reverend Steve Robinson (*appointed March 2011, commenced Ministry July 2011*)

Secretary vacancy since April 2019

Vacancy since April 2019

Treasurer

Ian Burbidge (*reappointed March 2018*)

Deacons

Lars Relton (*reappointed March 2018*)

Shirley Westall (*reappointed March 2018*)

Kashi Rai (*appointed March 2017 resigned March 2020*)

Tina Clements (*appointed March 2017 resigned March 2020*)

Alison Henderson (*appointed March 2017 term ended September 2020*)

Elizabeth Mildenhall (*appointed April 2019*)

Gary Pricor (*appointed April 2019*)

Julie Harris (*appointed September 2020*)

Vicki Payn (*appointed September 2020*)

Adam Sibley (*appointed September 2020*)

Rebecca Tromans (*appointed September 2020*)

Finance Team

Ian Burbidge - *Treasurer*

Ian Burbidge - *Payroll & Accounts*

Julie Harris - *Gift Aid*

Peter Morris - *Assets and Inventory*

Kathleen Wood - *Income and Banking*

John Wood - *Internal Audit*

Brian Mildenhall - *Utilities Manager*

Property Trustees

The West of England Baptist Trust Company (West) Ltd

Little Stoke Baptist Church

Kingsway

Bristol BS34 6JW

Independent Examiner

S G Fraser

MHA Monahans Chartered Accountants

38 – 42 Newport Street

Swindon SN1 3DR

Banker

Lloyds TSB Bank PLC

Swindon Branch

5 High Street

Swindon SN1 3EN

Solicitor

Wood Awdry and Ford

3 St Mary Street

Chippenham SN15 3JL

Registered Address: Gorse Hill Baptist Church, Cricklade Road, Gorse Hill, Swindon SN2 1AA

Our Leadership Team

The members elected four new Deacons in 2020, giving a team of eight Deacons, together with the Treasurer and Minister. The role of Secretary continues to be shared among the other Deacons, until the vacancy is filled.

The Deacons meet monthly (including August in this exceptional year) to receive reports, act within agreed and delegated guidelines and make recommendations to the membership. Since April these have been conducted via Zoom, apart from one, socially distanced meeting in the large hall. They met on one separate occasion for an online 'away' morning.



Welcome to our New Member of Staff

Jacob Barron joined us in September, as our Children, Youth and Families Worker, after his gap year in South America was cut short by Covid. He hit the ground running and has already built up a variety of links within the church and with the community.



Church Life

Pastoral Care

At the beginning of the year, when the Covid pandemic led to the first lockdown, the Pastoral Care team was concerned about how the church could support everyone through the crisis. A number of measures were set up to address this.

The congregation was divided into those belonging to a home group, or to identifiable existing groups within the church - Music Group, Deacons, Pram Club etc - and congregation members not part of other groups, some of whom we had contact details for and some not. This group provided the biggest challenge when it came to ensuring we could provide help, if needed.

We established 16 Care groups, which are doing a great job of looking out for the majority of



people attached to our church. We are very impressed with the work done by care group leaders, who have some of the more vulnerable people in their groups and who phone regularly and send cards to keep in

touch. We created a set of invitation cards to give to those who were not on the congregational list, to encourage them to join one of these groups.

A Covid database was set up to help people with shopping, medication & to register requests for regular Tuesday meals. This outreach worked well, but has served its purpose. Pastoral drop-in Zoom sessions are provided several times a week to provide a place where people can come together for a chat. Take up for this has been limited.

The Pastoral care group sent out Christmas cards, and sent cards and gifts to those who have been ill or in hospital. We have been able to continue supporting people with specific needs through our prayer email.

We were worried that we would be overwhelmed by the unusual needs created through the pandemic but, with everyone working together, we have been able to demonstrate God's Care to our Church congregation and community.

Children & Young People

Schoolswork

It quickly became clear that going into schools or inviting them to the premises was not going to be an option this year. To ensure we continued to support our local schools in delivering their RE curriculum, we have provided online resources for regular assemblies and to replace our annual Christmas Unwrapped event. This has drawn new people, with a variety of technical skills, into the team and has been warmly welcomed by schools. It has been taken up by schools we formerly had no contact with a possible audience of 350 people. We are continuing to monitor whether this will be needed in 2021.



Kidzone

Crèche has not been needed while we have not been in the building. Our Kidzone originally ran two Zoom meetings on a Sunday afternoon for children and teenagers. It now has its own slot before the morning services, where parents and children can enjoy a time geared especially for the younger age group. The teens group, having paused in the summer due to low numbers, was planned to re-open in the new year for 11-teens.

Discipleship

Sunday services and Home Groups

We value the opportunity to meet together to worship God, receive teaching, study the Bible and socialize on a regular basis. Prevented from meeting in person, except under stringent conditions, we have adapted to online or mainly online methods for both church services and home groups. Both of these have provided vital sources of communication and support – both in prayer and practical - between friends and fellow members. The Sunday services have followed a regular teaching plan, whereas each home group has chosen their own Bible-based material to study. The technology aspect of this is discussed in a later section.

Media

Our technology capability has developed over the year, allowing the church to continue its mission, while staying socially distanced, enabling people to lead services, lead worship and preach, either from their homes or from church. We have had to master online conferencing, use of



video cameras and video recording, managing broadcasts and live streaming.

To allow the church to continue to meet, it took out a subscription to the Zoom Conference service which allowed morning services to continue without interruption as well as enabling Kidzone, Home Groups and committee meetings to continue. This developed with the addition of musicians recording themselves to allow worship during services, giving a full morning service experience for the congregation, while they stayed safe at home.

As lockdown restrictions eased and the church could work from the church building, the technology capability was enhanced with broadcasting software to allow simultaneous broadcasting to Zoom and Facebook. This allowed us to lead a complete service from the sanctuary, with most of the congregation still remaining in their homes and, as conditions allowed, with a limited number of people in the building. Over Christmas we held a Christingle Service, both in person and online, and an online Community Carol Service, which included contributions from local schools and a local councillor.

As not every attendee is able to access the internet, GHBC has returned to producing CDs of the sermons. These are distributed to a number of people across the town and beyond giving a vital link to those unable to access the online GHBC.



Our new video/broadcasting expertise has also been used by the Schools Team and Youth worker. The Schools Team recorded short videos for use in schools and our Christmas Unwrapped lessons, all of which have been gratefully received by teachers managing in strict teaching conditions.



Our Youth worker produced a video advent calendar to help children hear the Christmas story as well as a number of other videos to engage children and young people.

All videos are published on our Facebook, our website, as well as a new YouTube channel. All these methods of distribution have seen increased usage over 2020 compared to previous years. Videos on Facebook and YouTube have reached audiences across the globe, encouraging the church to maintain production even when the Covid crisis is over.

	Facebook	YouTube	Website
No ofViewers	9x	30x	2x
Page Likes	2x	44x	na
Followers	2x	19x	na

The website and emails have become our primary means of communication over the year. Extensive use is made of the website's mass mail system to communicate with attendees and

members, replacing items such as the Weekly Newsletter, among others. However, due to time being spent elsewhere, the website has had little development time over the year.

A voting service was employed to allow secure and confidential voting for members at our AGM. These meant procedures had to adapt, but was well received and used.

Admin

Fabric

Despite the reduced use of the church building, the following works were carried out in 2020:-

Inspection/servicing: boilers, fire alarm system, emergency lighting, and kitchen appliances / canopy, electrical equipment and fire extinguishers.

Decorating/refurbishment: Florence Room upstairs - including decorating, new carpet, lighting, meeting room furniture; ground floor office; Cricklade Hall; entrance doors and timber handrails, external front fascia and canopy soffit; old basement plant room - removal of asbestos and redundant materials, including removal of the old boiler with pipe lagging renewed; notice boards/signs replaced/upgraded where necessary.

New: set of security lockers installed in main entrance foyer; new children's library trolley, external water tap in garden, TMV blending valves to the toilet wash hand basins; new hand dryer installed in the upstairs toilet; underground drain survey completed, with remedial works done to the front combined manhole chamber.

Health & Safety

To meet new and growing areas of need within the community and ensure we stayed compliant with the ever changing Covid regulations/best practice guidance from Government and other relevant bodies, over 100 different risk assessments were produced, supporting 18 ministries/areas of work as they adapted. We radically overhauled and scaled up our general H&S framework to support growth over the medium-long term and meet the coming wave of challenges facing the local community. We successfully passed 3 separate external audits, allowing volunteers, members and partner organisations to have confidence in us as a safe place of volunteering and work, as we seek to meet these challenges alongside our community, as we wish to do in a hands-on, practical manner.

Safeguarding report

Safeguarding has continued for GHBC throughout the pandemic, even though face to face meetings have been very limited. There have been no major issues requiring reports to other agencies. A few people have had their DBS applications approved or updated. This is an

ongoing process and will probably increase as restrictions are lifted and more people become involved in physical contact with others.

Community

Stepping Stones

Boxes of Hope

HOPE – *'Let Your unfailing love surround us Lord, for our Hope is in You alone.'* Psalm 33:22

We started the Boxes of Hope project in June 2020, with a start-up of £200 from the national charity, Transforming Lives for Good, to deliver food parcels to families struggling due to the Coronavirus crisis. We have been working since with many agencies town wide, taking referrals from all agencies and any individual that is struggling to feed themselves or their families due to circumstances, such as being furloughed, redundancies, reduction in working hours, waiting for benefits, children being at home more often, relationship breakdowns, illnesses, shielding etc.



Over the months to the end of 2020, and continuing into 2021, the team packed and delivered a growing total of 1,000+ Boxes of Hope to Swindon residents feeding, in total, 1,700+ adults and 2,500+ children, some on a regular basis. It is about more than meeting a physical need. The boxes include age appropriate activities for the children, toiletries for the family, as well as some exciting treats. We include information about our current Zoom services and some adults'/children's leaflets, giving information about the Christian faith.

We have been privileged to build strong relationships with other professionals with whom we have been working and have got to know some of the families that we have been helping. We are working closely with professionals within the borough. In addition, church attendees have supported with money, shopping and prayer.

The team have been really encouraged to receive a number of requests for prayer and to know that some recipients have joined our Zoom services. We have had several visitors from around the town, including the Mayor of Swindon, many of whom have donated either food items or money. We have also applied for and benefited from a number of grants including Wiltshire and Swindon Community Foundation, Tesco's, Asda and money from the DEFRA budget, as well as receiving donations of supplies from a variety of local supermarkets such as Asda and Morrisons and Asda .

As a team, we have been overwhelmed by seeing God work in so many ways and are excited to find out what He has in store for Boxes of Hope next.

We have received many thank yous and encouraging messages from many individuals and organisations. Here is a selection of extracts, including some from volunteers involved in the project:

'... a big THANK YOU for the support you showed our school and their families over the year and during the Christmas period. The Bags ... have been amazing and very gratefully received. We are very fortunate to have such a wonderful and caring community which is something we value very highly.' LE, primary school Principal

'I just wanted to let you know that I've spoken to both families after your box of hope delivery. They were very grateful and couldn't believe that someone went out of their way for them. We (as a service and our families) really appreciate all your support. It's lovely to see a community come together and look after our most vulnerable children. Thank you very much!' A Family Intervention Worker

"We are really pleased to be supporting work like this because it is meeting a real need.' Fiona Oliver, Wiltshire Community Foundation's Coronavirus Response Fund

'...when [she] asked me to help deliver the bags I could not refuse...although not wealthy, I never had to go without... However, this is 2020, this is Swindon, the UK is a wealthy country and I was shocked to learn how many people were relying on the good will of organisations such as Gorse Hill Baptist Church to meet their daily needs.

When I delivered the bags, I made sure that I took the time to speak to the people receiving them. I was humbled by the look of joy on their faces and the thanks that I received; after all I was just delivering them!

... On one occasion I received a thank you text from a woman with a photograph of her son holding one of the toy planes that was included in the "Bag of Hope", my heart melted.

swindonadvertiser.co.uk

£5,000 cash boost will help Gorse Hill church group support families in need

2:1115-1802

Church group gets £5,000 to help fund its vital work

By Neil Beck
Audience & Content Editor



Gorse Hill Baptist Church volunteers Julie Harris, left, and Debs Burbidge packing Bags of Hope. Their work is being funded by the Wiltshire Community Foundation

f t in 0 comment

A CHURCH that has been supporting low-income families with food bags during the pandemic is gearing up to continue its work as more people are plunged into poverty at the end of furlough.

I'm sure that prior to Covid 19 none of these people thought that they would become reliant on "handouts" and I would like to take this opportunity to thank Heather and her team and all the people who have donated so generously.

Delivering the bags of hope is a really rewarding and humbling experience. Seeing people's reactions is amazing. People are so humble and grateful and it's especially humbling to see the children's faces light up when they see all the treats in the bag for them too.'

Above quotes from volunteers 'C' and 'R'.

Friends and Fun, Badminton+, Recreate, Pram Club, Luncheon Club, Flourish, Band of Brothers, the Fun Day – We have been unable to run these regular events on the premises, due to Covid 19 restrictions. However:

F&F are keeping in touch with a personalised letter every month with a quiz and have had phone calls from attendees. F&F are still supporting Mary's Meals with small, donated gifts.



Pram Club has maintained contact with and supported the families by distributing 'Toddler Group in a Bag' and holding song/story time sessions online.

Tuesday Meals - home deliveries of approximately 40 hot meals and 20 frozen meals have been made to the elderly and vulnerable each week, to replace Luncheon Club.

'The Big Takeaway' our usual August Bank Holiday Fun Day was replaced with Covid-secure handing out of activity packs and hot dogs from outside the

church building. Four different packs were given out for under 11s, over 11s, men and women. As well as containing fun activities, each pack contained material relating to the Christian faith and updates about our current church activities.

Giveaways: we gave away 120 goodie bags to people in the community in October, for an alternative Halloween, and 165 Christmas bags in December. Both worked well and had super teams behind them.

Children, Youth and Family Work

Between September and Christmas, Jacob became fully involved in the community aspects of our work, taking part in events such as our Covid-secure Christmas Unwrapped online and video assemblies for local schools.



The following is a brief overview of the things he set up in the lead up to Christmas:

Youthnite This youth service was the first service to be held back in the church since before lockdown. The evening ran well, but was not attended well. This was not continued under current conditions.

Noah YouTube Series This series introduced 'Maker Jake'. It followed the story of Noah and demonstrated some related crafts for children to make.

The content had a consistent viewership, and worked as a very successful test run for the Advent series.

CFC Online CFC returned with its new Zoom format. The numbers have been slowly growing since the start in November and it continues to be great fun for primary school children.

Advent YouTube Calendar Doors. Maker Jake returned to build a Nativity Scene and we followed the Christmas story, read by people from the church. It is anticipated that we will produce more series in the future, some focussed on children and families, some on youth.

Ignite, for Secondary School ages, was planned to replace FNF, in the new year.

Mission Support

As has been the case around the globe, the pandemic has caused lockdowns, closure of schools, cessation in the tourist trade, reduced overseas giving and employment. This has particularly hit the poorest in every country and we have seen this in the charities we support town-, nation- and world-wide. Time and time again we see people in our projects suffering from no, or much reduced, income, lack of computers to access online education and disruption in food supplies. In some areas we have been able to support these people, as can be seen in the reports below.



'We are all looking forward to the end of the COVID 19 pandemic, but until then we must be the people of hope...God is always bigger than our problems, fears and anxieties.' **Paul & Sarah Brown, BMS World Mission in Thailand**

This is a selection of the charities we support.

Educación Plus, Costa Rica

As the children missed out on months of schooling and didn't have books or internet connection Ed Plus was able to employ a teacher to support groups of children in each of the three shanty towns. However this is only for a few hours a week with all age groups needing to be taught. Our continued support has contributed to this.

Melon Mission School

Two years ago GHBC raised money through the Christmas Project for toilets and hand basins. When the team went to Melon in February 2019 we were able to set up a rain water collection system for hand washing before meals/ after

using the toilet. We did not know then just how important all this would be one year later. To quote: 'It is your help and God's planning that has put this in place.' It enabled hygiene measures to be carried out during the brief times the children were in class in 2020.

Angel's Orphanage, Nepal

Fortunately, we were able to assist in installing broadband into the house (costing only £11 a month) so have more reliable online schooling, with the added bonus of twice weekly zoom meetings with the children.

Three girls (age 16/17) have started Nursing College - a three year course leading to a professional qualification, including practical placements at good hospitals - a wonderful achievement, considering the children's background, and will give them real opportunity. Getting them into college was a huge "team effort" including our two long time doctor friends



and several established nurses who guided us through a complex, baffling, constantly changing application process.

Juniper (in class 12) has recently been asked by his college principal to teach IT to younger children in classes 6 & 7. What a surprise and compliment (forget the "shouldn't he get teacher training first?" question). Who knows, this may lead him to a particular career path.

Autumn 2021 is probably the earliest we can go to Nepal again. Meanwhile, we are thankful for Zoom enabling us to stay in touch. The next few years are so important for these children, as they

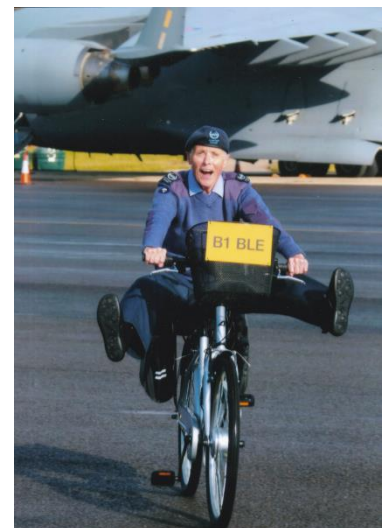
begin to think about careers and life choices. Not easy in any setting. Our support is needed now more than ever.

Soldiers and Airmen Scripture Readers Association

For the SASRA rep we support, Meg Atkinson, 2020 has been a frustrating year, during which she was very reluctantly furloughed for much of the time. Despite this, she has managed to keep in contact with the troops she has faithfully served over many years.



Due to a willing contact within the Brize Norton base, she has regularly supplied morale-boosting 'Meg's Mixes' bags of sweets, with the optional Christian literature that she would normally hand out personally. These have been delivered to the troops, with some being forwarded to troops serving in Cyprus. She has maintained contact with the



Chaplaincy team at Brize, including assisting a newly qualified chaplain to familiarise herself with her new place of employment.

To show their continued appreciation of her support, when her bicycle was stolen from the base, the personnel at Brize held a collection to replace it, raising enough to provide an electric bike, industrial lock, plus a cash gift, which she donated to the Army and Airforce Children's Charity. This is a definite vote of confidence in the relationship and work that Meg has built up.

Despite the inevitable cancellation of the Annual Nijmegen 100-mile march, Meg has supported AACC by carrying out a sponsored walk over the O2 in London, in aid of children whose parents are absent on duty during significant events, such as Christmas and birthdays.



Our Christmas Appeal raised £7,644 to support a variety of charities worldwide – see table below. An example of reports we have had is: 'The money was badly needed at Guinebor 2 hospital in Chad. Although Covid cases have been relatively low, Government hospitals have suffered from strikes over pay. As our BMS rep fed back "...the hospital is currently extremely busy...patients naturally gravitate to those non-government hospitals like G2, who continue to function normally. The workload...has massively increased.'

Country and Charity	Amount £	Benefit
Guinebor 2 Hospital, Chad, BMS	1,911	130 patients, 10 operations, 13 deliveries
Leprosy Mission Nepal	1,146	Find and cure 50 people with Leprosy
TearFund Honduras	1,146	Clean water, food and mattresses for those in shelter
Mary's Meals, Ecuador	764	Feed 100 children for a year
Educación Plus, Costa Rica	764	2 ^{1/2} month's tuition for 120 children
Centre Mokili, DRC	600	300 courses of medicines
Spurgeons, UK	1313	Support families and support men to become better dads
Total	7,644	

Regular Giving to Charities we Support

Organisation	Amount £
BMS World Mission	5,150
Educación Plus	2,060
Home Mission (WEBA)	5,150
The Leprosy Mission	1,802
SASRA	3,133
Swindon Youth For Christ	4,455
TEAR Fund	1,802
Friends of Centre Mokili, Congo	1,030
Angel's Orphanage, Nepal	515
Swindon Night Shelter	1,000
Swindon Food Collective	1,000
Total	27,097

Lettings

Our lettings have been severely affected by Covid 19. However a couple of regular hirers which have returned when they were able and a new group joined us when lockdown eased. All appropriate new measures were easily adopted by these groups and they were very pleased to be allowed back into the building.

We lost one of our long standing hirers, Weightwatchers, which closed when the franchisee gave up. A number of ad hoc bookings were cancelled, due to social distancing requirements. We expect that many of these bookings would resume once we are able to meet more freely, including a children's party organiser who had set up on Cricklade Hall.

Finance Report

In accordance with the Charity Constitution, an annual budget is compiled for both income and expenditure and approved by members in January, along with a plan for the following four years to enable effective financial planning.

The Church raises the funds that it needs to carry on its activities from within its own membership and congregation. The annual income dropped significantly because of the pandemic, with general giving and gift aid recovery dropping by £22,752, with letting income also dropping by £8,516. This reduction in income has been highlighted to members as part of the AGM and budget setting process. The church has received a grant of £1,000 from Swindon Borough Council as part of the Government's Covid response.

Our principal expenditure continues to be related to employing a full time minister and, from September, a full time youth worker.

Material areas of expenditure (net) during the year includes local ministry of £4,871 and a running expenses account for £43,796.

Whilst the income dropped because of the pandemic, the running costs for the church were still being incurred. Possible spend was reviewed and reduced.

The Church expressed its part in the life of the wider church by donating to national and international organisations and charities with Christian aims and objectives compatible with the Church's own charitable purpose. The Church budgets for this activity principally through its Missionary Committee and Missionary Fund. The Committee continues to work closely with a number of supported organisations, which are listed in the notes to the accounts, and communicates the activities of these organisations to the fellowship.

The Church is heavily dependent on its membership working as volunteers in all aspects of its activities, many of which run with little or no impact on the Church's expenditure, but contribute substantially to the achievement of its objectives. There were no significant 'gifts in kind', although some members cover minor costs personally.

The Boxes of Hope project has received funding of £22,660, including grant funding of £17,300. As noted above, this is in addition to numerous gifts of food and other supplies from the congregation and local supermarkets. There were approximately 3,250 hours of volunteer time, in buying, packing and delivering the bags to the local

community. The project spent £9,200 in year on the provision of food and supplies to the residents of Swindon.

The Stepping Stones project has also received grant funding of £13,000 in year. The grants received in support of these projects cannot be used to support the general running costs of the church; these are still met from the general funds of the church.

Both projects are in receipt of additional funding in 2021 to enable these activities to continue and assist Swindon residents recover from the effects of the pandemic.

The Church maintains levels of reserves to meet its immediate needs, in particular stipends for the employees and the running costs of the premises. Sums are accumulated to facilitate specific projects and future strategic development, as agreed by members.

The Church is supported by a steady stream of income from the congregation, albeit this has significantly reduced in year as noted above

The Deacons have noted the General Fund balance of £130,396, have assessed this against the level of potential commitments from 2021 to 2025, and have concluded that there is a need to bolster these reserves given the current uncertainty around future income. In response a fund raising campaign has been launched with the aim of increasing income by £30,000 in 2021, thus replacing the funding lost during 2020.

In addition, the Deacons have undertaken a significant review of church activities and, with the assistance of two former treasurers, have set a 5-year budget that will keep the Church in the black. This has meant that there have been significant cuts to some of the activities that have been historically undertaken. The funding is reviewed at the monthly deacons meetings and all spend requires the approval of the treasurer before being incurred. The members and wider congregation are updated regularly about the church's finances.

Given the current uncertainty, the Deacons have increased their minimum level of reserves to equate to 6 months of unavoidable spend, this is approximately £65,000. Certain items of discretionary spend have been delayed to the end of 2021, which will ensure that they are still affordable, based on how the church finances have recovered. This policy is reviewed annually by the Diaconate.

The Deacons have assessed the major risks facing the Church, and are satisfied that there are policies and insurance in place to mitigate these risks. These policies include internal financial controls with advance approval thresholds set at Treasurer and Diaconate levels; items costing in excess of £750 require members' approval.

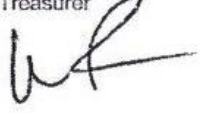
The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying Financial Statement.

Financial Statement

BALANCE SHEET AS AT 31 DECEMBER 2020

	Notes	£	2020 £	Restated 2019 £
Tangible Fixed Assets	12		1,850,000.00	2,747,909.00
Current Assets				
Receivables	13	9,525.44		8,780.40
Bank and cash	14	190,069.86		195,751.05
		<u>199,595.30</u>		<u>204,531.45</u>
Current Liabilities				
Payables amounts falling due within one year	15	(6,477.51)		(5,211.53)
Net Current Assets			193,117.79	199,319.92
Payables amounts falling due after one year	16	(20,631.00)	(20,631.00)	(31,509.00)
Net Assets			<u>2,022,486.79</u>	<u>2,915,719.92</u>
Charitable Funds				
Unrestricted	17		1,980,355.21	2,907,123.36
Restricted	18		40,455.23	8,396.08
Designated	19		1,676.35	200.48
			<u>2,022,486.79</u>	<u>2,915,719.92</u>

The accompanying notes form an integral part of these accounts

These accounts were approved by the Trustees on 8th April 2021	and signed on their behalf by
	
	Mr I Burbidge ACCA MAAT Treasurer
	
	Mr L Relton Trustee

Independent Examiner's Report

INDEPENDENT EXAMINER'S REPORT TO GORSE HILL BAPTIST CHURCH ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2018

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2020 which comprises the Statement of Financial Activities, Balance Sheet and notes to the financial statements.

•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 charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records [; or
3. 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

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.

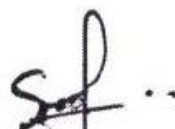
Signed:

Date:

Name:

Address:

Qualifications: Chartered Accountant


23rd April 2021

S G Fraser

MHA Monahans, 38-42 Newport Street, Swindon, Wilts, SN1 3DR

Statement of Financial Activities

Registered charity no: 1127294

GORSE HILL BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 DECEMBER 2020

	Notes	Unrestricted General Fund £	Designated Missionary £	Restricted Fellowship £	Restricted Other charities £	Restricted Projects £	Restricted Departments £	Unrestricted Asset Fund	Dec-20 £	Dec-19 £
Income and endowments from:										
Donations and legacies	2	97,673.33	-	369.19	9,423.89	35,660.50	205.27	-	143,332.18	185,742.61
Investments	3	306.39	-	-	-	-	-	-	306.39	900.96
Other trading activities	4	1,958.35	-	-	-	-	-	-	1,958.35	10,503.56
Total		99,938.07	-	369.19	9,423.89	35,660.50	205.27	-	145,596.92	197,147.13
Expenditure on										
Charitable activities	5	102,723.22	25,098.13	891.40	2,803.04	9,200.92	204.34	-	140,921.05	160,400.18
Total	7	102,723.22	25,098.13	891.40	2,803.04	9,200.92	204.34	-	140,921.05	160,400.18
Net income/ (expenditure)		(2,785.15)	(25,098.13)	(522.21)	6,620.85	26,459.58	0.93	-	4,675.87	36,746.95
Transfers between funds		(26,074.00)	26,574.00	-	-	(500.00)	-	-	-	-
Net incoming resources before revaluations and investment asset disposals		(28,859.15)	1,475.87	(522.21)	6,620.85	26,459.58	(499.07)	-	4,675.87	36,746.95
Gains/ (losses) on revaluation of fixed assets	9							(897,909.00)	(897,909.00)	91,658.00
Net movement in Funds		(28,859.15)	1,475.87	(522.21)	6,620.85	26,459.58	(499.07)	(897,909.00)	(893,233.13)	128,404.95
Total Funds brought forward		159,214.36	200.48	7,334.53	197.50	-	864.05	2,747,909.00	2,915,719.92	2,787,314.97
Total Funds carried forward		130,355.21	1,676.35	6,812.32	6,818.35	26,459.58	364.98	1,850,000.00	2,022,486.79	2,915,719.92

Notes to the Accounts

Accounting Policies

a) Basis of preparation

The accounts (financial statements) have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard 102 (FRS 102), and the Charities Act 2011 and applicable regulations.

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value except for assets included at revalued amounts.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The trust constitutes a public benefit entity as defined by FRS 102.

The financial statements are prepared in sterling which is the functional currency of the charity and rounded to the nearest pound.

There are no significant areas of judgements or key sources of estimation uncertainty.

b) Going Concern

COVID 19 has impacted the charity through the numerous lockdowns closing the church doors. Donation income has fallen in the year and continues to be below pre COVID levels into 2021. The trustees acknowledge the deficit made on unrestricted funds this year of £40,054. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern. The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist.

c) Legal status of the charity

The charity is an unincorporated trust constituted by a trust deed.

The address of the registered office and the nature of the charity's operations and principal activities are given in the trustees' report.'

d) Income recognition

All income is recognised once the charity has entitlement to the income, there is sufficient certainty or receipt and so it is probable that the income will be received, and the amount of income receivable can be measured reliably.

Donations are accounted for gross when received. Tax refunded under Gift Aid is accounted for on an accruals basis.

The charges for the use of church premises are included in the accounts in the year in which they are receivable.

Investment Income is included in the accounts in the year in which it is receivable.

All of the management is carried out without charge, by volunteers. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost to the volunteers for their service.

e) Expenditure recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses, including support costs and governance costs, are allocated or apportioned to the applicable expenditure headings in the statement of financial activities.

The Church does not make formal appeals for funds, and expenditure on fundraising and publicity costs is therefore not material.

The Church makes grants to other organisations whose charitable objects complement its work. They are accounted for in the year in which they are paid.

f) Receivables

Receivables are stated at cost less impairment losses for bad and doubtful debts.

g) Bank and cash

Bank and cash comprise cash at bank and on hand, and demand deposits with other short-term highly liquid investments with original maturities of three months or less.

h) Payables

Payables are stated at cost.

i) Fixed Asset

The church and manse premises are included in the balance sheet at market value determined by the trustees opinion based on insurance value and other available information.

Furniture and equipment in the church premises are capitalised if over £1,000 and depreciated as detailed in note j.

j) Depreciation

Depreciation has not been charged on the church or manse premises, because in the opinion of the Trustees, the residual value of the asset is not less than the original cost price.

Depreciation of other fixed assets is calculated to write off the cost on a straight-line basis over their expected useful life, at the following rates:

Furniture and fittings	10%
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Computers and equipment	33.3%
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Full year depreciation charged in year of acquisition; no depreciation charged in year of disposal.

k) Investment Assets

The Church has no quoted investments.

l) Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the Members and Trustees.

Restricted funds can only be used for particular restricted purposes. The establishment of a restricted fund must be agreed by members.

Further explanation of the nature and purpose of each fund is included in notes 17 and 18 in notes to the accounts.

2 Donations and legacies

	Unrestricted General Fund £	Designated Missionary £	Restricted Fellowship £	Restricted Other charities £	Restricted Projects £	Restricted Departments £	Unrestricted Asset Fund £	Dec-20 £	Dec-19 £
Offerings	77,435.58		369.19					77,804.77	96,747.51
Tax refunds	15,858.75		-	1,656.25				17,515.00	21,324.96
Church departments						205.27		205.27	857.76
Income for Other charities				7,767.64				7,767.64	6,059.51
Other	4,379.00				35,660.50			40,039.50	60,752.87
Totals	97,673.33	-	369.19	9,423.89	35,660.50	205.27	-	143,332.18	185,742.61

3 Investments

	Unrestricted General Fund £	Designated Missionary £	Restricted Fellowship £	Restricted Other charities £	Restricted Projects £	Restricted Departments £	Unrestricted Asset Fund £	Dec-20 £	Dec-19 £
Bank interest	306.39							306.39	900.96
Totals	306.39	-	-	-	-	-	-	306.39	900.96

4 Other Trading Activities

	Unrestricted General Fund £	Designated Missionary £	Restricted Fellowship £	Restricted Other charities £	Restricted Projects £	Restricted Departments £	Unrestricted Asset Fund £	Dec-20 £	Dec-19 £
Use of premises	1,899.64							1,899.64	10,415.89
Other	58.71							58.71	87.67
Totals	1,958.35	-	-	-	-	-	-	1,958.35	10,503.56

5 Charitable activities costs

	Unrestricted General Fund £	Designated Missionary £	Restricted Fellowship £	Restricted Other charities £	Restricted Projects £	Restricted Departments £	Unrestricted Asset Fund £	Dec-20 £	Dec-19 £
Ministers	42,829.84							42,829.84	35,930.82
Other Ministry	4,842.52		891.40		9,200.92			14,934.84	9,100.14
Mission	9,965.24	25,098.13		2,803.04	-	41.10		37,907.51	63,191.80
Establishment	43,824.87							43,824.87	50,475.50
Church departments	-					163.24		163.24	619.67
Furniture/furnishings	-							-	-
Other	1,260.75					0.00		0.00	-
Governance Costs (note 6)								1,260.75	1,082.25
Totals	102,723.22	25,098.13	891.40	2,803.04	9,200.92	204.34	-	140,921.05	160,400.18

6 Governance Costs

	Unrestricted General Fund £	Designated Missionary £	Restricted Fellowship £	Restricted Other charities £	Restricted Departments £	Restricted Departments £	Unrestricted Asset Fund £	Dec-20 £	Dec-19 £
Independent examination	1,260.75							1,260.75	1,082.25
Totals	1,260.75	-	-	-	-	-	-	1,260.75	1,082.25

7 Total resources expended

	Charitable activities	Grants paid (Mission)	Unrestricted Asset Fund	Dec-20	Dec-19
	£	£	£	£	£
Minister	42,829.84			42,829.84	35,930.82
Other Ministry	14,934.84		0.00	14,934.84	9,100.14
Mission		37,907.51		37,907.51	63,191.80
Establishment	43,824.87			43,824.87	50,475.50
Church departments	163.24			163.24	619.67
Furniture/furnishings	-			-	-
Other	0.00			0.00	-
Governance Costs	1,260.75			1,260.75	1,082.25
Totals	103,013.54	37,907.51	-	140,921.05	160,400.18

8 Grants paid (Mission)

	Unrestricted General Fund	Designated Missionary	Restricted Fellowship	Restricted Other charities	Restricted Departments	Unrestricted Asset Fund	Dec-20	Dec-19
	£	£	£	£	£	£	£	£
Outreach/youth work	7,804.24						7,804.24	16,874.43
Subscriptions	848.00						848.00	1,043.40
Amesbury Baptist Church	0.00						-	-
Bible Society							-	-
BMS World Mission		5,150.04		398.75			5,548.79	6,276.89
Brighter Futures (GWH)							-	82.50
Christians Against Poverty (CAP)	63.00						63.00	500.00
Discovery Church							-	200.00
Education Plus		2,060.04					2,060.04	2,376.50
Empower the Gambia							-	-
Forging Connections	(500.00)						(500.00)	1,000.00
Freedom Kit bags - Nepal							-	-
Friends of Angel's Orphanage		515.00		0.00			515.00	515.00
Friends of Centre Mokili		1,029.96		200.00			1,229.96	1,030.00
Harbour Project	0.00						-	1,000.00
Leprosy Mission		1,802.52		480.16			2,282.68	2,478.05
Mary's Meals				160.00			160.00	920.04
Macmillan					41.10		41.10	-
Open Door Swindon							-	-
Operation Agri							-	-
SASRA		3,133.00					-	-
Spurgeons				687.50			3,133.00	4,544.50
Swindon Food Collective	1,000.00						687.50	1,357.15
Swindon Night Shelter	1,000.00						1,000.00	1,000.00
Swindon Youth For Christ		4,455.01		0.00			1,000.00	1,000.00
Synergia	(500.00)						4,455.01	4,642.00
Tear Fund	250.00	1,802.52					(500.00)	1,000.00
Toilet Twining				625.00			2,677.52	3,493.35
Vision for China				9.13			9.13	111.27
WEBA Home Mission		5,150.04		180.00			180.00	130.00
Yountie Foundation				62.50			5,212.54	5,225.00
Totals	9,965.24	25,098.13	-	2,803.04	41.10	-	37,907.51	63,191.80

9 Gains and losses on revaluations of fixed assets for the charity's own use

	Church premises £	Manse £	Furniture and fittings £	Computers & equipment £	Total £
Revaluation		141,508.00			141,508.00
Impairment	(1,039,417.00)		-	-	(1,039,417.00)
Totals	(1,039,417.00)	141,508.00	-	-	(897,909.00)

10 Staff costs and Trustees expenses and Trustees remuneration

	Dec-20 £	Dec-19 £
Salaries	32,170.68	26,958.96
Social Security costs (NI ER's)	374.88	-
Pension costs (Pens ER's)	7,477.42	7,290.60
Minister in Training Leaseback	-	-
Other costs	5,474.86	5,651.26
Totals	45,497.84	39,900.82

Average number of employees during the year was 1.3, 2019 was 1

Employer pension contributions are included for the full-time Minister and the Youth Worker

No employee received emoluments in excess of £60,000 during the year 2020 nor for 2019

Minister, Revd S Robinson, is also a trustee. He received remuneration of gross salary £27,486 (2019: £26,958) and employers pension contributions of £7,477 (2019: £7,291).

Trustees do receive reimbursement of expenses during the year

The church pays pension contributions for its employees to the Baptist Ministers Pension Trust Limited, which is a final salary defined benefit scheme, which is not contracted out of the State second pension. The scheme is a multi-employer scheme and it is not possible to identify the assets and liabilities of the scheme which are attributable to the church. Therefore, as there is insufficient information, the scheme is accounted for as a defined contribution scheme.

11 Comparative Statement of financial Activities

YEAR ENDED 31 DECEMBER 2019

Income and endowments from:

	Unrestricted General Fund £	Designated Missionary £	Restricted Fellowship £	Restricted Other charities £	Restricted Departments £	Unrestricted Asset Fund	Total £
Donations and legacies	171,548.51	-	1,336.37	11,999.97	857.76	-	185,742.61
Investments	900.96	-	-	-	-	-	900.96
Other trading activities	10,503.56	-	-	-	-	-	10,503.56

Total

	182,953.03	-	1,336.37	11,999.97	857.76	-	197,147.13
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Expenditure on

Charitable activities

	120,219.21	26,574.00	987.33	11,999.97	619.67	-	160,400.18
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Total

	120,219.21	26,574.00	987.33	11,999.97	619.67	-	160,400.18
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Net Income/ (expenditure)

Transfers between funds

	62,733.82	-	26,574.00	349.04	-	-	36,746.95
	(26,574.00)						-

Net incoming resources before
revaluations and investment asset
disposals

	36,159.82	-	349.04	-	238.09	-	36,746.95
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Gains/ (losses) on revaluation of
fixed assets

						91,658.00	91,658.00
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Net movement in Funds

Total Funds brought forward

	36,159.82	-	349.04	-	238.09	91,658.00	128,404.95
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Total Funds carried forward

	123,054.54	200.48	6,985.49	197.50	625.96	2,656,251.00	2,787,314.97
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	159,214.36	200.48	7,334.53	197.50	864.05	2,747,909.00	2,915,719.92
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12 Tangible Fixed Assets

	Church premises £	Manse £	Furniture and fittings £	Computers & equipment £	Total £
Cost					
01 January 2020	2,539,417.00	208,492.00	-	16,631.65	2,764,540.65
Additions				-	-
Disposals				-	-
Impairment	- 1,039,417.00				- 1,039,417.00
Revaluation		141,508.00	-		141,508.00
					-
31 December 2020	1,500,000.00	350,000.00	-	16,631.65	1,866,631.65
Depreciation					
01 January 2020				(16,631.65)	(16,631.65)
Charge for the year					-
On Disposals				-	-
					-
31 December 2020	-	-	-	(16,631.65)	(16,631.65)
Net Book Value					
31 December 2019	2,525,004.00	222,905.00	-	-	2,747,909.00
31 December 2020	1,500,000.00	350,000.00	-	-	1,850,000.00

All of the fixed assets are used for direct charitable purposes

The church premises and the manse and revalued to the estimated market value at 31 December 2020 as determined by the trustees.

13 Receivables

	Dec-20 £	Dec-19 £
Accrued income	6,835.00	6,146.79
Prepayments and other receivables	2,690.44	2,633.61
Totals	9,525.44	8,780.40

14 Bank and cash balances

	Dec-20 £	Dec-19 £
Lloyds TSB Bank plc	147,276.94	152,598.15
Principality	-	-
Baptist Union Corporation Ltd	42,427.94	42,288.85
Departments	364.98	864.05
Totals	190,069.86	195,751.05

15 Payables : amounts falling due within one year

	Dec-20 £	Dec-19 £
Other creditors	2,890.00	3,248.00
Accruals	3,587.51	1,963.53
Totals	6,477.51	5,211.53

16 Payables : amounts falling due after more than one year

	Dec-20 £	Dec-19 £
Other creditors	20,631.00	31,509.00
Totals	20,631.00	31,509.00

17 Unrestricted Funds

	01-Jan-20	Incoming Resources	Resources expended	Gains and losses	Transfers	31-Dec-20
	£	£	£	£	£	£
General Fund	159,214.36	99,938.07	(102,723.22)		(26,074.00)	130,355.21
Asset Fund	2,747,909.00		-	(897,909.00)	-	1,850,000.00
Totals	2,907,123.36	99,938.07	(102,723.22)	(897,909.00)	(26,074.00)	1,980,355.21

The balance of this fund includes elements which are represented by fixed and current assets

	01-Jan-19	Incoming Resources	Resources expended	Gains and losses	Transfers	31-Dec-19
	£	£	£	£	£	£
General Fund	123,054.54	182,953.03	- 120,219.21	-	26,574.00	159,214.36
Asset Fund	2,656,251.00	-	-	91,658.00	-	2,747,909.00
Totals	2,779,305.54	182,953.03	-120,219.21	91,658.00	-26,574.00	2,907,123.36

18 Restricted Funds

	01-Jan-20	Incoming Resources	Resources expended	Gains and losses	Transfers	31-Dec-20
	£	£	£	£	£	£
Fellowship Fund	7,334.53	369.19	(891.40)			6,812.32
Other charities	197.50	9,423.89	(2,803.04)		-	6,818.35
Boxes of Hope		22,660.50	(9,200.92)			13,459.58
Stepping Stones		13,000.00	-			13,000.00
Church departments	864.05	205.27	(204.34)		(500.00)	364.98
Totals	8,396.08	45,658.85	(13,099.70)	-	(500.00)	40,455.23

Transfers - a transfer of £500 was made from the restricted fund to the general fund to recognise the clubs' contribution of their surplus towards the church's running costs.

	01-Jan-19	Incoming Resources	Resources expended	Gains and losses	Transfers	31-Dec-19
	£	£	£	£	£	£
Fellowship Fund	6,985.49	1,336.37	(987.33)			7,334.53
Other charities	197.50	11,999.97	(11,999.97)		-	197.50
Church departments	625.96	857.76	(619.67)		-	864.05
Totals	7,808.95	14,194.10	- 13,606.97	-	-	8,396.08

Fellowship Fund

this fund is available at the discretion of the Minister and Care Co-ordinators to provide financial assistance to those in specific need

Other charities

this represents gifts which the donor has restricted to other parties in furtherance of the charity's objectives

Church departments

this represents funds related to clubs and groups run by the Church; Luncheon Club, Badminton and Pram Club

19 Designated Funds

	01-Jan-20	Incoming Resources	Resources expended	Gains and losses	Transfers	31-Dec-20
	£	£	£	£	£	£
Missionary Fund	200.48	-	(25,098.13)	-	26,574.00	1,676.35
Totals	200.48	-	(25,098.13)	-	26,574.00	1,676.35

	01-Jan-19	Incoming Resources	Resources expended	Gains and losses	Transfers	31-Dec-19
	£	£	£	£	£	£
Missionary Fund	200.48	-	(26,574.00)	-	26,574.00	200.48
Totals	200.48	-	- 26,574.00	-	26,574.00	200.48

Missionary Fund

Funds are transferred from the General Fund in order to facilitate annually agreed support in the furtherance of the church's charitable objectives

20 Analysis of net assets

	31-Dec-20			
		Fixed Assets £	Current Assets £	Total £
General Fund		1,850,000.00	130,355.21	1,980,355.21
Missionary Fund		-	1,676.35	1,676.35
Fellowship Fund		-	6,812.32	6,812.32
Other charities		-	6,818.35	6,818.35
Church departments		-	364.98	364.98
Restricted Projects		-	26,459.58	26,459.58
Totals		1,850,000.00	172,486.79	2,022,486.79

	31-Dec-19			
		Fixed Assets £	Current Assets £	Total £
General Fund		2,747,909.00	159,214.36	2,907,123.36
Missionary Fund		-	200.48	200.48
Fellowship Fund		-	7,334.53	7,334.53
Other charities		-	197.50	197.50
Church departments		-	864.05	864.05
Totals		2,747,909.00	167,810.92	2,915,719.92

21 Pensions

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the Scheme"), which is administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme is a separate legal entity and the assets of the Scheme are held separately from those of the Employer and the other participating employers.

For any month, each participating employer in the Scheme pays contributions as set out in the Schedule of Contributions in force at that time.

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable towards benefits and expenses accrued in that year, plus any impact of deficiency contributions (see below).

The Minister(s) [and some members of the church staff] is / are eligible to join the Scheme.

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Legal and General Life Assurance Society Limited. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva plc. [Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.] The further 4% contribution rate is reduced to 3% for Employer contributions made to the Segregated DC Arrangement.

Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the Scheme. The main benefits for pre-2012 service were a defined benefit 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. 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.

Actuarial valuation as at 31 December 2019

A formal valuation of the Defined Benefit (DB) Plan was performed at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. The market value of the DB Plan assets at the valuation date was £298 million.

The valuation of the DB Plan revealed a deficit of assets compared with the value of liabilities of £18 million (equivalent to a past service funding level of 94%). The Church and the other employers supporting the DB Plan are collectively responsible for funding this deficit.

The key assumptions underlying the valuation were as follows:

Type of financial assumption	% pa
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income increases (RPI)	3.20
Assumed investment returns	
- Pre-retirement	2.95
- Post retirement	1.70
Deferred pension increases	
- Pre April 2009	3.20
- Post April 2009	2.50
Pension increases	
- Main Scheme pension	2.70

- Post-retirement mortality in accordance with 80% of the S3NFA and S3NMA tables, with allowance for future improvements in mortality rates from 2013 in line with the CMI 2019 core projections, with a long term annual rate of improvement of 1.75% for males and 1.5% for females, with the core smoothing parameter and with additional initial mortality improvement factor A=0.5%.

The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Recovery Plan

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Under the current Recovery Plan dated 30 September 2020, deficiency contributions are

Accounting date (year ending):	31/12/2020	31/12/2019
	£	£
Balance sheet liability at year start	34,757	31,754
Minus deficiency contributions paid	(2,978)	(3,970)
Interest cost (recognised in SoFA)	615	835
Remaining change to balance sheet liability* (recognised in SoFA)	(8,873)	6,138
Balance sheet liability at year end	23,521	34,757

* Comprises any change in agreed deficit recovery plan and change in assumptions between year-ends.

This liability represents the present value of the deficit contributions agreed as at the

Accounting date	31/12/2020	31/12/2019	31/12/2018
Discount rate	0.4%	1.7%	2.4%
Future increases to Minimum Pensionable Income	3.0%	3.2%	3.3%

The Church has been advised that the cost for the church to buyout their Pension Scheme liabilities at 31 December 2020 was approximately £226,000 (31 December 2019: £227,000).

22 Related parties

The custodian Trustee of the church is The West of England Baptist Trust Company (West) Limited. The church is a member of the Baptist Union of Great Britain and the West of England Baptist Association. The church does not receive any grant funding from either party.

The church made a donation to the Baptist Union Home Mission Scheme as set out in note 8

The church made a donation to the Baptist Missionary Society World Mission (charity no 233782) as set out in note 8

The church paid a subscription to the Baptist Union of Great Britain amounting to £705 which is included in note 8

Total donations of £13,720 were received from trustees. These donations were all given without conditions. Trustees also donate via church plate collections. These amounts are not recorded separately

Gorse Hill Baptist Church

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