



**CRAWLEY
BAPTIST CHURCH**

ANNUAL REPORT
(AND AUXILIARY ORGANISATIONS ACCOUNTS)

FOR THE YEAR ENDED

31ST DECEMBER 2010

CRAWLEY BAPTIST CHURCH
ANNUAL REPORT
FOR THE YEAR ENDED 31ST DECEMBER 2010

CONTENTS

1 - Trustees' Annual Report (including Statement of Trustees' Responsibilities)	page 3
2 – Independent Examiner's Report	page 9
3 - Statement of Financial Activities	page 10
4 - Balance Sheet	page 11
5 - Notes to the Accounts	page 12
6 – Auxiliary Accounts	page 18
Risk Management Report	Appendix A
Thrusts 2010	Appendix B
Thrusts 2011	Appendix C

CRAWLEY BAPTIST CHURCH

1. - TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31ST DECEMBER 2010

▪ Reference and Administrative Information

Charity Name: **Crawley Baptist Church**
Registered Charity No: **1134616**
Principal office: **Crabtree Road, West Green, Crawley, West Sussex
RH11 7HJ**

Trustees

Senior Minister: Rev. Ian Phillips
Deacons: Mr. Graham Durrant
Mr. Graham Poole
Mr. Richard White
Mrs. Lesley Stroud
Mr. David Molden
Mrs. Nikki Larkham
Mrs. Nicky Shearwood

Paid Staff

Administrator: Mr. Joe Lansdell (retired
end of Jan 2010)
Pastoral Care Mrs. Sandra Warner
Children and Youth Mrs. Sue Lindridge
Music and Worship Mrs. Marian Hayden
Operations Manager Mr. Ian Warner
Reception Manager Mrs. Clare Sage
Cleaners Mr. Brian Carman
Contact Centre Manager Mrs Barbara Marks

Volunteer Staff

Financial Assistant Mrs. Gill White
Financial Assistant Mr. Joe Lansdell
Facilities Assistant Mr. Brian Carman

Note: the following Paid Staff are also Trustees under the Constitution adopted by the church in July 2009:

Pastoral Care: Mrs. Sandra Warner
Children and Youth: Mrs. Sue Lindridge
Music and Worship: Mrs. Marian Hayden

Church's bankers: The Royal Bank of Scotland, 50 High Street, Crawley, West Sussex.
Church's Independent Examiner: Grahame Scofield of Baldwin Scofield & Co., 3 Newhouse
Business Centre, Old Crawley Road, Horsham, West Sussex.

▪ Structure, Governance and Management

Crawley Baptist Church is governed by its new constitution following the Approved Governing Document provided by the Baptist Union (adopted July 2009). This constitution was submitted to the Charity Commission along with our formal application for independent Charity Registration. The constitution defines the trustees of Crawley Baptist Church as the Minister, Deacons, Secretary, Treasurer and those employed staff who by the nature of their role work together with the Minister and the Deacons in the overall leadership of the Church. The Church received Charity Status from the Charity Commission in early 2010.

1. The Qualifications of a Deacon:

- A Deacon should be a person:
 - I. Of mature faith
 - II. Filled with the Holy Spirit
 - III. Who supports to the full the worship and witness of the church
 - IV. Who supports a small group as fully as they are able
 - V. Able to work in harmony with the Minister and Fellow Deacons
- A Deacon is a person appointed by the church, under the guidance of the Holy Spirit, to share in the spiritual leadership, oversight and administration of the church.
- A Deacon is a member of 18 years or over and a member not less than six months.

2. The Election of a Deacon

- Deacons are elected at the AGM and requires over 50% of the vote cast.
- They serve for a three year term.

3. The Responsibility of a Deacon

- Deacons meet on the first Thursday of every month, at least one away day and one weekend away for business, training and development.

Induction and training of the responsibility of Trustees is done on an informal basis as they are nominated for election. They are made aware of the role and responsibilities and relevant information is passed to them as and when it is received either at the regular monthly meeting or on training or planning days.

▪ Risk Management Report

Under the Statement of Recommended Practice (SORP) 2005 regulations it is recommended that the Deacons, as Trustees, complete an ongoing Risk Management review. The Deacons have undertaken this review during the year in order to identify and manage the principal risks that may deter Crawley Baptist Church from achieving its main objectives. A copy of the latest review as at 31st December 2010 is included as Appendix A.

▪ Objectives and Activities

The purpose of the Crawley Baptist Church is to: Declare God's Praise; Develop Christian Disciples; Demonstrate Christian Love.

As a GOSPEL People the church's values are:

Grace	We will be motivated by God's free gift of love in all that we do.
One Another	We will be real as we care for one another and work together.
Servant Hearts	We will serve those in the local community and beyond with integrity and love.
People	We will share the Good News of Jesus with anyone who does not know him.
Equipped	We will identify, develop and use our God given gifts.
Lifestyle	We will be good stewards of our time, talents and possessions.

The church's Vision Statement is that:

- **By 2015 we will naturally be radical followers of Christ:
Caught up in Him
Enjoying each other
Transforming communities
And then some...**

The church is committed to enabling as many people as possible to join in its services of worship and its activities and to become part of the church community. The Trustees maintain an overview of all the activities of the church and are constantly monitoring them in order to make any changes necessary in order to involve as wide a group of people as possible.

When planning the year, the Trustees have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement for religion. In particular we try to help people in the community live out their faith by:

- Regular services of worship with teaching and prayer
- Provision of pastoral care
- Missionary work and outreach to the community

In order to facilitate this work it is important to maintain the fabric of the premises.

▪ **Achievements and Activities**

The "Thrusts 2010" (Appendix B), provided our aims and objectives for the year. In working towards these the church has focused on being Radical Followers of Christ i.e. living out its faith in the community of the church and in the wider community. This has resulted in greater links with the community, growth in numbers and a deepening of faith.

Regular services of worship

The Church offers a range of services: Sunday morning with teaching and prayer; Sunday evening for prayer and reflection; All Age services; Baptism services and Mission oriented services. We also join on two Sunday evenings per month with other churches in the town. There is a fortnightly mid-week daytime service. All Age Worship continues to be one service rather than two because of the sense of community it creates. This year we held two Carol Services which despite the weather were very well attended.

Membership of the Church rose to 278 during the year. Regular services all have provision for children's and youth ministry where all ages are welcomed and catered for. During the week across a range of activities up to 242 children (up to 11 years) and 78 young people (12 to 18 years) attend at least one activity.

Pastoral Care

The church premises has been used by a number of organisations during the year to help different sections of the local community:

- Parent and Toddlers: on Tuesday and Wednesday mornings with up to 30 families represented each day.
- Holly Hedgehog Pre-School use the premises in Mondays, Wednesdays and Thursday and up to 16 children from the local community attend. This has received commendable Ofsted reports.

- Pilgrims, Friendship Club and “T” Set all cater for senior members of the community on different Tuesday afternoons in the month. A variety of activities are held, some spiritual in nature, others practical and others for fun!
- Well Baby Clinic: on Wednesdays mornings parents bring their babies to the clinic held at the church. It has been good to see the variety of people coming into the church where they can receive practical help in this way.
- Local clubs: Slimming World and Zumba (fitness to music) both meet weekly; Parchment Craft group meet occasionally.
- Ward Meetings: The local West Green Ward meeting organised by the West Green PCSO is held regularly in the church. These are attended by local people to express views to the local police on issues of public safety or public concern and issues range from street lighting problems to anti-social behaviour problems to car parking issues.
- Street Pastors use the premises as a base from which to go into the town centre on Friday nights to care for the young people of the town enjoying their evenings out. They are there to give support as requested and to support the police in their work of keeping the town safe for its users. This is run in conjunction with the local council and the police.
- The Contact Centre meets every 2nd and 4th Saturday. Facilitated by the church it is a place where the absent parent is able to have contact with their children in the light of relationship breakdown and is run in conjunction with social services and relevant solicitors. The Contact Centre is affiliated to the NACCC.
- Other users of the premises include:
 - Southgate Doctor’s surgery for training staff
 - the South East Ambulance Service for staff training
 - Crawley Council for Voluntary Services for meetings of the Core Management Team
 - The Weald Day Services for work with mentally handicapped adults
 - The Easter Team (a local Christian Charity) as a base from which to give out over 80 Christmas food hampers
 - WSPCT Stop Smoking campaign for training events
 - WSCC for Music Concerts and Exams
 - Daybreak: a WSCC counselling service
 - St. Catherine’s Hospice: First Aid Training
 - Diocese of Chichester: Men’s Ministry Day
 - The Leprosy Mission
 - Office of National Statistics: business meetings
 - West Green Primary school for Harvest Festival
 - St. Margaret’s C of E Primary for part of the curriculum
 - The National Blood Transfusion Service: blood donation clinics

Small Groups form an important and integral part of the pastoral care of the church for its members and regular attendees. The Listening Ear Team supports those unable to get to church and those who are unwell and regularly meets to discuss who needs help and support. Volunteers and Staff make visits as and when necessary.

Mission and Outreach

- Mission:

Through its Mission Team the church has supported individuals and mission organisations throughout the world during the year. The Church continues to support mission work:

- Cameroon: through Wycliffe Bible translators supporting the translation of the Bible into the Aghem language
- Swaziland: supporting Rachel Piper in her work with Clay Potts
- Operation Mobilisation: supporting Rich and Sylvina Erwin in their work with OM
- YWAM: supporting Karen Michell working as a health trainer with YWAM
- Street Pastors: facilitating Friday evening prayer meetings and acting as a base from which Street Pastors go in to Crawley on Friday nights

- The Easter Team: facilitating the giving out of Christmas Food Parcels to folk in Crawley
- Short Term Mission: the church supports people on short term mission in Europe
- Bulgaria: A group of young people and leaders went to Bulgaria for ten days in the summer to work for the community in various ways.
- Hunedoara, Romania: the church has links with two churches in this town.

The Senior Minister meets regularly with other Ministers in the town to share together and to talk about how best the wider community can be served.

- Outreach:

The Rainbow Lounge is open on Wednesday and Thursday lunchtimes for anyone who wants to come in and enjoy a cup of coffee and a light lunch. Many parents from the Parent and Toddlers group make use of it on Wednesday lunchtime when it is often full, and on a Thursday it serves those who attend mid-week church. It provides a place for people to meet and chat and an easy way for people to see the church and find out what it's about.

POD is the after school club run at West Green Primary School for years 1 to 5. Every Tuesday evening up to 55 children attend and they hear the Christian story and enjoy a range of activities. The club is so popular that numbers have to be limited and there is a waiting list.

Go Teams are teams that go into the community to make a practical difference. In 2010 this went "on hold". Managing the projects became a challenge, but it is hoped to find ways in 2011 to continue this kind of work in conjunction with the local Ward Meetings.

- **Plans for the future**

The "Thrusts 2011" (Appendix C) set out the aims and objectives for 2011 and have been arrived at out of reflection on the Thrusts for 2010 and in the light of the changes and growth we have seen in the community. They are inextricably linked to our Vision Statement and driven by our Values. The Vision Statement for the next five years (introduced at the beginning of 2010) has provided us with inspiration and we will work hard to become radically committed followers of Christ living out our faith in the community of the Church and the wider community.

- **Financial Review**

The implications of the rebuilding project, completed in August 2003, continue to impact the balance sheet; the church has invested over £2 million in respect of the building and refurbishment costs, architects and other professional fees, loan interest and a commitment to double tithe in support of evangelism, outreach and mission.

In the opinion of the Trustees the Church premises are not owned by Crawley Baptist Church but by the Baptist Union Corporation (see Note 1f attached to the Accounts). To enable the work to proceed, the Baptist Union Corporation and Baptist Building Fund initially provided loans of £435,000 as a bridging facility against future pledge commitments and associated Gift Aid refunds. All external loans have now been repaid and this year, following a recommendation from the Trustees, a transfer of £25,000 has also been made from the General Fund. As a consequence the balance of the Premises Fund is now shown in deficit to the extent of £47,982 (2009 £81,528).

Pledges received and associated Gift Aid refunds are now sufficient to cover the deficit and it is the Trustees' intention to clear this as quickly as possible.

The Church reserves policy is to retain at least one month's expenditure as "free" reserves, to meet future shortfalls in income or unexpected expense. All cash reserves, other than those

referred to above, are held with the Baptist Union Corporation in an interest earning deposit account. When the Church committed to the rebuilding project it set up the double tithe in support of the External Tithe Fund (support to outside organisations) and Evangelism, Outreach and Mission Fund (support for these activities from within the Church). Whilst it has been the policy to distribute the External Tithe Fund as money becomes available, the Evangelism, Outreach and Mission Fund has been allowed to accumulate. This Fund now stands at £147,764 and during 2010 the Trustees have considered the appointment of a Children's and Family Worker commencing September 2011. To underpin this appointment in the short to medium term it is considered appropriate to retain monies as reserves against this appointment.

The main points to note from the detailed accounts attached are shown overleaf (figures in brackets relate to the year ended 31st December 2009):-

- Revenue income amounted to £269,971 (£244,412) (up 10.4%) and comprised General Offerings, miscellaneous donations, tax refund on Gift Aid, interest received and income from use of premises.
- Revenue expenditure amounted to £248,347 (£242,508) (up 2.4%).
- The net surplus of income over expenditure for the year amounted to £21,624 (£1,904) and has been added to the General Fund.
- Additional capital giving to the Gift Day and Premises Funds amounted to £26,379 (£55,909) with a further £6,719 (£7,766) being received by way of tax refund on capital Gift Aid donations. Capital Costs of £17,933 (£12,422) were incurred and related to the building redevelopment.
- All debtors are considered good for the full amount owing; all obligations have been and will continue to be met as they fall due.

Charity law requires the Trustees to prepare financial accounts for each financial year that give a true and fair view of the state of affairs of the charity and of its incoming resources and application of resources for that period. In preparing those accounts, the Trustees are required to:

- a) select suitable accounting policies and apply them consistently;
- b) make judgements and estimates that are reasonable and prudent;
- c) prepare the financial accounts in accordance with the methods and principles set out in the Statement of Recommended Practice Accounting and Reporting by Charities and to state whether or not the financial accounts have been prepared in accordance with that statement and applicable accounting standards;
- d) prepare the financial accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records which are sufficient to show and explain the charity's transactions and to disclose with reasonable accuracy at any time the financial position of the charity, and to enable them to ensure that any statements of account comply with the requirements of the Charity (Accounts and Reports) Regulations 2005. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Deaconate on 3rd February 2011

and signed on their behalf by

2. - INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF CRAWLEY BAPTIST CHURCH

I report on the accounts of the Charity for the Year to 31st December 2010 which are set out on pages 10 to 17. This report is made solely to the Trustees, as a body, in accordance with section 43 of the Charities Act 1993 and regulations made under section 44 of that Act. My work has been undertaken so that I might state to the Trustees those matters I am required to state to them in an Independent Examiners Report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and its Trustees as a body, for my work, for this report or for the opinions I have formed.

Respective responsibilities of trustees and examiner

As the Charity's trustees, you are responsible for the preparation of the accounts, and you consider that the audit requirement of section 43(2) of the Charities Act 1993 (the Act) does not apply and an Independent Examination is needed. It is my responsibility to:

- a. examine the accounts under section 43 of the Act
- b. follow the procedures specified in the General Directions given by the Charity Commission under section 43(7)(b) of the Act and
- c. state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioner. An examination includes a review of the accounting records kept by the Charity 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 you as 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

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with section 41 of the Act; and to prepare accounts which accord with the accounting records have not been met; or that the statement of accounts does not comply with the requirements of the Act, or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Grahame H T Scofield FCCA, ACMA, ACIS, ACIB.

**Baldwin Scofield & Co
Chartered Accountants
Unit 3, Newhouse Business Centre
Old Crawley Road
Horsham, West Sussex
RH12 4RU**

Date.....

Signed

CRAWLEY BAPTIST CHURCH

3. - Statement of Financial Activities for the Year ended 31st December 2010

	Notes	Unrestricted £	Designated £	Restricted £	TOTAL 2010 £	TOTAL 2009 £
Incoming Resources:-	1c,f					
Voluntary Income	2	248,363	1,915	1,607	251,885	240,626
Investment Income	1g, 3	15,172			15,172	9,426
Incoming resources from Charitable activities	4		33,688		33,688	72,068
Exceptional Items	5	6,436			6,436	
Total Incoming Resources		269,971	35,603	1,607	307,181	322,120
Resources Expended:-						
Charitable Activities	6	246,584	41,383	1,884	289,851	284,735
Governance costs	1e, 7	1,763			1,763	1,035
Total Resources Expended	8	248,347	41,383	1,884	291,614	285,770
Net Incoming Resources before trs		21,624	-5,780	-277	15,567	36,350
Gross transfers between funds	14/16	-25,000	25,000	0	0	0
Net Movement in Funds		-3,376	19,220	-277	15,567	36,350
Balance brought forward 1 Jan 2010		30,810	89,267	3,731	123,808	87,458
Balance carried forward 31 December 2010		27,434	108,487	3,454	139,375	123,808

The Notes on pages 12-17 following form an integral part of these accounts.

CRAWLEY BAPTIST CHURCH

4. - Balance Sheet as at 31 December 2010

	Notes	2010	2009
		£	£
Tangible Fixed Assets	1j	0	0
Investments		0	0
		0	0
Current Assets			
Debtors	12	14,680	11,551
Bank and Cash	13	135,375	128,005
		150,055	139,556
Current Liabilities			
Creditors: amounts falling due within one year	14	10,680	15,748
Net Current Assets		139,375	123,808
Net Assets		139,375	123,808
 Charitable Funds			
Restricted	15	3,454	3,731
Designated	16	108,487	89,267
Unrestricted	17	27,434	30,810
		139,375	123,808

The notes on pages 12-17 form an integral part of these accounts

These accounts were approved by the Trustees on
03/02/2011

And signed on their behalf by

A **Trustee**

B **Trustee**

CRAWLEY BAPTIST CHURCH

5. - NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2010

1 Accounting Policies

a Basis of accounting:

The financial statements have been prepared on an historic cost basis in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008) and in accordance with the Statement of Recommended Practice (SORP), 'Accounting and Reporting by Charities' published in March 2005 and applicable accounting standards.

b Fund Accounting:

General funds are funds which are available for use at the discretion of the Trustees in furtherance of the general Objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the accounts.

Restricted funds are funds which are used in accordance with specific restrictions imposed by the donors which have been raised by the charity for particular purposes. The cost of raising and administering such funds are Charged against the specific fund.

c Incoming Resources:

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

d Resources Expended:

All expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities. Where costs cannot be directly attributed to particular activities they have been allocated on a basis consistent with the use of resources.

e Governance costs:

This represents direct expenditure on the governance of the Church. Most 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.

f Income:

Donations and legacies are accounted for when received. Other income is accounted for on an accruals basis as far as it is prudent. Income includes income tax recoverable.

g Investment income:

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

h Fund raising and publicity costs:

The Church does not make formal appeals for funds, and expenditure on these items is therefore not material.

j Fixed Assets:

The Baptist Union Corporation Limited are Custodian Trustees of the Church and Manse premises in Crabtree Road, West Green, Crawley. The Church is required to retain and maintain the properties for its own use and may not dispose of them without the permission of the Custodian Trustees.

The Church premises have recently undergone redevelopment and the construction, furniture, fittings and equipment costs plus associated professional fees and loan interest charges are charged to the Income and Expenditure account in the year in which costs are incurred.

The redevelopment costs have not been capitalised as, in the opinion of the Church Trustees, ownership of the property and the Manse are in the name of the Baptist Union Corporation Limited; the value of these assets is thus excluded from the Balance Sheet of Crawley Baptist Church for accounting purposes. It is the ongoing practice of Crawley Baptist Church to write off 100% of the capital value of all fixed assets in the year of purchase. All plant and equipment is therefore shown as having a nil value for accounting purposes.

2 Voluntary Income	Unrestricted	Designated	Restricted	2010	2009
Offerings and other income	205,068	1,915	1,607	208,590	199,088
Associated Tax Refunds	43,295			43,295	41,538
Total	248,363	1,915	1,607	251,885	240,626
3 Investment Income	Unrestricted	Designated	Restricted	2010	2009
Bank and BU interest	941			941	1,165
Activities for generating funds	14,231			14,231	8,261
Total	15,172			15,172	9,426
4 Incoming resources from charitable activities	Unrestricted	Designated	Restricted	2010	2009
Gift Day & Koinonia income		26,969		26,969	64,302
Associated Tax Refunds		6,719		6,719	7,766
Total		33,688		33,688	72,068
5 Exceptional Items	Unrestricted	Designated	Restricted	2010	2009
Prior Year Adjustment for under claimed Gift Aid	3,976			3,976	0
Unclaimed Barclays Bank Claim	2,460			2,460	0
Total	6,436			6,436	0
6 Charitable Activities	Unrestricted	Designated	Restricted	2010	2009
Releasing People into Ministry	141,441			141,441	145,750
Supporting Mission	45,639	23,243	1,607	70,489	76,100
Developing Ministry	19,470	207		19,677	16,188
Providing Premises and Administrative Support	40,034	17,933	277	58,244	46,697
Total	246,584	41,383	1,884	289,851	284,735
7 Governance Costs	Unrestricted	Designated	Restricted	2010	2009
Independent Examinations costs	1,763			1,763	1,035
Total	1,763			1,763	1,035

8 Total Resources Expended

	Direct Charitable Costs	Donations	Support costs	Total	2010	Total 2009
Releasing People into Ministry	101,875		39,566		141,441	145,750
Supporting Mission	6,639	56,475			63,114	68,238
Developing Ministry	27,052				27,052	24,050
Providing Premises and Administrative Support	58,242				58,242	46,697
Governance costs	1,763				1,763	1,035
Total	195,571	56,475	39,566		291,612	285,770

9 Donations Payable

	Unrestricted	Designated	Restricted	2010	2009
BUGB (Home Mission)	15,000			15,000	14,400
BMS (World Mission)	13,200			13,200	12,600
Lighthouse	3,600			3,600	3,600
OM	7,200			7,200	
Double Tithe		15,868		15,868	27,422
Other Missionary Donations			1,607	1,607	4,588
Total	39,000	15,868	1,607	56,475	62,610

10 Support Costs

	Unrestricted	Designated	Restricted	2010	2009
Administrative Staff	1,186			1,186	14,167
Other administrative costs	38,380			38,380	32,079
Total	39,566			39,566	46,246

11 Staff costs and Trustees expenses

	2010	2009
Salaries	112,870	113,141
Social security costs	9,202	9,326
Pension costs	14,278	17,467
Other costs	6,377	6,072
Total	142,727	146,006

- The average number of employees during the year was 7.1.
- No employee received emoluments in excess of £60,000 during the year or preceding year.
- One Trustee, who is also an employee, lived in housing provided by the church.
- No sums were reimbursed either this year or the preceding year to the Trustees for their work as Trustees.

The Church pays pension contributions for its Minister 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. In accordance with FRS17 therefore, the scheme is accounted for as a defined contribution scheme. The Church makes pension contributions to a stakeholder pension scheme for other employees.

12 Debtors

	2010	2009
HMR&C Charities	12,142	10,944
Bank Interest	7	544
BU Interest	462	0
Photocopier Invoices	36	63
Manse Utilities refund	331	0
Baptist Union refund	80	0
Use of Premises Invoices outstanding	1,262	0
Karen Michell re: Mission Team	360	0
Total	<u>14,680</u>	<u>11,551</u>

13 Bank and cash balances

	2010	2009
Baptist Union Deposit Account	113,893	113,893
RBS Current Account	200	200
RBS Deposit Account	21,282	13,912
Total	<u>135,375</u>	<u>128,005</u>

14 Creditors: amounts falling due within one year:

	2010	2009
Pilgrims Account	775	343
Football Account	313	390
Bookstall Account	774	625
Contact Centre Account	3,762	2,778
Loans received	1,000	1,000
HMR&C	2,628	2,774
Southern Water	474	378
Baptist Building Fund	0	5,000
Barclays Bank Claim	0	2,460
B E Carman	63	0
Sports Group Account	-32	0
M J Hayden	21	0
Soul Survivor Account	81	0
Blood Transfusion Service	117	0
Women's Ministry Account	649	0
University of the Third Age	55	0
Total	<u>10,680</u>	<u>15,748</u>

15 Restricted Funds

	1.1.2010	Incoming Resources	Resources Expended	Transfers	31.12.2010
Aquila Fund	3,731	0	277	0	3,454
Other Missionary Donations					
BMS World Mission	0	67	67	0	0
Easter Team	0	691	691	0	0
CRED Foundation	0	136	136	0	0
St Catherine's Hospice	0	689	689	0	0
Wycliffe UK Ltd	0	24	24	0	0
Totals	3,731	1,607	1,884	0	3,454

Aquila Fund: this fund represents donations received from the Aquila Trust to be used for running Breakthrough courses.

Other Missionary Donations: this fund represents donations received for specific mission organisations.

16 Designated Funds

	1.1.2010	Incoming Resources	Resources Expended	Transfers	31.12.2010
Gift Day	0	32,158	0	-32,158	0
Premises	-81,528	940	17,933	50,538	-47,983
Memorial	773	75	207	0	641
Evangelism, Outreach & Mission	153,422	900	9,868	3,310	147,764
External Tithe	6,046	0	6,000	3,310	3,356
Koinonia	10,554	1,530	7,375	0	4,709
Totals	89,267	35,603	41,383	25,000	108,487

Gift Day Fund: this fund receives donations for general use from Gift Days held throughout the year. It also receives donations from pledges made on previous Gift Days which are now being fulfilled.

Premises Fund: this fund relates to the development of the Church premises.

Memorial Fund: this fund represents donations and legacies received *in memoriam*.

Evangelism, Outreach & Mission Fund: this tithe fund is used to support evangelism projects.

External Tithe Fund: this tithe fund is used to support various external projects.

Koinonia Fund: this fund is used to help those in pastoral need.

17 Unrestricted Fund

	1.1.2010	Incoming Resources	Resources Expended	Transfers	31.12.2010
General Fund	30,809	269,971	248,346	25,000	27,434
Totals	30,809	269,971	248,346	25,000	27,434

18 Related Charities

The custodian Trustee of the church is the Baptist Union Corporation Limited which is charity number 249635, and which is controlled by the Baptist Union Council. The church is also a member of the Baptist Union of Great Britain, and the South Eastern Baptist Association.

The Church completed repayment of a loan from the Baptist Building Fund in December 2010
The Church made a donation to the Baptist Union Home Mission Scheme as set out in note 9.

19 Connected Charities

Ian Phillips is also a Trustee of *The Easter Team*, a separate registered charity.

20 Pensions

The Church is an employer participating in a pension scheme known as the Baptist Ministers' Pension Fund ('the Ministers' Fund'). The Senior Minister is eligible to join the Fund which is a multi-employer defined benefit scheme, which is funded and not contracted out of the state scheme.

The main benefit provided by the Ministers' Fund is a pension of one eightieth of final Minimum Pensionable Income together with additional pension in respect of premiums paid on Pensionable Income in excess of the Minimum Pensionable Income. From 1 January 2009 Ministers pay 8% of their Pensionable Income and the employer pays 16%. The Scheme started in 1925. A formal valuation was performed at 31 December 2007 by a professionally qualified Actuary using the Projected Unit method. The market value of the Scheme's assets at the valuation date was £119,486,000.

As there are a number of contributing employers to the scheme, the Church is unable to identify its share of the underlying assets and liabilities of the scheme.

Due to the nature of the scheme, the profit and loss charge for the period represents the employer contribution payable. The total pension cost for the Church in respect of the Senior Minister was £5,266 (2009 £5,198).

The financial assumptions underlying the valuation were as follows:

Discount rate pre retirement	7.00%
Discount rate post retirement	5.00%
Rate of price inflation	3.40%
Rate of revaluation on deferred pensions	3.40%
Rate of pension increases on benefits accrued to 5 April 2006	3.40%
Rate of pension increases on benefits accrued after 6 April 2006	2.40%

The valuation of the Ministers' Fund revealed a deficit of assets compared with the value of liabilities of £17,826,000 (equivalent to a past service funding level of 87%). The employer's ongoing future service contribution rate, to include eliminating the deficit, was assessed at 16% of pensionable salaries.

The next actuarial valuation of the Ministers' Fund was at 31 December 2010 but no details of this valuation have yet been received.

6. – CRAWLEY BAPTIST CHURCH – Auxiliary Organisations

ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2009

Pilgrims

(Treasurer: Mrs P Phillips)

Income

Lunches	£ 759.50
Offerings	£ 182.93
Donations	£ 99.01
Sundries	<u>£ 8.00</u>
	£1,049.44

Expenditure

Lunches	£ 579.43	
Donations	£ 370.00	
Speakers' Travel	£ 20.00	
The Leprosy Mission	£ 70.00	
Sundries	<u>£ 112.20</u>	
		£1,151.63

Loss for year - £ 102.19

Balance bought forward from 2009 £ 392.78

£ 290.59

Represented by:

Bank Account at 31.12.10 £ 358.60
Less unrepresented cheque 435 £ 100.00 £ 258.60

Cash in hand £ 31.99

£ 290.59

Parent & Toddler Group

(Treasurer: Mrs Annette Benham)

Receipts

Subs	£ 2,200.00
Sales/Other	£ 257.57
Photographs	£ 1,053.00
Outings	<u>£ 48.00</u>
Total of Income	£ 3,558.57

Expenditure

Refreshments	£ 300.00
Activities	£ 356.80
Equipment	£ 18.48
Donations	£ 866.11
Parties/Outings	£ 1,053.15
Gifts/Cards/Stationery	£ 95.73
Photocopying	£ 39.74
Photographs	<u>£ 851.36</u>
Total of Expenditure	£ 3,581.37

Balance B/Fwd from 2009 £ 294.15

Income for Year 2010 £ 3,558.57

£ 3,852.72

Less Expenditure for 2010 £ 3,581.37

£ 271.35

Represented By

Bank Account £ 258.44

Cash In Hand £ 12.91

£ 271.35

Appendix A - Risk Management Report

Potential risk	Potential impact	Steps to mitigate risk
Finance		
<i>Pledges and tithe commitments made in respect of the development project not being fulfilled, and/or outstanding deficit not being resolved.</i>	<ul style="list-style-type: none"> * Inability to sustain development and outreach programmes. * Inability to clear the outstanding deficit on the premises fund. * Cash flow management impaired. 	<ul style="list-style-type: none"> * Monthly financial reports to the Deacons showing actual income compared with projections. * Any donor not fulfilling their pledge is approached within the time scale promised for that pledge. Pledges reassessed and rescheduled as required. * Adequate cash reserves held on deposit with the BU
<i>Revenue income does not increase at the rate required to sustain the increase in budgeted expenditure.</i>	<ul style="list-style-type: none"> * Cut back on revenue expenditure thus reducing overall and impact. 	<ul style="list-style-type: none"> * Monthly financial reports to the Deacons showing actual income compared with projections. * Bi-monthly reporting to Church Members to indicate need to increase giving after tax changes.
<i>Loss of key personnel/data with specialist knowledge of financial support systems.</i>	<ul style="list-style-type: none"> * Loss of all financial management and control. 	<ul style="list-style-type: none"> * All data backed-up three-way, with one copy being held off-site. * Additional system operator trained.
Personnel		
<i>Loss of Staff and other key personnel, e.g. through relocation, promotion, retirement or burn out.</i>	<ul style="list-style-type: none"> * Loss of direction and/or control of key areas of Church life. * Additional pressure on remaining staff. * Reduction in the Church's activities. 	<ul style="list-style-type: none"> * Risk reduced as far as practical by devolving responsibilities amongst teams led by staff and other key personnel. * Sharing responsibilities through regular staff and team meetings. * Encouraging open channels of communication with Deacons. * Review Job Descriptions and procedures for regular appraisal, review and development, including succession planning. * Annual budget review of staff remuneration package.
Potential risk	Potential impact	Steps to mitigate risk

Premises

Inadequate Health & Safety procedures and measures.

* Claims from staff and/or voluntary staff due to actual or potential accidents occurring

* Ongoing training arranged in H&S, first aid, fire safety and food hygiene procedures, and personnel appointed in key areas.

* Adverse inspection from H & S officials resulting in legal action being taken against the Trustees.

* H&S Policy approved and implemented.

* Deficiencies in Health and Safety provisions prevent the use of the premises, resulting in curtailment of the Church's activities.

* Risk Assessments carried out, implemented and under regular review.

Premises left unlocked when unattended.

* Unauthorised access, possible theft and/or damage.

* All Key Holders and leaders are briefed on security and lock-up procedures. Car park gates are normally closed and secured when there is no one in the building.

Loss of external door keys.

* Unauthorised access, possible theft and/or damage.

* Intruder alarm system is normally set when no one is in the building.

Unauthorised parking in the car park.

* Restricted/limited use by authorised users.

Car park gates are normally closed and secured when there is no one in the building.

APPENDIX B
Thrusts 2010
“Radical Followers of Christ”

Rooted and Established

We will be kingdom people who live balanced lives at home, work and church and are growing in faith and maturity.			
Project	Scope	When?	Who?
<ul style="list-style-type: none"> ▪ Small Groups 	<ul style="list-style-type: none"> ▪ Refocus: New focus with intent ▪ How is your group going to own the Vision? ▪ How will you become “radical disciples”? ▪ Personal vision 	<ul style="list-style-type: none"> ▪ Begin now and ongoing – a process! ▪ Vision Day (Sat. 6th Feb 2010) ▪ Leaders Vision Morning (13th March) 	<ul style="list-style-type: none"> ▪ Ian, Sandra, Steve ▪ Church ▪ S/G Leaders ▪ S/G Members
<ul style="list-style-type: none"> ▪ Existing Ministries 	<ul style="list-style-type: none"> ▪ Teaching with intent on Vision: using existing opportunities to teach into the Vision e.g. Men’s Ministry weekend talk about “Balanced Lifestyle” ▪ Best Practices: adapting or making easier ways of doing things! ▪ Teaching on Sunday: making connections 	<ul style="list-style-type: none"> ▪ From now and when opportunities arise ▪ Ongoing ▪ Now and ongoing 	<ul style="list-style-type: none"> ▪ All ▪ Ministry leaders ▪ All ▪ Ian and other preachers
<ul style="list-style-type: none"> ▪ Intentional on maturing! 	<ul style="list-style-type: none"> ▪ Runs through everything we do! 	<ul style="list-style-type: none"> ▪ Ongoing – a process 	<ul style="list-style-type: none"> ▪ All

Wholeheartedly Together

We will be kingdom people who fully embrace community and are able to celebrate variety in order to serve one another authentically.			
Project	Scope	When?	Who?
<ul style="list-style-type: none"> ▪ Small Groups: re-valuation 	<ul style="list-style-type: none"> ▪ All groups: links with Rooted and Established above! 	<ul style="list-style-type: none"> ▪ Starting now (Jan 2010) ▪ Small Group Leaders Vision morning (13th March) 	<ul style="list-style-type: none"> ▪ Ian, Sandra, Steve P and leaders
<ul style="list-style-type: none"> ▪ Small Groups: re-investing 	<ul style="list-style-type: none"> ▪ Small Groups Fare 	<ul style="list-style-type: none"> ▪ May: between services 	<ul style="list-style-type: none"> ▪ Small Groups
<ul style="list-style-type: none"> ▪ Celebrating Variety 	<ul style="list-style-type: none"> ▪ Intentional through Small Groups: walks, meals, socials...Listening and understanding one another ▪ International Meal ▪ BBQ ▪ Variety Evening ▪ Network: invite people to revisit the course and identify new course leaders 	<ul style="list-style-type: none"> ▪ Now and ongoing ▪ March 2010 ▪ Part of Men’s Ministry w/e in June 2010 ▪ September 2010 ▪ As appropriate 	<ul style="list-style-type: none"> ▪ Small Groups and in preaching ▪ Small Groups ▪ Mission Team ▪ Men’s Ministry team ▪ Small Team! ▪ Network Team
<ul style="list-style-type: none"> ▪ Church Membership 	<ul style="list-style-type: none"> ▪ Review list and follow up as appropriate ▪ What is membership? ▪ Encourage “Looking Out” for those who are missing 	<ul style="list-style-type: none"> ▪ Now and ongoing ▪ Now and ongoing ▪ Now and ongoing 	<ul style="list-style-type: none"> ▪ Ian, Sandra and Deacons ▪ Preaching and S/Groups ▪ All
<ul style="list-style-type: none"> ▪ Teaching 	<ul style="list-style-type: none"> ▪ Incorporate as part of ongoing series and subsequent ones (what is the Body of Christ?) 	<ul style="list-style-type: none"> ▪ Ongoing 	<ul style="list-style-type: none"> ▪ Ian

Lights on a Hill

We will be kingdom people whose lives shine in the darkness and are attractive to others because God's light and love can be seen in all we do, helping them to find faith.			
Project	Scope	When?	Who?
<ul style="list-style-type: none"> ▪ Encourage "Bright Lights" 	<ul style="list-style-type: none"> ▪ Teaching as parts of series and in Small Groups: Kingdom people; True Colours ▪ Testimony 	<ul style="list-style-type: none"> ▪ Now and ongoing ▪ Now and ongoing 	<ul style="list-style-type: none"> ▪ Ian, S/G Leaders ▪ Worship leaders, S/G Leaders
<ul style="list-style-type: none"> ▪ Making Connections 	<ul style="list-style-type: none"> ▪ Meal4Nothing: invite non-church friends for lunch on a Sunday ▪ Making Time: encourage people to think about time spent in non-church activities as part of Kingdom ▪ External groups: invite to Vision Fare; questionnaire – is there anything else we can do for you? ▪ Rainbow Lounge: explore new possibilities with outside users ▪ Sports evening: bring friends ▪ Welcome Team: revisit and reinvent 	<ul style="list-style-type: none"> ▪ Early summer and Carol Service ▪ Now and ongoing ▪ Vision Fare: 6th Feb 2010 and ongoing ▪ Begin process now ▪ Find new venue then begin ▪ Now 	<ul style="list-style-type: none"> ▪ All ▪ All ▪ Ian initially ▪ Ian Warner and Deacons ▪ Richard? ▪ Ian and Sandra
<ul style="list-style-type: none"> ▪ Evangelistic Events 	<ul style="list-style-type: none"> ▪ Light Party: alternative to hallowe'en 	<ul style="list-style-type: none"> ▪ Hallowe'en 	<ul style="list-style-type: none"> ▪ Marian, Sue

Thrusts 2011

“Radical Followers of Christ”

Rooted and Established

We will be kingdom people who live balanced lives at home, work and church and are growing in faith and maturity.			
Project	Scope	When?	Who?
<ul style="list-style-type: none"> ▪ Love Actually! 	<ul style="list-style-type: none"> ▪ Sermon Series: Mutuality Commands <ul style="list-style-type: none"> ▪ Noticing transformation: leaders to have antenna up to see what is happening and to raise awareness! 	<ul style="list-style-type: none"> ▪ Jan – April: Sunday mornings <ul style="list-style-type: none"> ▪ Now and ongoing 	<ul style="list-style-type: none"> ▪ Ian and other preachers <ul style="list-style-type: none"> ▪ Deacons and staff
<ul style="list-style-type: none"> ▪ The Timothy Challenge! 	<ul style="list-style-type: none"> ▪ Mentoring, praying for, supporting young people 	<ul style="list-style-type: none"> ▪ Begin now, then ongoing 	<ul style="list-style-type: none"> ▪ All! <ul style="list-style-type: none"> ▪ Small Groups ▪ Individuals

Wholeheartedly Together

We will be kingdom people who fully embrace community and are able to celebrate variety in order to serve one another authentically.			
Project	Scope	When?	Who?
<ul style="list-style-type: none"> ▪ Love Is... 	<ul style="list-style-type: none"> ▪ The Art on Noticing: <ul style="list-style-type: none"> ☞ Journey Home’s idea ☞ Send email, text, card, message... ▪ Celebrating our Differences: <ul style="list-style-type: none"> ☞ International meal ☞ BBQ ☞ True Colours evening ▪ Praying for One Another: <ul style="list-style-type: none"> ☞ In church, small groups, individual 	<ul style="list-style-type: none"> ▪ Now and ongoing ▪ Summer 2011 <ul style="list-style-type: none"> ▪ June 2011 ▪ Church Anniversary – Sep. 2011-01-16 ▪ Now and ongoing 	<ul style="list-style-type: none"> ▪ All
<ul style="list-style-type: none"> ▪ The Extraordinary in the Ordinary 	<ul style="list-style-type: none"> ▪ New digital camera to capture ministries and activities within the church 	<ul style="list-style-type: none"> ▪ Begin now 	<ul style="list-style-type: none"> ▪ Ian, Ian, Chris

Lights on a Hill

We will be kingdom people whose lives shine in the darkness and are attractive to others because God's light and love can be seen in all we do, helping them to find faith.			
Project	Scope	When?	Who?
<ul style="list-style-type: none"> ▪ Transforming Communities 	<ul style="list-style-type: none"> ▪ Making connections: <ul style="list-style-type: none"> ☞ Existing non-church groups using church ☞ Old folks homes ▪ Meal4Nothing: encourage people to invite people to lunch, BBQ... ▪ Non-Pub Pub Quiz ▪ Royal Wedding: street party 	<ul style="list-style-type: none"> ▪ Now and ongoing ▪ Church Anniversary and various points during the year ▪ Summer ▪ April 2011 	<ul style="list-style-type: none"> ▪ All ▪ All ▪ Golf Small Group <input type="checkbox"/> ▪ Volunteer group! <input type="checkbox"/>