

Bilton Evangelical Church

# Report and Accounts

year ended 5 April 2020

**stewardship<sup>®</sup>**

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**BILTON EVANGELICAL CHURCH**  
**FOR THE YEAR ENDED 5 APRIL 2020**  
**COMPANY INFORMATION**

<b>Directors / trustees</b>	Mr A Berridge Dr N Cook Dr J Cotterill Mr B Gardner Ms J Lake Mr R Mason Mr D Pearce Dr M Richmond Mr R Smith Mr R Street Mr G Wilson	Resigned 20 November 2019 Resigned 29 November 2019 Appointed 19 June 2019  Appointed 19 June 2019  Resigning 23 November 2020  Appointed 20 November 2019
<b>Elders &amp; Pastors</b>	Mr P Rogers Mr A Stapleton Mr A Berridge Mr C Burgess Mr T Holton Mr S Lau Mr R Street Dr M Richmond	Lead Pastor & Elder Resigned July 2019 Elder until 19 June 2019 Elder Elder until 19 June 2019 Elder from 19 June 2019 Elder Elder
<b>Company Secretary</b>	Dr N Cook Dr J Cotterill	Resigned 29 November 2019 Appointed 29 November 2019
<b>Key staff</b>	Mr P Rogers Mr A Stapleton	 Resigned July 2019
<b>Governing Document</b>	Memorandum and Articles of Association dated 16 June 2010 and updated in 2017	
<b>Company Registration Number</b>	7296315	
<b>Charity Registration Number</b>	1137617	
<b>Registered Office</b>	14 Main Street Bilton Rugby Warwickshire CV22 7NB	
<b>Church Premises Address</b>	27 Main Street Bilton Rugby Warwickshire CV22 7NQ	
<b>Independent Examiner</b>	Stephen Mathews FCA Stewardship 1 Lamb's Passage London EC1Y 8AB	
<b>Bankers</b>	HSBC 15 Church Street Rugby Warwickshire CV21 3PN	
<b>Solicitors</b>	Brethertons Solicitors Montague House 2 Clifton Road Rugby Warwickshire CV21 3PX	
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# BEC Trustees Annual Report: 2020

The Directors of the charitable company are its Trustees for the purposes of charity law and throughout this report are collectively referred to as its Trustees.

## TRUSTEES' REPORT

The trustees present their report along with the financial statements of the charity for the year ended 5<sup>th</sup> April 2020. The financial statements have been prepared in accordance with the accounting policies and comply with the charity's Memorandum and Articles of Association and applicable law.

## STRUCTURE, GOVERNANCE AND MANAGEMENT

### Governing Document

Bilton Evangelical Church (BEC) is a Company Limited by Guarantee with no share capital. It was incorporated on the 25<sup>th</sup> June 2010 and was registered with the Charity Commission on 26<sup>th</sup> August 2010.

None of the Trustees have any beneficial interest in the company. All of the Trustees and Elders of the church are members of the company and guarantee to contribute such amount as may be required (not exceeding £10) to the company's assets in the event of a winding up.

Bilton Evangelical Church business is conducted under the framework of its governing Memorandum and Articles of Association, prepared under the Companies Act 2006. In addition, the Church Constitution outlines how the Church is organised and run. This document underwent a significant re-write during 2014, revising the operating model of the church. The new Constitution was adopted by the church having been voted in by the members at a Church Members' Meeting on 19<sup>th</sup> November 2014. The Memorandum & Articles of Association were further amended and passed by Special resolution on 30 October 2017.

Bilton Evangelical Church previously existed as an 'excepted' charity. All the Trustees at the time of the 'excepted' charity became trustee directors of the new company limited by guarantee. All the assets and funds of the 'excepted' charity were transferred to the company on 6<sup>th</sup> July 2010. The restricted funds at that time were transferred in with the same restrictions.

### Appointment of Trustees

To ensure co-ordination of the work of the church the relationship between the Trustees and Elders is paramount. It is required that two Elders serve as Trustees. They have a responsibility to ensure good communication and strong harmonious relationships between the two groups.

Within these restrictions Trustees are appointed from among those who have been Full Church Members for at least three years, are seen to possess the appropriate experience, and are active in the Church. They are men or women who possess the necessary spiritual and practical qualifications and comply with the following scripture "Now it is required that those who have been given a trust must prove faithful" 1 Corinthians 4:2. When a Trustee needs to be elected, the Church is informed. Full Church Members may suggest those they consider eligible for consideration by the Elders. The name of the recommended nominee, with their consent is submitted to the Church for endorsement at the next Church Members' Meeting. They stand until their calling has been fulfilled. Every Trustee is required to review their sense of calling and ministry within a five-year period. At the Church Members' Meeting prior to this the Trustee will inform the Members of their review for their prayers. Following this there will be a four week period during which Members will be invited to share with the Trustee, in a spirit of love and encouragement, any Word from the Lord they may have been given concerning this. The Trustees will then make the decision as to whether this ministry continues for a further period. If they believe it should the Elders commend the individual to the next Church Meeting for the Members' endorsement.

The Trustees will appoint from among their number a Chairman of the Trustees, a Secretary to the Trustees and a Church Treasurer.

### Trustee Induction and Training

On being appointed, new Trustees spend time with the existing Trustees to ensure they understand their responsibilities and the legal and financial framework in which the church operates. The Trustees also take advice and plan to undergo training from professional organisations specialising in this area and have attended Seminars organised by Stewardship.

## Organisation

In line with the principles contained in legislation relating to Trustees, the Trustees are responsible for ensuring that the Church meets the applicable requirements of charity laws and other relevant laws. The Elders are responsible for governing the life and teaching of the Church. The Trustees delegate the day-to-day financial management of the Church to the Church Treasurer. A general principle is that all expenditure decisions will be channelled through the Team Leaders or through the Trustees. Each area will have an annual budget set by the Church Treasurer in conjunction with the Trustees.

## Management of Risks and Uncertainties

All major insurable risks are subject to normal Church and employers' insurance. Contractual risks are reviewed before being entered into to assess that they could not significantly impact upon the Church's ability to fulfil its objectives. Risk Assessments are undertaken by staff and volunteers responsible for the area of authority involved. The Trustees undertake an annual review of all areas of risk.

The Church operates a full 'Safeguarding policy' which covers both keeping our children and youth safe and protecting vulnerable adults, with a nominated person responsible, together with individual handbooks, training and review meetings for those involved in Children's, Youth ministry and those involved with Senior Adults.

Disclosure and Barring Service (DBS) checks are made on all those working with children and young people, and those required by the legislation such as the Trustees. The system was organised and monitored by the Ministries Pastor Alan Stapleton. During the year he resigned and finished his employed role at BEC on 17<sup>th</sup> July 2019. Responsibility for DBS has now passed to a suitably experienced member of the Church Office Staff.

The Trustees are aware that the charity relies on the regular giving of its members in order for the charity to continue to operate. An inherent risk in this type of organisation is that the regular giving of members reduces for a number of any given reasons. The Trustees are aware of this risk and seek to manage this by ensuring that there are always adequate cash reserves available to enable the charity to have sufficient time react to any reduction in income as well as monthly monitoring of the levels of both income and expenditure.

The Trustees are also aware that the charity relies, to a considerable extent, on the leadership provided by the church Pastors. A potential risk to the ongoing viability of the church would be the loss of such key personnel. The Trustees, however, believe that this potential risk is managed by the availability of other Elders who could, if necessary, fulfil the leadership roles until a suitable replacement was found.

As discussed below, BEC is undergoing a period of growth. To support this there will be changes in its structural organisation, with Team Leaders supporting the Lead Pastor. During the report period, the Ministries Pastor role became vacant and the opportunity was taken to evaluate its current relevance. The decision was that the role of an Operations Team Leader would best support the on-going requirements of BEC. As of October 2020 a new appointment to this role has commenced part-time employment.

## OBJECTIVES AND ACTIVITIES

### Objectives

The Objects of the charity are:-

1. To advance the Christian faith in accordance with the Statement of Beliefs appearing in the Schedule hereto in Bilton, Rugby and in such other parts of the United Kingdom or the world as the Trustees may from time to time think fit and to fulfil such other purposes which are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the Charity.
2. To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind, including through the provision of counselling and support in such parts of the United Kingdom or the world as the Trustees from time to time may think fit.
3. To provide facilities for educational, recreational and other leisure time occupation in the interests of social welfare for persons who have need by reason of their youth, poverty or social and economic circumstances with the object of improving their conditions of life in Rugby and in such other parts of the United Kingdom or the world as the Trustees from time to time think fit.

### Aims

The Church was formed in September 1974 by a group of Christians who wished to be obedient and fully acknowledge the Bible as the only authority in the conduct of their lives and in the government of Church affairs.

The New Testament reveals the Church as a community of people, properly taught and cared for, who by loving and serving Jesus Christ, were also committed to love and care for each other and to bring a blessing to the area in which they

lived. Bilton Evangelical Church, its Trustees, Elders and members are committed to the restoration of those New Testament principles. It is not alone in this; it is one of many churches in the area, country and all over the world, which are re-discovering the excitement of knowing Jesus Christ as their Lord, Saviour and Friend.

The mission of Bilton Evangelical Church is to encourage each member to be part of a “community of disciples making new disciples”. We want to live out true Christian lifestyles within the community of which we are part. These include Bilton, Rugby and anywhere where our members live, work, or otherwise have presence or influence. We seek, under a banner of “Loving God, Loving People, and Transforming Communities” to embody the following five core values into everything we do:

- Jesus at the centre
- Church as community
- Every member growing
- Every member in ministry
- Every member reaching out

We want our Church to be a place where people know they can meet with God because of the enthusiastic testimony of our members.

Whilst the church does employ 10 (1 less than at the start of the report period) staff plus 1 on behalf of CAP Rugby, some full-time and some part-time, it is the work of every member of the church, whether employed or not, that will make the difference in the Church achieving its great commission. This is done in being ‘salt and light’ amongst the people they interact with every day; by praying, by visiting the sick and others in need, in being involved in training others, in public teaching and worship, and also in administration. The financial resources of the church, to a very large extent, are given by the members and their private assets and equipment are regularly used in the work of the Church. Much of this work is done privately, without recognition, and the hours and value of that time cannot be quantified.

We have had regard to the guidance contained in the Charity Commission’s general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set.

### BEC’s Jubilee Vision 2024

In 2010 BEC launched its ‘20:20 Vision’ based on what we felt God might have in store for us over the following ten years. This included determining our ‘Banner’ - ‘Loving God, Loving People, Transforming Communities’ - as well as setting out goals for Discipleship and Mission. In 2016, being just over halfway through this period, we felt it appropriate to revisit what we think God might be saying, setting this out as our ‘Jubilee Vision’ to coincide with BEC’s 50th anniversary in 2024. A key Bible verse given to the church at this time was *ISAIAH 54:2-3 (The Message)* ‘*Clear lots of ground for your tents! Make your tents large. Spread out! Think big! Use plenty of rope, drive the tent pegs deep. You’re going to need lots of elbow room for your growing family.*’

In 2016 there were three main areas we felt the church needed to address in our vision for the future. Since then, the Elders have been speaking into the continuing process of working out this vision at the Church Members’ Meetings

### *GETTING BIGGER “Spread out”*

It is recognised that we were already getting bigger and although it is not something we are chasing we do not want to limit God if there is a call on us to grow. Some of our services are getting full to capacity.

During the year BEC has continued to be blessed with new people joining the church, giving the church a problem regarding space in the morning services (in particular the 11am service) both in the main auditorium and in the other rooms/area for youth and children’s groups.

At the June 2018 Members Meeting it was stated that BEC would be looking for a larger permanent building. The Elders also believed the solution would be consistent with moving the church forward in growing bigger and going deeper, especially in light of the new houses that are to be built in the area. (12,400 currently approved to be built by Rugby Borough Council.). However, this process will take several years yet, and, at this stage, there are no defined plans for a site or building, but the church has been actively engaging with the Council and other community leaders to identify potential land and development opportunities. A small designated fund “Building & Development Fund” has been created by the Trustees to enable options for the future to be explored.

Part of the vision for our future is a church having a strong core which supports missional offshoots – which can be pictured like a spider plant growing. At some point in the future, when we are equipped to do so, we envisage BEC planting other

congregations or churches, being able to do so from a position of sufficient strength. We do not believe God is calling us to facilitate growth in repeatedly larger buildings.

In the meantime, at the summer 2019 members meeting the Elders spoke into their intention in the new year to move to having one morning service (instead of two) and holding it at a larger temporary premise. Subsequent enquiries and discussions about suitable sites led to a local secondary school agreeing to use of their premises. This will enable 'Church as Family' to continue to meet collectively, whilst allowing space for others to join us.

### *GROWING DEEPER "drive the tent pegs deep"*

We don't want consumerism or superficiality - a large amount of activity can be without value unless it has a kingdom purpose. We want to go deeper with our discipleship. That is a priority in the immediate season, for any growth to be built upon firm foundations. The key place for discipleship is in our small groups (Life Groups), and part of our way forward was to focus on these, and also develop good leaders. We place emphasis on the biblically based Teaching Programme brought as part of our weekly Services, as developed by the specially appointed Teaching Team under our Lead Pastor.

At this time the desire of the Elders to see the church as a multi-generational faith community, based on one of our core values of 'church as family'. This isn't the same as just having all different age groups in the same church where we exist in silos and never experience the benefits that all can bring to the church life. We want to hear and receive from God and then we want to determine how, as multi-generational church, we share this as family. In support of this more holistic approach, at the March 2020 Members Meeting it was announced that the role of the Youth Leader would be expanded and incorporated as the 'Generations Team Leader'.

### *GOING FURTHER "You're going to need lots of elbow room for your growing family."*

We want to be an excellent local church; we are still called to our local areas of Rugby (Admirals, Cawston, and Bilton - our ABC) and we need to be faithful to that. A church building on the Woodlands Estate is also now part of BEC (the freehold interest is owned by BEC). In the last year a missional group has been set up to include people on this estate.

Beyond our ABC we want to be a pioneering and resourcing church. We think we have the capacity to do that and need to release people into those roles. We are already a Rugby-wide church and have a good relationship with other churches across town, which we can build upon as individuals and groups as we reach out to our neighbours in Rugby. BEC already has connections with neighbouring villages and we need to be open as to how we can assist churches in these areas as God leads.

Looking further afield, we have links built up over a number of years with a church in Poland, and have a number of missionaries sent abroad, with whom we retain close links.

### *BEC's calling in 2020*

Prior to the Members Meeting in March 2020 the Elders had been meeting with outside facilitator and other BEC Leaders to understand where the Lord was particularly leading at this time. They felt that God may have for us a season of fruitful growth as a church, and that this might specifically relate to numerical increase at the present time. If so, the call upon us is surely to nurture this growth in all its diversity. Following the 'Great Commission' of Mt.28:19-20: *'Therefore go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, and teaching them to obey everything I have commanded you. And surely I am with you always, to the very end of the age.'* We believe that there is no higher call on us than to be, *'A Community of Disciples Who Make New Disciples'*.

As such, we discern that BEC has a particular call:

- 1) To the Generations: A call to youth and children has always been at the core of what we are about, and this has been joined more clearly in recent years, by a passion for seniors in our communities. We have begun to explore what it means to be an 'intergenerational church'.
- 2) Among Our Communities: we have cultivated relationships with the 'ABC' of the electoral wards around the BEC Centre. This outreach to geographical communities must continue, and will most likely broaden.
- 3) Across Cultures: The congregations of BEC have seen a welcome growth in ethnic diversity. However, cultural diversity is not limited to ethnicity or nationality. Going forward, then, we should similarly look to reach other 'people groups' in a way pioneered by our missionaries, and continued at this time, by our relationship with Rugby's deaf community.

BEC's roots will always be in our ABC of Admirals, Bilton and Cawston, and we will always have a foothold in this location through the BEC Centre, Mosaic, the Woodlands Centre, and the ministries that run from these buildings. However, the map of where BEC members live tells us that we are no longer simply a 'village church' whose reach is limited to our historic catchment of Bilton. In light of this, we discern that we have a call as a church to reach out to 'Rugby and Beyond',

that is, we are to take the gospel to our equivalent of '...Jerusalem, Judea and Samaria, and to the ends of the earth' (Acts 1:8). As such, we are to 'own' our mission to our 'ABC'; to Rugby as a whole and its surrounding locality; and to the 'nations' God either sends to us or brings to us.

## ACHIEVEMENTS AND PERFORMANCE

The Company Directors, who are the Charity's Trustees and the Company Members who are the Church Elders, attended the AGM of the church's Private Company Limited by Guarantee on 18<sup>th</sup> November 2019. The normal daily running of the church and its procedures continue to be as set out in the Constitution of Bilton Evangelical Church.

During the financial year three new Trustees were appointed and two resigned.

During the financial year one new Elder was appointed and three resigned. Thus, BEC currently has five Elders: the minimum number required within its Constitution. Recognising this, the Elders and Church Members are looking for those that God would call as an Elder.

The Lead Pastor, Paul Rogers (and previously the Ministries Pastor Alan Stapleton) each managed teams covering their area of responsibilities, linking in closely with each other with both informal and regular formal meetings. An Operations Manager (Post Vacant since September 2017) was also a leadership role but towards the end of the financial year the decision was taken by the Elders and the Trustees to bring the role closer in line with the organisational structure required by the growing Church and define it as the Operations Team Leader. The advertising and filling of this post was delayed due to the COVID-19 situation, but as at October 2020 the role is functioning.

The pastoral leadership roles are filled by key management personnel. The Trustees ensure that their remuneration is reviewed annually by a subcommittee of Trustees, set up for this purpose, who have regard to the levels of salary paid to other such personnel in the local area and generally in similar types of church organisation. The Pastor is part of the Eldership, in this way he is able to know and share the vision, heart and direction for the church held by the Elders. The healthy synergy between the Elders and Trustees continues with the Trustees being able to exercise duties as a leadership body in line with the spiritual government and leadership of the church by the Elders. This continues to be facilitated by two Elders also being Trustees.

The Lead Pastor has continued to maintain close links with other churches in Rugby, as part of 'Rugby Revive', also supporting the leadership of Rugby CAP (Christians Against Poverty), as BEC is the lead church. Listening to God he continues to bring vision, and through the Eldership strategy, to lead the church.

During the year ended 5<sup>th</sup> April 2020 the main ways the church sought to achieve the calling of Christ upon it have been as follows:-

- Fulfilling the objects in teaching, preaching and showing practical care in the community. This was both included in the normal teaching in the church on Sunday and midweek and by running specific courses to address particular aspects of Christian living.
- Bringing the Love of Christ to the community in building meaningful relationship with individuals and families, both individually and through corporate activities. Corporate activities include Messy Church on the Admirals estate, Mosaic Coffee Shop, Parent and Toddlers groups, plus many more missional outreach groups. Running alongside these BEC has run Alpha courses, Freedom in Christ courses, Parenting courses, Financial Management courses (CAP). This has resulted in changed lives and attitudes for those who were involved, for many this journey has resulted in them coming to know Christ as their Personal Saviour.
- Extensive community weekly activities covering a wide spectrum involving:
  - Children and parents group
  - Extensive children's and young people's groups
  - After school club
  - Work in local retirement homes
  - Senior citizens meals and fellowship groups
  - Marriage courses to seek to strengthen marriages both within and outside the church
  - Parenting Courses
  - Christians Against Poverty money course
  - Mosaic Coffee Shop

## BEC Ministry Teams

### *BEC's Life Groups*

These continue to be seen as playing a vital part of church life for discipleship and pastoral care. Under the direction of the Lead Pastor, the 'Small Groups and Teaching Team Leader' (as job share) continues to support and facilitate healthy growth in the Life Groups - giving training to the leaders; placing these leaders into small mutual support groups; providing training material for the groups; ensuring what is taught on a Sunday is grounded through the Life Groups during the week.

There is still an emphasis that a balanced and healthy Life Group has three aspects to it, all of which need to be regularly revisited to ensure they are taking place. They can be seen as the three points of a triangle, 'Up', 'In', and 'Out', each one having a connection with the other. All three of these can be linked in with BEC's banner and five core values as can be seen below:

BEC Banner			Core Value
UP	Experiencing Life in God	Loving God	Jesus at the Centre
IN	Doing Life with each other	Loving People	Church as community Every member growing Every member in ministry
OUT	Bringing Life to Communities	Transforming Communities	Every member growing Every member in ministry Every member reaching out

The healthy culture started the previous year continues to be developed for individuals to move between groups, with existing groups encouraged to identify their missional focus; with new groups also being started during the year with either a geographical or people-group missional purpose.

### *Pastoral Care*

Previously a structure was put in place to assist in the provision of pastoral care in the church. Primary care and support for individuals is still seen as everyone's responsibility through the Life Groups and part of everyone's personal discipleship. By definition, a Christian Pastoral Carer is someone who either formally, as part of a pastoral team, or informally as part of their Life group or everyday relationships offer care and support to others. In 2015, BEC became affiliated to Pastoral Care UK, which is a branch of the Association of Christian Counsellors. The Pastoral Care Coordinating Team (PCCT), which currently comprises four members, oversees its co-ordination, with regular Triage meetings making sure issues are prioritised and not overlooked or duplicated, in so doing providing support and protection to both those needing and those giving care. This year there has been a continued consolidation in this area, establishing good lines of communication, with a number of situations dealt with, with a successful resolution and people brought to wholeness.

### *Youth & Children*

The children's and youth work continue to thrive due to the hard work of the staff and many volunteers. The Youth Leader has been working, initially under the leadership of the Ministries Pastor, with the interns and CYM placement student to give direct input to BEC's youth; key to this has been the Youth Life Groups, Youth services, social events and holiday clubs. They have also been working in the local schools, having been invited to take assemblies and lessons on set subjects - although this has been reduced compared with previous years due to no longer having a Children and Families Team Leader. Close links have been maintained however between BEC and Rugby Youth for Christ, building on the schools work with after school clubs and different youth events, together with other holiday club events. This has meant that connections with the wider families have been maintained. In September 2018, we engaged a CYM student worker on a three year degree course with BEC as their placement. This person was supervised by the Youth Leader but has recently moved on to gain further experience elsewhere. During the summer of 2020 a part time Children's Worker was appointed on a temporary basis to assist with the on-going ministry, especially with the extra difficulties imposed during the Covid period.

### *Focussed Ministry Areas*

The Ministries Pastor managed, supported and gave clear guidance to the other Ministry Leaders who were in his team, covering Seniors, Students, Mosaic, Men's, Women's, Parenting, Toddlers and Crèche ministries. This continued to lead to a more linked-up approach to how different ministries are resourced and when they are held so as to avoid clashes,



with the end result being that the leaders are not left feeling isolated and unsupported. Since the Members Meeting in March 2020, these Ministry areas have come under the responsibility of the newly appointed “Generations Team Leader”.

### *Mosaic Coffee Shop*

As part of our community outreach project, this continues to provide a “footprint” for the church into the community with increasing and growing support from both new and regular customers, enabling an opportunity for new relationships to be formed. Opportunities for community outreach have included hosting the Light and Shade craft group in the day and Christianity Explored and marriage courses in the evening. In addition, Mosaic has been able to help a number of individuals in their personal development, training and equipping them for life and moving on to employment elsewhere, (some have been referred by outside agencies such as the Princes Trust and Social Services). Many young people volunteer at Mosaic as part of their Duke of Edinburgh award. Mosaic is also used for a monthly evening Monday prayer meeting and most Sunday mornings for youth and children’s work – both as an overspill due to lack of space in the BEC building.

### *Cawston Mission Team*

Separate community events have been held during the year by the Team, including quiz and games evenings and drop-in at the park during the summer, all aimed at building links with the local community. Members of the group have been able to engage with their community by getting involved in running the new community hall and being recently involved in some of their community activities.

### *Admirals Mission Team*

They continued to grow with their links into the local community by holding their annual summer Barbeque, which saw around 400 people attend, and the ‘Messy Church’ monthly project for the people that live on the Admirals estate. The ‘Messy Church’ programme included a meal, craft activities, games and a short service for the family with usually around sixty or more guests attending each month. The ‘Messy Church’ project came to an end in September 2019 as a result of a review by the team. They are continuing to build strong links with families that live around the Admirals estate but by other means.

### *BEC Woodlands*

Since taking over the church building which was donated to BEC from Rugby Fellowship Church, (see 2018 Trustees report) the premises have been renamed BEC Woodlands. Outreach activities previously run by Rugby Fellowship Church, craft classes and language classes continue to be run. The premises are used for youth services and other events, taking some of the pressure off accommodation at the BEC centre. A new missional Life Group on the Woodlands estate has been established, building on the work that the Rugby Fellowship Church has carried out faithfully for many years.

### *Seniors Ministry*

Ministry to the seniors goes from strength to strength. Monday Club afternoon meetings are held every 1<sup>st</sup> & 3rd Monday each month, with a meal provided beforehand on the 1<sup>st</sup> Monday. The group is seeing 60-70 regular attendees who now consider the meeting their church - people hearing and responding to the Gospel, as well as providing fellowship and acceptance to many who otherwise are lonely. Monday Club for many is a highlight in a lonely existence.

### *Focussed Small Groups*

The “Missional Clusters”, and ‘Missional Life Groups’ (life groups linked with outreach to volunteers and regular visitors to Mosaic, 20-30 year old group, Deaf Club) continue to bring specific outreach focus. The small group review will look at how this can be built upon and start new groups as God raises up champions to focus on other areas and activities.

### *“Rugby and Beyond”*

Together in partnership with other churches in the Rugby area the “Christians Against Poverty” (CAP) centre has continued to grow and develop its ministry against poverty. The part-time manager is employed by Bilton Evangelical Church as the lead church. The Elders and Trustees delegate the day to day running, management, oversight and financial responsibilities to the CAP Rugby Steering Group.

The church continued to support other churches, both in the United Kingdom and overseas, in particular a return visit with a group of young people to a church in Poland.

The members of the church have consistently been applying the principles of church life outlined in the New Testament to be ‘salt and light’ in the community, in the places they live and work and in having an impact on social attitudes in wider national society. This is a major part of the purpose of the church, much of it is done without publicity, and the enormous amount of time spent in this way cannot be quantified.

## COVID-19 IMPACT

Following the introduction of Government restrictions the church was obliged to cease meeting together towards the end of March 2020. Since then we have continued with a pre-recorded weekly service with the main elements of worship, teaching, prayer and church family news. It is distributed on-line (YouTube & Facebook) each Sunday morning. BEC's Life Groups have since been the main point of contact for many members. A number of these groups met together via Zoom and indeed continue to do so where meeting together is either not permitted or impractical. These groups have a teaching programme, often linked to the Sunday sermon. They continue to be the main source of pastoral care and have become increasingly important during the current pandemic.

Unfortunately this has meant that the plans described above for the whole church to meet together on Sunday mornings in a local secondary school have had to be put on hold.

Pastoral care is also provided by the Pastoral Care Co-ordinating team (PCCT). A hardship fund to alleviate the personal financial impact of the pandemic (for both church members and others in the local community) was created by the trustees, initially with a transfer from church funds but subsequently added to by individual donors. The trustees have delegated the day-to-day administration of this to the PCCT who continue to administer this as well as dealing with the inevitable pastoral care that is required.

Our youth and children's work has continued throughout the current pandemic, with youth meeting either via Zoom or in person, where permitted, and a full programme of activity being available on line each week for children.

The current pandemic has sadly meant that for the time being a number of our focussed activities have had to be curtailed but the vision of the church with regard to these activities continues.

The restrictions introduced by the Government meant that Mosaic was obliged to close with effect from the end of March, with the three employees being furloughed until the reopening of Mosaic at the beginning of September.

Our seniors' ministry has been affected by the pandemic, as it is currently impossible to host the Monday Club meetings which were a focal point of this ministry. Care for the seniors now largely takes place via the life groups but it is still a vital part of the vision of the church.

Despite the challenges currently faced by BEC as a result of the pandemic, in common with other churches, we continue to function as a church, adapting to current circumstances and conscious as ever that "our God reigns".

## FINANCIAL REVIEW

### Income and Expenditure

***(See Covid -19 statement at the end of this report for further details)***

During the year net current assets in the General Fund increased from £207,202 at 05 April 2019 to £294,969 at 05 April 2020. The cash element increased from £202,513 to £285,336. Cash balances across all unrestricted funds increased from £228,811 at 05 April 2019 to £284,775 at 05 April 2020.

Income from Donations has increased during this year from £344,090 for the previous year to £353,416 reflecting a steady increase in overall levels of regular giving. This continues to represent a realistic level of sustainable giving which has continued to increase during the current financial year. Expenditure on overall charitable activities has slightly reduced to £437,742 compared to £442,450 for the previous year. This is largely attributable to the reduction in staff salaries for the period, particularly reflecting the fact that one of the Pastors resigned from employment with the church during the year. The overall surplus income for the year has increased marginally from £24,099 to £25,199.

### Mosaic

The accounts relating to the running of the Mosaic outreach project are incorporated into the church accounts. The income for the year was £76,327 and the outgoings were £77,709 giving a deficit for the year of £(1,381) compared with a deficit last year of £(413). It should be noted that the premises and initial equipment were bought and fitted out by the church and no rent is charged by the church for use of the premises nor has depreciation been charged to Mosaic. The overall reserves for Mosaic at the year-end had reduced from £7,914 to £6,737.

### CAP Rugby

Christians Against Poverty (CAP) Rugby is a town-wide initiative but Bilton Evangelical Church is the sponsoring church which means that they have financial responsibility. The accounts relating to the running of this project are incorporated into the church accounts. The income for the year was £8,901 and the outgoings were £18,084. A transfer of £2,934 was made from the general unrestricted fund into the CAP Fund so that the deficit for the year was £(6,249) compared with a surplus last year of £1,194. The restricted reserves carried forward for this project at year-end are £4,392.

## Reserves Policy

The Trustees have again reviewed the reserves policy during the year. The policy is to retain reserves sufficient for the foreseeable needs of the Church. The previous target of 25% of the prior year annual total of Resources Expended within Unrestricted Funds and Designated Funds, with a minimum of 16% and a maximum of 40% was considered to be too low having regard to the level of ongoing commitments particularly in relation to employment costs. As a consequence, it was agreed that the 25% target should be increased to 50% with the 16% minimum and 40% maximum being increased to 33% and 60% respectively. This means the current unrestricted reserves for the year to 5 April 2020 needed to be within the range £127,516 to £231,848. Actual free (unrestricted) cash reserves at 5 April 2020 were £284,775 which exceeds the range set by the Trustees. The Trustees consider that this is sufficient to protect against the inherent risks concerning the potential for income reduction identified earlier in the report under "Management of Risks and Uncertainties".

The Trustees have discussed the current level of reserves, which have continued to increase in the current financial year to date and partly reflect the fact that various proposals and projects have been put "on hold" in view of the Covid - 19 pandemic. Given the current uncertainty that has arisen as a result of Covid – 19 the Trustees have decided that it is prudent at the current time to maintain reserve levels at a higher level than normal, notwithstanding the fact that the range set by the Trustees are currently exceeded. This matter is kept under review.

## Grants Received

Grants towards the running of an after school club known as Chillax were received in the year totalling £606, from various local donors.

## Grant Making Policy

Bilton Evangelical Church is a member of the Evangelical Alliance and works with and assists other churches and receives voluntary help where needed. During the year, grants have been made to help objectives that can best be done on a larger scale than Bilton Evangelical Church could do independently.

Gifts to external organisations and individuals are considered by the Church Leaders on the basis of need and fulfilment of the charitable objectives. There are no upper or lower limits of support. It is the policy of the church to give a substantial proportion of its general income to organisations and individuals with whom the church has some involvement. During the year this amounted to £33,406 (2019 - £33,450) shown in the accounts as 'Grants payable'. In addition the church transferred £2,934 from its general fund to CAP, Rugby for which BEC is the lead church in Rugby.

The church provides a proportion of the financial support for those working in a missionary capacity both in the UK and overseas. This kind of support is normally only provided to people who are Church Members. On this basis support was provided during the year to members involved with Rugby Youth for Christ, Hope Together, SIM – Burkina Faso and UK, Latin Link - Costa Rica and OMF – Thailand.

In addition, during the year, the Church has provided financial support to the work of Hope 4, Rugby Christians Against Poverty, Eden Project Ladbroke Grove, Evangelical Alliance, The Gideons Rugby Branch, Samaritan's Purse, SIM, Teams 4U, and Turkic Belt Ministries.

## Covid -19 Impact

The unwelcome arrival of Covid – 19 at the end of the financial year to 5 April 2020 had little if any effect on the finances of the church for that year. During the current year the levels of donations made to the church have continued to increase. Although there have been additional costs incurred as a result of specialist help brought in to help with our on line service offering, there has been a reduction in other areas of expenditure as a result of reduced operational activity. This has meant that the church has continued to generate a surplus of income, which is reflected in the levels of cash balances currently held. As such the Trustees are confident that any future financial challenge as a result of Covid – 19, for example a reduction in the levels of donations, can be managed, with adequate time available to make any adjustments necessary.

## FUTURE PLANS

Summarising the vision and ministry areas above, the Key strategies for the church are:

- To continue to be open to God's leading, to where as a church we are called to be involved, both geographically, different people groups and other churches.
- To be open to God's leading and the opportunities he makes for the expansion of His Kingdom in the new communities that will come about with the new residential developments.
- As part of BEC's Jubilee Vision for 2024 (50 years from the start of BEC) to continue to establish strategic priorities for the growth and development of the church, going deeper so we are stronger and ready to be used by God as

a church to expand His Kingdom. As part of our “getting bigger” to be open to God’s leading in looking for additional larger premises on a long term basis. These to be used as both church premises and to be made available for the welfare of the community.

- As and when we are able to revive the plans to move to larger temporary premises for the Sunday morning service each week to accommodate growth and provide space for the corporate worship together.
- To establish more Life Groups with a missional basis. Geographically, the Woodlands estate is seen as an area we are now called into as a church, to work alongside those who have previously been ministering in this area. Special interest groups such as the one set up by the Deaf Group are starting to emerge, an example of this would be a group now set up with an interest in cycling, and creative arts. The Elders are looking for champions to answer the call to lead other groups in the future. It is envisaged that ways to progress this will emerge further as the ‘Small Groups and Teaching Team Leader’ continue as part of the Lead Pastor’s team to give insight, training, support and encouragement to emerging leaders.
- Continue the Children’s and Youth work, linking in with local schools and families of the children and youth who come along to the BEC events.
- To continue to develop the work of the Mosaic Coffee Shop and to seek other opportunities of using the facility for a programme of community outreach.
- Having established and developed a more structured, accountable, linked up approach to pastoral care in the church, to continue to link in with external agencies, introducing new life coaching skills and training. With parenting and marriage courses already taking place, to see if these can be expanded into existing groups such as Toddlers. The equipping of everyone in basic pastoral care with teaching on issues affecting church members and society in general such as mental health as part of our daily discipleship. Thereby removing stigmas and enabling and equipping the church as a whole to be effective in being an empathic, non-judging and supporting family.

## STATEMENT OF TRUSTEES’ RESPONSIBILITIES

The Trustees (who are also directors of Bilton Evangelical Church for the purposes of company law) are responsible for preparing the Trustees’ Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

## APPROVAL

This report, which has been prepared in accordance with the provisions of the Companies Act 2006 relating to small companies, was approved by the trustees and signed on their behalf by:

Signed:

Date: 26 November 2020

Mr B Gardner

Trustee

**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF**  
**BILTON EVANGELICAL CHURCH**  
**('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 5 April 2020 on pages 13 to 27 following, which have been prepared on the basis of the accounting policies set out on pages 15 to 17.

**Responsibilities and basis of report**

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

**Independent examiner's statement**

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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.

Stephen Mathews FCA  
Institute of Chartered Accountants in England and Wales

30 November 2020

Stewardship  
1 Lamb's Passage  
London  
EC1Y 8AB

**BILTON EVANGELICAL CHURCH**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**INCLUDING INCOME AND EXPENDITURE ACCOUNT**  
**FOR THE YEAR ENDED 5 APRIL 2020**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
<b>INCOME AND ENDOWMENTS FROM:</b>					
Donations and legacies	3	352,810	606	353,416	344,090
Charitable activities	4	97,542	8,901	106,443	121,354
Investments		110	-	110	-
Other income		2,972	-	2,972	1,105
<b>Total income and endowments</b>		<u>453,434</u>	<u>9,507</u>	<u>462,941</u>	<u>466,549</u>
<b>EXPENDITURE ON:</b>					
Charitable activities:	5	382,143	55,599	437,742	442,450
<b>Total expenditure</b>		<u>382,143</u>	<u>55,599</u>	<u>437,742</u>	<u>442,450</u>
<b>Net income/(expenditure)</b>		71,291	(46,092)	25,199	24,099
<b>Transfers between funds</b>	13	(72,216)	72,216	-	-
<b>Net movement in funds</b>		<u>(925)</u>	<u>26,124</u>	<u>25,199</u>	<u>24,099</u>
<b>Reconciliation of funds:</b>					
Total funds brought forward		804,824	296,318	1,101,142	1,077,043
<b>Total funds carried forward</b>	13	<u>803,899</u>	<u>322,442</u>	<u>1,126,341</u>	<u>1,101,142</u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing operations.

The statement of financial activities also complies with the requirements for an income and expenditure account required by the Companies Act 2006.

The notes on pages 15-26 form part of these accounts.

**BILTON EVANGELICAL CHURCH**  
**BALANCE SHEET**  
**FOR THE YEAR ENDED 5 APRIL 2020**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
<b>FIXED ASSETS</b>					
Tangible assets	7	517,909	317,463	835,372	885,932
		<u>517,909</u>	<u>317,463</u>	<u>835,372</u>	<u>885,932</u>
<b>CURRENT ASSETS</b>					
Debtors	8	12,846	-	12,846	10,840
Cash at bank and in hand	9	284,775	4,979	289,753	228,811
		297,620	4,979	302,599	239,651
<b>CREDITORS: Amounts falling due within one year</b>	10	11,630	-	11,630	24,441
<b>Net current assets / (liabilities)</b>		<u>285,990</u>	<u>4,979</u>	<u>290,969</u>	<u>215,211</u>
<b>Total assets less current liabilities</b>		<u>803,899</u>	<u>322,442</u>	<u>1,126,341</u>	<u>1,101,143</u>
<b>TOTAL NET ASSETS</b>		<u>803,899</u>	<u>322,442</u>	<u>1,126,341</u>	<u>1,101,143</u>
<b>FUND BALANCES</b>	13				
Unrestricted Funds					
General funds		393,589	-	393,589	313,155
Designated funds		410,310	-	410,310	491,669
		<u>803,899</u>	<u>-</u>	<u>803,899</u>	<u>804,824</u>
Restricted Funds		<u>-</u>	<u>322,442</u>	<u>322,442</u>	<u>296,318</u>
		<u>803,899</u>	<u>322,442</u>	<u>1,126,341</u>	<u>1,101,142</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 5 April 2020.

The members have not required the company to obtain an audit of its financial statements for the year ended 5 April 2020 in accordance with Section 476 of the Companies Act 2006 however, in accordance with Section 145 of the Charities Act 2011, the accounts have been examined by an independent examiner and their report has been included in these financial statements.

The directors (who are the charitable company's trustees for the purposes of charity law) acknowledge their responsibilities for:

- (a) ensuring that the charitable company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its net income or expenditure for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements have been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the Board of Directors on 26 November 2020 and were signed on its behalf by:

BRYAN GARDNER

Company number: 7296315

Charity number: 1137617

The notes on pages 15-26 form part of these accounts.

**BILTON EVANGELICAL CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 5 APRIL 2020**

**1 Statutory Information**

The charity is a charitable company limited by guarantee and is incorporated in the United Kingdom. The company's registered number and registered office address can be found on the Company Information page.

**2 Accounting Policies**

These financial statements are prepared on a going concern basis, under the historical cost convention.

These financial statements have been prepared in accordance with the "Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("the Charities SORP"), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102"), with the Companies Act 2006 and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The trustees (who are the charitable company's directors for the purposes of company law) have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements. In making this assessment the trustees have considered the impact of Covid-19 and have concluded that its impact on net income will not be material.

b) Income

Income including investment income is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part, income is generally recognised when it is received. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations and legacies includes:

- i) Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.
- ii) Donated facilities, services and goods. Goods donated for distribution to beneficiaries are recognised as income when receivable at fair value (being an estimate of the amount it would cost to purchase those items). Facilities, services and goods donated for the charity's own use are recognised as income when receivable at their value to the charity.

The charity relies on volunteers to carry out many of its activities, particularly the Mosaic cafe. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

When donated goods, services and facilities are distributed or consumed, an expense in respect of those items is included in the Statement of Financial Activities. At the year end any goods that have not been distributed or consumed are recognised as stock; donated fixed assets are capitalised.

- iii) Legacies. Income from legacies is recognised when a distribution is received from the estate or, if earlier, when the charity has been notified that a distribution will be made and the amount receivable can be measured reliably.

Income from charitable activities represents income receivable from goods, services and facilities supplied in furtherance of the charity's charitable objects. It includes income from church events and activities.



**BILTON EVANGELICAL CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 5 APRIL 2020**

c) Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

The charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

The cost of raising funds is not significant and has not been separately disclosed.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

d) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

e) Tangible fixed assets

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £2,500 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Freehold land	Is not depreciated (because it is not consumed by use)
Freehold buildings	Over 50 years after taking account of the building's residual value
Fixtures, fittings and equipment	20% per annum straight line
Vehicles	25% per annum reducing balance
Electronic equipment	25% per annum straight line

Amortisation is provided to write off the costs of improving property not owned by the charity over their expected useful lives. It is calculated at the following rates:

Leasehold Property (1994 Extension)	£7,138 p.a. straight line
Leasehold Property (2012 Extension & Refurbishment)	5% p.a. straight line

The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

f) Leased assets

Leases which do not transfer substantially all the risks and rewards of ownership to the charity are classified as operating leases. Operating lease payments are recognised as an expense on a straight-line basis over the lease term (unless another systematic basis is more representative of use).

g) Pension scheme arrangements

The charity operates defined contribution pension schemes for its employees. Obligations for contributions to these schemes are recognised as an expense when the liability arises. The assets of these schemes are held separately from those of the charity in independently administered funds.

h) Taxation

The company is a registered charity; it has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

i) Financial instruments

The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Except for loans, creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive). The charity recognises liabilities for the principal of those loans that remains outstanding at the year end (i.e. the liabilities exclude any interest chargeable on the loans in future years).

**BILTON EVANGELICAL CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 5 APRIL 2020**

j) Critical accounting estimates and areas of judgement

In preparing financial statements certain judgements, estimates and assumptions have to be made that affect the amounts recognised in the financial statements. The trustees consider the following to be significant:

- i) The annual depreciation and amortisation charges for property, plant and equipment is sensitive to changes in the estimates for useful economic life and residual value. These estimates are reassessed annually and, when necessary, adjusted to reflect current circumstances.
- ii) The constructive obligation for grants payable is based on an assessment of the likely duration of the supported activity. Again this estimate is re-assessed annually and the obligation is adjusted to reflect current expectations.

**3 Donations and legacies**

	Total 2020 £	Total 2019 £
Donations of cash and similar	295,357	286,528
Other grants receivable	1,006	1,822
Income tax recoverable	57,053	55,740
	<u>353,416</u>	<u>344,090</u>

**4 Income from charitable activities**

	Total 2020 £	Total 2019 £
Church retreats and events	21,215	29,659
Community outreach programs (Mosaic café)	76,327	76,181
Community outreach programs (Christians Against Poverty)	8,901	15,514
	<u>106,443</u>	<u>121,354</u>

**5 Charitable expenditure**

	Total 2020 £	Total 2019 £
<b>a Costs incurred directly on specific activities</b>		
Salaries, travel and expenses	189,672	197,568
Youth and children's work	10,343	7,634
Services and events	30,370	42,141
Mosaic purchases	26,197	28,042
CAP running costs	8,332	9,272
Telephone and utilities	14,911	14,190
Office costs	7,259	5,876
Catering and kitchen	1,317	1,641
Cleaning and upkeep	19,873	17,947
Rent and rates	3,352	5,351
Repairs and renewals	8,731	8,889
Vehicle expenses	4,925	3,289
Conferences and training	11,283	4,554
Pastoral care	668	334
Miscellaneous expenses	728	605
Grants payable (note 5c)	33,406	33,450
	<u>371,367</u>	<u>380,784</u>

**BILTON EVANGELICAL CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 5 APRIL 2020**

**b Costs incurred on support & administration**

Governance costs		
Cost of accounts preparation and independent examination	3,852	3,840
Other	424	1,963
	<u>4,275</u>	<u>5,803</u>
Depreciation and amortisation of tangible fixed assets	50,340	44,943
Bank charges	2,123	1,820
Insurance	7,396	5,511
Other charges	2,242	3,589
	<u>66,375</u>	<u>61,666</u>
<b>Total expenditure</b>	<u>437,742</u>	<u>442,450</u>

In addition to the fees payable for the preparation and examination of the accounts, the charity paid £1,390 (2019: £1,197) to Stewardship for payroll bureau and consultancy services.

**c Grants payable**

	Institutions	Individuals	2020
	£	£	£
Grants for UK and overseas mission	32,956	-	32,956
Grants for the relief of poverty	450	-	450
	<u>33,406</u>	<u>-</u>	<u>33,406</u>

The comparatives for the previous year are as follows:

	Institutions	Individuals	2019
	£	£	£
Grants for UK and overseas mission	31,800	1,000	32,800
Grants for the relief of poverty	650	-	650
	<u>32,450</u>	<u>1,000</u>	<u>33,450</u>

The charity's principal grants to institutions comprised:

	2020	2019
	£	£
SIM	8,512	7,008
Latin Link	5,016	4,692
OMF	5,688	5,316
Hope 08 Ltd	3,180	3,320
Rugby Youth for Christ	4,980	5,550
Turkic Belt Ministries	2,184	2,040
Stewardship (for church member doing distance learning)	-	1,070
Grants to institutions for less than £1,000 each	3,846	3,454
	<u>33,406</u>	<u>32,450</u>

**BILTON EVANGELICAL CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 5 APRIL 2020**

**6 Analysis of staff costs, the cost of key management personnel and trustee remuneration and expenses**

	2020	2019
	£	£
Gross wages and salaries	172,930	179,014
Social security	7,785	9,047
Pension costs	6,916	5,260
	<u>187,632</u>	<u>193,320</u>

The average monthly number of employees during the year was 12 (2019: 11.9). Most of the charity's activities are carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum (2019: none).

The charity's key management comprise the trustees and the key staff named on the Company Information page. Total employment benefits payable to key management for the year were as follows:

	Wages & salaries	Other employment benefits	Employer pension contributions	2020 £
Other (non-trustee) members of key management	45,691	-	2,893	<u>48,584</u>
				<u>48,584</u>

The following amounts were charged in the previous year:

	Wages & salaries	Other employment benefits	Employer pension contributions	2019 £
Other (non-trustee) members of key management	66,569	-	1,997	<u>68,566</u>
				<u>68,566</u>

No trustees received employment benefits in either the current or preceding year.

**BILTON EVANGELICAL CHURCH**

**NOTES TO THE ACCOUNTS**

**FOR THE YEAR ENDED 5 APRIL 2020**

**7 Tangible fixed assets**

	Freehold land & buildings	Leasehold improvements	Fixtures, fittings and equipment	Vehicles	Electronic equipment	Total 2020
	£	£	£	£	£	£
<b>Cost</b>						
At 06 April 2019	577,475	610,639	74,248	36,148	36,731	1,335,241
Additions	-	-	-	-	-	-
Disposals	-	-	-	(8,799)	-	(8,799)
At 05 April 2020	<u>577,475</u>	<u>610,639</u>	<u>74,248</u>	<u>27,349</u>	<u>36,731</u>	<u>1,326,442</u>
<b>Accumulated depreciation</b>						
At 06 April 2019	72,184	258,064	74,248	8,579	36,234	449,309
Charge for the year	10,178	32,828	-	6,837	497	50,340
Eliminated on disposal	-	-	-	(8,579)	-	(8,579)
At 05 April 2020	<u>82,362</u>	<u>290,892</u>	<u>74,248</u>	<u>6,837</u>	<u>36,731</u>	<u>491,070</u>
<b>Net book value</b>						
At 05 April 2020	<u>495,113</u>	<u>319,747</u>	<u>-</u>	<u>20,512</u>	<u>-</u>	<u>835,372</u>
At 06 April 2019	<u>505,291</u>	<u>352,575</u>	<u>-</u>	<u>27,569</u>	<u>497</u>	<u>885,932</u>

**Note 1:** As the original cost of certain fixed assets is not known the net book value at 5 April 2008 is treated as the original cost.

**Note 2:** The £206,000 purchase price of Freehold Property has nominally been split 1/3 for the Land £68,667 and 2/3 for the Building £137,333; The Land not to be depreciated and the Building to be depreciated over 50 years. To the building purchase price the £123,475 cost of extension and refurbishment was added to give a building cost of £260,808 and a total building plus land cost of £329,475. This was further increased by the addition of £248,000 in the period to 31 March 2017 of £248,000 to give a total cost of £577,475.

**8 Debtors**

	2020	2019
	£	£
<b>Falling due within one year:</b>		
Tax recoverable	9,634	4,689
Prepayments and accrued income	<u>3,212</u>	<u>6,152</u>
<b>Total debtors</b>	<u>12,846</u>	<u>10,840</u>

**9 Cash at bank and in hand**

	2020	2019
	£	£
Cash at bank with immediate access	138,177	77,029
Notice deposits (with a term of three months or less)	150,110	150,000
Petty cash	<u>1,466</u>	<u>1,782</u>
	<u>289,753</u>	<u>228,811</u>

**10 Creditors: liabilities falling due within one year**

	2020	2019
	£	£
Trade creditors	4,009	1,951
Accruals	7,621	20,751
Deferred income	-	1,739
	<u>11,630</u>	<u>24,441</u>

**BILTON EVANGELICAL CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 5 APRIL 2020**

**11 Deferred income**

Deferred income comprises the following:

	2020	2019
	Deposits for	
	Events	Total £
Balance at the beginning of the reporting period	1,739	2,423
Amount released to income	(1,739)	(2,423)
Amount deferred in year	-	1,739
Balance at the end of the reporting period	-	1,739
The income deferred at the period end will be released to income over the following periods:		
Within one year	-	1,739
	-	1,739

**12 Pension commitments**

During the year employer's pension contributions totalling £6,916 (2019: £5,260) were payable to defined contribution personal pension schemes. No pension contributions were owing at the balance sheet date (2019: £nil).

**13 Funds**

During the year the movements in the charity's funds were as follows:

	Opening balance 2020 £	Incoming resources 2020 £	Outgoing resources 2020 £	Transfers in the year 2020 £	Gains and losses 2020 £	Closing balance 2020 £
<i>Designated Funds</i>						
Operations	-	-	(38,992)	38,992	-	-
Ministries	-	8,719	(19,803)	11,084	-	-
Corporate	-	4,212	(16,411)	12,198	-	-
14 Main Street	44,502	-	(765)	-	-	43,737
27 Main Street	172,097	-	(1,690)	(68,782)	-	101,625
53 Cymbeline Way	233,122	-	(4,960)	-	-	228,162
Future premises needs	30,000	-	-	-	-	30,000
GiveTithe	-	-	(453)	453	-	-
Hope Together	-	-	(3,180)	3,180	-	-
Ladies' Events	-	40	-	(40)	-	-
Latin Link	-	-	(5,016)	5,016	-	-
Latymer Christian Fellowship Trust Eden						
Project	-	-	(792)	792	-	-
Men's Events	-	793	-	(793)	-	-
Message	-	-	(792)	792	-	-
Mosaic Café Running Costs	7,914	76,327	(77,709)	204	-	6,737
OMF (Simmons)	-	-	(5,688)	5,688	-	-
Poland partners	50	-	-	-	-	50
Rugby YFC	-	-	(5,730)	5,730	-	-
SIM - Mission Partners (Gibson)	-	627	(9,512)	8,886	-	-
Students	-	-	(433)	433	-	-
Toddler Group	-	65	(90)	25	-	-
Trustees	-	-	(159,512)	159,512	-	-
Turkish Belt Ministries	-	-	(2,184)	2,184	-	-
Youth Events	3,985	13,871	(18,560)	704	-	-
	491,670	104,655	(372,271)	186,257	-	410,310
<i>General Unrestricted Funds</i>	313,154	348,779	(9,872)	(258,473)	-	393,589
Total Unrestricted Funds	804,824	453,434	(382,143)	(72,216)	-	803,899

**BILTON EVANGELICAL CHURCH**

**NOTES TO THE ACCOUNTS**

**FOR THE YEAR ENDED 5 APRIL 2020**

*Restricted Funds*

14 Main Street	107,667	-	(4,453)	-	-	103,214
27 Main Street	176,605	-	(31,138)	68,782	-	214,249
Chillax - After Schools Club	1,404	606	(1,424)	-	-	586
Christians Against Poverty Rugby	10,641	8,901	(18,084)	2,934	-	4,392
Hope for Rugby	-	-	(500)	500	-	-
	<u>296,318</u>	<u>9,507</u>	<u>(55,599)</u>	<u>72,216</u>	<u>-</u>	<u>322,442</u>
Aggregate of funds	<u>1,101,141</u>	<u>462,941</u>	<u>(437,743)</u>	<u>-</u>	<u>-</u>	<u>1,126,341</u>

The restricted funds for 14 Main Street and 27 Main Street were created when donations were given to the charity for the purpose of acquiring, extending, refurbishing and equipping these premises. The trustees are investigating the nature of the restrictions to understand whether these restrictions remain.

**Analysis of net assets by fund**

The assets and liabilities of the various funds were as follows:

	<u>Unrestricted Funds</u>		Restricted funds	2020
	General funds	Designated funds	£	£
Fixed assets	98,620	419,289	317,463	835,372
Stock and debtors	9,634	3,212	-	12,846
Cash at bank and in hand	285,336	(561)	4,979	289,753
Current liabilities	-	(11,630)	-	(11,630)
	<u>393,589</u>	<u>410,310</u>	<u>322,442</u>	<u>1,126,341</u>

**BILTON EVANGELICAL CHURCH**

**NOTES TO THE ACCOUNTS**

**FOR THE YEAR ENDED 5 APRIL 2020**

In the previous year the movements in the charity's funds were as follows:

	Opening balance 2019 £	Incoming resources 2019 £	Outgoing resources 2019 £	Transfers in the year 2019 £	Gains and losses 2019 £	Closing balance 2019 £
<i>Designated Funds</i>						
Operations	-	-	(38,103)	38,103	-	-
Ministries	-	7,507	(17,378)	9,871	-	-
Corporate	-	2,533	(15,064)	12,531	-	-
14 Main Street	45,267	-	(765)	-	-	44,502
27 Main Street	173,787	-	(1,690)	-	-	172,097
53 Cymbeline Way	238,081	-	(4,959)	-	-	233,122
Future premises needs	-	-	-	30,000	-	30,000
GiveTithe	-	-	(3,219)	3,219	-	-
Hope Together	-	-	(2,820)	2,820	-	-
Ladies' Events	-	12,474	(12,909)	435	-	-
Latin Link	-	-	(4,692)	4,692	-	-
Latymer Christian Fellowship Trust Eden Project	-	-	(720)	720	-	-
Men's Events	(1,235)	1,152	(248)	331	-	-
Message	-	-	(720)	720	-	-
Mosaic Café Running Costs	8,327	76,181	(76,594)	-	-	7,914
OMF (Simmons)	-	-	(5,316)	5,316	-	-
Poland partners	-	(650)	700	-	-	50
Rugby YFC	-	-	(4,800)	4,800	-	-
SIM - Mission Partners (Gibson)	-	-	(7,008)	7,008	-	-
Stewardship – Mission Partners (Fraser)	-	-	(1,070)	1,070	-	-
Students	-	-	(250)	250	-	-
Toddler Group	1,390	397	(702)	(1,085)	-	-
Trustees	-	-	(166,090)	166,090	-	-
Turkish Belt Ministries	-	-	(2,040)	2,040	-	-
Willow Creek Leaders' Conference	-	30	(60)	30	-	-
Youth Events	5,444	16,499	(17,958)	-	-	3,985
	<u>471,061</u>	<u>116,123</u>	<u>(384,474)</u>	<u>288,960</u>	<u>-</u>	<u>491,670</u>
<i>General Unrestricted Funds</i>	274,044	332,798	(1,938)	(291,750)	-	313,154
<b>Total Unrestricted Funds</b>	<u><u>745,105</u></u>	<u><u>448,921</u></u>	<u><u>(386,412)</u></u>	<u><u>(2,790)</u></u>	<u><u>-</u></u>	<u><u>804,824</u></u>
<i>Restricted Funds</i>						
14 Main Street	112,120	-	(4,453)	-	-	107,667
27 Main Street	207,743	-	(31,138)	-	-	176,605
Chillax - After Schools Club	2,627	863	(2,086)	-	-	1,404
Christians Against Poverty Rugby	9,447	16,765	(18,361)	2,790	-	10,641
	<u>331,937</u>	<u>17,628</u>	<u>(56,038)</u>	<u>2,790</u>	<u>-</u>	<u>296,317</u>
<b>Aggregate of funds</b>	<u><u>1,077,042</u></u>	<u><u>466,549</u></u>	<u><u>(442,450)</u></u>	<u><u>-</u></u>	<u><u>-</u></u>	<u><u>1,101,141</u></u>



**BILTON EVANGELICAL CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 5 APRIL 2020**

**Analysis of net assets by fund**

The assets and liabilities of the various funds were as follows:

	<u>Unrestricted Funds</u>			
	General funds	Designated funds	Restricted funds	2019
	£	£	£	£
Fixed assets	105,953	426,924	353,054	885,932
Stock and debtors	4,689	6,152	-	10,840
Cash at bank and in hand	202,513	14,252	12,046	228,811
Current liabilities	-	(24,441)	-	(24,441)
Interfund loans	-	68,782	(68,782)	-
	<u>313,155</u>	<u>491,669</u>	<u>296,318</u>	<u>1,101,143</u>

The 'Interfund loans' reflect the fact that mortgage and loan payments were made from designated funds during 2016/17 and 2017/18, relating to the purchase and refurbishment of restricted buildings.

**14 Christians Against Poverty (CAP) Incoming Resources & Resources Expended**

Christians Against Poverty (CAP) Rugby is run as a restricted fund of Bilton Evangelical Church whose responsibility is to act as the lead church in the Rugby area.

	2020	2019
	£	£
<b>Incoming Resources</b>		
CAP Rugby Income	8,901	16,765
<b>Total for Incoming Resources</b>	<u>8,901</u>	<u>16,765</u>
<b>Outgoing Resources</b>		
CAP Rugby General Running	(3,340)	(4,280)
CAP Rugby to CAP Central	(4,992)	(4,992)
CAP Rugby Gross Salaries	(9,752)	(9,089)
CAP Rugby Employer's NIC	-	-
<b>Total for Outgoing Resources</b>	<u>(18,084)</u>	<u>(18,361)</u>
<b>Transfers from unrestricted funds</b>	2,934	2,790
<b>Balance for CAP Rugby for Year</b>	<u>(6,249)</u>	<u>1,194</u>
Balance Brought Forward	<u>10,641</u>	<u>9,446</u>
Balance Carried Forward	<u>4,392</u>	<u>10,641</u>

**BILTON EVANGELICAL CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 5 APRIL 2020**

**15 Mosaic Outreach Project Incoming Resources & Resources Expended**

This is run as a designated fund of the church and the following notes apply:-

- The premises were bought and fitted out by the church.
- No depreciation has been charged to Mosaic for the Fixtures & Fittings.
- No rent is charged to Mosaic by the church for use of the premises.

	2020 £	2019 £
<b>Incoming Resources</b>		
Sales		
Mosaic Income	76,327	76,181
<b>Total for Incoming Resources</b>	<b>76,327</b>	<b>76,181</b>
<b>Outgoing Resources</b>		
Purchases		
Mosaic Catering Expenditure	27,514	29,683
Mosaic Cleaning & General Running	3,118	3,661
Mosaic Repairs & Renewals	7,005	4,049
<b>Total for Purchases</b>	<b>37,637</b>	<b>37,393</b>
Direct Expenses		
Mosaic Gross Salaries	29,657	29,275
Mosaic Employer's NIC	534	666
Mosaic Pension	868	589
Mosaic Papers, Books, Music	1,615	1,351
<b>Total for Direct Expenses</b>	<b>32,674</b>	<b>31,880</b>
Overheads		
Mosaic Rates	491	720
Mosaic Heating, Lighting, Water	4,220	4,322
Mosaic Telephone	564	460
Mosaic Bank Charges	2,123	1,820
<b>Total for Overheads</b>	<b>7,397</b>	<b>7,321</b>
<b>Total for Outgoing Resources</b>	<b>77,709</b>	<b>76,594</b>
<b>Balance for Mosaic Outreach Project for Year</b>	<b>(1,381)</b>	<b>(413)</b>
<b>Subsidy to Mosaic from General Church Funds</b>	204	-
<b>Balance Brought Forward</b>	<b>7,914</b>	<b>8,327</b>
<b>Balance Carried Forward</b>	<b>6,737</b>	<b>7,914</b>

**16 Operating lease commitments**

The charity has a lease on a property at 27 Main Street, this is for 24 years with effect from 1 April 2017 and is subject to an annual rental of £2,000 per annum to be increased every 3 years in line with RPI. From 1 April 2020 the rent is £2,189 per annum. The minimum amounts payable (until the next break clause and ignoring the potential effect of future rent reviews) in respect of this lease is as follows:

	2020 £	2019 £
Payments falling due:		
Within one year	2,189	2,000
Between one and five years	8,756	8,000
After five years	35,024	34,000
	<u>45,969</u>	<u>44,000</u>

During the year the charity was charged £2,000 (2019: £2,000) for its operating lease.

**BILTON EVANGELICAL CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 5 APRIL 2020**

**17 Transactions with related parties**

During the year the charity:

- a) received donations totalling £49,839 (2019: £40,751) from related parties (which includes trustees, anyone closely connected to them and key management).
- b) did not pay any expenses (2019: £nil) to, or for, the trustees; other than reimbursement where individuals were acting as agent for the charity.

During the year the charity also made the following payments to, or for, related parties:

Mrs Isobel Berridge, who is closely related to Mr Alf Berridge, who was a trustee until November 2019, received employment benefits totalling £nil (2019: £2,059) for providing services to the charity, as permitted by the governing document.

Mrs Erica Richmond, who is closely related to Dr Mark Richmond, who is a trustee, received employment benefits totalling £13,269 (2019: £12,387) for providing services to the charity, as permitted by the governing document.

**18 Members**

Each member of the company commits to contribute if the charity is wound up an amount of £10.

**BILTON EVANGELICAL CHURCH**  
**DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES**  
**FOR THE YEAR ENDED 5 APRIL 2020**

		Unrestricted Funds - General		Unrestricted Funds - Designated		Restricted Funds		Total Funds	Total Funds
		2020	2019	2020	2019	2020	2019	2020	2019
Note		£	£	£	£	£	£	£	£
<b>INCOME AND ENDOWMENTS FROM:</b>									
Donations and legacies	3	346,506	331,991	6,304	10,027	606	2,072	353,416	344,090
Charitable activities	4	420	81	97,122	105,718	8,901	15,556	106,443	121,354
Investments		110	-	-	-	-	-	110	-
Other income		1,744	727	1,229	379	-	-	2,972	1,105
<b>Total income and endowments</b>		<b>348,779</b>	<b>332,798</b>	<b>104,655</b>	<b>116,123</b>	<b>9,507</b>	<b>17,628</b>	<b>462,941</b>	<b>466,549</b>
<b>EXPENDITURE ON:</b>									
Charitable activities:	5	9,872	1,938	372,271	384,475	55,599	56,038	437,742	442,450
<b>Total Expenditure</b>		<b>9,872</b>	<b>1,938</b>	<b>372,271</b>	<b>384,475</b>	<b>55,599</b>	<b>56,038</b>	<b>437,742</b>	<b>442,450</b>
<b>Net income/(expenditure)</b>		<b>338,907</b>	<b>330,860</b>	<b>(267,616)</b>	<b>(268,351)</b>	<b>(46,092)</b>	<b>(38,410)</b>	<b>25,199</b>	<b>24,099</b>
<b>Transfers between funds</b>	13	<b>(258,473)</b>	<b>(291,750)</b>	<b>186,257</b>	<b>288,960</b>	<b>72,216</b>	<b>2,790</b>	<b>-</b>	<b>-</b>
<b>Net movement in funds</b>		<b>80,434</b>	<b>39,110</b>	<b>(81,359)</b>	<b>20,608</b>	<b>26,124</b>	<b>(35,620)</b>	<b>25,199</b>	<b>24,099</b>
<b>Reconciliation of funds:</b>									
Total funds brought forward		313,155	274,045	491,669	471,061	296,318	331,938	1,101,142	1,077,043
<b>Total funds carried forward</b>	13	<b>393,589</b>	<b>313,155</b>	<b>410,311</b>	<b>491,669</b>	<b>322,442</b>	<b>296,318</b>	<b>1,126,341</b>	<b>1,101,142</b>