

Trustees' Annual Report

For the period from 1st January 2021 to 31st December 2021

Cosham Baptist Church

Charity Number : 1126959 Registered Address:

Cosham Baptist Church

48 Havant Road

Cosham

Portsmouth

Hampshire

PO2 6QZ

Trustee Name	Office (if any)	Dates acted if not whole year	Name of person (or body) entitled to appoint Trustee (if any)
Rev. Wayne John Dulson	Minister		Church Members
Rev. Simon Andrew Ford	Minister		Church members
Richard Michael Brooks	Secretary		Church members
Kevin Philip Tutte	Treasurer		Church members
Matthew Peter Woodroffe			Church members
Elizabeth Ann Caush			Church members
Frances Barnes			Church members
Sunday Onuh		Resigned 21/01/2021	Church members
Gillian Louise Parmee			Church members
Jerilyn Joy Swaffer			Church members
David Morris Evans			Church Members

Property Trustees:

The Baptist Union Corporation Limited

Baptist House

129 Broadway

Didcot

Oxfordshire

OX11 8RT

Independent Examiner

Mr Graham Woodyet

Structure, Governance and Management

Cosham Baptist Church is a charitable unincorporated association governed by its constitutional (approved governing) documents.

The church is a member of the Baptist Union of Great Britain (BUGB) and of the Southern Counties Baptist Association (SCBA) and supports the activities and funds of both these.

Church Membership is open to all who:

- Accept the beliefs of the church.
- Meet the church's qualification on Baptism.
- Commit themselves to serving Christ within the church and beyond.
- Abide by the decisions of the Church Members' Meeting.
- Acknowledge their responsibilities as church members.
- Have their membership application accepted by the Church Members' Meeting

The usual mode of entry into church membership is following baptism by immersion upon personal profession of faith. However, Cosham Baptist Church has an open membership policy, so that persons seeking membership who have not been baptised in the manner described may at the discretion of the of the Church Members' Meeting be accepted into full membership based on their own public profession of faith.

Ministers (who are also Trustees) are called (elected) by a majority vote of church members and serve until they resign or are voted out by church members at an extraordinary church members' meeting. Church Deacons (who are also Trustees) are elected from the church members by secret ballot usually at the church's Annual General Meeting and serve for three-year periods before needing re-election.

All new Trustees are given a copy of the Charity Commissioners current leaflet/guide on being a charity trustee and relevant BUGB/SCBA guidance. They are entitled, should they wish, to attend a training day at the church's expense to further clarify their knowledge. The Trustees meet usually once per month to review the activities of the church and make decisions regarding the church's activities.

Church Members are entitled to attend church meetings in person and are now also entitled to view meetings online and vote remotely if they are unable to attend in person.

Ordinary Church Members' Meetings are held at regular intervals on not less than four occasions in any calendar year and normally bimonthly. These are an opportunity to consider and review routine matters associated with the life of the Church including issues related to church membership.

One Ordinary Church members meeting each year includes the Annual Church members meeting for the church members to receive annual accounts and reports, to appoint Auditors or Independent Examiners and to consider proposals for the strategy and vision of the church in the coming year.

An Extraordinary (Special) Church members' Meeting can be convened when necessary to consider the appointment or dismissal of a Minister, matters related to the purchase, sale, lease, mortgage or redevelopment of church property or matters considered by the Charity Trustees to be of sufficient importance to require the calling of a Special members' Meeting.

Summary of the Objects of the Charity set out in the Governing document:

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Summary of the main activities undertaken for the public benefit in relation to these objects:

Fulfilling the purposes, the church engages in a range of activities including:

- Regular public worship, prayer, Bible study, preaching and teaching
- Worship Services are streamed to the internet and can be viewed via our website by the public.
- Baptism as defined in the Baptist Union's Declaration of Principle.
- The Communion of the Lord's Supper which will normally be observed at least once a month.
- Evangelism and mission locally, regionally, nationally, and internationally.
- The Teaching, encouragement, welcome and inclusion of young people.
- The nurture and growth of Christian Disciples
- Education and training for Christian and community services
- Giving pastoral care and encouraging others to do likewise
- Supporting and encouraging charitable action in the UK and abroad
- Encouraging relationships with other Baptist churches, other denominational churches, and Christians in general

Summary of the main achievements of the charity during 2021

During the year the church started to re-open the buildings, following Government advice regarding the Covid pandemic, for in person services with gradually increasing numbers. Thanks to the generosity of the congregation, we were able to upgrade our technology to be able to live stream our Sunday Morning services to those who could not attend in person.

We gradually restarted some of our in-week activities, initially with on-line activities (including members' Vision Meetings, prayer meetings, some Life Groups and activities for children & youth). As restrictions were relaxed, we were able to resume in person meetings. However, we do continue to offer some meetings online or as hybrid meetings (held in person, but including those who wished to attend online).

Appropriate Covid safety procedures had to be put in place for those visiting the Church Buildings.

We had found that more people had been able to attend church meetings when we held these online. So, when we returned to in person meetings, the Church's constitution was changed to allow hybrid church meetings so that those who could not be present in the Church Buildings could still take part.

As the church buildings were re-opened, then various items of maintenance work were carried out. We are particularly grateful to the gentleman from the Community Service Team, who redecorated our foyer and reception area for us.

The church hosted an eco-play called "Florence and the Mermaids tears" to highlight plastic pollution of the seas.

The church commissioned one of our members, to train as a missionary to serve overseas.

We have started hosting a service here for adults with additional needs.

During the year the Church welcomed back the various groups who hire our premises to meet here during the week.

Financial Review

Our overall income for the year 1st January 2021 to 31st December 2021 was £202,446 balanced against an expenditure of £192,670 resulting in a surplus over the year of £9,941. However, the surplus was only because of generous giving related to a Gift Day.

Income and expenditure were influenced by the effects of Covid during the first few months of the year, after which we began to return to a more normal level of activity which was reflected in a return of income from hall bookings and an increase in expenditure on servicing the building to accommodate these. Sadly, we needed to make one member of staff redundant during the year to reduce our expenditure.

The main source of income for the church remains the generous voluntary giving of its members and other regular attenders. Most of this came from Standing Orders which amounted to £108,096 over the year, an increase of £3,512 over the previous year. Other voluntary giving continued to be affected by the difficulty of collecting a Sunday Offering due to the Government restrictions because of Covid. Some donors had transferred to Standing Orders, others gave by bank transfer or cheque. A further means of accepting donations was the purchase of a digital collection plate which enabled card donations. Our income from Church Collections and Sundry Donations amounted to £25,688, a decrease of £4,096.

Income for a Gift Day to enable the updating of our audio-visual facilities in the chapel and to stream services resulted in an additional £21,000.

From the donations received for the general offering and the Gift Day combined, we were able to claim £28,803 in Gift Aid, an increase of £3,133 over last year's amount.

As we returned to a more normal pattern of activity, we restarted employing cleaners and as we increased the use of the building, and this resulted in increased bills for utilities. Overall expenditure was £192,670 an £8,362 decrease on the previous year. In addition, we repaid £8,585 on our loan to purchase the manse.

Children, Youth and Families restarted their activities gradually during the year and consequently had a considerably reduced income of £2,809 from fees paid by parents for their children to attend the various after school clubs and Music Makers. Balanced against expenditure of £4,875 this resulted in a resulting in a deficit of £2,066.

At the end of the year, we had £57,187 in our General Fund, there was £8,623 in the fund designated for Children, Youth and Families and £1,988 in the Bethany Fund, which works with Senior Citizens. The Fellowship Fund retained £1,231 and there was £521 set aside for the Hope into Action House (to support a refugee living in a local house).

All in all, our reserves were £66,428 plus an additional £8,623 held by Children, Youth and Families.

Brief Statement of the Charity's Policy on Reserves

The trustees have agreed that our policy on reserves would remain unchanged at a reserve threshold of £45,000. This would be sufficient to enable a controlled closure over a period of three month in the event of a sudden complete cessation of income. Although we would need to give some members of staff more than three months' notice, the Trustees considered that a sudden complete cessation of income was an unlikely scenario. It would be more likely that there would be a gradual loss of income, and in these circumstances, reserves would be needed to enable us to tailor our spending to the new circumstances. One other risk was that, particularly as we return to a more normal level of activity, we might find problems with the building which had developed during shutdown and might require urgent work.

At the end of 2021, our reserves totalled £66,428, well above our reserve limit. However, the Trustees are aware that we are currently facing a challenging financial situation, with a decrease in our membership, rising utility bills and the risk of additional maintenance costs being found as we re-open. The budget for next year anticipates a deficit and the Trustees have tried to reduce expenditure as far as possible in a way that is consistent with us fulfilling our charitable purposes. The Trustees will continue to monitor the financial situation and our reserves closely to ensure that the church remains financially viable.

Independent Examiner

- The church voted at the Annual General Meeting to reappoint Mr Graham Woodyet as our Independent Examiner for the 2021 accounts.

Declaration

The Trustees have read the Charity Commission's guidance on Public Benefit and have taken regard of this in making decisions relating to the running of the charity. They are satisfied that the activities described above are consistent with our declared purpose and provide benefit to the public.

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees:

Signature:

R M Brooks

Richard Brooks (Church Secretary)

Signature:

KP Tutte

Kevin Tutte (Church Treasurer)

Date: 21st AUG 2022

Date: 21st August 2022

Cosham Baptist Church

Analysis of income and expenditure

Selected period: 01 January 2021 to 31 December 2021

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Income and endowments						
Donations and legacies						
1101 - Standing Orders	108,096.00	—	—	—	108,096.00	104,584.50
1103 - Gift Aid and GASDS received	28,803.45	—	—	—	28,803.45	25,670.49
1104 - Sunday school "Snail" collect	—	—	—	—	—	—
1105 - Church collections	23,860.91	—	—	—	23,860.91	29,101.67
1107 - Sumup Donations (DONA)	1,009.61	—	—	—	1,009.61	—
Contactless	—	—	—	—	—	—
1108 - Youth Account	—	—	—	—	—	—
1114 - Fellowship Fund Donations	—	360.00	—	—	360.00	360.00
1132 - African Bible Translators	—	—	—	—	—	—
1133 - TEAR Fund offerings	—	—	—	—	—	—
1134 - BMS Birthday Scheme	—	—	—	—	—	—
1135 - General Mission Giving	490.00	—	—	—	490.00	300.00
1139 - Harvest India	—	—	—	—	—	—
1140 - Phatfish	—	—	—	—	—	—
1141 - Simons Sabbatical Donations	—	—	—	—	—	—
1144 - Chris Tutte Training	—	—	—	—	—	—
1145 - Vanessa Music Makers Family Project	2,320.00	—	—	—	2,320.00	2,280.00
1146 - Hope into Action House	—	—	—	—	—	1,595.00
1173 - Grants received	967.19	—	—	—	967.19	2,710.50
1174 - Legacies and Church Development	—	—	—	—	—	—
1175 - Thanksgiving Gift Days	21,000.00	—	—	—	21,000.00	—
1176 - Manse Purchase and Church Development fu	—	—	—	—	—	—
1177 - Church Weekend Receipts	—	—	—	—	—	—
1178 - Transfer of CYF Account to Finance Co-Or	—	—	—	—	—	—
1184 - CYF Sundry donations	—	—	—	—	—	4.15
1186 - CYF General Income	—	130.13	—	—	130.13	791.06
Donations and legacies Totals	186,547.16	490.13	—	—	187,037.29	167,397.37
Income from charitable activities						
1110 - Wedding and funeral fees	—	—	—	—	—	—
1117 - Photocopier donations	85.40	—	—	—	85.40	22.80
1180 - CYF Music Maker Attendance Fees	—	2,417.90	—	—	2,417.90	3,831.42
1181 - CYF Payments for Children/Youth Clubs	—	15.00	—	—	15.00	293.99
1182 - CYF Payments for Activities, Events, Wee	—	240.00	—	—	240.00	530.00
1183 - CYF Payments for football team	—	—	—	—	—	—
1185 - CD MM Project	—	6.50	—	—	6.50	40.00
1187 - Adult Ministries	—	—	—	—	—	—
Income from charitable activities Totals	85.40	2,679.40	—	—	2,764.80	4,718.21

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
Other trading activities						
1112 - Book stall sales	—	—	—	—	—	—
1113 - Hall lettings	10,479.17	—	—	—	10,479.17	5,376.80
1171 - Fund raising income	—	—	—	—	—	—
1172 - Appeals	—	—	—	—	—	—
Other trading activities Totals	10,479.17	—	—	—	10,479.17	5,376.80
Investments						
1121 - Interest received	4.00	—	—	—	4.00	36.28
Investments Totals	4.00	—	—	—	4.00	36.28
Other income						
1106 - Sundry donations	769.08	—	50.00	—	819.08	533.37
1109 - PCC	—	—	—	—	—	—
1115 - Refunds	1,238.59	—	—	—	1,238.59	473.75
1116 - Bethany Care	—	—	—	—	—	164.07
1131 - Feed in Tariff from Solar Panels	103.68	—	—	—	103.68	294.03
1179 - CAST	—	—	—	—	—	—
Other income Totals	2,111.35	—	50.00	—	2,161.35	1,465.22
Income and endowments	199,227.08	3,169.53	50.00	—	202,446.61	178,993.88
Grand totals						

Expenditure

Costs of generating funds

1340 - Baptist Building Loan	—	—	—	—	—	—
1360 - Phatfish	—	—	—	—	—	—
1368 - Training	135.00	—	—	—	135.00	2,040.00
1364 - Simon's long service remuneration	—	—	—	—	—	—
Costs of generating funds Totals	135.00	—	—	—	135.00	2,040.00

Expenditure on charitable activities

1300 - Car Expenses	335.25	—	—	—	335.25	—
1301 - Salaries & Expenses	89,036.23	—	—	—	89,036.23	83,197.61
1302 - NI employer and employee	9,767.73	—	—	—	9,767.73	9,568.70
1303 - Pension Contributions	14,914.56	—	—	—	14,914.56	13,987.23
1304 - Tax	—	—	—	—	—	7,395.80
1305 - Guests Speakers Fees	664.40	—	—	—	664.40	487.80
1306 - Fellowship Support Fund	—	130.25	—	—	130.25	119.40
1307 - Simon Heating allowance	159.96	—	—	—	159.96	159.96
1308 - Wayne Heating allowance	—	—	—	—	—	—
1309 - Simon Book Allowance	47.83	—	—	—	47.83	370.56
1310 - Jim Book Allowance	—	—	—	—	—	—
1311 - Resource Centre & Literature	—	—	—	—	—	—
1312 - IT and AV Equipment	21,672.77	—	—	—	21,672.77	931.52
1313 - Mission Outreach (+Alpha)	60.00	—	—	—	60.00	250.00
1315 - Children and Families Work	530.00	—	—	—	530.00	331.32
1316 - Youth	—	—	—	—	—	—
1317 - Music and Worship	78.00	—	—	—	78.00	76.00
1318 - Floral/Banner Display	—	—	—	—	—	7.00
1319 - Catering and Kitchen supplies	37.92	—	—	—	37.92	698.18
1320 - Bookstall expenses	—	—	—	—	—	—

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
1321 - Administrator's Salary & Exps	—	—	—	—	—	—
1322 - Fees/Del Exps/Licences	3,372.78	—	—	—	3,372.78	4,436.51
1323 - Stationery, office supplies, publicity	359.58	—	—	—	359.58	162.21
1324 - Photocopier Costs	1,062.63	—	—	—	1,062.63	1,469.31
1325 - Telephone & Internet	493.85	—	—	—	493.85	637.09
1326 - CBC Non-Domestic Rates	—	—	—	—	—	—
1327 - Insurances	4,115.63	—	—	—	4,115.63	3,942.84
1328 - Heating/light/water	4,716.86	—	—	—	4,716.86	5,459.37
1329 - Office Equipment	—	—	—	—	—	—
1330 - Bethany care Expenses	—	—	—	—	—	—
1331 - Repairs and renewals	4,462.23	—	—	—	4,462.23	5,077.90
1332 - Cleaning	3,824.81	—	—	—	3,824.81	3,372.61
1333 - Church Development	—	—	—	—	—	—
1334 - Church Dev Loan Repayment	—	—	—	—	—	—
1335 - Alarm & Security	1,238.60	—	—	—	1,238.60	906.34
1336 - Particular Baptist Fund repaym	—	—	—	—	—	—
1337 - SCBA Loan repayment	—	—	—	—	—	—
1338 - BU Corp Loan repayment <i>INTEREST</i>	5,608.68	—	—	—	5,608.68	6,111.85
1339 - Baptist Building Fund repaymen	—	—	—	—	—	—
1341 - BMS	5,008.00	—	—	—	5,008.00	8,616.00
1342 - BMS Birthday Scheme	—	—	—	—	—	—
1343 - Home Mission	7,704.00	—	—	—	7,704.00	9,496.00
1344 - Church of the Year Donation	—	—	—	—	—	—
1345 - Spurgeon's College Donations	—	—	—	—	—	—
1346 - Other Mission Giving	1,200.00	—	—	—	1,200.00	2,150.00
1347 - Solent Youth for Christ	—	—	—	—	—	—
1348 - African Bible Translators	—	—	—	—	—	—
1349 - Tim and Hannah Flatman Mission support	600.00	—	—	—	600.00	600.00
1350 - Partners in Mission	—	—	—	—	—	—
1351 - BU subscriptions	812.24	—	—	—	812.24	—
1352 - TEAR Fund donations	100.00	—	—	—	100.00	—
1353 - Evangelical Alliance Subscript	—	—	—	—	—	—
1354 - Prior support to AIM Intl	—	—	—	—	—	—
1355 - Hannah Mills	—	—	—	—	—	—
1356 - Tracey Ansell	—	—	—	—	—	—
1357 - Tony Campolo	—	—	—	—	—	—
1358 - Harvest India Expenses	—	—	—	—	—	—
1359 - Portsmouth Food Bank	240.00	—	—	—	240.00	240.00
1361 - Bank charges	180.00	—	—	—	180.00	124.50
1362 - Church Weekend	—	—	—	—	—	—
1363 - Manse/Relocation Fund	—	—	—	—	—	17,107.00
1366 - Kevin Mills - Spurgeons College	—	—	—	—	—	—
1367 - Sarah Thomas - Moorlands College	—	—	—	—	—	—
1369 - Music Makers Family Project	3,525.12	—	—	—	3,525.12	3,525.12
1371 - Legal fees	—	—	—	—	—	—
1372 - Architects fees	—	—	—	—	—	—
1373 - Hope into Action House	—	—	294.00	—	294.00	779.93
1381 - Deprec - office eqpt	—	—	—	—	—	—
1382 - CYF Activities, venue hire, events ticke	—	170.00	—	—	170.00	80.00
1383 - CYF Love gifts	—	—	—	—	—	—
1384 - CYF Mission giving	—	1,416.00	—	—	1,416.00	1,398.00
1385 - CYF Computer, software, websites	—	1,168.51	—	—	1,168.51	405.38
1386 - CYF resources, props, decorations	—	1,295.37	—	—	1,295.37	2,029.51
1387 - CYF food and catering	—	190.43	—	—	190.43	733.90
1388 - CYF Football team expenses	—	—	—	—	—	—
1389 - CYF Insurance	—	—	—	—	—	—

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
1390 - CYF Transport costs	—	—	—	—	—	—
1391 - CYF Ministerial expenses	—	—	—	—	—	—
1392 - CYF Visiting Speakers	—	—	—	—	—	—
1393 - CYF Music Maker Project	—	27.71	—	—	27.71	27.70
1394 - CYF Stationery and publicity	—	36.00	—	—	36.00	313.74
1395 - CYF Sundries	—	87.57	—	—	87.57	23.98
1396 - CYF General Expenses	—	483.42	—	—	483.42	1,717.19
1397 - CYF	—	—	—	—	—	—
1398 - CYF PayPal fees	—	0.29	—	—	0.29	26.56
1399 - CAST expenses and equipment	—	—	—	—	—	10.98
1400 - Wayne Dulson Heating allowance	159.96	—	—	—	159.96	159.96
1701 - Wayne Dulson Book allowance	94.27	—	—	—	94.27	21.70
Expenditure on charitable activities Totals	186,183.89	5,005.55	294.00	—	191,483.44	198,744.26
Other expenditure						
1314 - Sundry Items	613.36	—	—	—	613.36	917.97
1365 - Health and Safety	438.92	—	—	—	438.92	110.08
Other expenditure Totals	1,052.28	—	—	—	1,052.28	1,028.05
Expenditure Grand totals	187,371.17	5,005.55	294.00	—	192,670.72	201,812.31

9775.89 (22418.43)

Cosham Baptist Church

Balance Sheet detailed

	As at 31/12/2021	As at 31/12/2020
Fixed assets		
1401: The Link Centre	513,916.29	513,916.29
1408: Church Manse 176 Hawthorn Crescent	285,000.00	285,000.00
Total Fixed assets	798,916.29	798,916.29
Current assets		
1500: CAF Gold Savings Account	41,865.56 ✓	33,464.56
1501: Portman current a/c	—	—
1502: Barclays Bank current a/c	16,768.01 ✓	19,925.29
1503: Portman deposit a/c 1	—	—
1504: Church Weekend Account	—	—
1506: Petty Cash	56.08	56.08
1511: Year End Debtors	—	3,631.48
1512: CYF Lloyds	8,591.91 ✓	12,270.83
1513: CYF PayPal	31.45 ✓	3.37
1514: CAF Current Account	2,523.97 ✓	5,223.76
Z05: Accounts Receivable	5,857.82 ✓	3,687.26
Total Current assets	75,694.80	78,262.63
Liabilities		
1611: Un-cleared cheques at year-end	—	—
1612: SCBA Development Loan	—	—
1613: Particular Baptist Fund Loan	—	—
1614: Baptist Union Corporation Loan	176,321.99	184,907.03
1615: Baptist Building Fund Loan	—	—
6699: Agency collections <i>Burthorpe</i>	40.00 ✓	2,917.00
Z04: Accounts Payable	—	881.68
Total Liabilities	176,361.99	188,705.71
Net Asset surplus (deficit)	698,249.10	688,473.21
Reserves		
Excess / (deficit) to date	9,775.89	(22,818.43)
Z01: Starting balances	688,473.21	711,291.64
Total Reserves	698,249.10	688,473.21

As at
31/12/2021

As at
31/12/2020

Represented by Funds

Unrestricted	86,223.69	612,285.11
Designated	11,843.41	15,264.50
Restricted	600,182.00	60,923.60
Endowment	—	—
Total	698,249.10	688,473.21

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF COSHAM BAPTIST CHURCH

I am reporting on the accounts of the Trust for the year ended 31 December 2021, which show a surplus of income over expenditure for the year of £9,775 and net assets of £698,249.

The charity's trustees are responsible for the preparation of the accounts. The Trustees consider that an audit is not required and have elected that the accounts for the year should be examined by an Independent Examiner rather than be subject to Audit.

Responsibilities of the Trustees and the Independent Examiner

It is my responsibility as the Independent Examiner to examine the accounts under the provisions of the Charities Act 1993 and report whether there are any matters which have come to my attention.

Basis of Independent Examiner's Report

My examination included

- a review of the systems in place for controlling income and expenditure
- a review of the accounting records
- comparison of the accounts on which I am reporting with those records
- seeking explanations from the trustees concerning matters disclosed in the accounts.

The procedures undertaken do not provide all of the evidence which would be required in an audit. Consequently I do not express an audit opinion on the view shown by the accounts.

Independent Examiner's statement to the Trustees

During the course of my review **no matters** have come to my attention which give me cause to believe that the requirements to keep accounting records and prepare accounts which comply with those records have not been met.

Other Comments

I would draw the attention of the Trustees to the following key matters in the accounts:

- 1 The principal asset on the Balance Sheet of the Trust is the Link Centre property which has an accumulated capitalised cost of £513,916. I have not enquired into the current value of this property and no formal valuation has been undertaken of the property. For the purposes of this report I have assumed its present value to be no less than its cost.

Graham Woodyet
Independent Examiner
18 August 2022

