

MARKYATE BAPTIST CHURCH

Registered charity no.1145170

Minister: vacant

Moderator: Revd. Graham Clarke BA (Hons), Chartered MCIPD

Trustees' Annual Report and Accounts 2016

Objectives and Activities

Our objective continues to be one of enabling all people to worship at our church and to live out their faith through worship and prayer, learning about the Gospel, and developing knowledge and trust in the Lord Jesus. We provide pastoral care for those in the local community of Markyate and take part in missionary and outreach work. Additionally, to achieve this it is important that we maintain the fabric of the church building and make improvements to the amenities as finances allow.

Achievements and Performance

Church services are open to all: each Sunday morning public worship is at 10.30 am. Regular gatherings are provided for all ages from new-born babies through children and youth, to middle aged and older. We provide a crèche room, a Sunday class for children aged 4 – 11 and a discussion group for 11 – 16 year olds.

In the absence of an appointed minister Sunday Services have been organised by members of the Leadership Team(LT) and led by visiting preachers and by our own members.

Each month we have continued with our informal service on the second Sunday of each month called Messy Church which attracts families from our village and on the same Sunday, as an alternative to Messy Church we hold a quieter and more reflective evening service called NightLight led by one of our members.

The trustees have continued to seek to appoint a new minister throughout the year using the Baptist Union settlement process. The trustees have met informally with 5 potential candidates two of whom were invited to take Sunday services but not proceeded with further. An advertisement for the pastoral vacancy was also placed in the monthly magazine 'Premier Christianity' producing two applicants one of whom, after an informal meeting with the LT was invited to take a Sunday service and then invited to return to preach with a view to appointment as minister. However, a special members' meeting called specifically to vote on an invitation to the pastorate failed to secure the necessary majority in favour and the year ended with a request to Central Baptist Association to supply more names of possible candidates.

The Youth Minister indicated his desire to resign at the end of the year after having held the post for 10 years and the trustees accepted this with great reluctance and acknowledge the dedication and success he has shown with young people in the community. There are no immediate plans to seek a replacement.

There were 37 members as at 31 December; 1 member died during the year and there were no additions.

Markyate Baptist church has continued to keep prayer as a priority with opportunities for regular corporate prayer being encouraged throughout the year.

Youth work in 2016 has been active in a variety of after-school clubs, pastoral homegroup-based meetings and residential experiences for young people aged 11 – 18. Assisted by a much valued workforce of committed volunteers, we were able to care for and reach out to many young people from a variety of different backgrounds in our village community. A group of 10 young people with 3 adults flew to Barlad in Romania spending 7 days as volunteers assisting the work of the charity Myosotis Trust among local disadvantaged children.

Most regular church activities have continued through the year including Jack and Jill's toddler group, MBC café, art class, keep fit, a Christian book reading group and Baptist Ladies Fellowship. We held a successful one-day 'Noise Project' which saw young and old working together to provide practical support and help in the community giving the opportunity to share the gospel in words and action. Two 'Christians Against Poverty' money management courses have been held to assist those struggling to control their personal finances and ongoing support is being provided for several attendees; new courses are planned for 2017. The Queen's 90th birthday was celebrated with an open air tea party in the church grounds.

Redecoration of the manse was completed early in the year and quickly let through a local property agent providing a steady rental income until such time as it is required again as a manse for a new minister.

Mission and evangelism

We have continued to support financially a broad range of mission activities, particularly Baptist World Mission and, through our Central Baptist Association, Baptist Home Mission. Our Youth Minister continued to be involved with the primary school in Markyate and with St. Albans Educational Projects. In addition to the £370 shown in the Annual accounts on page 6, Baptist World Mission received £1130 paid by individuals directly to BWM as a result of a harvest time appeal.

Ecumenical relationships

The church is a member of Churches Together in Markyate and joint services with Anglicans, Methodists and Roman Catholics were held in January for Women's World Day of Prayer, a Lent study course, Maundy Thursday meal and communion and a Good Friday Walk of Witness, and on Remembrance Day.

Volunteers

The trustees want to thank all who work so hard and give so freely of their time to keeping our church running and making it the lively and vibrant community that it is. Many also make valuable contributions by bringing their expertise to the benefit of the church by ensuring financial resources are used responsibly and that high standards of workmanship are achieved by those contracted to maintain or repair the fabric of the church or to supply goods or services.

Hopes and dreams for the future

Markyate Baptist Church continues to aspire to being a 'Church without walls' in our village community and we continue to work through what this means. We believe it does mean us to be inclusive, not exclusive in our church life offering Christian love, hospitality and acceptance to all, breaking down barriers between church and village in order to communicate the gospel of Jesus Christ. In 2017 we shall continue to seek a new minister who is gifted in preaching and teaching and a team builder, an approachable, friendly and open hearted person who will enjoy getting involved in village life.

Structure, governance and management

The Church is governed and regulated by its own members where all aspects of the work of the church are subject to the approval of the members at meetings held approximately every three months. The Leadership Team is composed of all the trustees who meet monthly to deal with church administration and pastoral concerns and jointly are responsible for preparing the agenda for members' meetings. The moderator, a Baptist minister appointed by the church – currently Revd. G. Clarke of St. Albans - chairs LT meetings and Members' meetings of the church.

The church's constitution takes the form of the model Baptist Union Approved Governing Document which describes, amongst other matters, the objectives and activities of the church and the appointment of trustees.

Administrative information

Markyate Baptist Church is situated in Buckwood Road, Markyate, AL3 8JF. On the Internet, details of church activities can be accessed at www.MarkyateBaptistChurch.org and from which recent services of worship can be downloaded.

Trustees

Claire Adejumo, from April 2016
Helen Barton, *correspondence secretary*
Evelyn Bradley
Mark Buckley
David Hewitson
Ann Kerr, until July 2016
Alan Ruffhead, *treasurer*
Christopher Trew
Janet Wastall, until April 2016
Kate Worden

Financial review

Total income in 2016 amounted to £93,688 compared with £89,195 in 2015 and total expenditure was £57,815 (£102,303).

Donations to a variety of missions totaled £8,828 (£9,490).

The Building Fund – a restricted fund – intended for improvements and extensions to the church building grew modestly during 2016 to £88,969.

The reserves policy of the church is to maintain the equivalent of approximately 3 months' general running costs estimated at £15,000.

The church has no external source of income, other than the occasional hiring out of the church premises and the church minibus. While the pastoral vacancy lasts, the manse is being let at a commercial rate and these rentals together with voluntary donations are used to meet the running costs and maintenance of the church building, salaries and associated employment costs, and for other purposes in accordance with the church's constitution. It is with regret that we report that the minibus, purchased in February 2015, was stolen from the church car park just before Christmas; police investigations are ongoing but hope of recovering the vehicle is not encouraging. Any money paid out by the insurance company will be placed in a special restricted fund for such time as a decision is reached regarding its replacement.

The continuing pastoral vacancy has resulted in low ministerial costs and very modest manse expenses. The financial health of the church remains good and adequate controls are in place to give early warning of any changes for better or worse.

Accounting Policies

The accounts are prepared in accordance with "Accounting and Reporting by Charities – Statement of Recommended Practice" (SORP 2005) issued by the Charity Commission.

Donations and Grants are accounted for when received.

No **Legacies** were received during 2016.

Unrestricted funds represent income which has no specific instructions from the donor about how it can be used and is therefore used by the trustees for any of the church's ordinary purposes.

Designated funds represent sums set aside out of unrestricted funds for specific purposes but which can be transferred in whole or in part back into general funds at any time.

Restricted funds represent donations received or invited for a specific purpose. The funds may only be spent on the specific purpose for which they were given.

Endowment funds are funds whose capital must be maintained, only income from the investment being used as restricted or unrestricted depending on the purpose for which the endowment was established. The church has no such funds.

Fixed assets - the church premises and the manse 50 Buckwood Road, Markyate are included in the Statement of Assets and Liabilities at insurance value because reliable cost information is not available and in the opinion of the trustees a valuation would incur costs out of proportion to the benefit gained by a user of the accounts.

Other assets retained for the church's own use are shown at their latest insured value.

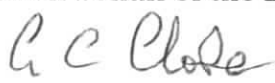
Governance costs – such as legal advice or fees have not been incurred in 2016.

Pensions. The previous minister was a member of the Baptist Pension Scheme, a final salary defined benefit scheme which is not contracted out of the State second pension. The scheme is a multi-employer scheme and it is not possible to identify the assets and liabilities of the scheme which are attributable to the church. With the employment of the active member ceasing in April 2015, a cessation event occurred and as a participating employer, the church became liable for an employer debt. The church took advantage of initiating a period of grace in order to be treated as if it still employed an active member and continued through 2016 to make deficit contributions at a rate calculated by the scheme's administrator.

The former youth minister had a personal flexible pension plan policy with Scottish Equitable plc into which the church paid an employer's contribution. These payments ceased on 31 December 2016.

Staff and Trustees. The church employs 1 person as a cleaner part time. No person earned more than £60,000 during 2016. No trustee received remuneration during the year other than reimbursements incurred solely for minor purchases of provisions for church use.

For and on behalf of the Leadership Team


Moderator

8 March 2017

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2016

	Unrestricted funds £	Designated funds £	Restricted funds £	2016 total £	2015 £
RECEIPTS AND PAYMENTS ACCOUNT					
Receipts					
Receipts from donors					
Voluntary donations and receipts	42,897	1,500	9,387	53,784	63,033
Gift aid tax recovered	11,990	0	1,838	13,828	11,380
Grants	0	0	0	0	4,000
Lettings	8,910	0	5,485	14,395	2,698
Fund raising	109	0	8,524	8,633	3,892
Bank interest	1,882	0	0	1,882	319
Minibus hire	1,166	0	0	1,166	0
<i>Other receipts in 2015</i>					3,873
Total receipts	66,954	1,500	25,234	93,688	89,195
Payments					
Ministry costs <i>see Note 1</i>	21,670	0	370	22,040	33,769
Mission donations <i>see Note 2</i>	6,278	0	2,550	8,828	9,490
Manse costs <i>see Note 3</i>	1,254	0	470	1,724	28,924
Church costs <i>see Note 4</i>	12,934	0	3,208	16,142	28,634
Other expenditure <i>see Note 5</i>	332	0	8,749	9,081	1,486
Total payments	42,468	0	15,347	57,815	102,303
Surplus receipts over payments				35,873	
Cash funds 1st Jan. 2016				96,136	
Cash funds 31st Dec. 2016				132,010	
Funds held by church based organisations <i>see page 8</i>				343	467
STATEMENT OF ASSETS AND LIABILITIES					
Cash funds					
Current accounts				7,141	5,596
Deposit funds				124,869	90,540
Total				132,010	96,136
Assets retained for the church's own use					
Markyate Baptist Church, Buckwood Road				1,570,515	1,547,317
Freehold property, 50 Buckwood Road				350,000	318,655
Minibus				9,000	10,000
Church fittings, furnishings and equipment excluding pipe organ				62,405	61,483
Total assets				1,991,920	1,937,455
Liabilities					
None				0	0

Notes to the Statement of financial activities

	Unrestricted funds £	Designated funds £	Restricted funds £	2016 total £	2015 £
Note 1 MINISTRY COSTS					
Employment costs	15728	0	0	15728	26882
Pastoral care	1940	0	0	1940	1970
Visiting preachers	1415	0	0	1415	828
Minister's resource materials and expenses	1181	0	0	1181	541
Youth minister's resources and expenses	1307	0	200	1507	1750
Training and development	99	0	170	269	78
<i>Other Ministry costs in 2015</i>					1720
Total	21670	0	370	22040	33769
Note 2 MISSION DONATIONS					
Central Baptist Association	2500	0	0	2500	2456
Myosotis Trust	500	0	1388	1888	500
Nansambo School Fund	750	0	750	1500	500
St. Albans Education Projects	1440	0	0	1440	1440
Stand By Me	367	0	83	450	250
EMMS International	300	0	130	430	200
Baptist World Mission	171	0	199	370	725
2:67 Project	250	0	0	250	300
<i>Other Mission donations 2015</i>					3119
Total	6278	0	2550	8828	9490
Note 3 MANSE COSTS					
Refurbishment	0	0	470	470	26830
Repairs	590	0	0	590	197
Utilities	261	0	0	261	1523
Building insurance	403	0	0	403	374
Total	1254	0	470	1724	28924
Note 4 CHURCH COSTS					
Repairs and maintenance	2382	900	1975	5257	2845
Electricity, gas, water, internet	2005	0	0	2005	3044
Cleaning	1577	0	0	1577	1812
Insurance	1367	0	0	1367	1491
New equipment	909	0	0	909	2719
Subscriptions, licences	916	0	0	916	786
Stationery, photocopier, postage	311	0	0	311	317
Catering	518	0	333	851	773
Minibus fuel, repairs, insurance	2949	0	0	2949	14847
Total	12934	900	2308	16142	28634
Note 5 OTHER EXPENDITURE					
Way to the Nations	0	0	2346	2346	0
Youth events	314	0	5588	5902	0
Other	18	0	815	833	1486
Total	332	0	8749	9081	1486

Notes to the Statement of financial activities (continued)

USE OF RESTRICTED FUNDS

RECEIPTS		PAYMENTS	
	£		£
Baptist Missionary Society World Mission			
Harvest appeal	170	Paid to BMS World Mission	370
Collecting boxes	29		
from Unrestricted fund	171		
	<u>370</u>		370
Holiday at Home			
Balance b/f from 2015	66	Provisions for Queen's B'dy Tea Party	204
Donations	21		
from Unrestricted fund	117		
	<u>204</u>		204
Building Redevelopment Fund			
Balance b/f from 2015	72810	Friendship room refurbishment	2875
Gift aid tax refunded	1510	Balance c/f to 2017	88969
Donations	2525		
Loan repayments:			
donations	3500		
manse lettings	5485		
from Unrestricted fund	6014		
	<u>91844</u>		91844
Youth events			
Balance b/f from 2015	98	Fees, food , events fees	224
Contributions and subs.	90	Romania trip air fares	2334
Café receipts	100	insurance	352
Romania trip donations and		donation to D & G Brown	342
fund raising	6454	sundry materials	249
gift aid refund	328	spent in Romania	2117
	<u>7070</u>	donation to Myosotis Trust	1388
		Held in MBC general a/c	64
			<u>7070</u>
Way to the Nations			
Fund raising event	2346	Paid to Way to the Nations	2346

Note to the Statement of financial activities (continued)

Note 8

ASSOCIATED ACTIVITIES

Statement of receipts and payments for clubs and activities associated with the church in 2016

RECEIPTS	£	PAYMENTS	£	BALANCE c/f
				£
Jack and Jill's Toddlers				
Balance b/f from 2015	65	Craft material etc.	24	
Subscriptions	<u>84</u>	Held in MBC a/c	65	
	149	Cash in hand 31 Dec. 16	<u>60</u>	
			149	125
 Baptist Ladies Fellowship				
Cash in hand 1 Jan. 16	16	Food/refreshments	445	
Held in MBC a/c	270	Prizes/gifts/flowers	98	
World Day of Prayer	100	World Day of Prayer	100	
Subscriptions/donations	351	Hire of Care Group bus	100	
Sundry receipts	<u>224</u>	Held in MBC a/c	175	
	961	Cash in hand 31 Dec.16	<u>43</u>	
			961	218
 Men's Group				
Cash in hand 1 Jan 16	63	Transf. to MBC Gen fund	238	
Held in MBC a/c	<u>175</u>			
	238		<u>238</u>	
 Total funds held by associated activities				343

END OF FINANCIAL STATEMENTS

The financial statements on pages 5 - 8 were approved by the trustees and signed on their behalf


A. J. Ruffhead
Treasurer

6.3.2017

Independent Examiner's Report

Report to the trustees of: **Markyate Baptist Church**

On accounts for the year ended: **December 31st 2016**

Charity Number: **1145170**

Financial statements as set out on pages 5 to 8 of the report.

Respective responsibilities of trustees and examiner:

As trustees you are responsible for the preparation of the financial statements. The trustees consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (The 2011 Act) and that an independent examination is needed. As a retired Fellow of the Association of Certified Chartered Accountants I consider myself suitably qualified to carry out the independent examination.

Having satisfied myself that the charity is not subject to audit and is eligible for independent examination, it is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act;
- To follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- To state whether particular matters have come to my attention.

Basis of independent examiner's statement:

My examination was carried out in accordance with General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the financial statements.

Independent examiner's statement:

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

- (1) Which gives me reasonable cause to believe that, in any material respect, the trustees have not met the requirements to ensure that:
 - Proper accounting records are kept; and
 - Accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act; or
- (2) To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:



Grahame John Young
17 Sunset Drive, Luton, LU2 7TN

Date: April 4th 2017