

# Trustees' Annual Report for the period

<b>From</b>	<b>Period start date</b>			<b>To</b>	<b>Period end date</b>		
	Day 01	Month January	Year 2018		Day 31	Month December	Year 2018

## Section A

## Reference and administration details

**Charity name**

Marshalswick Baptist Free Church

**Other names charity is known by**

**Registered charity number (if any)**

1129235

**Charity's principal address**

Sherwood Avenue

St Albans

Hertfordshire

**Postcode**

AL4 9QL

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Rev Graham Clarke	Minister and Trustee		Church Meeting
2	Philip Whitlock	Deacon and Secretary		Church Meeting
3	David Baker	Deacon and Treasurer		Church Meeting
4	Kirsty Adams	Deacon		Church Meeting
5	Cath Cresswell	Deacon		Church Meeting
6	Jonathan Gill	Deacon		Church Meeting
7	Tracey Golding	Deacon		Church Meeting
8				
9				

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
Baptist Union Corporation	

### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Honorary Solicitor	Edmondsons	11 Mill Lane, Welwyn, Herts AL6 9EY
Independent Examiner	Brendan Chambers	4 Hollybush Avenue, St Albans, Herts AL2 3AD
Banker	HSBC	St Albans Branch
Banker	CCLA Investment Management Ltd	COIF Charity Funds

### Name of chief executive or names of senior staff members (Optional information)

N/A

**Description of the charity's trusts**

Type of governing document (eg. trust deed, constitution)	The church became a registered Charity in 2009. It is governed by a constitution agreed by the Charity Commission.
How the charity is constituted (eg. trust association, company)	The church is a charitable unincorporated association.
Trustee selection methods (eg. appointed by, elected by)	Management of the Charity is the responsibility of the Trustees (known as Deacons) who are elected from the membership of the church, by the members of the church, for three-year terms. After two consecutive terms a Deacon is not eligible for election for a year.

**Additional governance issues (Optional information)**

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Marshalswick Baptist Free Church was established in 1967 following the establishment of a Non-Conformist Worshipping Community at Marshalswick, St Albans, Hertfordshire, and the transfer of members from the Tabernacle Baptist Church, St Albans.

In 2018 the charity had 81 Members at the start of the year and 82 at the end.

It is a member of the Baptist Union of Great Britain and the Central Baptist Association being a signatory to the Baptist Union's Declaration of Principle.

The property of the charity is held in trust by the Baptist Union Corporation for the benefit of the charity.

Major decisions of policy and expenditure are referred to the meeting of the Church Members (The Church Meeting) for discussion or ratification.

The Managing Trustees, known as Deacons meet at least 10 times each year. During 2018 there were 7 elected Trustees plus the Minister who is a Trustee by virtue of being an Office Holder. Trustee Meetings are chaired by the Minister.

New Trustees are inducted into their role through meetings and provision of relevant documents as detailed in an Induction Checklist. All Trustees are encouraged to participate in events arranged by the Baptist Union and the Central Baptist Association and other bodies in order to develop their skills as Trustees.

**Risk Management**

Risk assessments are conducted for activities run by the church.

The church has adopted a Health and Safety policy and procedures are reviewed regularly and affirmed at the Annual General Meeting.

The church has a Child Protection policy and a Vulnerable Adults policy – the policies are reviewed and affirmed at the Annual General Meeting.

The key risk factors facing the charity's finances are deemed to be:

- a dramatic drop in the number of members and attendees making financial contributions. However, at present both attendances and voluntary gifts remain strong.

- major and unexpected fabric repairs required; to offset this a major cyclical maintenance programme with budget provision has been set up.
- loss of a major Hall Hire customer, however at present demand for use of the premises exceeds availability.
- in the light of recent activity and developments in the church and wider community and the steps taken, it is believed that the level of risk in these situations is low and that the charity has sufficient financial strength and human resources to limit any damage that may occur.

## Section C

## Objectives and activities

### Summary of the objects of the charity set out in its governing document

The Principal Purposes of the Charity 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 (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

When planning our activities for the year, the Trustees have regard to the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

The charity has fulfilled its obligation to provide a Public Benefit primarily through of the advancement of the Christian religion in a number of ways:

**Provision of Worship** Services are held twice on almost every Sunday and are open to all. Extra services at Christmas and Easter are publicised locally and on our website.

**Education in relation to matters of the Christian Faith** is provided through 'Sunday Club' activities for children, Messy Church for parents and children and a network of Home Based Study Groups for adults.

Educational visits to the church by school groups are a frequent event, as are visits by the Minister and others to local Infant, Junior and Secondary schools to lead Assemblies and participate in Religious Studies Lessons.

**Provision of Pastoral Care.** The Minister and members of the Pastoral Care Group and others regularly visit and offer assistance to the sick and vulnerable, who may not always be church members.

Bereavement support and the provision of Funeral services are available on request to any member of the public.

Marriage preparation courses are available to those seeking to be married in the church.

The Minister is available for advice and consultation by all members of the community.

**Social and recreational activities** are provided for the benefit of different sections of the community. The established groups include the Kanga and Roo Carer and Toddler Group, the Social and Recreation Club, Thursday Club for adults and the Men's Group.

In 2018, Friendship Knot which had started as a women's fellowship group 50 years ago, celebrated its final meeting. Its members now come along to Community Link on Thursday afternoons.

During 2018 our members have hosted a Scrabble Night and an Afternoon Tea Party. We've also had a Pancake Party for Shrove Tuesday and a Light Party on Halloween – both family focused events. In December we hosted an Afternoon Tea and Concert for older members of our community.

In September 2018 we celebrated the 50<sup>th</sup> anniversary of our church in Marshalswick with a family festival for past and present members of our church community.

Activities for Children and Young People are held weekly during school terms. They are known as 'tRaSH' for the 7-11s and FROG for the 11s+.

The weekly Community Link sessions have been expanded to include the provision of IT help, art, knitting and 'brain games'. These sessions were set up initially to help address issues of loneliness – they are now a vibrant and social part of our interaction with the local community.

**Assistance in the relief of poverty.** The church supports charities locally and in other countries, by appeals, fundraising efforts and channeling donations made by members of the congregation to specified charities, £14,516 was distributed in this way during the year. Some charities are supported through the donation of 'gifts in kind', such as donations to the food bank, baby clothes for the Myosotis Trust in Romania, and 'shoeboxes' for Operation Christmas Child. Recycled Tools are collected for Tools with A Mission and Spectacles for Vision Aid.

**Provision of premises.** The church premises are used by 15 different Community Groups on an economical hire basis.

To facilitate this work it is important that we maintain the fabric of the church premises.

#### **Additional details of objectives and activities (Optional information)**

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

The Charity employs a full-time minister accredited by the Baptist Union of Great Britain, responsible for the general leadership, teaching and preaching activities of the church. In accordance with clause 23 of the Church's constitution the minister is entitled to be paid an agreed reasonable remuneration or stipend even though (s)he is one of the Trustees of the Charity.

The Charity also employs a part time cleaner.

All other functions and activities are fulfilled by volunteers.



## Section D

## Achievements and performance

### Summary of the main achievements of the charity during the year

Our 'Messy Church' programme for children and parents has continued to attract a large number of participants, some of whom have developed further contact with the church through its worship and other activities.

Sunday morning church services continue to be the focal point of our worship with activities for children and young people provided in Sunday Club.

Interactive experiences for infant and junior school children known as Easter and Christmas trails have been utilized by over 500 children in the past year enabling them to understand these key Christian Festivals.

The Charity participates with other churches in the area in joint worship and charitable collections as well as in the provision of bibles for children in local schools.

The continuing expansion of the Community Link Sessions to include other activities has increased the number of people having contact with the church.

Special offerings and fund raising events have ensured that £14,516 has been passed on to other charities both locally and abroad.

## Section E

## Financial review

### Brief statement of the charity's policy on reserves

The Trustees review the level of reserves which are held and take account of the risks to income and of unplanned expenditure. The Trustees recognise that reserves will fluctuate due to the timing of income and expenditure.

Since 2016 the target for unrestricted reserves has been to hold an average of £35,000 during the year and at the year end. Following a dip in reserves to help cover the replacement of the boilers, the level of unrestricted reserves on 31 December 2018 was £31,758.

### Details of any funds materially in deficit

None

### Further financial review details (Optional information)

You may choose to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Full details of the Church's financial position are shown in the accounts for the year. The accounts are produced on the Receipts and Payments basis and comply with the current statutory requirements and the requirements of the Constitution.

A break even budget was adopted for 2018.

The Baptist Pension Employer Debt shown in the accounts is a potential debt which could arise if a 'cessation event' occurs, i.e. the church ceases to have a contributing member in the Baptist Pension Scheme. The Baptist Union of Great Britain has made a one-off contribution to the scheme in 2018. The Recovery Plan envisages deficiency contributions continuing until 31 December 2028. The church's deficiency contributions are included in the Payments section of the Accounts.

The main sources of income to the Charity are Offerings, Gift Aid Donations and Room Hire which have been sufficient to cover the normal operational costs of the charity.

In 2018 a new piano was purchased for use in church services and concerts. This was a significant cost which was covered by generous donations from members of the church family.

Despite the economic climate, the income to the church remains healthy and in 2018 our income and expenditure were well matched.

A restricted fund was opened in order to fund an agreed development programme for the premises agreed by the Church members in March 2016. The fund is known as Project 50 and had raised £103,500 by the end of the year.

The reserves of the charity are mainly held in the CCLA Charities Deposit Account which is committed to an Ethical Investment Policy. These investments give some capital growth whilst remaining accessible in the event of urgent need.

## Section F Other optional information


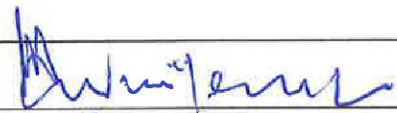
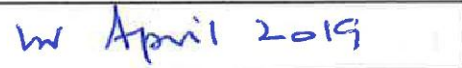
### Future Planning

In 2013 the church appointed MEB Designs to conduct a feasibility study and to advise on possible development of the buildings. The architect's report was received in 2014 and reviewed. Further investigations were conducted and led to the agreement of a building redevelopment strategy in March 2016 known as 'Project 50'. Planning permission was obtained for this in November 2016 and fund raising for its completion commenced and has continued during 2018. We need to raise £219,000 in total for Project 50 so that the first phase of work can begin in 2019.

## Section G Declaration

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Graham Charles Clarke	Philip Andrew Whitlock
Position (eg Secretary, Chair, etc)	Chair	Secretary
Date		





Marshalswick Baptist Free Church

1129235

## Receipts and payments accounts

CC16a

For the period  
from

Period start date  
01/01/2018

To

Period end date  
31/12/2018

### Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
<b>A1 Receipts</b>					
Weekly Offerings	46,216	2,590	-	48,806	48,653
Donation and Other Income	5,153	44,986	-	50,139	35,308
Income Tax Recovered	11,314	6,267	-	17,581	18,441
Investment Income	254	-	-	254	114
Hire of Premises	30,601	-	-	30,601	29,145
Raised for Other causes	4,694	949	-	5,643	5,678
"In Memory" donations	375	2,025	-	2,400	1,500
Grants	-	6,000	-	6,000	-
Legacies	-	1,000	-	1,000	-
Gift Day	-	-	-	-	4,975
<b>Sub total (Gross income for AR)</b>	<b>98,607</b>	<b>63,817</b>	<b>#</b>	<b>162,424</b>	<b>143,814</b>

#### A2 Asset and investment sales, (see table).

	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

<b>Total receipts</b>	<b>98,607</b>	<b>63,817</b>	<b>-</b>	<b>162,424</b>	<b>143,814</b>
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#### A3 Payments

Ministers Costs	26,454	-	-	26,454	26,596
Pension	7,128	-	-	7,128	7,020
Manse Costs	4,967	-	-	4,967	4,244
Donations to Outside causes	14,516	# 949	-	15,465	14,646
Local Mission	3,484	-	-	3,484	4,003
Lighting and Heating	4,864	-	-	4,864	6,507
Cleaning Costs	7,141	-	-	7,141	6,727
Insurance	3,002	-	-	3,002	2,908
Repairs and Maintenance	3,474	238	-	3,712	4,522
Printing and Stationery	1,821	-	-	1,821	1,192
Telephone and Postage	1,291	-	-	1,291	1,318
Licences and Subscriptions	2,473	-	-	2,473	2,460
Publications and Conferences	300	-	-	300	420
Accountancy Fee	200	-	-	200	200
Kitchen Expenses	996	-	-	996	967
Other Expenses	1,090	-	-	1,090	996
Lease Photocopier	749	-	-	749	749
Advertising	152	478	-	630	674
Tea & Tech	-	745	-	745	3,156
<b>Sub total</b>	<b>84,102</b>	<b>2,410</b>	<b>-</b>	<b>86,512</b>	<b>89,305</b>

#### A4 Asset and investment purchases, (see table)

Project 50 Costs	-	13,766	-	13,766	# 38,315
Heating costs and Surveys	14,817	-	-	14,817	-
Recreation	-	351	-	351	-
Piano Cost	-	5,470	-	5,470	-
Community Link new mixer	-	290	-	290	-
<b>Sub total</b>	<b>14,817</b>	<b>19,877</b>	<b>-</b>	<b>34,694</b>	<b>38,315</b>

<b>Total payments</b>	<b>98,919</b>	<b>22,286</b>	<b>-</b>	<b>121,205</b>	<b>127,620</b>
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#### Net of receipts/(payments)

	312	41,530	-	41,218	16,194
<b>A5 Transfers between funds</b>					
<b>A6 Cash funds last year end</b>	32,070	52,833	-	84,903	68,709
<b>Cash funds this year end</b>	<b>31,758</b>	<b>94,363</b>	<b>-</b>	<b>126,121</b>	<b>84,903</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Current Account	31,758	-	-
	Deposit Account	-	-	-
	CCLA Charity Deposit	-	94,363	-
	<b>Total cash funds</b>	<b>31,758</b>	<b>94,363</b>	<b>-</b>

(agree balances with receipts and payments account(s))

[illegible]

B3 Investment assets	Details	asset belongs	Cost (optional)	(optional)
		General		
	Traidcraft Shares 1100 @10p as at 31/12/18		-	110
	Shares suspended due to Traidcraft trading problems. Waiting for new Business proposal from Traidcraft.		-	-
			-	-
			-	-
			-	-

	Details	asset belongs	Cost (optional)	(optional)
<b>B4 Assets retained for the charity's own use</b>	Church Sherwood Avenue	General	-	1,917,342
	Manse 4 Sherwood Avenue	General	-	294,851
	Fixtures and Fittings	General	-	249,623
	Organ	General	-	417,301
			-	
			-	-
			-	-
			-	-
			-	-
			-	-

B5 Liabilities	Details	liability relates	(optional)
	Baptist Pension Employer Debt	General	63,100

Signed by one or two trustees on behalf of all the trustees

Signature

Print Name

Date of approval

4 c Coke  
Debate

G. C. CARKE  
D. G. BAKER

4 FEB 2019





## Independent examiner's report on the accounts

### Section A

### Independent Examiner's Report

Report to the trustees/  
members of

Marshalswick Baptist Free Church

On accounts for the year  
ended

31<sup>st</sup> December 2018

Charity no  
(if any)

1129235

Set out on pages

1 to 2

**Respective  
responsibilities of  
trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities 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 Commission. 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 no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**Independent  
examiner's statement**

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

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; 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:

Date:

23/1/2019

Name:

BRENDAN CHAMBERS

**Relevant professional  
qualification(s) or body**

A.F.A.

(if any):

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**Address:**

4 HOLLYBUSH AVENUE

ST ALBANS

HERTFORDSHIRE AL2 3AD

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight material problems.