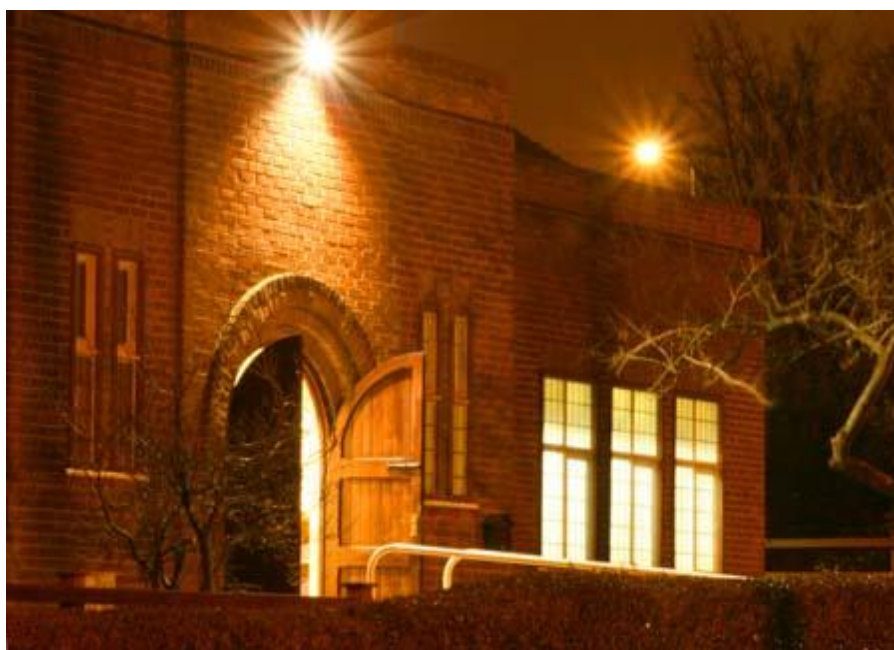


St. Andrew's Baptist Church



Annual Report and Financial Statements

for the year ending 31 December 2010

St. Andrew's Baptist Church

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for the year ending 31 December 2010

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St. Andrew's Baptist Church
Administration Information
for the year ending 31 December 2010

St Andrews Baptist Church is an excepted charity, excepted from registration under Subsection 5 of section 3 of the Charities Act 1993.

Trustees:

Mr Brian Stocker	Chairman
Mrs Angela Mather	Secretary
Mr Gregory Moffatt	Treasurer
Mrs Ann Long	
Mrs Joy Harris	
Mrs Donna Harris	
M's Susan Kimani	
Mr Michael Kammau	

Church:

St. Andrew's Baptist Church
St. Andrew's Road
Bletchley
Milton Keynes
MK3 5DR

Minister:

Brian Stocker
Minister in Training
191 Buckingham Road
Bletchley
Milton Keynes
MK3 5JF

Bank:

Lloyds TSB
Bletchley Branch (301553)
87 Queensway
Blethley
Milton Keynes
MK2 2DW

Investment Manager:

The Baptist Union Corporation Limited
Baptist House
PO Box 44
129 Broadway
Didcot
Oxfordshire
OX11 8RT

Independent Examiner:

Peter Hammond FAIE, FCEA
17 Coombs Close
Bedford
MK42 0EA

St. Andrew's Baptist Church
Annual Report
for the year ending 31 December 2010

The trustees are pleased to present their report together with the independently examined financial statements of St Andrews Baptist Church (St Andrews Road, Bletchley, Milton Keynes. MK3 5DR)

MANAGING TRUSTEES

The church is administered by the Diaconate who are the managing trustees of the charity, comprising:

Mr Brian Stocker	Minister-in-Training and Chairman	
Mrs Angela Mather	Secretary	re-elected March 2010
Mr Gregory Moffatt	Treasurer	
Mrs Jan Bone		resigned Feb 2010
Mrs Ann Long		
Mrs Joy Harris		elected March 2010
Mrs Donna Harris		elected March 2010
M's Susan Kimani		elected March 2010
Mr Michael Kammau		elected March 2010
Mrs Elizabeth Phillips		resigned June 2010

GOVERNING DOCUMENT

The church is governed by its constitution that states that it will be affiliated to the Baptist Union of Great Britain and the local association, which is the Central Baptist Association.

Recruitment and Appointment of Trustees

Deacons, who are the Managing Trustees of the charity, are chosen from the membership of the church who show the reality of their faith by their Christian character and their loyalty to their Lord Jesus Christ. The Diaconate consists of up to nine elected Deacons from whom the Secretary and Treasurer are appointed. Deacons are elected for a period of three years. Elections are held at the Annual General Meeting, when to be elected a candidate must receive not less than two thirds of the number of ballot papers returned.

Induction and Training of Trustees

All new deacons (trustees) are issued with the relevant Baptist Union documents and four of the current diaconate have recently attended a trustee training session run by the Central Baptist Association.

Organisational Structure

The Church is governed by its members where all aspects of the church operation are subject to approval of the Church Meeting, which is normally held bi-monthly. The Minister-in-Training is a paid Managing Trustee and with the Deacons gives leadership to the Church. The Diaconate as a whole manages the day to day running of the Church.

Custodian Trustee

The custodian trustee for the church is the Baptist Union Corporation Limited who hold the title deeds of St Andrews Baptist Church and the Manse at 191 Buckingham Road, Bletchley, Milton Keynes, MK3 5JF. No valuation of the property has taken place recently, and the valuation in the accounts is the insured value.

St. Andrew's Baptist Church
Annual Report
for the year ending 31 December 2010

Relationship with other related bodies

The Church takes an active part in Churches together in Bletchley, until recently a Church Member, Mr Harrison-Jones acted as secretary for the organisation. The church has close links with the Central Baptist Association (CBA). St Andrews has also forged close links with the nearby combined junior school, one member is a Community Governor and the Minister-in-Training is Chair of Governors. The Minister-in-Training regularly visits the school and takes assemblies, the school have also visited the church each year as part of the RE curriculum. This year this has been expanded to providing Easter, Harvest and Christmas services in the church building. In the locality there is a hostel, run under management for the Milton Keynes Council, for young people (aged 16 - 18 yrs) who are essentially homeless and in need of support. The church is in regular contact with the management and clients and have arranged to provide emergency food parcels for young people who arrive outside Social Services working hours and who need support until their case can be resolved so that they have some income to provide for themselves. Alongside that a Church Member is the local contact for an organisation in Milton Keynes know as "The Food Bank". They collect non-perishable goods to parcel up for families in need. The congregation regularly donate goods to this charity. Near to the church is a Nursing and Care Home, Caton House. Each month congregation members provide a short service in the Home on a Friday afternoon and this is proving welcome. Three separate keep fit groups also hire the church out each week. One is essentially for older less flexible people; one for the normally active and the third is based on Latin American dance rhythms. The majority of attendees to these three groups are not members of the congregation.

Coming under the umbrella of the church, and consisting mainly of members of the congregation, is "The Pleasant Hour". This meets fortnightly for a time of worship, a talk or presentation, and a time of socialising over tea and biscuits. This year, during the Back to Church Week organised by the Church, a congregation member and her friend, started a Toddlers group, known as "Stay 'n' Play". This has proved very successful and attracts around 10 family groups each week. The play sessions include a story time when simple bible stories are told. The toddlers remain the responsibility of the adult who brings them and are never left without their supervision. Also attached to the church is Brigade. This started as Girls Brigade and has been running for many years. However, it started to accept boys into the lower age groups, and is now known as Girls Brigade with Boys in Trust, or within the church as Brigade. This change has meant an even bigger group, as the boys bring their friends and their sisters.

RISK MANAGEMENT

All deacons and all those involved in Brigade and Junior Church activities have been CRB checked. Ann Long on behalf of the church follows through all those that are requested to be CRB checked and monitors this throughout the year. The church Secretary and Minister are the named Child Protection Officers and a child safety policy has recently been revised. Brigade Leaders have been working all year on revising all their policies and have a file to which all leaders, helpers and parents have access. Ian Pearce, a member of the church, has undertaken the responsibility of conducting an annual survey of the manse and has recently conducted a full inspection and submitted a report to the deacons who will be acting on this. Daryll Cooper, a member of the congregation, has recently conducted an inspection of the church and submitted his report to the deacons for their action.

St. Andrew's Baptist Church
Annual Report
for the year ending 31 December 2010

OBJECTIVES AND ACTIVITIES

Objects of the Charity

The Church was established, as a plant from another church in the Bletchley area and moved into its present building approximately 55 years ago. Its purpose is the advancement of the Christian religion, through its spiritual activities. These include the maintenance of the buildings, providing a Minister of Religion and holding regular services.

Charities Aims

Under the Baptist Union of Great Britain Declaration of Principle:

- 1 That our Lord and Saviour Jesus Christ, God manifest in the flesh, is the sole and absolute authority in all matters pertaining to faith and practice, as revealed in the Holy Scriptures, and that this Church has liberty, under the guidance of the Holy Spirit, to interpret and administer His Laws.
- 2 That Christian Baptism is the immersion in water into the Name of the Father, Son and Holy Spirit, of those who have professed repentance towards God and faith in our Lord Jesus Christ, "who died for our sins according to the Scriptures, was buried, and rose again the third day"
- 3 That it is the duty of every disciple to bear personal witness to the Gospel of Jesus Christ, and to take part in the evangelisation of the world.

It is our intention to present a holistic gospel message, one that acknowledges our full human wholeness as part of God's created order. We work with an attitude to continually improve how we present a God of love and care for all of humanity and creation. Everything we do will be to demonstrate our faith in a God that accepts us as we are but loves us too much to leave us that way.

St Andrews Baptist Church attempts to be an active Christian fellowship bringing Christian witness to the people of Far Bletchley and beyond. The Church also recognizes its responsibility beyond the local community and engages in both national and international situations through its association with the Central Baptist Association and the Baptist Missionary Society. Periodically we give to other charitable causes such as the Leprosy Mission, Christian Aid, Shoe Box Appeal and MAF.

STRATEGIES

Leadership Training

Many of the diaconate this year attended the Global Leadership Summit developed by the Willow Creek organisation. This followed a few attending the previous year. The diaconate and congregation are also encouraged to attend the CBA seminars that are usually run at a local centre.

Congregational Development

During the regular Church Meetings a time is set aside for small group discussions on matters that have recently come to the attention of the leadership. It is also planned that the Small Home Groups will also consider some of these matters.

St. Andrew's Baptist Church
Annual Report
for the year ending 31 December 2010

At the start of the Minister-in-Training's appointment, it was agreed by the Church Meeting that the aim for the next three years was that by 2011 the Church would be in a position to call a full time Minister. There was a strong feeling that full time ministry would enable the church to grow and more adequately develop its place within the local community to bring the Word to those around us who had never had occasion to hear it. God has worked within the church to the extent that in 2010 application was made for Home Mission Funding to enable the Church to fulfill this aim and this application was successful and Brian Stocker was then called to take up the position of full time Minister in 2011 when his studentship ends.

The diaconate is now starting discussions to develop a five-year plan for the future.

Building and Grounds Maintenance

As mentioned under Risk Management, inspection reports have been produced for the church building and grounds and for the Manse. These have highlighted items that need to be addressed in the short, medium and long term.

ACHIEVEMENTS AND PERFORMANCES

Discipleship

This year has seen the development of Small Home Groups, for new and mature Christians and those who are still searching and waiting to make the final step into Faith.

Preaching in our Sunday services has been following a number of themes, so that a particular aspect of Christian belief could be developed over a number of weeks.

As we have been blessed with many new attendees in our congregation, from time to time a Saturday Tea is arranged to explain more about who we are and where we are going as a church. An interactive presentation demonstrates our identity, relationship with churches and the Baptist Union as well as our vision within our local congregation and community. Here people are able to get an informed introduction to discern their interest in the church.

Improving our visibility in the community

The church is situated on a corner plot, facing onto a side road. It has improved its visibility from the main road; by a banner on the end of the church stating it's name and the time of the Sunday service. It also takes advantage of having two entrances to also have a notice board facing onto the main road for special events. The regular notice board by the entrance carries frequently changed notices covering the weekly events in the church.

The church maintains contact with the local Young Peoples Hostel, and has regular visits to the local combined junior school and the local nursing home.

The local Police Community Support Officer makes a point of calling in to the church at the end of the Sunday service to mingle with the congregation when this coincides with her shift pattern.

The church's monthly Newsletter is circulated far and wide, and is available as a download from the church's website.

St. Andrew's Baptist Church
Annual Report
for the year ending 31 December 2010

Developing our mission for making church accessible

Several people who attend the various keep fit sessions run in the church have eventually become attendees within our congregation. The Stay 'n' Play Toddler group is also making the church a more accessible place for those who have no previous experience of being in a church. Our Brigade section is positively intertwined with our Café services with additional specific invitations each month. The young people from Brigade take an active role with the café service. This has proven to be successful in that several more families attend church weekly. Through the year a number of special events have been organized and advertised to the local community, such as 'A Taste of India', Bletchley's Got Talent Show, Monthly Saturday morning Coffee Mornings and a Summer Hog Roast. On the fourth Sunday of every month we have a Breakfast Church Service.

Our Developing Congregation

The Church is pleased to have accepted three more people this year into Baptist Membership and there were three baptisms during the year. We were also delighted that two infants born to two church families were dedicated to the Lord.

THE FUTURE

As we consolidate and focus our attention on making space for inner healing within our ministry, we continue to experience regular new faces through our Sunday worship. As a flourishing congregation we are concentrating on our regular programme and managing what the Lord is blessing us with. This we believe requires us to consider the wider direction of the church. In order for us to achieve this, throughout this year we will be creating innovative ways of listening and involving people in dialogue in order to discern the mind of Christ for the future shape of the church's ministry, mission and maintenance.

RESERVES POLICY

The trustees recognise that the Charity requires reserves to allow it to continue its work in the event of unforeseen interruptions to its income stream. Trustees consider the Charity's reserves at least annually and to be prudent are of the opinion that unrestricted reserves equivalent to at least one quarters total expenditure should be held. At the year end unrestricted reserves amounted to £3,757 (2009-£13,149).

PUBLIC BENEFIT

In setting our programme each year we have regard to both the Charity Commission's general guidance on public benefit and prevention and relief of poverty for the public benefit. The trustees always ensure that the programmes we undertake are in line with our charitable objects and aims.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Charity law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and its income and expenditure for that period. In preparing those financial statements, the Trustees are required to:-

- select suitable accounting policies and apply them consistently;

St. Andrew's Baptist Church
Annual Report
for the year ending 31 December 2010

- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, including the Statement of Recommended Practice issued by the Charity Commission in March 2005, have been followed, subject to any material departures disclosed and explained in the financial statement; and
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the Charity will continue to operate.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

INDEPENDENT EXAMINER

Mr Peter Hammond was re-appointed as the independent examiner during the year and has expressed his willingness to continue in that capacity. A resolution proposing his re-appointment for a further year will be put to the Annual General Meeting.

Signed on behalf of the Trustees

Brian Stocker, Chairman

St. Andrew's Baptist Church
Report of the Independent Examiner
for the year ending 31 December 2010

I report on the accounts of St Andrew's Baptist Church for the year ended 31 December 2010, which are set out on pages 9 to 14.

Respective Responsibilities of Trustees and Examiner

Charity's trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year (section 43(2) of the Charities Act 1993 (the Act)) and that an independent examination is needed.

It is my responsibility to:

- (i) examine the accounts (under section 43(2)(a) of the Act);
- (ii) follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 43(7)(b) of the Act); and
- (iii) state whether particular matters have come to my attention.

Basis of the Independent Examiner's Statement

My examination was carried out in accordance with the 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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

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
 - (i) to keep accounting records in accordance with section 41 of the Act; and
 - (ii) to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Acthave 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.

Peter Hammond FAIE, FCEA
17 Coombs Close
Bedford
MK42 0EA

18 February 2011

St. Andrew's Baptist Church
Financial Statement
for the year ending 31 December 2010

	Total 2010	Total 2009
General Receipts & Payments Account		
Incoming Resources		
Offering	17,484.60	14,835.40
Special Donations	-	1,550.00
Sundry Donations	730.00	754.80
Donation in kind	-	350.80
Gift Days	1,545.00	1,717.00
Talent Scheme	-	116.37
Gift Aid - HMRC Refund	2,462.37	4,042.48
HMRC Credit for online filing	75.01	100.00
BMS	236.70	359.07
BMS Birthday Scheme	78.00	126.00
HMF	142.67	222.66
Home Mission Grant	-	-
Talent Scheme	80.00	-
Christian Aid	177.65	201.70
Bank Interest	103.33	190.13
Hall Hire	3,276.25	1,520.00
Special Events	1,648.57	1,627.59
Other Receipts	-	-
Total Incoming Resources	28,040.15	27,714.00
Resources Expended		
Ministers Stipend and NI	10,182.24	10,050.06
Ministers Expenses (Pastoral)	281.20	1,118.37
Ministers Expenses (College)	589.20	-
Telephone	385.52	369.86
Visiting Preachers	40.00	120.00
Conferences, Assemblies and Subscriptions	852.40	370.00
Talent Scheme	-	130.00
Affiliation Fees	164.94	92.20
Advertising (Church Services)	281.34	289.72
Special Events	555.40	855.80
Mission		
BMS	1,005.00	985.00
HMF	1,289.00	1,025.00
Christian Aid	177.65	201.70
Charity Donations	568.90	252.30
Manse Expenses	-	3,128.98
Stationery/Literature	638.87	459.81

St. Andrew's Baptist Church
 Financial Statement
 for the year ending 31 December 2010

	Total 2010	Total 2009
Manse Expenses		
Council Tax	1,442.59	-
Water	428.00	-
Insurance	243.24	-
Repairs/Renewals/Replacements	1,529.99	-
Church Expenses		
Water	256.00	188.00
Electricity	2,266.03	2,971.00
Repairs/Renewals/Replacements	743.79	864.18
Safety & Security Equipment	94.48	468.96
Music / Sound System etc	188.41	389.99
Insurance	1,011.92	1,017.73
Cleaning	303.29	298.87
Other	1,337.42	412.98
Total Outgoing Resources	<u>26,856.82</u>	<u>26,060.51</u>
Surplus (deficit) for the year	1,183.33	1,653.49
Transfer between funds	(7,575.49)	(16,200.00)
Balance brought forward	13,149.12	27,695.63
Balance carried forward	<u>6,756.96</u>	<u>13,149.12</u>

St. Andrew's Baptist Church
Financial Statement
for the year ending 31 December 2010

	Total 2010	Total 2009
Car Park		
Resources Expended		
Landscaping	-	11,200.00
	-	11,200.00
Surplus (deficit) for the year	-	(11,200.00)
Transfer between funds	-	11,200.00
Balance brought forward	-	-
Balance carried forward	-	-

Special Reserve Fund		
Incoming Resources		
Donations	-	-
Total Incoming Resources	-	-
Resources Expended		
A-V Equipment	288.51	4,615.15
Music Equipment	440.30	-
Kitchen Equipment	231.53	-
Total Outgoing Resources	960.34	4,615.15
Surplus (deficit) for the year	(960.34)	(4,615.15)
Transfer between funds	7,575.49	5,000.00
Balance brought forward	384.85	-
Balance carried forward	7,000.00	384.85

Fellowship Fund Receipts & Payments Account

Incoming Resources		
Other Receipts	189.41	196.47
Total Incoming Resources	189.41	196.47
Resources Expended		
Discretionary Payments	172.99	237.39
Total Outgoing Resources	172.99	237.39
Surplus (deficit) for the year	16.42	(40.92)
Balance brought forward	452.63	493.55
Balance carried forward	469.05	452.63

St. Andrew's Baptist Church
 Financial Statement
 for the year ending 31 December 2010

	Total 2010	Total 2009
Hall Hire Deposit Fund Receipts & Payments Account		
Incoming Resources		
Hall Hire Deposits	800.00	300.00
Total Incoming Resources	800.00	300.00
Resources Expended		
Hall Hire Deposits Returned	750.00	400.00
Total Outgoing Resources	750.00	400.00
Surplus (deficit) for the year	50.00	(100.00)
Balance brought forward	150.00	250.00
Balance carried forward	200.00	150.00

St. Andrew's Baptist Church
Statement of Assets and Liabilities
at 31 December 2010

	2010 £	2009 £
Assets		
Cash at bank	2,731.10	2,163.47
Baptist Union Deposit Account	11,200.00	11,200.00
Cash in Hand	126.71	544.70
No 2 Account	368.20	228.43
	<u>14,426.01</u>	<u>14,136.60</u>
 Representing Balances on the Following Accounts		
General Account	6,756.96	13,149.12
Designated Funds		
Special Reserve Fund	7,000.00	384.85
Restricted Funds		
Fellowship Fund	469.05	452.63
Hall Hire Deposit Fund	200.00	150.00
	<u>14,426.01</u>	<u>14,136.60</u>
 Other Monetary Assets		
The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trust, The Baptist Union Corporation Limited: shown at insured value.		
Church	529,623.00	529,623.00
Manse	120,885.00	120,885.00
	<u>650,508.00</u>	<u>650,508.00</u>

Signed on behalf of the Trustees

Brian Stocker, Chairman

St. Andrew's Baptist Church
Notes to the Financial Statements
for the year ending 31 December 2010

ACCOUNTING POLICIES

The financial statements have been prepared on the Receipts and Payments cost basis in accordance with relevant standards and the provisions of the Statement of Recommended Practice, Accounting by Charities issued by the Charity Commissioners. The principal accounting policies adopted in the preparation of the financial statements are as follows:

Donations

Income from donations and grants are included in incoming resources when these are received.

When donors specify that donations are for particular restricted purposes, which do not amount to pre-conditions regarding entitlement, this income is included in incoming resources of resources of restricted funds when receivable.

Intangible Income

Intangible income, which comprises donated services, is included in income at a valuation which is an estimate of the financial cost borne by the donor where such a cost is quantifiable and measurable. No income is recognised when there is no financial cost borne by a third party.

Interest Receivable

Interest is included when receivable by the charity.

Resources Expended

The Church is not registered for VAT and accordingly, where applicable, expenditure is disclosed inclusive of VAT.

Certain expenditure is directly attributable to specific activities and has been included in those cost categories. Certain other costs, which are attributable to more than one activity, are apportioned across cost categories on the basis of an estimate of the proportion of time by staff on those

Fund Accounting

The charity's unrestricted fund consist of funds which the Charity may use for its purpose at its discretion. The charity's restricted funds may only be applied to purposes specified by donors.