

CLARE BAPTIST CHURCH



Annual Report and Accounts Year ending 31st December 2020



A Year In The Life...

The past year will be known in history for the COVID-19 pandemic and the way that it resonated across the world, affecting the whole of life for so many. Churches, like all other institutions and organisations, had to find a way to respond that was appropriate for them, and we were no different. What follows here is a month-by-month summary of the activities of the church, starting in January when news of a new strain of virus was still filtering in from China:

January

The year dawned with the echoes of the previous Christmas still ringing in our ears. The church had welcomed many from the town for the Community Carols and the Christmas services had been well received. We were however also still reeling from the sudden death of Marion Dyson, a stalwart of the church since birth, who died on the first anniversary of her beloved brother's death. Elaine Allin, who with her husband Terry had recently returned to the area, also died in December after a long illness that she had faced with stoicism and good humour. This meant that January started with two funerals to prepare for, which were conducted on consecutive Fridays towards the end of the month. We commenced a series of sermons in the morning service based on readings from John's Gospel to take us through the period between Christmas and Easter and some of our folk joined with the other churches in Clare at the lunchtime sessions for the usual Week of Prayer for Christian Unity.

February

During this month, the Outreach Group were planning to celebrate Easter with the usual Crème Egg giveaway in the town and ecumenical Lent Groups began at the end of the month, using the Bible Society's study guide "Making Good Sense Of The Bible Together" – how little we knew how much would change in the forthcoming weeks. Madeline Haines' death during the month struck a sad note both for Ladies Fellowship and the Shaws' House Group, where she had been a faithful member and friend for many years, as well as a much-loved church member. Her funeral the following month, though we didn't know it at the time, would be the year's last event in the church where people would be able to attend from far and wide.

March

With news of the pandemic spreading and the dawning realisation that we wouldn't necessarily be immune even in our remote corner of Suffolk, plans for community activities around Easter were withdrawn, though we still held out hope for events later in the year. We were able to hold our Men's Breakfast, which was particularly poignant as it gave us a chance to hear from Rev Canon Stuart Mitchell of the Parish Church before his retirement in May. Mid-month, with lockdown rapidly approaching, Wilf Stanbury and Elsa Day led what would be the last Sunday services in the church building for an uncertain amount of time.



Due to the ongoing COVID-19 (Coronavirus) pandemic, all church services and church-based activities are on hold for the foreseeable future.

Please check the church website for updated information:

www.clarebaptistchurch.org.uk

or on Facebook:

www.facebook.com/clarebaptistchurch.org.uk

If you need pastoral help or support, please contact Rev Paul Graham on 01787 277864 or email minister@clarebaptistchurch.org.uk

Once the doors were locked and all activities were put on hold, plans were hastily drawn up to provide a suitable alternative where we could. Starting from Mothering Sunday, twice-weekly emails began to fill people's inboxes with news, prayers and reflections, commencing a new tradition of "Thought for the Week" and "Midweek Musings" that continued throughout the year. Printed copies were hand-delivered to those without access to email, giving rise to many conversations on doorsteps. All church members were encouraged to look after each other by getting in contact with the person listed next to them in the Church Directory, supplementing the work of the Pastoral Care Team who continued to phone many people in the church and beyond throughout the year.

At the end of the month, we started meeting on Sundays via Zoom for a short time of prayer and news; those who felt able joined in the first tentative steps of how to "do church" very differently. I also started working with the Town Council

on the steering committee of the Community Response Team, setting up volunteer groups to support the vulnerable and isolated (and anyone else) as best they could.

April

With the country now in lockdown, Easter suddenly looked very different, as the Good News of resurrection hope became a focus for us all. Easter cards were produced and sent to all church members as an encouragement and a way of keeping in touch during those unsettling times. In the midst of the uncertainty of the impact of the virus, support for one another and the wider community continued to develop and evolve. We started to collect paperback books and jigsaw puzzles to distribute around the community to the isolated or bored, as we also worked with Reach to find ways of providing help and support to people who were unable to access their services.



Our Maundy Thursday evening communion took place on Zoom following the weekly “Clap for Carers” – this service was very well received as we joined in with our own bread and wine (or equivalents) in greater numbers than we usually have in the building. Easter Sunday was celebrated in more muted fashion than usual with no early morning service in the Country Park but we were still able to gather online via Zoom, which was starting to take off as a viable alternative so the church decided to invest in an annual subscription.

May

As the virus spread around the world, the reality of it hit home with the news that the Love family had contracted COVID-19; Alexander was admitted to Intensive Care where, with much prayer and the care of nursing staff, he finally made a start on the long road to recovery. Other members of the church in the health sector and education continued to work in very different conditions than they were used to as we all had to adapt to this strange reality. Having had to cancel our AGM in March, the May Church Meeting was represented via an email of news and information in an effort to keep us all informed and connected. David Sykes stepped back from his role as co-Church Secretary, having completed the 6-months to which he had originally committed. Though we weren't able to thank him in person, we were able to acknowledge his help and support in the email to the members.

Further afield, churches and organisations were continuing to adapt to keep up, with annual events such as “Thy Kingdom Come” having to be very much pared back from the original plans, though we were all encouraged to pray for one another – something that we could still do! John Taylor's death during the month reminded us of the distances that we were forced to keep, as we joined with Jacqui and the family in mourning his death. His funeral the following month at the Crematorium was a more muted gathering because of the restrictions in force, but still a time to remember John's wit, faith and creativity.

June

The world reverberated this month with protests following the death of George Floyd at the hands of the American police. Even in our largely mono-cultural part of the country, we acknowledged before God that there was something that we could do in adding our voices to those who cried out for justice and a change in attitudes. Across the country, alongside the protests were plans to reopen shops and we joined in by opening up the church building twice a week for private prayer, as the government and denominational guidance permitted.

The local schools were extending their teaching provision to enable more children access to learning in the classroom and we extended the provision of food parcels with the support of both Reach and Storehouse to families in crisis. Also at this time, we were being given excess food from the Government-provided food parcels, which along with the ongoing books and jigsaw puzzles, made the church look something like a general store. As we continued

to adjust to our new normal, the bi-monthly Fellowship Matters magazine was released as an online “Lockdown Edition”, rather than printed and distributed as previously. With stories of how people had been facing, coping and surviving through these past few weeks, it was good to get an insight into life during this lockdown.

July

As the summer really got going in earnest, we continued with our pattern of weekly Zoom services, starting the month with communion either together online or separately using the same form of words so all could partake in the same meal. The “Thought for the Week” and “Midweek Musings”, along with the news, prayers and song suggestions continued to be sent out to keep us informed and connected. One of our Zoom services this month used materials from Open Doors, helping us to see through the eyes of those facing persecution around the world as they live without the sanctuary of a church building. Rev Graeme Ross, our local Regional Minister, led one of the other services from the comfort of his living room – a fringe benefit of this new reality.

The Church Meeting was held on Zoom, with a good turnout on the evening as we discussed the last few months and what church might look like for us all in the future. It was also great to recommend and confirm Penny Birkett-Sharp and Steve and Ellie Radford for church membership. Recognising though that restrictions on travel and visiting was still a limiting factor, we could at least pray for Eve and Reg Wood, giving thanks to God for 70 years of marriage. With the gradual relaxation of travel restrictions, a long-awaited trip to Dunkirk was able to take place, taking across vital clothing and other donated items and enabling those who went to catch up with Claudette and her team of willing volunteers, as well as visiting some of those people seeking refuge in the local area.

August

This month saw further lifting of national restrictions, with the Government’s “Eat Out To Help Out” scheme helping many of us meet up for meals with friends and family who we hadn’t seen for months. Still mindful of the threat of the virus, there were still quite a few of us who were shielding at home and unwilling to risk our health, though the temptation to go out was strong. Though the Sunday “Thought for the Week” continued with its attendant prayers and news, the “Midweek Musings” had a summer break.

A new Fellowship Matters was available in its new online edition, with articles from church members both past and present. The whole church community was rocked this month by the sudden death of Stephen Freestone, who was such an integral part of so many aspects of church life, largely hidden from view, just the way he liked it. His funeral in October was a reduced service due to restrictions, but still managed to embrace his love for Ipswich Town, family, church life, and country music.

September

The month started with plans afoot to trial reopening the church building for Sunday services. Adhering to the strict guidelines regarding hygiene and safety, two pilot services were conducted, one in the morning and the other in the evening, with Zoom offered as an alternative for those who were unable or unwilling to attend. Reviewing these services at our second Zoom Church Meeting led us to plan for “Zoom-in-Church” services in the coming weeks, offering a way of joining together in person and online. The “Midweek Musings” restarted after the summer break, with an expanded list of authors adding their voices to the reflections from the church community.



Not long after celebrating his 70th Wedding Anniversary, Reg Wood died peacefully at Cleves Place, much missed by Eve, church friends and his very large family. His funeral was a time of celebration for a very full life, surrounded by

the family that he loved. Following on from the relaxation of restrictions across the country, the Autumn Sale was being planned for October, with outside stalls selling goods and produce to raise money for House of Joshua in the Philippines and Reach.



October

You know what they say of the best laid plans? This time it wasn't the pandemic, but the weather that put paid to the Autumn Sale. However, the jars of jam and chutney were made available for people to buy, along with the regular Traidcraft goods, supplemented by the launch of the Christmas card range for this year. Some changes in the church structure were announced this month, as we said "thank you" to Jane Baillie and Dan Kidd for their faithful service on the Diaconate, and to Martin Snowling as he looked to move that bit further away from Clare. John Baillie was co-opted onto the Diaconate in Jane's place, meaning that we keep one member of their household within the leadership of the church for the time being at least.

We also lost a long-standing member of the church and community with the death of Doreen Sargeant, mourned by John and Viv and the family and her many friends. One of our "back row regulars" until her health declined to such an extent that she could no longer attend on Sundays, Doreen had been part of the church family since birth. We launched our "Zoom-in-Church" services during this month, with the need to improve our church computer kit meaning that we replaced the old laptop with a new two-screen desktop computer to make the technical side of church services that much easier and more efficient.

November

Just as we were getting used to the new normal of Zoom-in-Church services, a second national lockdown was announced, so the doors of the building were closed again as we reverted to our previous pattern of church online. The Remembrance Sunday commemorations, usually marked by a town-wide service held at the Parish Church, was much reduced with a simple wreath laying event on Market Hill, filmed without much clergy or public involvement to maximise safety. In spite of the new level of restrictions, we were still able to support Link to Hope with their annual shoebox appeal, only with more space to store the wrapped boxes downstairs in church, rather than on the balcony as usual. Gale Marshall co-ordinated this, once again offering the church as a local collection point for the area. The van that collected all the boxes was sent away almost full, a remarkable achievement considering we weren't able to have our usual box packing sessions in the hall.

Two Church Meetings were held during the month, both of them on Zoom. At the Church Meeting at the end of the month we recommended and accepted Peter Meyer into membership, as well as discussing the plans for future redevelopment of the church kitchen and display screens. Both of these practical matters are still ongoing as we enter a new year hopeful that we might be able to utilise them for God's mission and ministry. We started the month hoping to consider the long-term answers to the question "So, what's next?" but finished the month thinking no further ahead than Christmas.

December

With the tantalising promise of getting together for Christmas, plans were put in place for Zoom-in-Church carol services. Though we wouldn't be able to sing together in the building, at least there would be a sense of celebrating the birth of Christ in more familiar surroundings. Our Gift Service and Carols by Candlelight service were almost as they would have been in any other year, though with far fewer people in the building than usual. However, with our increased expertise with Zoom, we were treated to a pre-recorded nativity play from Sunday Club, filmed with their parents at home. Lighthouse Gang provided us with their usual filmed take on the nativity, referencing everything that is current in the world while retelling the story of Christ's birth. Beyond the church, it was a joy for the Open the Book team to be able to perform the Christmas story at Cavendish Primary School. With all the children in

their “bubbles” around the playground, it was the first time that the whole school had shared in the same experience since March, something that was a great privilege for Nena Harding and the team.



A group of church folk decided that as we couldn't welcome the community to church for Christmas, we would take Christmas to the community. Bringing the light of Jesus to dark days, the church was lit up with holy family silhouettes in the front windows, a Christmas display in the rear foyer and nativity scenes in the church hall windows. Steve and Ellie Radford, Les and Elsa Day and Vicky Graham were the masterminds behind these. Sarah Sainsbury and Julie Adams organised a street carol sing, with three groups heading out to different parts of Clare to bring some Christmas joy to people at home. They also organised a team of volunteers to deliver a Christmas pack to each household, with a card from the church, a Hope magazine, booklet explaining the real meaning of Christmas, bookmark and candy cane. Several conversations were had with people on their doorstep and weeks later people were still thanking us for the special delivery they received with love. A four-part recording of the Christmas story and a reading of a Christmas poem marked our first foray into YouTube videos, organised by Janet Strellis and Vivien Sargeant.

Midmonth, we had a very sad and difficult 24 hours with the deaths of David Peck, Steve Radford's mum Joyce and Pat Regan. Though a member of the Parish Church, David was well-loved here and always welcome at any event involving cake or bacon sandwiches. Joyce Radford, though not a member of the church here, was someone who we had been praying for over the last couple of years and it was good that Steve and Ellie could be near her at the end. Much remembered for her love of entertaining and baking, as well as her years of service with finance in the church, Pat will be much missed by all of us as well as John and the family. The day before all this bad news, however, came the great news of the safe arrival of baby Noelle Sainsbury, an early Christmas present for Sarah and Ben. A timely reminder of God's gift of life, Noelle's arrival also came hot on the heels of the start of a new "Bumps and Babies" group, able to be run in the hall as a support network. A good way to end one year and look forward to the next...

As a year that has seen so many stops and false-starts, it would be easy to have given up. However, what has been shown through the year is God's faithfulness in the whole of life, from its beginnings to its endings and all points in between. We rejoice that despite everything that has been thrown at us, from the pressure of working on the frontline to the boredom of months in shielded isolation, God has been right in the midst of it all by his Holy Spirit. At a time when it would have been easy to feel that we had no purpose, God has given us new opportunities, new connections within the communities of church and town. For example, as a member of the Clare Community Support Group, I delivered 12 boxes of food to families in need, all of whom were unknown to us before this time. Through this group, we also gave out over 300 donated books and jigsaw puzzles to people in Clare, Cavendish and Stoke-by-Clare. During December, 1000 Christmas gift packs were delivered around the town. The "Midweek Musings" featured 22 different authors, most of whom would never consider preaching, and the "Thought for the Week" articles amounted to just under 42,000 words written. None of these activities were planned for this year; they have all been in response to the pandemic and pay partial tribute to the many activities of and opportunities for the church. Though the majority of church-based activities had to be put on hold or cancelled during the year, some of the house groups have moved online, using Zoom to meet, study and pray together. The groups who were unable to meet in this way have continued to support each other over the phone, or with the very occasional meeting when guidance has permitted. We praise God in the storm, we praise him under clear blue skies, we praise him in all and at all times.

Rev Paul Graham



CLARE BAPTIST CHURCH	To follow and worship Jesus and make Him known
Receipts and Payments Account	
For the period 1st January 2020 to 31st December 2020	

LEGAL & ADMINISTRATIVE DETAILS

CORRESPONDENCE ADDRESS The New Barn, 16A High Street
Clare, Sudbury, Suffolk, CO10 8NY.

GOVERNING DOCUMENT Declaration of Trust

STATUS The church is an excepted charity under section 30(2)(b) of the Charities Act 2011, and a member of the Baptist Union of Great Britain.

MINISTER Rev. P. Graham

DEACONS (TRUSTEES)	John Baillie	G. Johnson	<u>Retired in the Year:</u>
	C. Trundle		Jane Baillie, D. Kidd
Secretary	V. Sargeant		D. Sykes
Treasurer	C. Barrable		

CUSTODIAN TRUSTEE Baptist Union Corporation Ltd

BANKERS CAF Bank Ltd, West Malling, Kent.

INDEPENDENT EXAMINER M. Snowling, 53 Kirby Rise, Barham, Ipswich, IP6 0AX

TRUSTEE RESPONSIBILITIES

Under the Charities Act 2011, the trustees are required to prepare a statement of account for each accounting year.

They are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the church and to ensure that such accounts and records comply with the Charities Act 2011.

They also have a responsibility to safeguard the assets of the church and to take reasonable steps to detect fraud or other irregularities and to provide reasonable assurances that:

1. The church is operating efficiently and effectively
2. Its assets are safeguarded against unauthorised use or disposition
3. Financial information used within the church or for publication is reliable
4. The church complies with relevant laws and regulations.

TRUSTEE REPORT A Trustee Report is not presented under section 168(2) of the Charities Act 2011

FINANCIAL COMMENTS ON THE 2020 ACCOUNTS

1. Accounting Policies The accounts have been prepared on the basis of Receipts and Payments, with a Statement of Assets and Liabilities

3. Reserves Policy The deacons recognise that the church needs reserves to maintain its commitments for a given period of time should an unexpected eventuality reduce its income or increase its expenditure.

A reserve, designated "Contingency Fund" and shown separately in the annual accounts is therefore maintained in the event that this eventuality should arise.

At December 2020, the deacons considered the sum of £16,000 to be sufficient for this purpose.



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Receipts and payments

	General fund	Restricted funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £
Receipts				
Offerings	45,466		45,466	49,874
GA Tax	10,303		10,303	12,335
Mission Fundraising	634		634	1,394
Donations Received	6,655		6,655	1,899
Communion Fund Donations		250	250	550
Lettings			0	610
Interest	90		90	302
Misc.	300		300	200
	0		0	0
Total receipts	63,448	250	63,698	67,164
Payments				
Stipend/Pension Costs	31,249		31,249	30,537
BU Pension Fund shortfall	2,724		2,724	3,553
Manse Costs	3,978		3,978	5,117
Minister's Expenses	570		570	923
Youth Worker	0		0	0
Church Resources	1,321		1,321	400
Pulpit Supply	0		0	428
Donations etc (see next page)	8,784		8,784	11,143
Mission & Outreach	871		871	306
Youth etc	243		243	335
Printing & Stationery	1,024		1,024	770
Catering	100		100	968
General Misc	772		772	1,259
Property Maintenance	5,296		5,296	21,611
Cleaning	896		896	2,319
Utilities	2,798		2,798	3,559
Phone/Broadband	958		958	866
Insurance	1,777		1,777	1,683
Communion Fund payments		470	470	
Traidcraft (nett)	0	535	535	121
Total payments	63,361	1,005	64,366	85,899
Net of receipts/(payments)	87	(755)	(668)	(18,735)
Transfers between funds	(2,000)	2,000	0	0
Cash funds last year end	17,773	25,354	43,127	61,862
Cash funds this year end	15,860	26,599	42,459	43,127

Note: No assets or investments have been sold or purchased during the period.

Church Designated Funds	£	£
Contingency Fund	16,000	24,000
Communion Fund	430	650
Traidcraft	169	705
Upgrades & Improvements	10,000	
	26,599	25,355
Staff and Trustees		
Minister's Stipend per annum	27,859	27,202



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	Amount Paid	Collected/ Received	Nett Cost	Paid Last year
Home Mission	2,400		2,400	3,200
Home Mission Boxes etc.	135	135	0	149
World Mission	2,400		2,400	3,200
BMS Birthday Scheme	162	162	0	0
Youth For Christ Haverhill	1,200		1,200	1,200
Retired Baptist Ministers Housing Assn.	240		240	240
Rural Ministries	200		200	
Edens Project			0	200
Conroy Rendon (House of Joshua)	1,398		1,398	1,260
Family Community Network (No. 72)			0	200
EBA Project 2020	100		100	400
Tearfund (Cyclone appeal)			0	138
Women's Refuge	275	85	190	300
Home for Good	200		200	300
Breakfast talk (RAF Benev.Fund)	45		45	0
From Communion Fund			0	100
Traidcraft Exchange			0	0
Donkey Sanctuary			0	80
Clare in Bloom	40		40	35
Great Sampford BC			0	100
TWAM (Tools with a Mission)			0	41
REACH Community Projects	246		246	0
Link to Hope (Boxes)	661	661	0	0
Ladies' Fellowship	125	125	0	0
Christian Aid	125		125	0
EACH	50	50	0	0
Shelter (for LHG)	40	40	0	0
Total	10,042	1,258	8,784	11,143



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	General fund	Restricted funds	Total Funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £
Cash funds				
CAF Bank Current Account	1,551	0	1,551	494
CAF Bank Deposit Account	13,595	2,329	15,924	17,544
Baptist Union Deposit Account		24,270	24,270	24,190
Cash in hand	0	0	0	0
Total cash funds	15,146	26,599	41,745	42,228
Other monetary assets		0	0	0
Traidcraft Stock	714		714	899
			0	0
Total cash and monetary assets	15,860	26,599	42,459	43,127
		Fund	Amount Due £	Last Year £
Unrealised assets				
Gift Aid Repayment Due		General	2,114	3,624
			2,114	3,624
Liabilities			£	£
For Traidcraft Exchange		Designated	169	704
			169	704
			Insured Value £	Last Year £
Assets retained for the church's own use				
Church Building			2,278,730	2,149,745
Manse Building			152,626	152,626
Johannes Organ			16,178	15,407
Electronic Keyboards etc.			7,508	7,150
Mixing Desk & accessories & Piano			15,744	14,740
Laptop computer			3,174	3,022
All other church contents			126,347	120,330
Traidcraft stock			1,737	1,654
8. Funds held by Church Organisations			£	£
Allsorts			1,366	1,318
Friday Club/Youth Clubs			628	648
Craft Group			351	351
Ladies' Fellowship			236	301
			2,581	2,618

Signed on behalf of all the trustees

Signature

Print Name

Date of
approval

C.M. BARRABLE

5/01/2021



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

I report on the accounts of the church for the year ended 31st December 2020 set out on the preceding pages, which have been prepared on the basis of the accounting policies defined in Note 1.

Respective responsibilities of trustees and examiner

The trustees of the church are responsible for the preparation of accounts; they consider that the audit requirement under section 144(2) of the Charities Act 2011 (the 2011 Act), does not apply. It is my responsibility to :

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

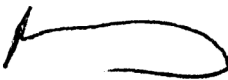
Basis of independent examiner's report

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 church 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
 - (a) to keep accounting records in accordance with s130 of the 2011 Act; or
 - (b) to prepare accounts, which accord with these accounting records, have 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.


M. Snowling
53 Kirby Rise
Barham
Ipswich
IP6 0AX

Date 4th February 2021

