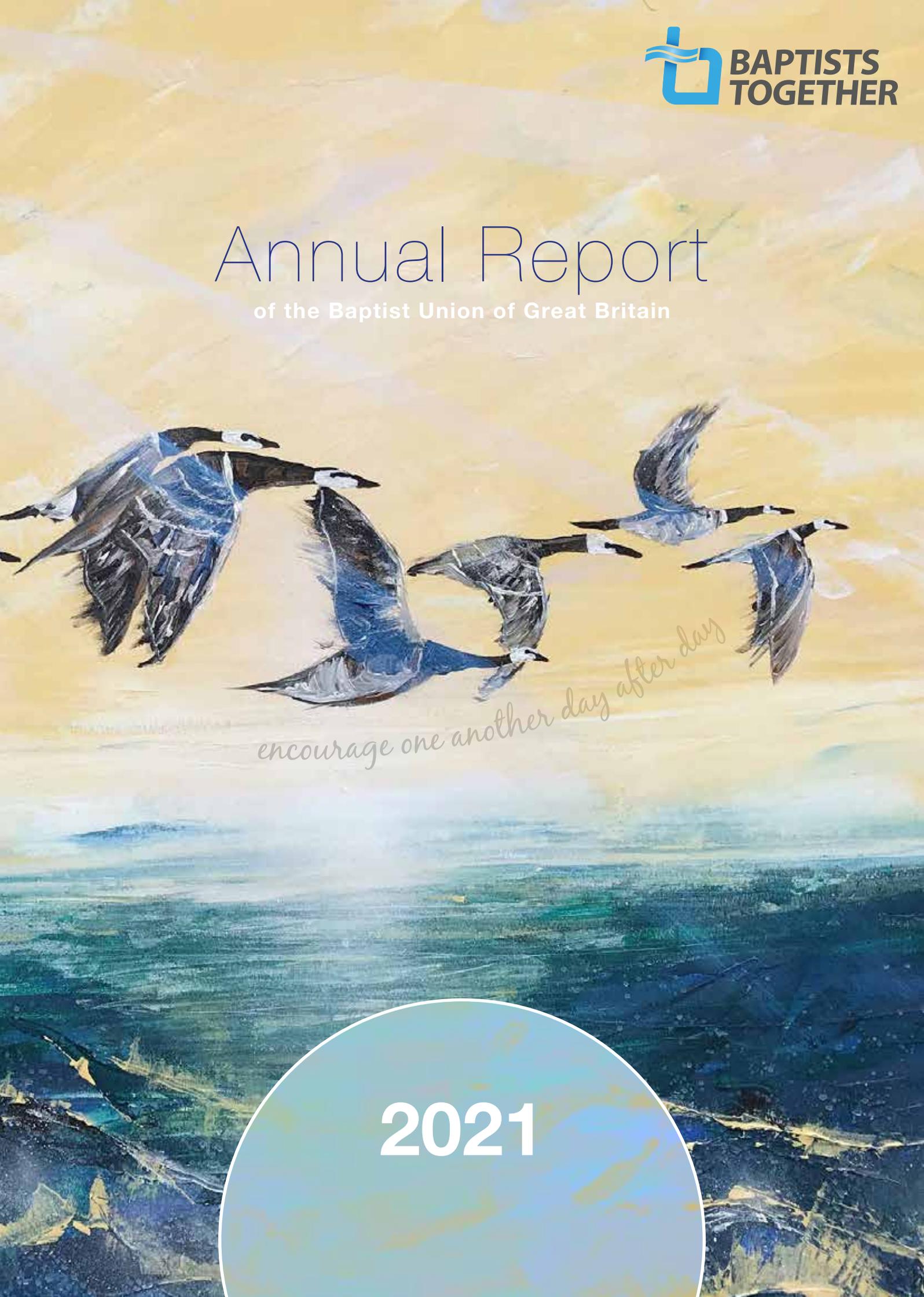


Annual Report

of the Baptist Union of Great Britain



encourage one another day after day

2021

Welcome to the 2021 Annual Report of the Baptist Union of Great Britain

We hope it will be a great encouragement to you as you read about all the varied work God is doing across our Baptist movement.

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The Trustees wish to put on record their thanks to the churches, regional associations and colleges that make up Baptists Together and to the staff of the specialist teams based at Baptist House for all their generosity in supporting us to achieve our mission.



THE DECLARATION OF PRINCIPLE

The basis of our Baptist Union is:

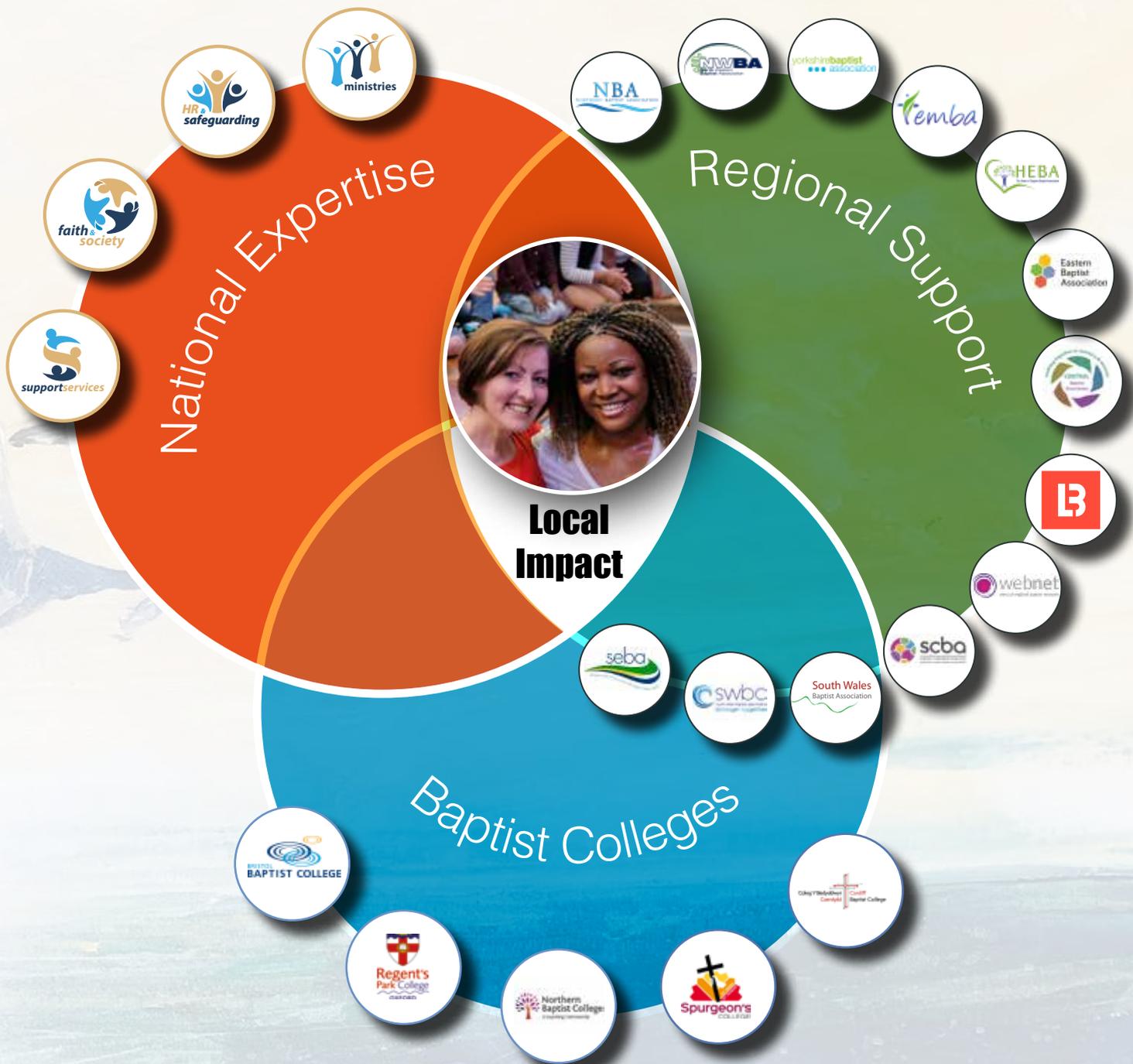
That our Lord and Saviour Jesus Christ, God manifest in the flesh, is the sole and absolute authority in all matters pertaining to faith and practice, as revealed in the Holy Scriptures, and that each Church has liberty, under the guidance of the Holy Spirit, to interpret and administer his laws.

That Christian Baptism is the immersion in water into the Name of the Father, the Son, and the 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'.

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.



BAPTISTS TOGETHER



Local Baptist churches supported by regional associations, colleges, and specialist teams together in relationship for God's Mission

Our objectives

The principal object of the Union is the advancement of Christian faith and its practice, especially by the means of and in accordance with the principles of the Baptist denomination.

Our Christian faith understands that we can come to know God in Jesus Christ, who is both human and divine and is the person in whom all that is lost and broken can be redeemed and who inspires his followers to work for a world that is a better place for all.

Our Baptist principles mean that within the covenant relationship of Baptists Together we value the freedom of the local church to discern for itself its practices and policies within the broad scope of Baptist belief. We stress the importance of individual response in faith, and we understand that each Christian is to play their part in advancing Christian faith and witness. Because of our emphasis on personal faith and the freedom of the local church we are committed to religious freedom for people of all Christian traditions and other faiths.

The Union's overriding function is to provide encouragement, advice and support to member churches so that they too may maximise their ability to achieve their own charitable objective of making Jesus Christ known to particular individuals and to society in general.

Baptists believe that each Christian has a duty to share their faith with the wider public and recognises that mission is not just evangelism, but also includes promoting justice, social welfare, healing, education, care of God's creation and peace in the world.

Throughout 2021 our Union continued to support its member churches, regional associations and colleges by providing grants, practical support, guidance and expertise and by representing its members in the public arena. Throughout this report further detail and information is to be found about specific initiatives in 2021 and how they relate to the overall strategy of our Union.

Chris Duffett and Mike Lowe are Baptist ministers, with Chris being a former President of Baptists Together. Their paintings are used throughout this report. Visit www.chrisduffettart.com and www.paintingforfreedom.co.uk to find out more. Later in the report a painting from Tamsyn Wilson is featured. She was gifted a Chris Duffett prophetic art kit and took up painting as a result.



Our strategies to achieve success

Whilst the objects of our Union continue much unchanged from year to year, the work of our Union to achieve these is reviewed periodically to ensure there is effective and appropriate provision and support for ministers of religion, other church leaders and the churches, regional associations and colleges.

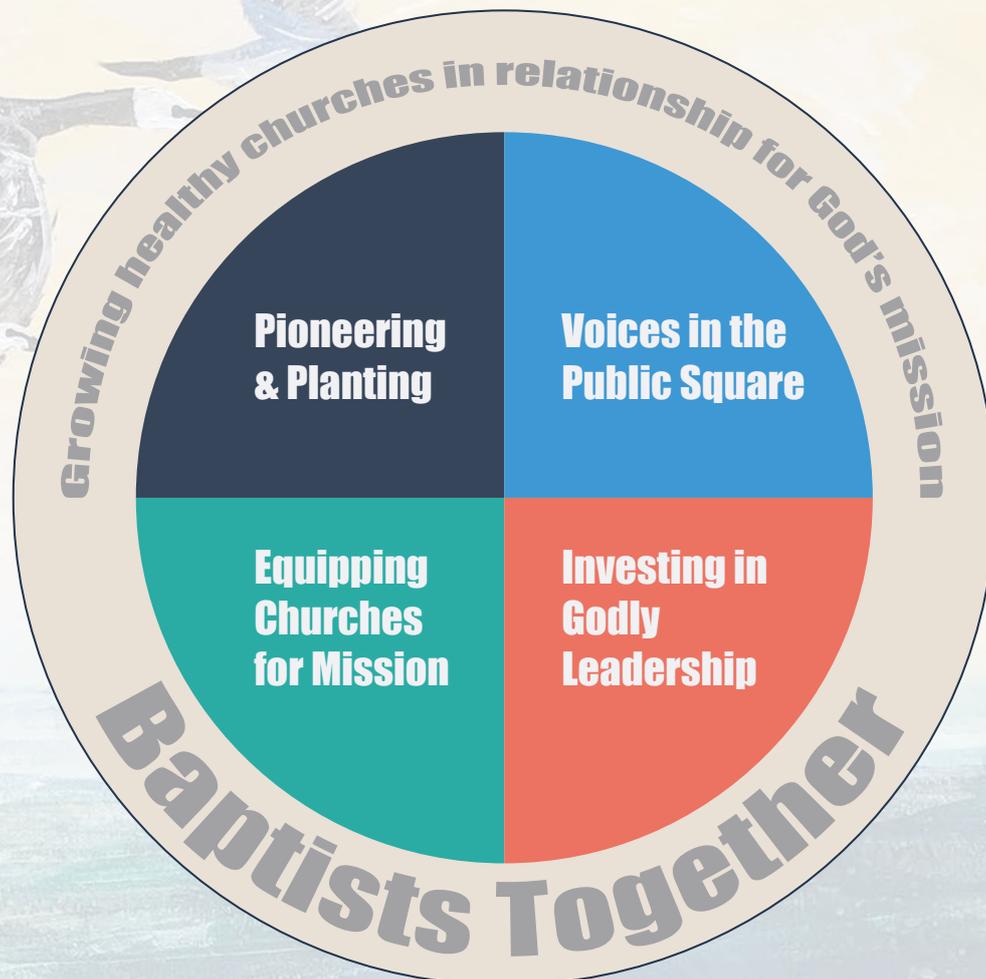
The 'Futures Review' undertaken in 2012 outlined the main strategic direction, objectives and values of the Union which continue to be implemented. The strategy of our Union arises from this and is encapsulated in the phrase:

'Growing healthy churches in relationship for God's mission'

To do this, we believe that we must intentionally develop a Union that encourages and builds upon our relationships together as more than 1,900 member churches, 13 member regional associations and five member colleges, ie Baptists Together.

We continue to develop relationships with other Baptist organisations in the UK through the Fellowship of Baptists in Britain and Ireland, in Europe through the European Baptist Federation, and around the world through the Baptist World Alliance.

We seek to deliver our vision through...



To achieve this vision, Baptists Together is committed to intentionally developing a culture where we...

Feel like one team

celebrating diversity; valuing, respecting and trusting each other as we work together in partnerships - making sure everyone feels included and listened to. (1 Corinthians 12:24b-27)

Seek to be a movement of Spirit-led communities

as those who have encountered the living Christ, to intentionally seek his will and purpose for our local churches and every expression of our shared life. (Galatians 5:22-25)

Embrace adventure

being serious about discipleship, willing to take risks, pioneer and move out of the comfort zone of familiar ways of doing things. (Matthew 28:18-20)

Inspire others

with a generosity of spirit, energise and motivate people to be all that God created them to be. (Ephesians 5:1-2)

Share a hunger for God's coming Kingdom

nurturing a 'holy discontent' that arises from our desire to give practical expression to our vision of God's purpose for creation - confronting evil, injustice and hypocrisy and challenging worldly attitudes to power, wealth, status and security both within and beyond our Union. (Matthew 6:9-10)

Creativity, flexibility and innovation

2021 was another year of uncertainty and constant change in the midst of the Covid-19 pandemic. As the year unfolded the cumulative impact of the unrelenting challenges were evident in our leaders and churches yet together, by the grace of God, we persevered. I want to take this opportunity to express my huge respect, admiration and gratitude to all our Chaplains, ministers and leaders who have been faithful to God's call in their local setting as best they could, over the long haul. I am so aware that being on the 'frontline' has been very demanding and costly. I also want to honour formal and informal regional and college networks who have done a tremendous job of being present among us, offering support, encouragement and inspiration through all the ups and downs of the year. Finally, I am incredibly appreciative of all the ways that our specialist teams worked so hard to guide, support and connect us through the constant changes and restrictions. The response to the pandemic was such a fantastic demonstration of the work that the specialist teams do in order to enable and equip our churches for mission and ministry.



The pandemic has underlined so clearly just how much we can magnify our resources and impact through our collaborative relationships and working, and I hope that we can keep leaning into this as we go forward. Despite the many challenges we have faced, we have also seen God at work in amazing ways and I have been so encouraged to see creativity, flexibility and innovation across our movement. As you read this report, you will see exactly what I mean. For me the highlights of 2021 have been around connections, listening and leadership. One of our key aims as a charity is to connect Baptists. Worshipping together, praying together and working together for the sake of the Kingdom lies at the heart of who we are as Baptists Together. This has been demonstrated in two significant ways during 2021, beginning with our first ever virtual Assembly in May. Through the opportunities to pray, worship and reflect, together with excellent input, thousands of Baptists were able to participate in the Assembly and this included hundreds of churches joining with the live worship stream on the Sunday morning.

Added to this, our Core Leadership Team, which brings together leaders from right across our movement, has continued to benefit from regular gatherings which have given rise to lots of fruitful conversations and peer learning. These often then shape the work of each individual team and sometimes initiate shared pieces of work - such as understanding the pay of youth and children's workers in our churches.

The pandemic has created a unique opportunity for different voices to be expressed and heard, not only globally, and in the media, but also within our Baptist movement too. Our commitment to the local church being the place for discernment, Baptists Together can serve as a space to express and listen to the different voices across our Baptist family, offering different perspectives that arise from different experiences, contexts and insight. The new Listening Area of our website provides a facility to share resources from across our Baptist family to enable local churches to discern well. The voice for God's justice that has been arising from our churches has also prompted shared work in the area of Equalities and Diversity training for ministers and continues to be reflected in our ongoing relationship with the Jamaica Baptist Union.

Developing leadership remains a current priority area for Baptists Together. During 2021 we reviewed and celebrated the implementation of the Ignite project that reviewed the future of accredited ministry, and all the changes that have been brought about through this significant piece of work aimed at identifying and enabling the sort of ministry and leaders that we need for the 21st century. This was a key milestone and also serves to inspire us about what we can achieve together. Working alongside our young adult priority area, a project team has also been working on collaboratively developing internship opportunities across Baptists Together, resulting in the creation of a new three-year role to spearhead this going forward - a Younger Leaders' Development Co-ordinator. There is so much more to celebrate from 2021 and I hope that you will be inspired by what you read in this Annual Review.

Lynn Green, General Secretary Baptists Together

'Our commitment to the local church being the place for discernment, Baptists Together can serve as a space to express and listen to the different voices across our Baptist family'

Attentive to Rhythms of Grace



It remains a great privilege to be the President of the Baptist Union and the experience, so far, has been only good, though different to what I expected. However, Covid, and my personal circumstances, have shaped it in a way that I couldn't have imagined.

When I was welcomed at the Assembly in May, I was recovering from a stem-cell transplant and was unable to begin to engage with the responsibilities until the end of June.

It was a delight that my first event was the Central Baptist Association Assembly where I gave the keynote address on my theme,

'Attentive to Rhythms of Grace.' This was online, which has characterised the nature of much of the year. I have 'visited' the Heart of England Baptist Association, Webnet, the Order for Baptist Ministry Convocation, and the Eastern Baptist Association. It was a real pleasure over one weekend to be welcomed in person at Shoeburyness and Thorpe Bay Baptist Church and Belle Vue Baptist Church, two churches in Essex, and to lead a weekend at Pembury Baptist Church in Kent. I was also delighted to preach and speak to students at Spurgeon's College for a morning.

A further spell in hospital meant that I had to cancel a number of engagements which was hugely disappointing, but I was pleased to be able to join with Bristol Baptist College, the Southern Counties Ministers' Conference, and the Northern Association. I particularly enjoyed a day with our Baptist Chaplains. Other occasions included three online sessions with BMS World Mission at their staff meeting and participating in some CMD workshops on the theme of attentiveness. The year has provided several opportunities for communication through writing and I've been pleased to contribute to the *Baptists Together* magazine.

What has struck me is how apposite the theme has been for the time in which we find ourselves. I settled on the theme 'Attentive to Rhythms of Grace' because of its resonance with me throughout life and ministry, but it has had a haunting relevance for this time. Telling once again my story of the kingfisher during Advent, the themes of waiting and watching - key Advent themes - resounded, and especially as we found ourselves moving into a further wave of Covid with a new variant. The theme continues to get under my skin and it has been encouraging to hear that it has had the same effect on others. I was sent a beautiful card with a cross-stitched kingfisher made into the cover - it took the person a month to do, but was testimony to how the theme had affected her. In a strange way it seems that being 'Attentive to Rhythms of Grace' is doing its work regardless of me, which is an encouraging sign of the Spirit's activity.



'I settled on the theme 'Attentive to Rhythms of Grace' because of its resonance with me throughout life and ministry, but it has had a haunting relevance for this time'

One of our values as Baptists Together is 'embracing adventure.' With the knowledge that God gives God's entire attention to us, our response is, in the words of Eugene Peterson's translation of Matthew 6.34, 'to give our entire attention to God.' Inevitably this launches us on an exciting adventure of discipleship and mission - something to be embraced!

Geoff Colmer, President Baptists Together 2021-22

Areas of strategic focus - National Priorities

Whilst we continue to develop our four key areas (see page 5), we are working on these strategic priorities.

- Given the urgent need to pursue God's mission in our UK context, we believe that we need to focus on our value: '**Embrace adventure**: Being serious about discipleship, willing to take risks, pioneer and move out of the comfort zone of familiar ways of doing things (Matthew 28:18-20)'.
- **Developing leadership in all its forms**, together with a focus on equipping the whole body of Christ.
- **Children, Young People and Families** – our CYF Round Table is offering leadership in this area.
- **Young Adults aged 18-35** – a group which is largely missing from our churches.
- **Digital revolution** – not only our own digital capacity but reflecting on the implications of the digital revolution on mission, ministry and society.

The next section of the report will look at each of these priorities, offering stories and reflection from across Baptists Together.

National Priority



Embracing Adventure

God-given creativity is being released across our Baptist movement, and we're finding ourselves in new places, doing new things, and sharing the wonderful gospel in words and actions with new people.

In our rapidly changing post-Covid world, facing all sorts of challenges, it is vital that we are equipping churches and individuals, and encouraging, training and supporting our pioneers, church planters, and evangelists, as together we embrace adventure in this new mission context.

Hong Kong Response Project

‘My welcome was very warm – and I want others to experience this.’

Sharon Shek was appointed in mid-2021 to lead the Baptists Together response to the growing numbers of people from Hong Kong seeking refuge in the UK – her part-time appointment being funded by Mission Forum and supported by a small working group made up of UK Baptists.

Hong Kong was a colony of the United Kingdom for 153 years until it was transferred to China in 1997. Hong Kongers could apply for British National (Overseas) passports before 1997 and they were granted British National (Overseas) nationality. There was a wave of mass migrations from Hong Kong in 1997 and, following the implementation of a new security law in July 2020, a second wave of mass migration is happening. In fact, the Home Office estimated nearly 300,000 Hong Kongers who have British National (Overseas) nationality, and their dependents, will take up the new visa route over the next five years.

Through the work of the Hong Kong Response Project we want to help Baptist churches to know more about Hong Kongers and offer practical support. Sharon, a Baptist minister and recent Hong Kong migrant herself, is liaising with Baptist churches in welcoming and offering hospitality to other Hong Kong migrants. The Project’s website offers guidance to Baptist churches in the UK as well as providing information for Hong Kongers before and after their move to the UK (www.baptist.org.uk/hk).

In order to help Hong Kong families moving to UK, it’s helpful to know more about their needs, and the website offers practical suggestions of ways our churches can support Hong Kongers arriving in their community. Sharon arranged a webinar in December 2021, delivered in Cantonese, which offered guidance on the UK tax system. This was very well-received with over 3000 views, and she is planning further topic-based webinars on different aspects of life in Britain. Sharon wants to encourage Baptist churches to give others the welcome she herself experienced when she arrived in the UK. Knowing she was moving to Derby, Sharon was put in touch with Ellen Price, minister of Trinity Baptist Church. Ellen and the congregation have helped her settle: Sharon notes how encouraging it was to receive flowers from a member of the church, practical help and information, as well as invitations to join online gatherings and face-to-face meet ups. “My welcome was very warm,” Sharon says, “and I want others to experience this.”

To get involved in this Project, churches have been encouraged to sign up as ‘HK-welcoming churches’ which are displayed on a map to enable Hong Kongers to make contact with a local church (www.baptist.org.uk/hkmap). Initially work is focussing on the seven key cities which are proving to be the most popular places for Hong Kongers to settle. Sharon distributes a regular newsletter to these churches and others who are supportive of the Project, giving updates on her work and requests for prayer. She also works alongside UKHK which helps new arrivals from Hong Kong to settle in the UK (www.ukhk.org/church).

There is a sense too that God is at work in the midst of these challenges – and there is a hope that, as well as offering practical support to those arriving, creative opportunities will arise for ministers and others from Hong Kong to contribute to the mission and ministry of Baptist churches in the UK.



Mission Forum

Mission Forum continued to meet online during the pandemic, to listen to what God is doing missionally across our Baptist family, and to discern strategically how God is calling us to join in. To better enable that, changes have been introduced which seek to increase the diversity of the voices on Forum. Hayley Young, who led us through these changes, stepped down in June 2021 to take on a regional role in the Northern Baptist Association. In her place, Simon Goddard temporarily represented Mission Forum and the 'Embracing Adventure' priority on the Core Leadership Team. Here are details of some of the initiatives funded by the new Strategic Mission Grants Committee.

Renew Wellbeing

Renew Wellbeing: £20,000 – Once again we were pleased to support the work of this timely project which seeks to facilitate 'quiet shared spaces where it's okay not to be okay'. This grant enabled Renew Wellbeing to continue its deployment of four new

regional co-ordinators to cope with the expansion that has taken place over the period of the pandemic. It's been a blessing to see so many churches want to serve the wellbeing of their communities.

Hong Kong Response Project: £4,138 – After the implementation of a new security law in Hong Kong the UK government enabled those with British National (Overseas) passports to make their home in this country. With an estimated 300,000 Hong Kongers arriving over the next few years this grant enabled Baptists Together to appoint a Response Co-ordinator midway through 2021. Over the next three years this role will help Baptist churches be places of welcome for Hong Kongers, providing training and networking, and information for those arriving in the UK.



5Q: £10,000 – In partnership with the Fresh Streams network, this funding provided bursaries to those passionate about equipping disciples and leading a healthy church to actively engage in the mission of God. This included younger leaders and those in contexts unable to contribute to the costs. Using the 5Q materials, and with a Baptist team of facilitators (led by Simon and Ceri Harris), this training helps leaders and disciples unlock potential and purposes in the Body of Christ and reflect on church ministry from an Ephesians 4 perspective.

Coastal Expressions: £8,729 – There is an increasing missional imperative to meaningfully re-engage coastal communities with the gospel and the Kingdom of God. The grant helped this new initiative to appoint a Movement Developer to work alongside the Director as together they create a network of coastal pioneers, and to recruit, deploy and resource self-supporting pioneers in marginalised coastal contexts.

'Mission Forum continued to meet online during the pandemic, to listen to what God is doing missionally across our Baptist family, and to discern strategically how God is calling us to join in'

The Wren Bakery

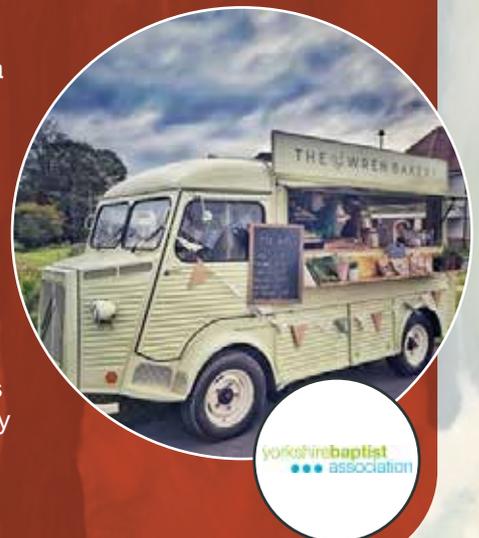
The Wren Bakery is a social enterprise based in Leeds using baking and barista training as tools to help vulnerable women build self-confidence and employment skills. It featured as one of our Missional Adventure stories early in 2021.

It's founded and run by Emma Flint and Clare Sanderson, who are members of different Baptist churches in Leeds: Revive and Chapel A Baptist, Leeds. Instead of looking to establish something based on handouts, Clare and Emma wanted to create an enterprise that gets alongside people, 'helping them to see their potential, offering skills and employability so they can make a future for themselves.'

They pooled their skills to create the programme, which also includes regular practical therapy sessions for developing general well-being. Emma previously worked with the Joanna Project, a Christian project working with street sex workers in Leeds, and Clare, a former mental health social worker, retrained as a patisserie chef. Wren sells its produce from a converted 1964 Citroen van on the first and third Saturdays of the month in Moortown Park, Leeds.

Their faith underpins what they do, and they are able to share in a natural way as they build genuine relationships with the women on the programme. They also speak of the support they have received across churches.

While Clare and Emma humbly state that The Wren Bakery is not the complete answer to an enormous problem, their approach and how they arrived where they are now is of huge encouragement. Emma says that they simply 'wanted to do something!' and both echo the importance of simply stepping out, 'pushing doors' to see where God was leading. For them this meant trusting in ideas that excited them, looking at the skills they already had, and faithfully following wherever God led them.



Creation care is at the heart of the gospel message

In the weeks leading to COP 26, the UN climate change conference which took place in Glasgow in November, the first Baptist church to receive A Rocha's Eco Church gold award shared its story.



High Street Baptist Church in Tring, Hertfordshire achieved 'net zero' carbon emissions by using energy generated from renewable sources, including their own solar PV panels, and reducing what gets sent to landfill. The church has a recycling area which has grown to encompass a number of items which cannot be recycled in the usual council collections, such as batteries, printer cartridges, corks, bras, pens, stamps and plastic bottle tops. They even recycle nappies to make into fuel bricks for hospital heating.



This quote from a member of the congregation in a survey summarises aptly all that Eco Church is about: 'High Street Baptist Church has really challenged me over the last decade or more to see that creation care is at the heart of the gospel message. It's not an add-on or a 'nice to have' but intrinsic in how we live out our faith in today's world.'

#BaptistsDuringThePandemic

“We were greatly inspired and encouraged by stories of how Baptists responded in the pandemic – particularly, the innovation and creativity shown by our churches in sharing the love of Jesus in their local and online communities.”

That was the message from General Secretary Lynn Green and Seidel Abel Boanerges, Baptist Union Council moderator, following the Council gathering in October 2021.

At that gathering two sessions were devoted to how Baptists have responded in the pandemic. Stories were shared and reflected on, and Council members were asked to discern how God was moving and what he wanted to say to our churches.

Prior to Council, new moderator Seidel had invited Baptists to share stories of how they have responded in the last 18 months. Dozens were offered.

They are all gathered at baptist.org.uk/pandemicstories showing the range of ways our churches and colleges impacted their local communities during the pandemic. Some churches became centres for vaccination, PCR and lateral flow testing; others centres for mental and emotional support; several offered practical help in the form of food banks, community fridges and groceries, space for homeless people and many more.

Following Council, Lynn and Seidel shared a statement to reflect what Council members had discerned about what God was saying to us as a movement:



“As we listened to each other’s stories we were also listening for what God was wanting to say to us. The first thing to say is that Council recognises the HUGE challenges that our churches, colleges and leaders have faced. Thank you for your perseverance and diligence in serving one another during these difficult times. We want to honour that and express our heartfelt thanks. Following this message of gratitude, this is what Council sensed God was saying to encourage us... (see p15)

Left photo by Shelly Drake, top right by Tonbridge Baptist Church, bottom middle by Moortown Baptist Church

What God was saying to encourage us

- **The pandemic hasn't surprised our faithful God and he has been with us** – we have been thrown out and shaken up but we have survived and sometimes even thrived!
- **It turns out that God was already out there and ahead of us in our communities!** Let's build on all the incredible Kingdom connections we have developed, deepened and discovered.
- **Celebrate the incredible work that has already been done.** We praise and thank God for the commitment, perseverance, and creativity shown by our Baptist family to serve our respective communities. Recognise and applaud our tech teams for their amazing work which sometimes might be taken for granted.
- **We are not through this yet!** Many are exhausted and emotional and financial resources are low. Be kind to yourself and to others. There is a time to 'do things' and a time to 'rest and recover'. Make sure you take time to rest and have peer support in place.
- **It is okay not to have all the answers.** Listen to the Lord and be attentive to let God show you the way forward.
- **Think beyond rotas and getting back to how things were.** What does it mean to be followers of Jesus now? Are you ready to embrace adventure?
- **Be creative – to express what we have experienced,** to inspire innovation, to embrace the digital revolution.
- **Be mindful of how digital has improved access** and connection for many people, especially disabled people
- **Take courage** – to live in this new landscape, to use what God has given you and trust that that is enough, to have confidence in the Gospel, and to be open to asking more difficult questions.
- **Lean into the gifts of who we are as Baptists** – Christ-centered, mission hearted, adaptable, diverse, grassroots communities who are beautiful and yet have so much potential!



We thank everyone who has responded to our request for Baptist stories during the pandemic. As you may have noticed, it is a very long list! Praise God. We hope that you are encouraged by these stories and the feedback. May God bless you as you continue your ministry in serving people for Christ"



Cardiff Baptist College embracing adventure

Whatever sadness and loss Covid has brought in its wake, it has certainly forced us all to ‘pioneer and move out of the comfort zone of familiar ways of doing things’, which is Council’s 2018 interpretation of the ‘embracing adventure’ value. Although both staff and students in Cardiff prefer face-to-face interactions, we have learned that having to embrace technology (as well as adventure!) has its benefits for formation. In particular, we have found that a ‘flipped classroom’ approach (in which core information is acquired by students prior to the face-to-face contact session) has freed up valuable face-to-face time for discussion, rather than imparting of information. Perhaps most important of all, our daily prayer times and monthly pastoral groups over Teams have allowed us to build a strong sense of community, even when we have not been allowed to meet face-to-face.



‘our daily prayer times and monthly pastoral groups over Teams have allowed us to build a strong sense of community even when we have not been allowed to meet face to face’

Another feature of this new adventure is that we have been collaborating even more with the wider body of Christ. We have strengthened our links with South Wales Baptist Association and the Baptist Union of Wales, and they have been part of our consultation process as we plan to reform our teaching programme from September 2024. The new programme should offer even greater flexibility to those who need to train alongside keeping full-time employment, while providing a separate, more in-depth path to those who are able to attend weekly lectures at Cardiff University. At the heart of this reform is our passion for forming mature disciples of Christ in a community of learning. We continue to work closely with the Presbyterian Church of Wales and are in discussions about delivering some bespoke training for them, and we are also working with the Baptist Union of Wales to consider developing a pioneering stream.

Our Pathways course for local leaders continues to grow, and perhaps most excitingly of all, we (along with other Christian organisations) have been invited by the Church in Wales to join discussions with Welsh Government about a funded internship scheme for prospective ministerial candidates. This will be deliberately aimed at young adults exploring a call to ministry. We also rejoice that we have renewed our partnership agreement with Cardiff University, and we have enjoyed regular research seminars for staff and research students linked to the college. The college seems to be growing in unexpected ways and directions, and so we are considering taking on an additional permanent tutor as well as continuing to benefit from our team of associate tutors.

As always, we would appreciate your prayers for the college, its staff, students and trustees.

Rosa Hunt and Ed Kaneen (Co-Principals)



EMBRACING ADVENTURE



All photos belong to each respective church, individual or organisation

Adapting to meet needs – and showing the love of Jesus in action



Gorse Hill Baptist Church in Swindon had a fair idea of its community's needs – yet the pandemic has seen it play a far bigger role in meeting them.

Aware of pockets of child poverty in local neighbourhoods, the church had teamed up with the charity TLG (Transforming Lives for Good) with a view to offering a holiday lunch club later in 2020. Those plans had to be adapted following the introduction of restrictions in March 2020. Instead of lunch clubs, the charity encouraged participating churches to provide Boxes of Hope - food with activities for the children.

'the pandemic has made us look at things in different ways'

Gorse Hill began this in June 2020. It started small, initially to families connected with the church, before being extended more widely across the town. The church started to take referrals from schools and other agencies, and gave people the option of self-referring. The boxes were aimed at families experiencing a sudden drop in income in the pandemic.

More than a year on, they were packing and delivering between 50 and 60 boxes per week. As the project has grown, the church has become more aware of other ways it can meet the needs it has encountered. In June 2021 it opened a community fridge, and has explored setting up a Renew Wellbeing café, CAP money courses and job clubs.

"It's been a really interesting journey," says church member and Boxes of Hope co-ordinator Heather Prictor. "We had a good idea of the needs, but the pandemic has made us look at things in different ways.

"Through contact with many local agencies we have become known and trusted in the support and care that we give, and showing the love of Jesus in action."

Hedge of hope



Having our doors closed forced us to think outwards, writes Rashell Beya, minister of Broadway Baptist Church in Derby. As part of the major building project in 2012-14, we really wanted to bring down the hedge that bordered our land. It wasn't high but it felt like a barrier. However, we were told it was protected and there was nothing we could do.

During lockdown when people couldn't go far, suddenly we had visitors as families enjoyed using the carpark for skate and cycling practice, and occasionally people would enjoy the sun seated on the grass. Conversations started.

Christmas: another lockdown. A group got together with an idea: rather than the hedge being a blockage, let's make it a feature. And so the 'hedge of hope' was born and a nativity scene made of enormous lengths of chicken wire was shaped by individuals and families. At night it was lit up. We wondered how it would go down. Word soon spread and families and friends would come out to look at the hedge and have their photo taken with the figures, while cars slowed down to look. There were many comments of appreciation of the joy it brought people on this particular Christmas. We would later create displays for Valentine's Day, Easter, even COP26.



It has helped the church to see the potential of all our space, not just what happens inside. It is a small thing that we have done at one level - but we have made more impact by a light-hearted presence than when we are busy with activities inside.

Community grocery opens in Baptist church

Emmanuel Baptist Church in Liverpool embraced adventure by partnering with the Message Trust and opening a community grocery in June 2021.

Community Grocery Netherton aims to help residents with their weekly food shop at a time when many households have been feeling the financial impact of Covid-19. It does so by providing a broad selection of branded items that would be found at a local supermarket but for a fraction of the price. The items are donated by the supermarkets and other outlets instead of going to landfill.



The grocery is run on a membership basis designed for anyone who is struggling to afford the everyday basics. Membership for one year costs just £5, and members can use the store twice a week to buy a full selection of groceries for just £3. In addition, members can access other benefits like job clubs, money management courses, mental well-being courses, youth clubs, volunteering and more.

More than 100 people signed up on the day it opened - a figure which had grown to 800 by November.

This was one message of appreciation received by the team: "What a great job you guys are doing. Thank you. My friend is a member and I saw him today and it really has changed his life knowing that he can have great food for such a small amount of money. Life changing!!!"

Emmanuel's minister Allan Finnegan said, "This is a fantastic resource and a great response from the local church. It is our prayer that it will not only help at this time of need but also, the wrap-around support will give people the skills needed to build better futures."

"It is our prayer that it will not only help at this time of need but also, the wrap-around support will give people the skills needed to build better futures"

EMBRACING
ADVENTURE



Images: Emmanuel Baptist Church

National Priority



Developing Leadership

One of the glories of Baptists Together is the variety of leadership. Our churches and mission projects are overseen and guided by a wide range of people. Some are formally trained. Most are volunteers. A number are highly experienced. Others are just beginning. Our interest is that every one of them develops in their leadership skills and as disciples of Jesus, such that character grows alongside competence. We are seeking to create a connected suite of opportunities that facilitate this growth, from the tentative leadership of an intern right through to the continuing ministerial development of the most accomplished minister.

Developing leadership in all its forms

Developing leadership in all its forms is one of our key national priorities. But, what is leadership, and what do we mean by forms? As Baptists, we prefer to talk about leadership within the context of its purpose and nature, using words such as servant or steward to explain its nature and expand on its meaning. If we understand leadership as 'using our giftings to pave the way for others to flourish', and we understand 'forms' to mean 'passions', then to develop leadership in all its forms means allowing church members to take us places we have never been before and into contexts that church leadership may have no experience. In other words, we must become risk-takers - which has always been the DNA of Baptists.



I have just pioneered a new community launched in September 2021, which is now seeing around eighty people attending weekly. I focused on leadership development through the function of intentional discipleship. I would love to suggest five attitudes that church leadership should embrace, which could help facilitate this journey for whole church development that we all need to take.

- **We must be willing to take risks with people's innovative ideas; if someone is ready to take responsibility for the vision, then it reveals that they are expressing a desire to lead, for leadership is taking responsibility for the outcomes.**
- **As a leadership team, don't be nervous about controversy, but accept that debate almost always accompanies change and innovation.**
- **The energy to inspire others with a similar heart comes from the visionaries in your midst. Liberate them and do what you can to empower them.**
- **Church leadership is there to help people create the framework for transformation, to help them understand the principles of breakthrough. Be vulnerable and stand with the pioneers in their adventure.**
- **Allow the stories to be told. Testimonies are like petrol on a naked flame - they ignite faith and release hope. Make room for testimonies on Sundays; they bring life to the dreamers in your midst.**

'The energy to Inspire others with a similar heart comes from the visionaries in your midst. Liberate them and do what you can to empower them.'

If the community is risk-averse, church leaders need to examine the culture and ask themselves why? Is the leadership modelling innovation by example? What needs to change within the culture of the community to release and empower innovation amongst the members? How can the leadership demonstrate innovation?

The greatest resource in all our churches is the people God has given to us. Let's empower them, acknowledging on the journey that failure is part of the route that must be trodden in order to achieve success in mission.

Yinka Oyekan, President Baptists Together 2020-21

Continuing Ministerial Development (CMD)

A framework for Continuing Ministerial Development for our ministers was launched in the autumn of 2020 by the Ministries Team. CMD is about nurturing the well-being of ministers and sustaining their capability, year in, year out, through the practice of five CMD habits – learning, attentiveness, accountability, connection and review. We invited ministers to enrol for CMD as a statement of intent and then, through 2021, reflect on their own practice of the CMD habits. In the autumn of 2021, we encouraged ministers to hold their first 'CMD audit'. This is an annual opportunity for ministers to meet with a colleague to examine and plan each other's development.

We anticipated that adoption of CMD would be gradual over a number of years, but it is encouraging to see that 42% of accredited ministers and nationally recognised pastors have so far enrolled and 15% have completed a first CMD audit.

Alongside the launch of the framework, we hosted a series of twelve webinars, each one focussing on a particular means of supporting development. Topics ranged from 'How to choose what to read?' to 'What's the benefit of pastoral supervision?' and 'How can colleges support my CMD?'

We emailed all churches to ask them to support their minister, if they have one, in practising the CMD habits. They can do this by encouraging their minister to engage and by making a development budget available. £500 per annum is suggested, in addition to paying for their minister to attend the annual association ministers' conference and the Baptist Assembly. We made grants available to ministers in less affluent settings or where they do not have a church congregation to call on, such as in chaplaincy or some pioneering ministries. In 2021, 14 grants were awarded and we expect this to be higher for 2022.

It is inevitable that CMD has met with resistance from some ministers. At first glance it may appear to be a new expectation imposed upon them. This, at a time when the Covid-19 pandemic has already created extra pressures. However, the Ministries Team remains convinced that CMD is a blessing not a burden. There is enormous freedom for ministers to determine how to practise the CMD habits. But we strongly believe that the heart of CMD is mutual care and support among ministers for each other. The whole Baptist movement stands to gain a great deal if all our ministers are refreshed by their learning, deepening their walk with Jesus, accountable to others, connected to each other, and willing to review their practice. This is the culture CMD pursues.

'CMD is about nurturing the well-being of ministers and sustaining their capability, year in, year out, through the practice of five CMD habits – learning, attentiveness, accountability, connection and review.'

DEVELOPING
LEADERSHIP



 BAPTISTS
TOGETHER
CMD



Bristol Baptist College developing leadership

The first half of 2021 was dominated again by the restrictions forced on us by the pandemic. It was with deep gratitude that we were able to start meeting together again in the autumn and recommit ourselves to the role that we play within the family of Baptists Together. As always, the formation of lively, zealous, able and evangelical ministers along with the teaching of theology, lay at the heart of our activities. However, the way we do these things continues to be shaped by the needs and priorities of the Baptist networks. In particular, we built on the experience of remote learning technologies gained in the pandemic to launch a hub for ministerial formation in Exeter. This is being ably led by Eleanor Moffat and has enabled us to make access to ministerial formation more easily available to people in the south-west of the country. The hub cohort shares the same programme as the one in Bristol and joins them on a few occasions in the year. The rest of the time the group is taught by Eleanor in Exeter with some remote input from other tutors.

One of our shared objectives as Baptists Together concerns developing leadership and equipping the church. This is something that all the colleges exist to accomplish. We continue to work with people whom God is calling to be pastors, pioneers, chaplains, ministers to children, youth, and families (CYF), as well as delivering programmes for those who want to be even more effective in their service to their home churches. Our formational processes are now organised around the marks of ministry set out in the Ignite report into the future of accredited ministry. The college principal was a member of the report's implementation group.



The college remains committed to equipping the churches to serve CYF.

Clare Hooper, who chairs the Baptists Together CYF Round Table, coordinates this area of our work. We offer, among other things, a Certificate in CYF Ministry which can work as a stand-alone qualification or be used as part of the process for accreditation as a Baptist minister. One of the keys to attracting young people to our churches lies in equipping leaders in that demographic. Between a third and a half of our current ministerial students are aged 35 and under and there are many more among our CYF students, theology students and 'Disciple Makers' (DMs). We are currently working with our third DM cohort in an innovative one-year, one-day-a-week, programme aimed at those on internship programmes with churches and at others wanting to explore the possibility that God might be calling them into fresh areas of mission and ministry.

'We are embodied beings, and we are made to occupy space'

The pandemic and its continuing impact have meant that we have, like many others, undergone a crash course in digital delivery and have spent a lot of time reflecting on its implications for teaching, formation and mission. We are still working out our conclusions, but our experience so far is that while certain things can be done effectively online, there is no substitute for being together. We are embodied beings, and we are made to occupy space. Our community life needs to take this into account. We continue to offer the shared Baptists Together training programme in partnership with local associations. This takes the form of PFS (Prepare, Feed, Sustain) at Exeter with SWBA and has been relaunched as EMD (Equipping Missional Disciples) in Bristol with Webnet. We were delighted by the continuing growth and impact of the Centre for the Study of the Bible and Violence which is based at the college and is led by our tutor, Helen Paynter, as well as by the continuing work of the Centre for Anabaptist Studies. Both centres have students registered for doctorates as well as a number taking their pathway through the MA programme.

There were some other staff changes over the year. We lost Fran Brealey as our College Manager and Sophie Atkinson stepped up as her successor. We welcomed Abigail Reid to Sophie's former role. We said farewell to our Chaplain Lis Pearce and welcomed Sam King in that role. In all these ways the oldest of the colleges continued to play its part in supporting the work of the churches and associations of our networks and the mission of the wider Church.

Equipping the body of Christ to meet our communities' needs

In order to help and support people as we emerge from the pandemic, we need to begin by knowing what their needs are – this can be done through something as simple as listening. When minister Vania John-Baptiste joined Underhill Baptist Church in July 2020, one of the first things she did was to meet with the leadership team and ask them questions regarding how the lockdown, the restrictions and social distancing had impacted their life.

Vania explains, “I found that I was better able to help others by listening to them and finding out where they’re at – it’s important to let one’s help come from knowing people’s needs.

“As we think about sharing the gospel with people and responding to people’s pastoral needs in these challenging times, we need to consider a place where we can be still. Be a real presence. Be someone to talk to and who is willing and able to listen. Everyone has coped differently and has their different stories. Being a presence, bringing a good listening ear, and standing alongside people is a good start to the journey of helping them to process their emotions on a variety of issues.”



“we need to listen to discern God’s voice in all this”

In offering a listening ear, we also need to know our limitations – and this is particularly pertinent for ministers: we can’t do it all! We may have to consider coming alongside local organisations that are already offering and providing help and support, or being a signpost to useful resources online.

“More importantly we need to listen to discern God’s voice in all this. How does he want us to respond?”

Exploring together we can respond with the love of Christ



“Through Covid our eyes have been opened to the needs of the community in a new way,” says Wale Hudson-Roberts, Baptists Together Justice Enabler and minister of John Bunyan Baptist Church in Oxford. “One example is an increase in homelessness. There are various factors for this, such as unemployment and domestic abuse.

“We’ve had homeless people present themselves at the church. How do we respond with the love of Christ? The café at the church has been fantastic in supporting them, but Social Services is concerned about dependency – it’s a really difficult balancing act.”

To consider its response on this and other matters, John Bunyan is enabling its membership. The congregation has divided into various groups to try to discern the voice of the church, that of the community – and the mind of Christ. Each group has a specific agenda to explore, including preaching, worship, church meetings and the resources needed to be more accessible to the church and community.

For example Wale explains that John Bunyan is a ‘traditional’ church, using liturgical worship. “This can make a church inaccessible to a community, so we have been looking at how we can make ourselves more accessible.”

They will feed their findings back to the leadership team, and there will be discussions with the wider church and various external stakeholders to work out the best way forward.

“The pandemic has shown us a lot of things about the community in which we exist,” says Wale. “Our congregation is very open to exploring how we can meet some of these needs and respond with the love of Christ. The community has changed – and we need to change.”



We are not alone

Faith, Grief, and Covid-19: A Conversation is a resource created by Sanctuary Mental Health Ministries to help people to understand and share experiences of grief in the midst of Covid-19.

Union Baptist Church in High Wycombe recognised many people were looking for resources to help them through the pain of this pandemic and this one gave an opportunity to draw people together to share their experiences in a supportive environment. Over four sessions, participants gathered virtually to watch a short series of films featuring insights from a panel of experts, and were then invited to engage in discussion, reflection and prayer.

Course co-leaders Sheena Dykes and Dawn Hazell explain that, 'Being able to identify the discomfort that the pandemic has caused us as a form of grief, and realising we were not alone in experiencing it, were both hugely helpful. The film presenters talked about the different types of grief with honesty, insight and empathy. We were able to understand that we were experiencing layers of loss, and that the 'standard' models of the bereavement process could not necessarily be applied in the present situation. We learned that lament is important, and that it is OK to call out and tell God how we are feeling. Although society encourages us to suppress emotions, they can be the gateway to God and we often learn and grow most in the difficult times. Some found the last session particularly helpful as it covered how to respond to others who are grieving – knowing how best to support them and what to say – while not feeling the need to provide all the answers.'

'There was much to learn with the key takeaway being that we were not alone and that in the middle of our anxious times, our faith in God gives us a shared hope.'



"in the middle of our anxious times, our faith in God gives us a shared hope"

Becoming a 'Bereavement Friendly Church'

Since 2019, Oundle Baptist Church has been exploring ways to become a Bereavement Friendly Church, to reach out with the love of Jesus to all those who face bereavement in the local community. Recognising that the church could provide a great funeral but had more to learn about helping people prepare for the death of loved ones, the Bereavement Ministry team embarked on some training, starting with a Bereavement Care Awareness Training Day, offered by Care for the Family.

A Mission micro grant from EMBA enabled Bereavement Team Co-ordinator, Judith Brshaw to attend the excellent 5-day Bereavement Ministry Training Course from the charity At a Loss. Judith describes this as 'a real eye opener to approaches to ministering to people after the death of a loved one'. Using the CofE *Grave Talk* material, the church then held its first Grave Talk Cafés and opened its doors to people they had never met before, but who wanted to discuss this sensitive subject. The Team had already offered a daytime and an evening Bereavement Journey Course when the first lockdown closed their doors. Once a Zoom version of this programme was available, two members of the team volunteered as helpers for it. Guests are finding this a tremendous help and the church team is learning a great deal from the experience.

Judith sums up the reasons why the church has engaged in this journey saying, "We want to welcome and care for people without judgement or conditions. For some people this is a faith journey. The trauma of bereavement can challenge or awaken faith. We are in a unique place to speak God's love through the care that we offer, to create a connection as we journey with people. The training, books and resources all help equip us with good practice and excellent tools to minister the love of Jesus."



Regent's Park College - challenge, learning and development

For all of us 2021 has been a year not only of challenge but also learning and development. Alongside all the varied aspects of life at Regent's, involving many different students, there have been ways in which the work of ministerial formation has developed. We had a good intake in 2021 and continue to offer a variety of flexible approaches, including options for those pursuing pioneering and who come with degrees in theology. Changes we made to the course a few years ago to concentrate in-person teaching on one day a week, meant that we had already developed 'flipped classroom' approaches that allow more input to be given in recorded lectures before class discussion, and online seminars. One of the positives that has come out of changes due to the pandemic is improved software platforms and familiarity with them, thus enhancing this approach. We moved between times of entirely online teaching and times of in-person and hybrid approaches as circumstances have demanded and allowed.



We have used the pressure of the pandemic to rethink how we can best develop our community learning, including our Footsteps course, so it is best suited to engage with the changed landscape. We hope to relaunch this in 2022 drawing on all we have learnt and bringing the very best of face-to-face and digital provision. We partnered with SCBA and CBA to develop a new initiative, Equip, aimed at offering leadership development to young adults in our churches. Although the planned initial residential gathering could not happen together, we began this online. We were also able to utilise well the online medium to run a number of very successful CMD workshops, ably led by Helen Cameron and Jane Day. These helped ministers to get to grips with the new habits of ongoing ministerial development and drew participants from round the country as they began to engage with this important new initiative. Alongside this, staff members continue to serve the Associations in significant ways. Our Centre for Religion and Culture and Centre for Baptist Studies continued to offer stimulating and engaging programmes; one of the benefits of mainly online provision was that the reach of these centres has increased significantly with participants able to join from around the world. Examples of their work include a lecture series on the Creative Arts, a symposium on dismantling whiteness and opportunities to explore, through the material in the Angus Library, how important parts of our history can inform our present context. The Centre for Baptist Studies extended its publication programme to include a new series on 'Congregational Resources'. The first volume in this series (*Intercultural Preaching*, edited by Anthony Reddie and Seidel Abel Boanerges with Pamela Searle) appeared in 2021 and is available on Amazon.



One particularly exciting development was the launch in July of Project Violet, a research project of the Centre for Baptist Studies in partnership with Baptists Together, the Mission Forum and the Whitley Trust. The project, named after Violet Hedger, who began as a student at Regent's in 1919 and was the first woman to be trained for ministry, is a three-year participatory research project that is examining the place of women in Baptist ministry. The aim of the project is to understand more fully the theological, missional, and structural obstacles women ministers face in the Baptist community in Great Britain and identify ways forward. It has found a ready resonance - 145 people attended the launch - and will make a significant difference to the development of ministry and leadership amongst Baptists Together.

2021 was a year of significant change of personnel at College. In September we said a very fond farewell to Rob Ellis on his retirement after fourteen years as Principal, and there were a number of events that recognised his significant contribution, including a dinner where he was presented with a book (*Being Attentive: Explorations in Practical theology in Honour of Robert Ellis*) written by friends and colleagues in his honour. The search for a new Principal was launched and still continues. Beth Allison-Glenny began as the new chaplain in September and Jane Day and Esther Mason have been able to give time and valuable input into the ministerial formation programme. Altogether 2021 was a year that placed heavy demands on the staff of college, but which has also enabled us to make these significant, and at times pioneering, contributions to our shared life.

'We have used the pressure of the pandemic to rethink how we can best develop our community learning'

New funding options for ministerial training

In October Baptist Union Council members approved a series of proposals aimed at supporting training for women and men into Baptist ministry, including the formation of a Baptist-branded crowdfunding scheme, a Baptist loan scheme, and an enhanced bursary scheme.

“The proposals were about ensuring we have the trained ministers we need,” explained Ian Bunce, chair of the Funding for Ministerial Training Working Group. Council members had commissioned the group in November 2019, and Ian (Minister: Team Leader, Romford Baptist Church) had presented its first report to Council in March 2021.

The proposals related to initial formation, not further degrees or Continuing Ministry Development.

The proposals were in two sections:

Section 1 was about communication, understanding and perception

Section 2 was about practical, tangible and finance matters

Section 1

Resolution 1. We as a Baptist Family are committed to supporting a quality of initial formation and education for those called to Baptist ministry.

Resolution 2. It is for the benefit of all local Baptist churches and pioneering projects that those called to ministry are formed to a good standard.

Resolution 3. The call to ministry can come at any age. Those considering university and future careers should be encouraged to consider ministry as a valid option.

Section 2

Resolution 4. In partnership with Stewardship, to have a Baptist branded crowdfunding scheme in which students are encouraged to set up pages within the scheme.

Resolution 5. In partnership with Kingdom Bank, a Student Loan Scheme to be launched for those unable to access a government scheme or where the government scheme does not give all that is required. Loans of up to £30k repayable over 10 years will be available to ministerial students.

Resolution 6. The existing Student Bursary Scheme to be enhanced and further resources to be added to it. This would build upon the bursary funding already provided by the Home Mission Fund, currently £130k pa, giving grants to students where hardship is identified. It is hoped this bursary scheme could release a target of £500k pa.

Council members were supportive of the proposals, describing them as creative. All the resolutions were passed unanimously, except Resolution 2, which had one vote against, and Resolution 6, which was passed with two abstentions. “It’s about investing in people,” said Ian, “and we can’t do this without investing money. These proposals will not be able to pay for everyone – but they provide new ways of supporting training for women and men into Baptist ministry.”

The details will now be worked out and be presented at a future Council. For more details, visit baptist.org.uk/council



“It’s about investing in people and we can’t do this without investing money”

Spurgeon's College pioneering Missional leadership

Spurgeon's College continues to be a Christ-centred college committed to equipping ambassadors of the gospel to bring the glorious light of salvation to a world struggling in darkness, and we very much appreciate the many prayers that uphold our students and the College at this time. Despite the challenges of Covid and the various lockdowns, we had over 80 Ministers in Training in total last year, with a similar number this year. Our double graduation in October 2021 was a wonderful celebration of God's goodness and faithfulness.



In May 2021 the college handed over the completed project it undertook on behalf of the Baptist family to design and create a suite of courses and material in pioneering missional leadership to the Ministries Team at BUGB. This two-year project has provided our family with a fabulous resource.

In January 2021 the college entered a year of detailed scrutiny by the Quality Assurance Agency (the QAA is the university sector's quality body) as part of our application for Taught Degree Awarding Powers (TDAPs). The QAA have been very thorough in their scrutiny. In the course of the 12 months' detailed analysis of every element of the college and its quality processes, we submitted 1000 pieces of information (policies, regulations etc) to their assessment team, who quietly observed how the college does its work, often as silent observers in dozens of meetings. This is not surprising given the prize TDAPs represents. The college's strategic priority of seeking the authority to award its own degrees will, if successful, mean that Spurgeon's College will become a genuinely independent higher education institution. TDAPs will protect the College from the 5-year cycle of university validation arrangements because it will have authority to offer its own degrees independently of a university partner. Please continue to pray that the college is successful in its application.

'Our double graduation in October 2021 was a wonderful celebration of God's goodness and faithfulness'

Despite the challenges of Covid the college has continued with its ambitious development plans for its London campus; in July 2021 it held a second public consultation on the college's redevelopment plans. The plans shown to the general public evolved after a series of detailed Pre-Applications, Workshops and Place Review Panels. Although we had hoped to submit a full planning application in the autumn of 2021, a number of factors beyond our control intervened to delay this action. We have a very sophisticated set of plans, and we believe that we will be in a position to submit our application in 2022. This has been an enormous project and remains a significant part of our strategic plan and we would value your prayers for a successful outcome.

One of the major projects that we have been working on for the past three years is a complete refresh of our BA undergraduate degree and our ministerial formation pathway. We engaged in 2021 with a wide range of partners and stakeholders seeking their wisdom, insight, experience and expertise. We are passionate that our new BA programme will prepare the next generation of ministers of the gospel to serve the needs of the church, especially as the 21st century evolves and patterns of church practice respond to new opportunities and challenges. If we are successful in our application for TDAPs, we will have the authority to validate this new degree for the start of the academic year 2022-2023.

There were some staff changes over the year. One of the key changes was the retirement of Simon Jones. Simon was one of the College's Vice Principals and Director of Ministerial Formation. Seidel Abel Boanerges has succeeded Simon in a new appointment as the college's Dean of Ministerial Formation and Development. This is a senior executive role and Seidel is responsible for overseeing the ministerial formation for Ministers in Training (MITs), Newly Accredited Ministers (NAMs), and Lay Training (Equipped to Minister) for the Baptist Union of Great Britain and the wider church.



Northern Baptist College seeking justice and inclusion

It's now nearly eight years since NBC adopted the strapline, growing leaders for a changing world and a changing church. As each year passes this reminder of our calling as a college becomes ever more pertinent.



Throughout 2021 staff and students at each of the NBC hubs: Luther King Centre, St Hild, Cranmer Hall, and The Light College, have risen to the challenges of online learning. At the same time, we have been reminded just how much we value being with one other in the flesh, but we have also learned new lessons about working together online and we have glimpsed some of the possibilities that this opens up for the future. Watch this space.

It did us good in July to gather again physically as a college community for our annual retreat at Rydall Hall in the Lake District. (It's nice up north). Chris Duffett was the facilitator for what proved to be a deeply nourishing few days.

Also, back in the summer our governors agreed a new set of objectives to guide the college's ministry over the next five years:

- To develop and emphasise NBC's focus on issues of justice and inclusion within a holistic understanding of mission
- To develop our work with pioneers and chaplains
- To develop and expand online learning opportunities
- To develop a range of Continuing Ministerial Development learning opportunities with an emphasis on training the trainers
- To give a greater priority to creation care as part of the mission of God.

We have committed to recruiting extra members of staff to lead on some of these priorities. So far, we have been able to appoint two new tutors for inclusion, Dawn Cole-Savidge and Ruth Wilde and we will soon be announcing a new coordinator of Edifi our online learning programme for local leaders.

It continues to be a source of great encouragement to see the committed and innovative ministries of our students, whether that be pastoring churches, nurturing new Christian communities, working in various chaplaincy settings, or pioneering new forms of community engagement. It is equally heartening to see the depth of relationships that students enjoy with one another and how well they support each other through the ups and downs of life as a Minister in Training.



'It continues to be a source of great encouragement to see the committed and innovative ministries of our students'

Whatever challenges and opportunities lie ahead for us as Baptists, one thing is clear - God continues to call gifted leaders to work among us. We give thanks for the privilege that is ours as a college to serve those who in turn serve the people of God as together we seek to understand, work and pray for the fulfilment of God's purposes in this ever-changing world.

DEVELOPING LEADERSHIP



National Priority



Children, young people and families

Playful, life, noise, messy, openness, direct and blunt, passionate, curious, fun... what a gift our children and young people are to our Baptist family. We need to be listening to their voice and facilitating their participation because without them church will fail to fulfil what it needs to be.

CYF Round Table

Towards the end of 2021 the Children, Young People and Families (CYF) Round Table had a chance to meet and take stock on our journey so far. There was much to celebrate.

- Over 300 attended the Emotional Roller Coaster training that was rolled out across all 13 associations.
- We've run out of the 3000 copies of the CYF tool kit.
- Seminars that have focused on CYF ministry have been delivered at the past three Baptist Assemblies.
- We've had representation at various national gatherings.
- Our *Joining the Dots* podcast is gaining momentum.
- In 2019 CYF was identified as a national priority.
- There's a pathway for those called to Baptist ministry with a CYF-ism.
- 133 CYF workers completed an employment survey which has given us some fantastic data to work with.
- A racial justice resource was created as part of the ongoing need to engage with racial justice.
- Money has been given to show our support of Renew Wellbeing (CYF) as we recognised the vital role this ministry has as we go forward.
- Good practice has been shared, prayers have been said, connections made as we've sought to inspire and equip our associations in supporting their local churches and pioneering communities in being and sharing good news to the child in our midst.



As the CYF Round Table we constantly remind ourselves of the child in our metaphorical midst. We're aware of concerns around wellbeing, rising levels of anxiety, new parents feeling the effects of two years with limited interaction, pupils who have had to navigate so many changes and uncertainties. We also recognise that we really do have good news to share - good news of peace, hope, love. We know that the church community has the potential to be the warm, empathetic, accepting gathering which so many are craving at this time. But the truth is the child that's in our midst is unlikely to be in our church.

Instead we're seeing growing opportunities in our local schools - the need for mentoring, wellbeing spaces, chaplaincy, prayer spaces. We're seeing the potential of our toddler groups - supporting parents, friendships being established, faith developing there rather than waiting for the families to come to us on a Sunday. It seems that the child is to be encountered midweek rather than on a Sunday morning. Jesus

commands us to "Go into all the world and proclaim the good news to the whole creation". Volunteers have gone, families have gone, young people have gone... now it's surely time for the church to go too.

Jesus commands us to "Go into all the world and proclaim the good news to the whole creation". Volunteers have gone, families have gone, young people have gone... now it's surely time for the church to go too.



CHILDREN, YOUNG PEOPLE AND FAMILIES



All images belong to each respective church, individual or organisation, except heart image by 8photo, freepik.com, background image istock.com

Exploring faith and science in a family-friendly way

A social enterprise in a Baptist church which explores the relationship between science and faith in an interactive and family-friendly way was among the recipients in the 2021 round of Scientists in Congregations funding. Faith in Science CIC, based at New Hope Baptist Church in Coseley, was awarded £16,700 for its The Faith Experiment project, a series of workshops exploring questions on the interface of science and faith.



In each workshop it planned to use games and demonstrations alongside a short talk to help summarise the arguments. Its speakers are Matthew and Davinder Gardner, both healthcare scientists by background and members of New Hope Baptist Church.



Matthew said, “As scientists and Christians we were concerned that many people seem to believe that you have to reject one or the other, so it seems to us an argument taken too far on both sides. This could be atheists claiming that science disproves God, or Christians outright rejecting the advances in science without thinking them through.

“So we wanted to produce a programme to help show that science and faith don’t have to be in conflict, but should indeed strengthen each other.”

Rebuilding broken relationships

Situated on the south Devon coast on the outskirts of Exmouth is Littleham, an area made up of a traditional village, a council estate, shopping area and an emerging new estate. Sam Burnett felt a call to move there six years ago. With a passionate calling towards reaching the unchurched, particularly those who would never go to any established, conventional kind of church, Sam spent almost two years missional listening within the community.



Looking at the community around him, Sam saw that there was a lack of engagement between parents and children resulting in broken relationships and in some instances children committing vandalism in public areas.

There was also a lack of local community spaces for families. Recognising this need for relationships and community, The Wave, Littleham officially launched and the practical outworkings of this new church started to emerge.



As well as a semi-regular gathering on Sunday afternoons in a local leisure centre, outdoor gatherings have connected especially well with families, notably ‘Campfire,’ which has been a regular time for whole families to come and explore faith together while learning forest school skills based at a local primary school. Encouragingly, the local Anglican church has given real support towards Sam. A community café in partnership with the church has begun providing the much-needed physical place in the community for people to come to as well.

Reflecting on his missional journey with The Wave, Sam stresses the importance of listening to God above all else, ‘seeking the needs of the community and asking God what he’s calling you to do, rather than saying “I want to do this, and I want to do it in this community”’.

For more on this story, read: baptist.org.uk/wave74 or scan the QR code





Travelling 3,887 miles to Chad

An enterprising fundraising challenge led by its youth group Solid Rock took the congregation at Kidlington Baptist Church all the way to Chad. The church committed to spending the month up to Easter clocking-up 3887 miles to raise funds for BMS Operation Chad. The figure is the distance from its building in north Oxford to the Guinebor 2 Hospital in Chad, home of Tom and Mel Spears, the BMS mission workers currently supported by the Oxfordshire church.

The challenge involved walking, running, cycling, swimming, scooters and even mobility scooters; meaning all ages and stages of life could get involved. Even those shielding weren't forgotten, having been encouraged to do laps round the room or garden.

More than 80 people took part, logging their miles throughout the week and sending their totals to youth worker Scott Cheeseman. The idea initially came from the youth group, conceived in the height of lockdown, where one of the few activities available to people was getting outside to exercise. Scott said, "One of the kids said 'What about walking a bit further?' Then the idea grew – one of the youth leaders suggested we could connect it to our support of the Spears family in Chad which the youth group agreed with.

"Then it kind of spiralled."

The challenge raised £3,483, significantly more than the initial £695 target. Scott said "It's important to show the young people that we support them. They are not the church of tomorrow, they are the church of today. It was their idea, creativity and drive that has led to this.

"It's all about owning it through faith. In this instance they took the lead in mobilising the church in a journey of justice, and it's inspired them to think about how we can help others."



Joining the dots podcast

The CYF Round Table wants to serve our Baptist family in its calling to minister to children and young people in the church and community. One way it did this in 2021 was by launching its own podcast. *Joining the Dots* is a podcast that draws on the wisdom of experts and the experience of those on the ground to help start the conversation in exploring the context of the child, so that the dots between home, church, community, school and faith begin to join up.

Its first series in September explored schools and the amazing opportunities there are in helping students and staff encounter the good news in the classroom, playground and staff room. The podcast is hosted by Emma Mohr, a South Wales Baptist Association regional minister, and Clare Hooper, a Southern Counties Baptist Association regional minister with a particular remit to support churches and pioneers in their mission with children, young people and families.

They said: "We really hope that the podcast will foster a sense of community amongst our churches and those that carry out this vital ministry."

Visit baptist.org.uk/cyfpodcast or scan this QR code.



National Priority



Digital Revolution

Whether we have liked it or not, the vast majority of us have engaged with the digital world more in the last two years than ever before. Sunday service livestreams, Zoom prayers and Zoom church meetings have become part of the 'new normal' for many of our churches, but we're only scratching the surface of the potential the digital revolution offers us.

Digital Revolution

In recent years many of us have recognised how important the digital world is, whether in keeping in contact with friends and family during the pandemic lockdowns or enabling us to gather virtually in larger groups such as church services, online prayer meetings and the like.

Long before the pandemic, Council recognised the significance of the Digital Revolution and made it a 'priority area' for Baptists Together in 2018 not knowing just how quickly the Church would be immersed in it across the globe. A recent survey conducted by the Evangelical Alliance revealed that there is a 19% increase in those attending an online service at least once a month compared to pre Covid-19 (from 3% to 24%).¹

However, the Digital Revolution perceived by Council in 2018 is much more far-reaching than simply the ability to attend our church services online. The impact of the digital world on nearly every aspect of life also includes a revolution in our mission and discipleship as the people of God. Some will likely push back against this assertion, but those leading the way for us as Digital Missioners perceive not threat but opportunity if we choose to acknowledge the reality of the digital revolution in which we now exist. Hannah Fleming-Hill, Digital Missioner with the South West Baptist Association writes,

'We are in the biggest change in communication in the 500 years since the printing press revolutionised how we consumed and understood, not just religious texts but all written word, leading to a huge shift. It changed culture, altered habits, improved education and put the opportunity to consume the word of God in the hands of the people during the week, not just from the pulpit in Latin on a Sunday. We have gone from paper to platform, from script to screen, from scribe to selfies.'

'We are in the biggest change in communication in the 500 years since the printing press revolutionised how we consumed and understood, not just religious texts but all written word'

In making this a core priority area we want to go way beyond just acknowledging the truth of this. Our desire is to train, empower and release God's people to join with the missio Dei in this digital space. Several of our Associations are actively engaged in this endeavour with Digital Missioners tasked to help local churches and pioneers consider how they might share their faith in word and deed in the digital world, recognising the way this enhances existing activities and inspires new forms of mission.² Some in our Baptist movement are beginning to explore how we might not only reach but also disciple those new to faith using purely digital means. Our colleges are beginning to offer courses in Digital Theology to create the opportunity for theological reflection on digitality and its implications for the contemporary church.³

1 *Changing Church Research Report*, Evangelical Alliance, <https://www.eauk.org/assets/files/downloads/Changing-Church-Autumn-2021-Research-Report.pdf>

2 See <https://www.swbaptists.org.uk/mission/digital/>

3 <https://www.spurgeons.ac.uk/ma-in-digital-theology/>

DIGITAL REVOLUTION



'Our WhatsApp group has been a great blessing'

Despite having some members for whom accessing technology is difficult, Laird Street Baptist Church in Birkenhead coped with the restrictions of the pandemic in a number of ways. Writing in our Spring 2021 *Together* magazine, minister Cathy Buntin explained more:

'We've been joining with the weekly service and reflections with the North Western Baptist Association, and our Regional Minister Phil Jump has been amazing and preaching into the situation that we find ourselves in.

'It has been difficult to do our online service as it would exclude the majority. So we set up a WhatsApp group and, apart from six members, we all engage daily with this. This has been a great blessing as we have shared devotions, music and specifically prayer requests. The list is growing every day for those who need our prayers.

'We also have a weekly prayer meeting via Zoom with the Anglicans and this has been a great source of strength and encouragement.'



'Together, we can find ways of being God's gathered people'

Luciana Damascena and Hazel Sherman lead West Worthing Baptist Church in Sussex. In our Spring 2021 magazine, they shared how they were seeking to rely less on their building.

We found a new proximity to our people during lockdown, as we phoned around regularly and had longer conversations. We discovered that some of our people who didn't 'do' internet actually can be taught to interact with others online.

We also discovered we had a greater reliance on structured gatherings in the building in order to do the missional work of the church than we thought. Now we are asking ourselves how to continue to be open and welcoming to the local community when we cannot rely on the premises to do so for us.



We haven't yet arrived at a conclusion, but we do know that the first step is to recognise how much the building did the work for us. We hope that now we can embark on a journey of discovering new, and perhaps simpler, ways of being here for people.

After all, our members discovered they were not as averse to change and adaptation as they thought they were: the majority is happy with a new way of worshipping and fellowship, brought on them quite suddenly. I wonder if they can adapt to a new way of Sunday worship? If they can learn to Zoom and discover ways to connect previously thought inconceivable to most? If they can obtain new skills? Surely, together, we can find ways of being God's gathered people, who bring others along, without relying on all the ways the building has helped us achieve this.

To read the full reflection, visit baptist.org.uk/westworthing



Missional Community in the Tyne Valley



After many years of leadership experience in an established church, Northern Baptist Association's Regional Minister Paul Revill and his wife Barbara, a minister in training, felt led to explore pioneering a missional community in the Tyne Valley just outside Newcastle, alongside their current roles.

Beginning by gathering a core group together of about nine people who had a similar heart for mission, they would meet weekly to pray, share life through meals and primarily seek God and his leading.

The community decided to transfer their gatherings online during the lockdowns during the time of the pandemic. They would meet regularly on a mid-week evening for prayer with a more open meeting at the weekends to invite others to. Paul notes that moving online actually drew in more people who were either with faith or exploring faith but not connected with any church.

Despite the limitations of online gatherings, they managed to have musical and poetry evenings and use some of the principles from Biglife Ministries to encourage everyone to bring something to share from their own discipleship journey. Paul and Barbara note this requires leading with a light touch, letting go for everyone to take part, which can at times be daunting but appears to be connecting with those wouldn't engage with more traditional models of church.

For the full story, visit: baptist.org.uk/tyne or scan this QR code.



Why follow Jesus 365

A church in Wales has used the digital space to share Jesus – and has seen dozens of people make a profession of faith.

'Why follow Jesus 365' is a Facebook page that does as its name suggests – it shares reasons to follow Jesus and engages in subsequent discussions. The page was created by Paul James of Eden Church, Penarth after he initially felt prompted by God to write a book about straight-forward reasons to follow Jesus. It launched on Valentine's Day, 2020 ("What better day to talk about the real love that lasts a lifetime?" he says). Paul received the backing of his church and minister Simon Jennings. It celebrated its second anniversary in 2022. At the end of 2021 Paul shared this message:

"We started to share the love of Jesus in February 2020. So much has happened since then including lockdowns but we have also learnt God is good all the time. In the last year we have been joined by 150 new people taking the number of page followers to 780 and a growth in reach this year of 68 per cent reaching 163,000 people. So thank you everyone and we pray you are blessed by the posts.

"Most importantly though we have seen about 70 people make a profession of faith and decide to follow Jesus - and that is what we are really about."

Those who make a profession are referred to churches and discipleship classes. In a video interview with South Wales Baptist Association, Simon said: "So many people have been enthused and encouraged... I sense it's a catalyst for the development and the growth of the evangelism gift within the church." Visit facebook.com/WFJ365



Tiny Garden Church

Gardening, mission and Zoom might not sound like three words that naturally fit together, but New Park Street English Baptist Chapel in Anglesey discovered how God can use the most surprising ways to build his Kingdom.

Pandemic restrictions had already pushed the small church outside its familiar comfort zone when it began streaming its live services via Facebook. As it became acquainted with new technologies, it went a step further when Sue Jennings, a member of the congregation, felt God leading her to use her skills in organic gardening to help others – through Zoom.

‘Tiny Garden Church’ was a 2021 lockdown project that involved each person tending their own tiny garden space of a 1m square raised bed, which they were shown how to make from scratch. Each week they were given tips and ideas for their miniature garden, and shared how their individual growing was developing.

“It wasn’t an ordinary gardening club online”, said minister Deb Stammers. “The intention was to do this within a context of worship and prayer... there is no disconnect between the sacred and the secular.” So there was a time of prayer each session and once a month a more intentional worship time, involving looking at the Bible, particularly in relation to gardening and using resources from the ‘Muddy Church’ network.

Deb confessed that like many pioneering ideas she wasn’t initially sure how this would work, or even who would attend, but ‘a real mixture of people from the local community’ came, and the project saw real fruit: people were encouraged and empowered, friendships developed, wellbeing enhanced and those who didn’t usually attend church participated in worship and times of prayer.

‘people were encouraged and empowered, friendships developed, wellbeing enhanced and those who didn’t usually attend church participated in worship and times of prayer’



DIGITAL REVOLUTION

Photo by New Park Street English Baptist Chapel

National Priority



Young Adults

Read to find out more about the exciting things God has been doing within and among young adults in our Baptist family, and what might be coming next, as we grapple with the urgent need to serve this missing generation through our ministry and mission!

Young Adults - action and progress

2021 was a year of decisive action and progress, as we continued to respond to the urgent need to improve our engagement, as a Baptist movement, with young adults. Young adults remained a priority focus within the life of Baptists Together, as a regular topic of conversation and the subject of integrated, strategic decision making - at a national level within our Core Leadership Team and working groups, at a regional level among our colleges and regional teams, and at a local level within individual churches and networks.

Nationally, the focus on young adults and emerging leaders took a significant step forward in February 2021 as the Baptists Together Internships Project was launched. This followed on from a 2019 report that investigated the presence and contribution of young adults within our Baptist family. The Core Leadership Team (CLT) commissioned the project, coordinated by Jonny Hirst (Associate Minister, Kay Street Baptist Church), Carl Smethurst (Regional Minister in South West Baptist Association), Rachel Stone (HR & Safeguarding Team Leader) and Tim Fergusson (Ministerial Development Adviser). The project team gathered 15 members drawn from churches, regional associations, colleges and Specialist Teams.

The work of the Internships Project team led to a statement being released in June 2021 by the CLT. It reads:

'Baptists Together aims to encourage, promote and facilitate internships for those called to a wide range of missional settings across our regions in England and Wales, so that:

- *Interns may explore their gifting; grow in their faith as disciples of Jesus; invest their time, skills and energy; and receive training and practical experience.*
- *Churches, mission projects and associations may provide opportunities for those called to explore their gifting; invest in developing new leaders; grow together with their interns as their gifts are identified for use in the local community; and reap the harvest of an experienced crop of young leaders across the Baptist family.'*

Internships within Baptist churches and contexts are vital for our work with young adults as they are a way to:

- provide opportunities for all those who feel called into a wide range of ministries.
- help young adults and emerging leaders to receive skills investment as they grow in their ministry.
- see people with a new skill set and from a wider demographic engage in areas of ministry, as together we serve our local churches and communities.

More detail of the work of the Internships Project can be found on page 44.

'2021 was a year of decisive action and progress, as we continued to respond to the urgent need to improve our engagement, as a movement, with young adults!'



YOUNG

Within our regional teams and colleges, work to meet, support and release young adults and emerging leaders continued a pace, albeit somewhat inhibited by the added challenges of measures intended to contain the coronavirus. In the South East Baptist Association there was a monthly online gathering for millennial ministers hosted by Pete Everitt, Mark Hirst and Adrian Semerene, that connected, encouraged and supported ministers in their 20s and 30s. With a good number of attendees and guest speakers meeting a real need, the group continues to thrive. In the North West Baptist Association Jonny Hirst continued to run a regional discipleship programme for those aged 16 and above, building a sense of team and community across the emerging leaders within the region. In addition to the more established internships programmes such as Invest in the South West Baptist Association and London Baptist Internships, the Central Baptist Association, Southern Counties Baptist Association and Regent's Park College together created a new training programme for young adults and emerging leaders, called Equip. Equip ran online with eight learners joining in with the programme that is designed to equip 18-30s to lead with confidence and humility in God's church.



At a local level, the pandemic hastened many churches and organisations in their engagement with the digital revolution, as younger adults powerfully brought their skills to bear, enabling whole church communities to gather online, as they patiently led a great number of congregations in filming and cutting videos, uploading to YouTube, and operating Zoom breakout rooms. As Baptist churches continue to navigate the social restrictions, exploring

hybrid operations within our ministry and mission, young adults (as digital natives) continue to serve sacrificially, with great expertise.

Looking ahead to 2022, the Young Adults Round Table (YART) continues to work collaboratively with regional teams, colleges, the Core Leadership Team and BU Council to deliver improved engagement with young adults and emerging leaders, movement-wide. After years of diligent leadership, Jonny Hirst stepped down as the YART leader in 2021, and was succeeded by Andrew Ginn. Where Andrew has a background with YART and the Children, Young People and Families Round Table, it's hoped the coming year will see even greater collaboration with other Baptist Working Groups. We also seek greater engagement with our Baptists Together priorities, as we continue to shape our movement, our ministry and our mission, for the thriving of young adults and emerging leaders. Together we seek after the coming Kingdom.

Andrew Ginn, Chair Young Adults Round Table



ADULTS



Missional Gaming with Gen Z

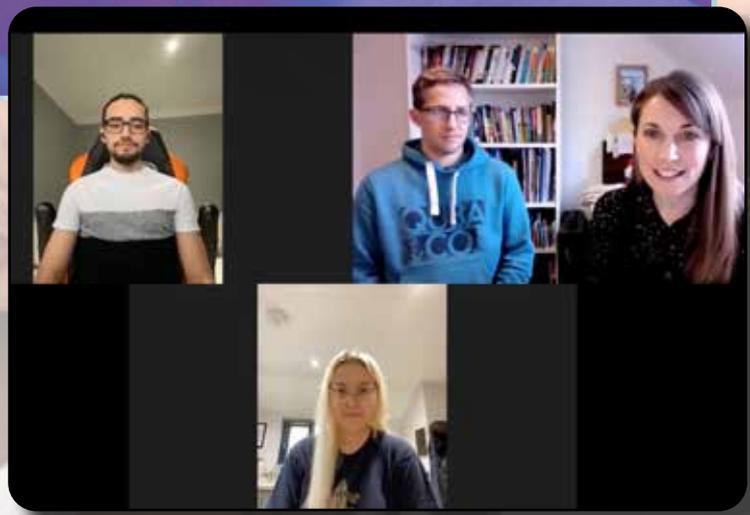
How do you connect with Gen Z (those born after 1996)? The idea of missional gaming was discussed in a recorded conversation published in the Missional Adventure area of our website in March 2021.

In this video Sam and Suzie Abramian from Good Hope Communities in Norfolk chatted with their two discipleship year interns Jenna and Elsie. Jenna explained that many in this age group spend a lot of time online, whether it's through social media, gaming or simply chatting through an instant messaging network such as Discord. As such, online communities are really important, one of the key connecting spaces for friends, and that playing alongside others in a community has become a key aspect of gaming. In these settings, both Jenna and Elsie had noticed conversations about big questions – life, God, faith – would sometimes naturally occur. They mentioned that young people who hadn't grown up in a church environment often had these questions, but 'nowhere to ask them'. Popular games such as Roblox and Minecraft have great moderation on their chat facilities, but this also steers conversation away from such big issues.

Jenna and Elsie had therefore wondered about creating a safe online space where people could ask these questions, as well as play games with their friends - a form of youth group that meets online. They mentioned Norfolk YMCA had set up its own Discord server for those over 13. "It would be such a good way to open that conversation up within young people," said Jenna.

"Gaming and faith - there could be a really great connection there."

"Gaming and faith - there could be a really great connection there"



YOUNG ADULTS

All photos belong to each respective church, individual or organisation
Background image: TréVoy Kelly from pixabay.com

Life as a student during Covid-19

As part of our focus on young adults, a number of students from Baptist churches have told us about their experiences at university.



Joni Roberts was in her second year of a French and Philosophy degree at King's College in London. Her university career started off with the normal freedoms. As the virus spread, her course moved online, and Joni returned home to Stratford-upon-Avon (where she attends the Barn in Bidford) a couple of days before the first national lockdown. She remained there until September, when she returned to London for her second year and moved into a house with four friends. There was some in-person teaching in the early autumn, but that was soon curtailed with rising numbers of infections.

By 2021 life had subsequently become 'very stripped back'.

"Though a lot of effort has been put into online, it's quite isolating," she said. "You're stuck in a house. Four classes in a day, then the work on top of that, means 10 hours online at your desk. There's no change in scenery, unlike before.

"So it's been really difficult - and I've seen lots of loneliness."

A couple of things have been key in helping her navigate this period. Her household learned to support each other, through intentionally eating and spending time together in the evenings. Joni has also been part of an online community with her church, King's Cross Church, meeting once a week over Zoom for a short Bible study, talk about highs and lows, prayer and games.

"I've only met a couple of people in person. It's seemed intimate and genuine, and it's been such a lifeline."

Josh Edah is studying Maths and Computer Science at the University of Essex. There were many reasons why his first year was a challenging time. For instance, in 2021 his entire course was online. Personal support was naturally more limited too – it's difficult to ask a lecturer all the questions you'd like to when you're in a Zoom meeting with dozens of other students. Another challenge was the lack of human contact, limited to the people in his block.

"I've met some, which is great - I have flatmates, and in my block I have friends on all the three floors. But I feel like I could have met more without the pandemic. It has been a struggle to find new friends, and that's been one of the biggest things."

All this has taken its toll, Josh admits. Keeping in touch with friends via social media and video technology has helped, as has listening to a lot of worship music. Josh, whose church back home in London is Mitcham Baptist, also joined the Christian Union and attends its Thursday services each week. "It's been good to be in a community like this," he says.

Did he think about deferring this year?

"No, I thought there was no point in missing a year. My goal is three years at Essex, and then hopefully a Masters at Oxford or Cambridge. I then want to take that knowledge and use it for the betterment of society. With Computer Sciences you can go into almost anything. So I wanted to get started, and it's been a case of getting on with it."

"So it's been really difficult - and I've seen lots of loneliness"



"It has been a struggle to find new friends, and that's been one of the biggest things"

Internships Project: developing future leaders

The Internships Project has been developing a more co-ordinated approach to internships across Baptists Together. The project has built upon a 2019 report that investigated the presence and contribution of young adults to our Baptist family written by Carl Smethurst, a regional minister with the South West Baptist Association. One of the recommendations of that report was to create opportunities for those young adults already connected to our churches to develop in their discipleship and leadership – including through internships.

The heart and prayer of the project team was that, as a Baptist movement, we might help interns, young adults and emerging leaders to develop in partnership with local churches. We must invest in the emerging generations, so that as a whole movement, we can grow together. The hope is not only to nurture the skills and faith of interns, but also to create a culture of Baptist belonging for a younger generation.

The Internships Project achieved a lot in 2021:

- developing the 'Marks of Emerging Leaders', building on the Marks of Ministry identified in the Ignite Report
- creating a best-practice handbook and 'how to guide' to set all churches and interns up to succeed and thrive in internship placements
- securing forward funding from our partners at Baptist Insurance to facilitate internship placements and gatherings
- mapping the opportunities offered by other internship providers
- creating a web portal to make internship placements within Baptists Together more widely available
- promoting other internship opportunities nationally and internationally.

"Excellent progress has been made so far but the work continues."



The Internships Project culminated with a successful proposal to the Core Leadership Team and Trustee Board to create a new full-time staff role of Young Leaders' Development Coordinator within the Ministries Team and Isabella Senior has been appointed from March 2022. Isabella will lead the future development of the project, as the role of internships continues to grow within our movement.

Carl Smethurst commented, "This significant piece of work progresses a conversation among Baptists Together over the last five years, which seeks to recognise the importance of releasing young adults

to explore missional ministries of all kinds and enhance a culture of belonging for this generation across our Baptist movement. Excellent progress has been made so far but the work continues."

YOUNG ADULTS



Underpinning Support



Through the work of the national specialist teams, in partnership with our regional associations and colleges, Baptists Together provides underpinning support in all areas of Baptist life.





Ministries

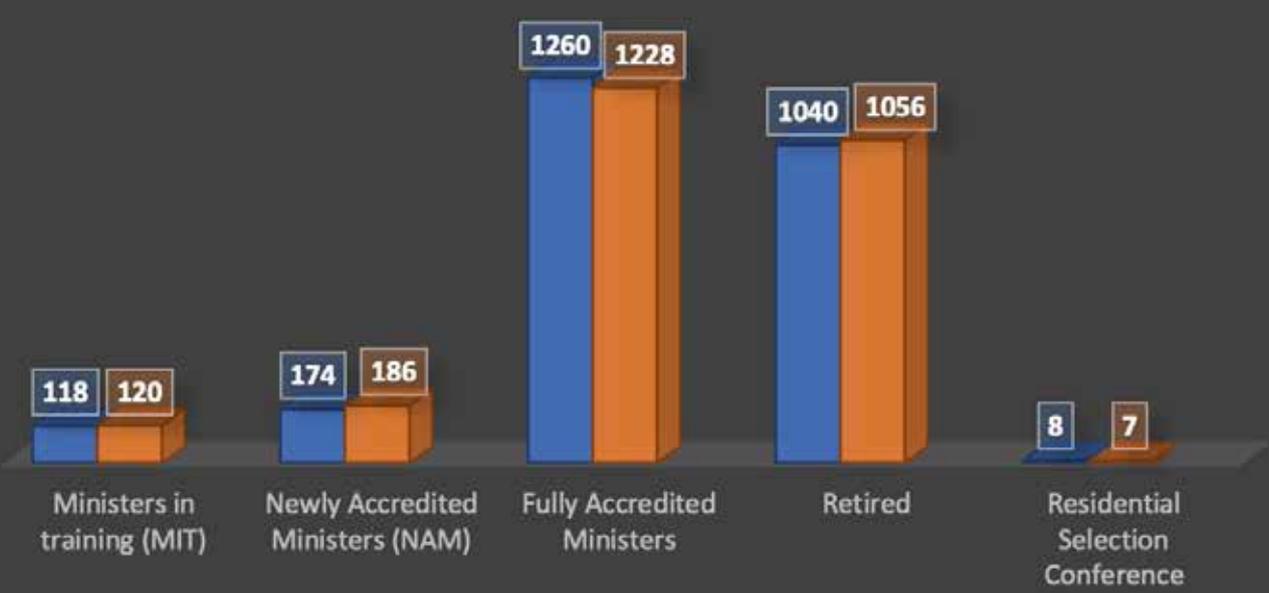
The Ministries Team works in collaboration with the 13 regional associations and five colleges in supporting the training and ongoing development of accredited ministers, nationally recognised preachers, pastors and pioneers to serve within Baptist churches, in a wide range of chaplaincies, trans-locally, in church planting and pioneering, and other contexts.

1228
Active Fully
Accredited Ministers



Ministries Statistics

■ Total in 2020 ■ Total in 2021



Baptists Together Settlement Process

The new settlement system began on 12 May. Churches are now able to share information about themselves in a secure area on our website and, having viewed it, accredited ministers can share their profile with the churches they believe may be suitable for them. Regional teams continue to accompany churches and ministers through the process. We hope that by better use of the technology available to us, they will have more time available to engage with ministers and churches. The uncertainty arising from the pandemic around the numbers of people still engaging with church and the consequent financial challenges have meant that the number of churches actively looking for a minister has been lower than normal.

Racial Justice

'new introductory training resource on equality and diversity is being developed'

In consultation with members of the justice groups, a new introductory training resource on equality and diversity is being developed and will be launched shortly. The course is made up of six brief sessions on video. Each session will include some taught material, an interview or a filmed conversation and questions to consider. They can be used in group settings or with another minister, one session at a time or several on the same occasion. While they are aimed at ministers, they should be suitable for others to use within the church.

Churches' Ministerial Counselling Service

During 2021 the Churches' Ministerial Counselling Service continued to provide confidential subsidised professional counselling for ministers and their adult family members living at home with them. While some counselling continued face-to-face, a significant number of clients received online counselling which often made it easier to find a suitable counsellor quickly. A total of 1222 counselling sessions were provided for 133 Baptists over the year, which is the highest demand for counselling we have experienced. Details of the service can be found at cmincs.net. Normally 12 sessions of counselling are provided, although this can be extended at the counsellor's request.

1222

counselling sessions
were provided for 133
Baptists

Funding for Ministerial Training

The review group looking at funding for ministerial training reported to Council in November. A range of options were presented and have continued or been developed, which now include:

- Crowdfunding Partnership with Stewardship so that Baptist students can set up a profile for funding and also engage in training to help them crowdfund more effectively.
- Baptist Student Loan Scheme in partnership with Kingdom Bank for those not able to access the government loan scheme. This is underwritten by BUGB.
- Bursary funding from BUGB, administered by the Colleges.

Some churches continue to call ministers in training on a half time basis as they engage in their initial training and formation. The majority of these ministers remain where they train, so churches looking for a new minister are encouraged to talk to one of the colleges or their regional association and see if this may be a possibility. Providing a placement for a minister in training is a great way to invest in future ministry.



Review of National Recognition of Pastors, Preachers and Pioneers

In consultation with the Baptist colleges and associations we began a review process to consider the national recognition of pastors, preachers and pioneers and the training and formation that they require. This will enable colleges to widen the range of courses that they offer for church leaders as part of the Baptist Training Partnership. We will potentially recognise a similar range of forms of ministry as we now recognise for accredited ministry but at a lower level of training and formation. The Marks of Ministry will be used within the recognition and training process. The review should be completed in autumn 2022. The Ministerial Recognition Committee have stopped any brand-new applications for preachers pending the outcome of the review. Those in progress will continue and be recognised in due course.

In considering the full range of ministry, the Ministries Team have also been part of the Internships project (see page 44 for more details). We are delighted to have appointed Isabella Senior as Young Leaders' Development Coordinator, starting in March 2022, to take this work forward. Her role in the first instance will be to encourage and facilitate internships by building on the work of the project group. Beyond that, she will act as a point of contact and networker for younger leaders across Baptists Together. Our aim is to build our capacity for high quality, discipleship-focused young leader development.

'We will potentially recognise a similar range of forms of ministry as we now recognise for accredited ministry but at a lower level of training and formation.'





Specialist advice and support for churches

We continue to support churches with free advice and support on a range of specialist topics. Our aim is to provide a comprehensive suite of guidance to enable churches to operate effectively and substantially reduce their need to pay for external advice.

- We publish and maintain over 100 guideline leaflets on topics including church finance, charity governance, legal and trust issues, listed buildings, property and tax.
- We also provide bespoke advice to support churches where they have specific queries or complex issues not covered by our leaflets, which is provided via phone, email and site visits as appropriate. The scope of work we can carry out is supported by two of our staff holding Legal Practising Certificates issued by the Solicitors Regulatory Authority.
- During 2021 we continued to support churches with issues relating to the Coronavirus pandemic, updating our guidance leaflets on this topic regularly throughout the year as legislation and government advice evolved.
- In 2021 we developed a new self-assessment tool for Baptists Together churches, www.churchhealthcheck.org, which was launched in January 2022. This tool allows churches to assess their operating practices against good practice over a range of topics by answering a series of yes/no questions. It produces a report which directs them to the appropriate guidance to assist with any issues. Over 300 churches signed up to use the tool in its first month. We plan to add further topics to this tool throughout 2022.

Looking ahead during 2022 we plan to launch Facebook groups for Treasurers and Secretaries in our churches to enable them to offer each other support and advice in carrying out these vital roles for our churches.

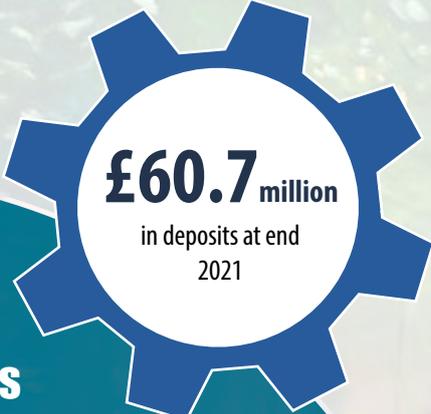
Supporting Baptists Together

The Support Services Team supports the internal operations of Baptists Together and the Baptist Union charity itself. This includes

- Administration of the Home Mission Fund to bring together the funds collected by regional associations and distribute them according to the agreed funding formula.
- Collection of Subscriptions from member churches, associations, colleges and personal members.
- Operation of the national web-based database of our churches and ministers, which is accessible to staff in the specialist teams and regional associations, enabling the teams to work more efficiently.
- Operation of the IT systems that support Baptists Together.
- Supporting the operation of the governance structures that underpin Baptists Together, which are described on pages 68-75.

During 2021 we initiated a review of the financial model of Baptists Together, which governs the distribution of financial resources across regional associations and specialist teams. The first phase report will be presented to Baptist Union Council in March 2022 with further phases to follow.

'In 2021 we developed a new self-assessment tool for Baptists Together churches, www.churchhealthcheck.org'



Financial Services for churches

The Support Services Team continues to operate the Baptists Together Deposit Scheme and Loan Fund on behalf of the Baptist Union Corporation.

The Deposit Scheme continued to offer highly competitive rates of interest on deposits with Baptist Union Corporation (BUC) during 2021. The scheme continues to prove valuable to churches, with deposits of £60.7m, up by £4.7m over the year. Over £290,000 of interest was paid to Baptist organisations to support their work.



Funds deposited enable the BUC to make loans to support Baptist work. Loans are offered with competitive interest rates and much lower fees than typical commercial lending.

Loans to churches support the acquisition and development of churches and manses and the settlement of pension debts. We also make loans to other Baptist organisations, with £2m on loan to the Retired Baptist Ministers' Housing Organisation to support its work in housing retired ministers, £20m to support the Pension Family Solution and £2.7m to Spurgeon's College to support their work. Overall loans fell by £0.3m to £41.7m.



Bunyan Baptist Church



Bunyan Baptist Church in Stevenage had been looking for many years to expand and improve their premises. After finalising their plans, a very successful fundraising campaign began in earnest. However, they still needed help in the form of a Baptists Together loan to reach their funding target and were able to proceed with major works at the end of 2020.

The 9-month project has resulted in a unified building that's much more useable, welcoming and with brand new toilets. Much of the building work was done at a time when the church would have been unavailable due to Covid and, without the loan the project would have been delayed further. They're delighted to have completed the work and be back in the building.

£950,000

distributed to Baptist organisations following five church closures

2,243

properties in trust across 1,040 churches and other charities

Property Trustee Services for churches

The Baptist Union Corporation continues to support member churches and other Baptist organisations by acting as a Property Trustee for church buildings, manses and other properties. As the majority of our member churches are unincorporated associations, they are unable to directly hold property, so this service is a key practical support to churches in their work. We also operate the East Midland Baptist Trust Corporation on behalf of its Trustees.

As part of this service, we assist churches in the acquisition and disposal of properties, helping the church to comply with its trust deeds and Charity Commission requirements.

As Property Trustee, we also support churches that are closing. Whilst it is always sad when a church closes, we wish to ensure that resources are efficiently recycled into future Baptist work. We advise churches on the closure process and then dispose of assets, settle any liabilities and distribute the remaining funds to beneficiaries of the relevant trusts.

£5.8million

of property transactions supported



Safeguarding

The Independent Inquiry into Child Sexual Abuse published its report into religious and faith-based organisations at the beginning of September 2021. Whilst the report is highly critical of safeguarding policy and practice in many faith-based organisations, we were grateful that they chose to specifically comment positively on BUGB's safeguarding approach. Section 31.2 of their report states:

'The Baptist Union of Great Britain is another example of an organisation with effective policies in place. It has a model safeguarding policy and procedures for its member churches, as well as its own child protection policies, including a policy setting out the role of designated persons for safeguarding. It has structures at a local, regional and national level to ensure that its policies are implemented in practice.'



Safeguarding Update film

The 'Safeguarding Update' film produced at the end of 2020 has been a really valuable resource during 2021. With 4,600 views, it topped the list of Baptists Together YouTube resources, and we estimate that more than 10,000 church leaders and volunteers watched the video with their colleagues, with many also participating in the online Q&A session run by our association safeguarding trainers.



Children, Young People and Families

The National Safeguarding Team has produced a series of guidance notes during lockdown to support those working with children and young people, recognising the move to online meeting, contact through social media and, as lockdown restrictions started to lift, moving to outdoor meetings and gatherings.

We have also been leading an ecumenical project in partnership with the NSPCC to develop a new set of film and study resources for teenagers exploring how their faith affects how they engage with the online world.

Supported by a significant grant from Porticus, this work is underway and we expect to launch the new materials in the autumn of 2022.

Behind the scenes...

We continue to be grateful to the 150 safeguarding trainers who work across England and Wales to deliver our Excellence in Safeguarding training. Whilst face-to-face training has not been running, we have used the time to update the Level 2 and Level 3 courses, to train an additional 20 trainers, and to offer refresher training to all our trainers, who re-launched face-to-face training at the start of 2022.



HR Support

Furlough guidance

As the furlough scheme came to an end, we have provided ongoing guidance and information to churches on furlough, flexible furlough and the return to office-based work.

Restructuring and redundancy

The whole lockdown period has brought significant HR challenges for our churches, with many having to look at restructuring and redundancy as church income and giving has fallen. Rachel Stone, our HR Team Leader, has acted as a specialist adviser to more than 200 churches during 2020 and 2021 as they have wrestled with these issues.



'During 2021, churches have continued to seek advice on understanding and applying good practice in the way they recruit, manage and support their staff!'

Stress and ill health

Sadly, lockdown has exacerbated both physical and mental health problems for staff working in our churches. We have continued to provide tailored advice to churches on individual health issues, helping churches with medical requests, occupational health referrals and making best use of the income protection scheme.

Being a good employer

We see that churches are keen to meet their legal obligations to their staff and want to make sure that they are complying with their responsibilities and duty of care. During 2021, churches have continued to seek advice on understanding and applying good practice in the way they recruit, manage and support their staff.



Faith and Society Team Leader - Diane Watts

Led by Diane Watts as Team Leader, the Faith and Society Team aims to support, encourage and resource Baptists Together, helping to bring the reality of God's kingdom to the communities to which we have been called.

The team has focussed on listening and encouraging on-going conversation, building connections at a time when people were experiencing disconnection in many different ways. In the desire to encourage a stance of Godly attentiveness we have shared learning, stories and theological reflection from across our movement.

2021 saw on-going fruitful engagement across denominations and beyond, enabling a Baptist voice in the public sphere and bringing a uniquely Baptist perspective to a range of issues. The Faith and Society team has facilitated and participated in several national conversations calling for God's compassion to be recognised in decision making, in the hope that the biblical message of justice and wisdom is sown into every community across Wales and England.

We have also been delighted to welcome **Sharon Shek** into the team to lead the Hong Kong Response project (see page 11 for more details), which is also challenging our churches to be more welcoming to everyone.



Ecumenical Engagement

The past year has been full of encouraging ecumenical conversations – with local churches wishing to engage ecumenically and set up appropriate structures; with regional colleagues looking at re-imagining the structures and agendas of intermediate ecumenism; with national denominational and ecumenical bodies representing Baptists Together. We have participated in the agreement of new versions of the model constitutions for Local Ecumenical Partnerships and a new Toolkit for ecumenical engagement, which are now being used in a variety of situations.

Being able to engage more in person has been a blessing and has enabled our Ecumenical and International Coordinator **Hilary Treavis** to give a presentation as part of Churches Together in England's Enabling Group on 'A Theology of Disagreement', be part of the planning team and run a session at the All Ecumenical Officers' Conference in September and attend a meeting of National Ecumenical Officers in London.



Promoting Racial Justice

Our Justice Enabler, **Wale Hudson-Roberts** has been active this year in promoting racial justice, alongside the Racial Justice Working Group, the Sam Sharpe Project and more recently the Racial Justice Advocacy Forum, to help our Union of churches, colleges and associations create an anti-racist culture. The significant highlights for 2021 were:

- Coordinating 'Visions of Colour' - a racial justice training programme which supports Baptist ministers seek to create anti-racist churches. The pilot will be launched in June 2022.
- Facilitating 'Just Aware'. In a relational and conversational setting, Just Aware seeks to highlight racial, gender and disability injustice.
- Establishing the Racial Justice Advocacy Forum with Churches Together in Britain and Ireland.
- Organising the 2021 Sam Sharpe lecture and project with the Sam Sharpe Partners.



Project Violet

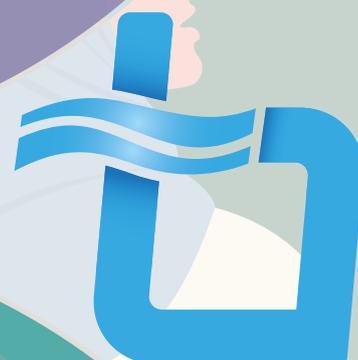


On 1 July 2021, Project Violet was officially launched. Project Violet is a three-year participatory research project that will examine the place of women in Baptist ministry. The project aims to understand more fully the theological, missional, and structural obstacles women ministers face in the Baptist community in Great Britain and identify ways forward.

Phase one got off to a brilliant start with nearly 50 women responding to the Mosaic phase. Each woman was asked to provide a written contribution in response to the question: *What are the joys and sorrows that come to mind when you reflect upon your experience of ministry as a woman Baptist minister?*

Project Violet is now entering its next phase of Investigation and Accompaniment. This phase aims to give 18 women the opportunity to investigate a question from their perspective whilst being supported in their development. All the researchers are being accompanied by **Jane Day** our Centenary Development Enabler along with Project Violet co-leader Helen Cameron, Research Fellow for Regent's Park College, Oxford.

Project Violet is hosted by the Centre for Baptist Studies, Regent's Park College, Oxford.



Engaging with issues in the public arena

A key event in 2021 was the appointment of **Steve Tinning** as the Public Issues Enabler in November 2021, having been seconded into the role throughout much of year. Steve leads our engagement with the Joint Public Issues Team (JPIT), an ecumenical team working for peace and justice. As part of the Faith and Society Team he supports Baptist churches engaging around a variety of public issues.



Many of the issues of 2021 related to the Covid pandemic, so much of his time has been taken up in enabling Baptist voices to speak into issues such as vaccine equity and the Universal Credit uplift, amongst others. However, there have been many other key public issues to reflect on theologically and mobilise around:

- COP26 and our care of God's creation
- The Police, Crime, Sentencing and Courts Bill and the need to protect human rights
- Cuts in International Aid
- The development of new immigration policies, in the light of ongoing deaths of refugees in the English Channel and the escalation of war in Afghanistan.

Communications

Our National Communications Team, led by **Mike Lowe** as National Communications Manager creates, produces and publishes our national communications using our digital and print channels. The significant highlights of 2021 were:

- The development and production of the Summer *Together* magazine, Racial Justice Blogs and the Annual Report online and in print, co-ordinated to land just before the online Baptist Assembly
- Ongoing communication support for churches around Covid guidelines
- Continued development of our social media channels, particularly YouTube
- Support of the first online Baptist Assembly
- Ongoing maintenance and development of the website, including initiatives like the Disability Justice Blogs.



“

Feature: Paul Hobson - Editor/Writer

In my role as a writer and editor, I aim to share news and views from our churches. I edit the *Baptist Times* and work closely with the *Baptists Together* magazine editorial group to produce our three editions of our *Baptists Together* magazine each year. This means I hear how God is working through our churches – and I’m aware that even this is a mere snapshot!



Looking back at 2021, I’m struck by the most popular news story in *The Baptist Times*, a piece published early in the year. At the start of the vaccination roll-out we heard about several Baptist churches whose buildings were being used as vaccination centres. We featured a number of churches in that story and have since heard of several more. At a time of national crisis, Baptist churches were stepping up and making a tangible difference to their communities. Indeed, being a vaccination centre was but one example of Baptist churches serving during these difficult times, often creatively, always diligently, inspired by their faith in and love of Christ.

It has been my privilege to share some of these stories.

”

55,000
views of the top 10
2021 *Baptist Times*
articles

Social Media



Our social media channels are a hub of collaboration with associations, charities and organisations alike. Overseen by **Mat Gale**, during 2021 we built on #WorshipWednesday, verse of the day, and lectionary reflections. As people began to host webinars, live streams and spaces for online connection, the communications team provided a central hub to share these more widely to Baptists, keeping us all informed and connected. Our YouTube channel has continued to develop -hosting webinars, live broadcasts and lectures, and the Baptist Assembly weekend.

The communications team continues to develop new skills to support the Baptist family, including the capability to provide production support for a full range of online events. Whilst the prayer broadcasts that had been a key initiative during the first year of the pandemic, we now support the JPIT team (see page 55) to deliver the weekly podcast *Politics in the Pulpit?*

We have partnered with The Fuelcast to film members of our Baptist movement sharing their stories, and created resources that we hope churches and ministers will be using in the years to come.

15,000

followers on social media

The Baptists Together Website



Our website aims to reflect the breadth of Baptists Together and **Mary Parker**, our Website and Resource Co-ordinator is always looking for new ways to make it easy for our churches and other users to find what they need – not always easy in a website with more than 7000 pages!

As with all good websites, ours is continually being developed to meet our needs, which in 2021 included:

- maintaining the Covid area of our website to ensure that churches could easily access the most up-to-date guidance
- launching our new App (baptist.org.uk/hubb)
- adding the Project Violet area
- developing a section for the Hong Kong Response Project
- publishing our Disability Justice blogs
- enhancing the *Baptists Together* magazine area
- updating the Safeguarding area with the provision of a secure area for our Safeguarding trainers
- enabling Baptists to register and access the online Baptist Assembly
- providing ministers with secure access to the Pastoral Vacancy List area of the site
- refreshing our online shop, including offering some new titles by Baptist authors

7,000 +

pages on the Baptists Together website



The Retired Baptist Ministers' Housing Organisation (RBMHO)

RBMHO has continued to fulfil its aims during another Covid-affected year, although the desire to travel and to physically see tenants has obviously been curtailed on a number of occasions. Covid has resulted in the deaths of three tenants, and we remember those across all spheres who have suffered in this way.

RBMHO has housed all those on the list for 2021, a total of 11 ministers and their families, bringing the number of tenanted properties to 268. This demonstrates a significant increase in RBMHO's ability, since its beginnings over 46 years ago, to assist those reaching retirement who have served the Lord through the Union or BMS. A further four tenants have, at their request, been moved to new homes.

As with all landlords, RBMHO is subject to ever-increasing legislative requirements about the way properties are managed and maintained which requires input from the staff and patience from the tenants as various surveyors, electricians and gas engineers have to visit their homes.

Finally, RBMHO can continue to operate only because of the faithful prayers and gifts of those churches, fellowships and individuals who continue their support for the work whenever possible. Thank you all most sincerely.

RBMHO is delighted that it can continue to provide good quality homes at affordable prices and values its reputation of caring for its tenants. The organisation looks forward to continuing its work to serve God and his servants.

For more on the work of RBMHO, see www.rbmho.org or contact the staff directly.



**RETIRED BAPTIST MINISTERS
HOUSING ORGANISATION**

'Give Thanks to the Lord, for he is good. His love endures forever' Psalm 136: 1

My name is Pearl White, and I am the wife of a retired minister.

I thank God every day for the love and care that he has bestowed on my family over the years. I was glad to be offered this opportunity to express my thanks for the work of RBMHO who seek to provide homes for retired ministers. Prior to my husband's retirement he contacted RBMHO with a request for help with accommodation.

From that point forward, God's love for us was evident through the work of Charlotte Curtis and Stewart Green, who supported us wholeheartedly through the process of finding a home with the RBMHO. I want to acknowledge the efforts and support of that team who diligently carried out God's work so efficiently and with such concern for us as a family. We found a home near to our children and we have been living happily there for 3½ years.

Graham and I are very grateful to the work of the RBMHO, and we hope people will feel led to support this organisation in its much-needed ministry to retired ministers.

God bless you all, Pearl and Graham White.





Pensions

Since 2012 the Baptist Pension Scheme has provided a Defined Contribution section for ministers and other staff of churches and other Baptist employers. This allows employers to offer a high-quality pension scheme tailored to Baptist needs. This section holds over £60m of assets on behalf of more than 2,100 members.

The Defined Benefit scheme which provides benefits for service up to 2011 continued to perform well in 2021. At the end of 2021 on a 'Technical Provisions' basis (which reflects the scenario of continuing to operate the scheme in the long term), estimates for the end of 2021 show a small surplus of assets compared to liabilities, an improvement of around £20m since the valuation at the end of 2019.

The next triennial valuation is due to be carried out in 2023 looking at the position at the end of 2022. Alongside this will be the agreement of any associated employer contributions plan. With this in mind, the Baptist Pension Scheme Employers' Group anticipate consulting with employers during 2022 to identify the employer priorities for this process.

The long-term objective for the Defined Benefit scheme is to carry out a 'Buy-Out' by purchasing a Bulk Annuity Policy from an insurance company to cover the remaining scheme liabilities. This would remove the remaining risk from employers and provide the greatest possible security of benefits for members. At the end of 2021 the deficit on a 'Buy-Out Basis' was c£30m, which is also around £20m better than the position at the end of 2019. To enable this there will need to be some amendments to the structure of the scheme benefits for members who are not yet drawing their retirement benefits, to make them insurable. We plan to bring forward proposals for these amendments during 2022 for consideration by the scheme Trustee. Our expectation is that there will then be a consultation with scheme beneficiaries.

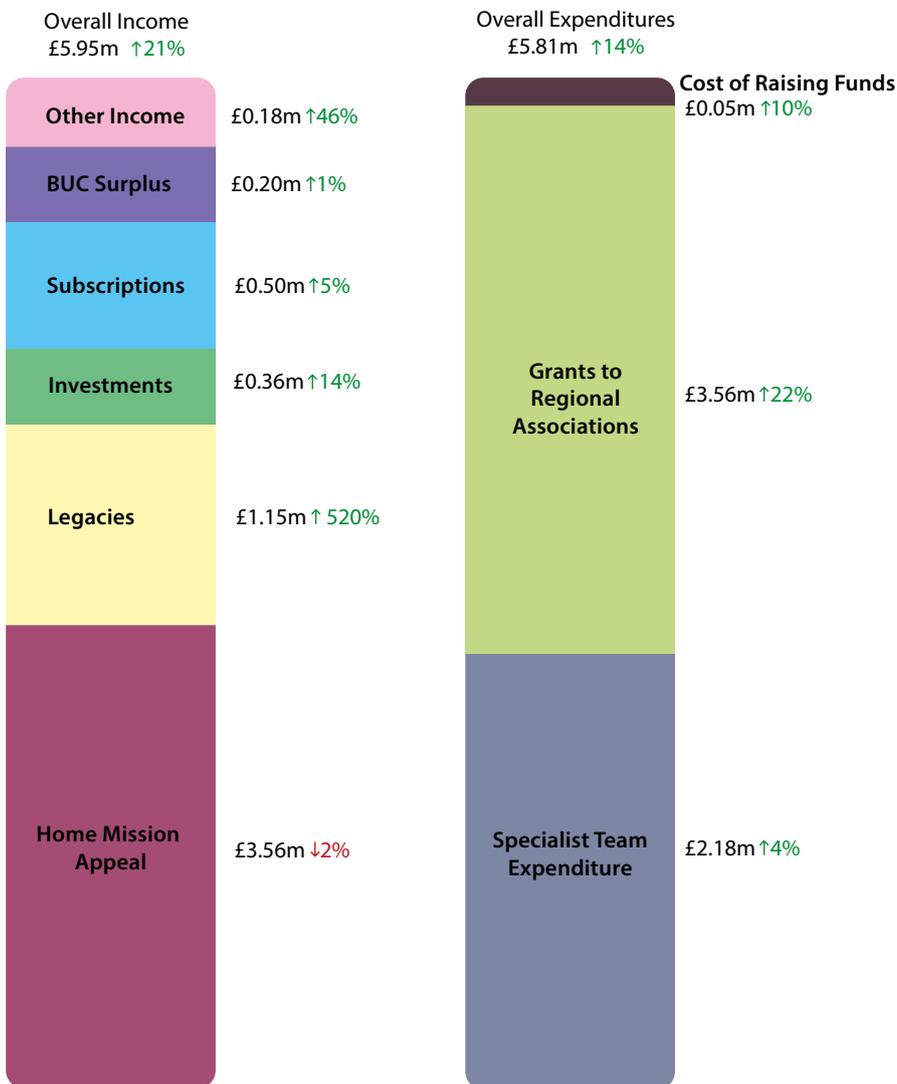
£20_m
improvement in Defined Benefit scheme position since 2019

Deficit eliminated
on a
Technical Provisions basis

UNDERPINNING SUPPORT

Home Mission Fund Review

The Home Mission Fund, which is the name given to the General Fund of the Union, showed an operating surplus of £0.14m, which was £0.29m better than the £0.15m deficit in 2020.



The Home Mission Appeal, our largest source of income, continued its long-term decline, falling by £0.06m compared to 2020. Overall, the Home Mission Appeal has fallen by 26% in ten years, when allowing for inflation. Legacies were more than double the average of the previous five years. Other income sources grew by 11% to £1.24m from £1.12m, resulting in a 21% increase in overall income.

The increase in overall income resulted in a 22% increase in grants to regional associations under the Baptists Together funding formula. The specialist teams costs increased by 4% in the year, broadly in line with inflation. Our overall target is to operate on a breakeven basis in the medium term.

Designated and Restricted Reserves

The Pension Reserve is a fund held by the Union to support the Baptist family in dealing with the deficit in the Baptist Pension Scheme. Across the Designated and Restricted sections, the Pension Reserve received total income of £1.76m (2020: £1.36m) comprising: £1.04m (2020: £0.70m) of proceeds from closures of churches where the Union is the beneficiary of the Ultimate Trust, £0.55m (2020: £0.55m) from Baptist Union Corporation to support the interest costs on the loan from RBMHO and £0.17m (2020: £0.11m) of other income. Expenses totalled £0.82m (2020: £0.71m) comprising £0.62m (2020: £0.65m) in interest on the loan from RBMHO, £0.15m (2020: £nil) on supporting churches with pension deficits and £0.05m (2020: £0.06m) on legal fees and expenses relating to pensions.

The Restricted section of the Pension Reserve was fully expended in the year and the Designated section had a deficit balance of £16.33m (2020: £17.28m), comprising the £20m liability RBMHO and £3.67m in cash. Of the cash balance, £0.76m was set aside in an escrow account to support the Defined Contribution Section of the Baptist Pension Scheme in meeting the financial sustainability requirements of its Master Trust authorisation and therefore not available for general use. The long-term plan is to repay the £20m loan from RBMHO using anticipated future cash surpluses from RBMHO that will be shared with the Union under a memorandum of understanding between the Union's Trustees and the Trustees of RBMHO, which will resolve the deficit in the Fund.

The Baptist Strategy Building Scheme is a closed scheme which made interest free loans to churches for building works. Repayment plans are only put in place when it is felt that the church is able to afford it. Any loan without an active repayment plan is fully offset by a provision in the accounts as well as any repayments due more than five years into the future. Repayments of £17k (2020: £10k) were received and the review of the provisions held at year end resulted in a reduction in the provision (shown in the accounts as a negative expenditure) of £17k. There were 24 loans outstanding at year end with a gross value of £1.02m (2020: £1.04m).

The Baptist House Reserve: which holds the assets involved in the Union's co-ownership with BMS World Mission of the Baptist House premises. £0.07m (2020: £0.07m) of depreciation was recorded against the fund, leaving a balance of £3.02m (2020: 3.09m)

Fixed Asset Reserve: holds the Union's other property assets. This fund recorded £0.03m (2020: £0.05m) of depreciation against the properties, leaving a final balance of £3.75m (2020: £3.78m).

Pastoral Funds: The Pastoral Fund and Retired Ministers' Benevolent Fund continued to make grants for pastoral support of members of the Baptist family totalling £0.13m (2020: £0.15m). The Pastoral Fund received investment income of £0.07m (2020: £0.07m) and had a year end balance of £2.16m (2020: £2.12m) after gains on investments of £0.10m (2020: £0.00m).

Strategic Projects Fund: £0.03m was used to support the appointment of a Centenary Development Worker to build on the centenary of women in Baptist ministry, £0.02m was spent investigating options around a future financial model of Baptists Together and £0.04m was expended in strategic grants, leaving a balance of £0.04m at the end of 2021 (2020: £0.13m).

Coronavirus Fund: The Union Trustees created this fund in March 2020 in response to the pandemic and lockdown in the UK. In 2021 £0.04m (2020: 0.17m) was paid out in grants to support member churches. At the end of the year the fund was wound up with the closing balance of £0.74m transferred to the general fund.

Baptist Assembly: The operation of the Baptist Assembly event, which is jointly staged with BMS World Mission, is put through this fund. The 2021 event had costs of £0.03m, of which £0.02 was received in donations and £0.01m was contributed by BMS.

Subsidiary and Related Entities

The associated entities of the Union operate according to their own Governing Documents and, where required, report to the Union's Trustee Board. The Trustee Board works in partnership with the relevant officers or Directors of these entities where issues arise that impact upon the wider life of the Union. The Union is involved in the following related companies and bodies:

1 Baptist Union Corporation Limited (BUC): is a registered Charity (charity number 249635) and a Company Limited by Guarantee (company number 32743) and operates as a subsidiary of the Union. The members of the BUC are the Trustees of the Baptist Union of Great Britain. The organisation's activities include holding as Custodian Trustee the property and investments of the Union and Baptist churches in trust with the BUC, together with trust funds in cash. The BUC recorded an operating surplus for 2021 of £0.75m (2020: deficit £0.13m) prior to gifts to the Union of £0.75m (2020: £0.75m). The reserves at year end were £4.39m (2020: £3.39m), after an injection of £1.00m of additional funds from the Union.

2 The Retired Baptist Ministers' Housing Organisation (RBMHO): is a Charitable Incorporated Organisation registered with the Charity Commission (charity number 1177649), which provides housing for retired Baptist ministers and their spouses. Eight of the 15 Trustees of RBMHO are appointed by the Trustees of the Union. On 31 December 2018 RBMHO took on the operations, assets and liabilities from its predecessor organisation, The Retired Baptist Ministers' Housing Society. RBMHO is accounted for as a Restricted Fund within the Union's Consolidated Financial Statements. During 2021 RBMHO made a surplus of £2.69m (2020: £1.33m) and had total reserves at the year-end of £37.19m (2020: £34.50m).

3 The Retired Baptist Ministers' Housing Society (RBMHS): The Society is a charitable Community Benefit Society registered with the Financial Conduct Authority under number 21462R. The Trustees of Retired Baptist Ministers' Housing Organisation (RBMHO) are the members of the Society. The society is now dormant, having transferred its assets, liabilities and operations to RBMHO on 31 December 2018, which continues its work.

4 Baptist House Limited (BHL): The BUC is one of the two members of this Company Limited by Guarantee (company number 2366122), which operates Baptist House on behalf of The Union and BMS World Mission. The Union may appoint up to three of the six Directors of the company. BHL recorded a comprehensive income of £0.026m (2020: £0.035m) and total reserves at 31 October 2021 were £0.30m (2020: £0.28m). The Union's share of the results for the year to 31 October 2021 are included in the consolidated financial statements.

5 Baptist Pension Trust Limited: This Company Limited by Guarantee (company number 03481942) is responsible for managing the administration and investments of the Baptist Pension Scheme. The Directors are the only members of the company. The Directors appoint Baptist Union-nominated Directors to the Board of the Company and at least one-third of the Board are member-nominated Directors as required by law. The results are not included in the Union's consolidated accounts.



Investment Performance

The governing documents give the Charity Trustees the power to invest in such securities and on such terms as the Charity may deem fit. The Trustees have delegated the detailed monitoring of the portfolio to the Finance and Audit Committee of the Union.

The investments are managed within ethical guidelines set down by Baptist Union Council. These comprise both positive and negative screening. In summary the positive screening means investing in companies or sectors which reflect Christian values in areas like environmental protection, supporting sustainable development, health including healthy food, education, employment, human rights including addressing modern day slavery, good corporate social responsibility, good governance, financial transparency, anti-corruption controls, safe working practices, natural justice and sensitivity towards the communities in which their business operates. Our negative screening excludes companies with more than 10% of revenue in any of the following: gambling, pornography, the supply of tobacco products, alcoholic beverages, armaments, high interest rate lending, human embryonic cloning or genetically modified organisms (except where research is absolutely essential), companies involved in human exploitation or injustice and the extraction of coal and tar sands and any other fossil fuel extraction. Where we invest in pooled funds these are screened to ensure that no more than 5% of assets in the fund are in companies that fail to meet the direct investment criteria. This policy was revised by Baptist Union Council in 2021.

Within the investment strategy, Schroders Plc have been appointed as investment managers with discretion over investments. Details of the investments are set out in note 13 to the financial statements. Our investments are managed in two portfolios, a general portfolio and an endowment portfolio. Since the fourth quarter of 2020, both portfolios have targeted performance on a total return basis of CPI+4% per annum net of fees over the long-term. The Finance and Audit Committee has put in place composite benchmarks for Schroders as follows:

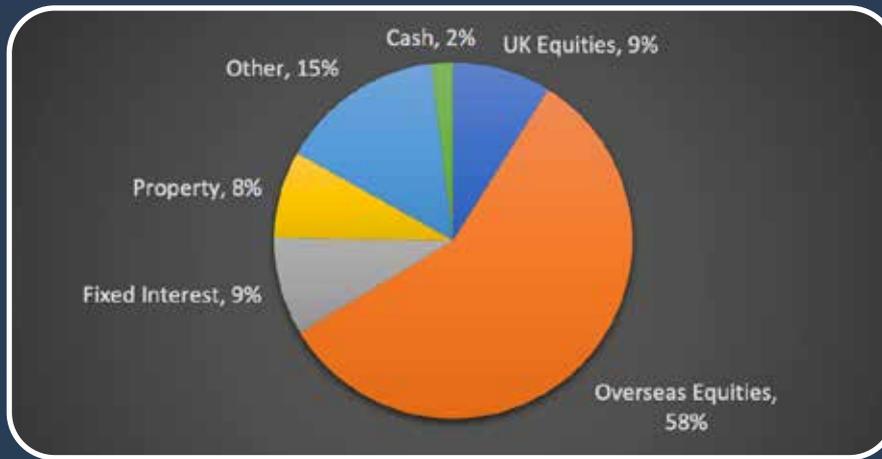
	General Portfolio	Endowment Portfolio
MSCI AC World GBP	65%	65%
FTSE All Share TR	5%	5%
IBOXX UK Non-Gilt TR	5%	5%
IPD Property (UK) Index	10%	10%
UK CPI + 3%	15%	15%

A summary of investment performance in the 12 months to 31 December 2021 is presented in the following table:

	2021 Performance	Composite Benchmark	Performance vs Benchmark	Long-term target (CPI+4%)	Performance vs long-term target
General Portfolio	12.4%	13.7%	-1.3%	9.6%	+2.8%
Endowment Portfolio	13.0%	13.7%	-0.7%	9.6%	+3.4%
Combined	12.5%	13.7%	-1.2%	9.6%	+2.9%

Although the short term performance fell short of the benchmarks, the Trustees were pleased to note that over a five-year period, overall performance in both General portfolio (+6.9% pa) and Endowment portfolio (+7.1% pa) exceeded the long-term target (+6.6% pa). The Trustees continue to monitor performance and hold regular meetings with the Investment Manager. The Trustees continue to have confidence in the management of our investments.

Actual consolidated Asset Allocation as at 31 December 2021 is shown below:



Approach to fundraising

The Baptist Union of Great Britain funds the majority of its work through funds raised from its members, who are churches, regional associations and colleges. The Home Mission Appeal, through which funds are collected from member churches, is organised by our partner regional associations. We also request a subscription from each member church, association and college, which is requested annually by writing to each organisation's treasurer. We also have a small number of personal members, from whom we also request a subscription on an annual basis.

Our main avenue for raising funds from the general public is through legacies. We offer a will writing scheme in partnership with the National Free Wills Network, which is run by Capacity Marketing, a Division of Ashton Maund Associates. Capacity Marketing is a member of the Institute of Fundraising, which requires all members to sign up to the Code of Fundraising Practice. This scheme is promoted via our member churches and referrals are passed to National Free Wills Network for referral on to their member solicitors, who are regulated by the Solicitors Regulation Authority. Solicitors are required to check that a client is not under duress when making a will, which provides protection from undue pressure. Capacity Marketing only send at most two standard form letters when contacting individuals referred to the network and no telephone calls are made to potential donors.

We also accept direct donations from the public via our website. There are links provided to make a donation from various pages of our website. We do not actively promote the online donation facility through any direct marketing. We do promote our work to our member churches by letter and email to their church leaders and by email to subscribers to our mailing lists.

Fundraising complaints are handled through our standard complaints procedure. No complaints relating to fundraising were received in 2021. Complaints are monitored and reviewed for any concerns in relation to fundraising practices, which would then be reported to the Trustee board.

Baptist Pension Scheme (BPS)

The Baptist Union of Great Britain is a participating employer in the BPS, which has a defined benefit section relating to pensionable service up until the end of 2011. The BPS is recognised in our accounts as a liability based on a discounted cashflow of the contributions due under the agreed recovery plan in force at 31 December 2021, amounting to £0.17m (2020: £0.21m). A gain of £0.002m was recorded in the financial statements on the re-measurement of the liability. The Union has been provided with an estimated cost of settling its liabilities to the scheme at 31 December 2021 of £0.81m (2020: £0.79m).

In September 2020, BPS completed a triennial valuation of the scheme as at 31 December 2019. This showed a deficit of assets compared to liabilities of £18m. The associated schedule of contributions and funding plan was developed in consultation between the Pension Trustee and the Pension Employers' Group and approved by the Union. The Union made a one-off contribution of £0.5m in December 2020 under this schedule of contributions in addition to the current employer contribution plan which ends in June 2026.

During 2019 £0.76m from the Pension Reserve was set aside in an escrow account to support the Baptist Pension Scheme in meeting the financial sustainability criteria necessary for obtaining Master Trust authorisation from the Pension Regulator. Following a review it is anticipated that this sum will be able to be reduced in the course of 2022.

Policy on Reserves

During the year, the Trustees reviewed the reserves policy of the Union. The policy is put in place to ensure that the Union has sufficient free and available funds to cope with unplanned expenditure or an unforeseen drop in income. Having considered the risks relating to income and expenditure, the Trustees consider that it is appropriate to hold between 6 and 12 month budgeted expenditure, based on the timescales they anticipate it would take to reduce ongoing cost commitments due to notice periods for staff (typically between 3 and 9 months) and suppliers (up to 12 months) and the time it would take grant recipients to adjust to any reduction (estimated at between 6 and 12 months). This equates to reserves in the range of £2.8m - £5.7m. The unrestricted free reserves, excluding Designated Income Funds and capital assets, totalled £10.0m at year end, giving an excess above the top end of the range stated in the reserves policy of £4.3m. The Trustees feel it is appropriate to hold these additional funds to partially offset the significant deficit in the Pension Reserve Designated fund, which totalled £16.3m at the end of 2021 and to absorb any impact of the Covid-19 pandemic on the Union's finances.

The Union holds a number of Designated Income Funds which can be spent at the discretion of the Trustees in furtherance of the Union's objects. The Trustees note their obligations to justify the holding of such funds and the details of these funds are provided in note 22 to the financial statements.

Report of the Finance and Audit Committee

The Finance and Audit Committee continues to oversee the finances of the Union. The key elements of work of the Committee in 2021 were:

- Monitoring the finances of the Union, its subsidiaries and Baptists Together as a whole, including the income and expenditure, management of capital and liquidity and the management of assets.
- Monitoring the performance of the Union's investment portfolio including overseeing the implementation of the Union's updated ethical investment policy and reviewing the benchmarks used for monitoring performance of the investment managers.
- Monitoring the position of the Baptist Pension Scheme and the potential strategies for managing the remaining liability in the defined benefit scheme.
- Reviewing the Risk Register, insurance cover and financial controls.
- Overseeing the year-end process for production of the annual report and accounts for BUGB and subsidiary entities, including reviewing the report of the auditors, Moore Kingston Smith, on the 2020 accounts and planning for the 2021 audit.
- Monitoring the financial support schemes for churches during the Covid-19 pandemic.
- Contributing to the first phase of the Financial Model Review of Baptists Together.
- Reviewing the proposals for the future funding of ministerial training.

Key focus areas in 2022 will be the further stages of the Financial Model Review, monitoring the opportunities for a buyout of the Baptist Pension Scheme and monitoring the development of the pilot scheme for the Funding of Ministerial Training.



Structure, Governance and Management

The Baptist Union of Great Britain (the Union) is a Charitable Incorporated Organisation (CIO), consisting of the Baptist churches, regional associations of the churches, colleges, other Baptist organisations and a small number of personal members who affirm the Baptist Union Declaration of Principle and are in membership with the Union.

Prior to 1 January 2020, the Union operated through an unincorporated association charity of the same name, registered charity number 1125912. The Union registered as a CIO with the Charity Commission on 2 January 2019. On 1 January 2020 the assets, liabilities and operations of the Union were transferred to the CIO, which is a more appropriate legal structure for a charity of our size and complexity.

The full constitution of the Union can be found at www.baptist.org.uk/constitution. The unincorporated association charity will be retained to ensure the Union retains its entitlement to any future legacies and other rights and responsibilities. A simplified constitution for the unincorporated association was approved by the 2021 Assembly to simplify the administration and governance arrangements by appointing the CIO as the sole trustee of the unincorporated association.

Baptist Assembly

As a membership organisation, the Union holds an annual Assembly to review the life of the Union. Under the Constitution, Members of Assembly consist of delegates of member churches, associations and colleges alongside ministers, officers of the Union and members of Baptist Union Council.

During the Assembly the President is inducted for the forthcoming year, and some formal business is carried out – the Treasurer elected by Baptist Union Council is affirmed, new General Secretaries are appointed, and any constitutional changes are voted upon.

Due to the Coronavirus pandemic the 2021 Assembly was held as an online event on 15 and 16 May, during which Geoff Colmer was inducted as President.





Baptist Union Council

The Baptist Union Council usually meets twice per year to set the broad strategic direction of our Union. The Council also oversees the work of the Ministerial Recognition Committee which administers the accreditation of Baptist ministers and church workers and the national recognition of preachers, pastors and pioneers. The Council also elects the Treasurer.

It has around 80 members consisting of:

- Three members nominated by each regional association
- One member nominated by each college
- The Trustees of the Baptist Union
- The members of the Core Leadership Team
- The President, Ex-President and Vice-President of the Union
- Two representatives each of BMS World Mission, Baptist Union of Scotland, Baptist Union of Wales and a representative of Irish Baptist Networks
- Two ecumenical representatives
- Up to 12 co-opted members



A full list of Council members and a report from each BU Council meeting are available at www.baptist.org.uk/council.

Memberships and Associations

The Union is a member of the following bodies with which it collaborates in pursuit of its charitable objectives.

- Baptist World Alliance
- European Baptist Federation
- Fellowship of Baptists in Britain and Ireland
- Churches Together in England
- Churches Together in Britain and Ireland
- The Conference of European Churches
- World Council of Churches
- Joint Public Issues Team (JPIT)
- The United Board which commends ministers to armed forces chaplaincy
- Church Investors Group
- Christian Aid
- Churches Legislation Advisory Service

Safeguarding Committee has oversight of the Union's National Safeguarding team and safeguarding policies.

Finance and Audit Committee supports the Trustees in overseeing the Union's financial reporting, planning, policy, audit, risk and compliance and investments.

Remuneration Committee makes recommendations to Trustees on pay and reward of staff of the Union.

Trustee Board

The Trustee Board comprises a Moderator (Chair), the General Secretary, the Treasurer and up to nine other persons. The Trustees oversee the Baptist Union charity, in particular the legal, financial and strategic life of the Union, and have regard to the public benefit of the charity. Trustees oversee implementation of the broad strategic direction determined by the Baptist Union Council.

Our Trustees are unpaid, except the General Secretary as detailed in note 11 to the financial statements, where details of Trustees' expenses are also disclosed. To help the Trustee Board with governance of the charity, sub-committees have been put in place by the Trustees.

Following a governance review in 2017 the Trustees agreed to adopt the Charity Governance Code in full and produced a Trustee Board Governance Handbook incorporating this. During 2021 the Governance Handbook was updated to reflect the revised Charity Governance Code published in 2020. The Governance Handbook can be found at www.baptist.org.uk/governancehandbook

Baptist Pension Scheme Employers' Group engages with the Baptist Pension Scheme on behalf of the Union and other employers and advises the Trustees on matters relating to the Scheme.



Core Leadership Team (CLT) is a gathering of national and regional leaders who aim to discern what God is saying to us, build relationships and encourage the flourishing of our Movement.

Recruitment of Trustees

The General Secretary is appointed by the Assembly. All other Trustees are elected by the Council from a list of suitable nominations provided by the Key Roles Nomination Team. Moderator of Trustees (chair) and the Honorary Treasurer are affirmed annually by the Assembly. Applications for Trustee roles are sought via advertising on the Baptists Together website, in email communications to our member churches and other suitable avenues.

The Trustees maintain a skills matrix and share this with the Key Roles Nomination Committee to help them identify any capability gaps. The Key Roles Nomination Committee endeavours to ensure that the Trustee Board reflects the full range of diversity of Baptists Together.



Induction and Training of Trustees

New Trustees are usually familiar with many aspects of the Union's work prior to appointment. All Trustees receive an induction into the work of the Union by meeting senior staff and being advised of the general nature of their work.

They receive financial statements and other relevant documentation including a copy of the Charity Commission's publication CC3, *The Essential Trustee*. Formal training on financial matters is provided as appropriate. Our Governance Handbook is provided to all new Trustees. Trustees also receive training from time to time as a group and individuals to address any skills gaps identified.

Principal Risks and Uncertainties

All significant activities undertaken are subject to a risk review. Risks are identified, recorded in a risk register and ranked in terms of their potential significance and probability and then classified into Red, Amber and Green, with Red being the most severe. The risk register is reviewed by the Finance and Audit Committee and Trustees, with Red Risks reviewed at every meeting and a full review carried out annually. A specific review of risk has been carried out in the light of the Covid-19 pandemic and incorporated into the evaluation of risks. Risk (vii) below was added to the list of major risks following this review.

Red risks and the plans and strategies for managing them are:

(i) Sexuality and diversity issues. There are strongly held and often divergent views across Baptists Together. The need for genuine dialogue within the context of the Declaration of Principle continues to be essential if the unity of the Baptist family is to be nurtured. In 2016, following widespread consultation, Council issued a statement concerning the registering of buildings for same sex marriages. Then in 2017, the Ministerial Recognition Committee reviewed the Ministerial Recognition (MR) Rules and produced Ministerial Recognition Guidelines on this issue. Resources to enable churches to reflect and engage in a listening process on the wider issues of sexuality and gender identity are available on our website. Trustees continue to monitor significant developments in this area including responding to a request for further changes to the MR Rules.

(ii) Safeguarding of children and adults at risk. Focus on this area continues to ensure that the Baptist denomination provides a framework of best practice for protecting those who attend or come into contact with our churches and other bodies. Progress against the current Safeguarding three-year plan is reported to each meeting of the Trustee Board. A Safeguarding Committee has also been established by the Trustee Board to provide a linkage between the Trustees and this critical area of work.

(iii) Significant numerical decline. The numerical decline of members of our churches continues to be experienced for Baptists as with other historic denominations in the UK. To mitigate or reverse the decline, we are encouraging pioneering mission, discipleship, younger leaders and embracing adventure through our values, communications, strategic working and investment of resources. Alongside supporting churches throughout the pandemic, we are also encouraging and equipping our churches to make the most of the opportunities for change that have been presented, most notably with the embracing of digital approaches to worship and mission.

(iv) Ineffective operation of collaborative leadership and working across Baptists Together, including lack of a common vision. We continue to work together to make our vision, values, key areas of work and current priority areas more deeply embedded among us. Following Council's decision at the end of 2019 to adopt a different approach to collaborative leadership across Baptists Together the Core Leadership Team was created. Council asked the Core Leadership Team to fulfil the role of perceiving what is happening across the life of our Movement and nurture collaborative, partnership working to align action and resources towards our common aims. At the same time, Council tasked the Trustees with the continuing work of stewarding the Baptist Union of Great Britain as a charity.

During the pandemic the Core Leadership Team has met weekly online and has agreed a pattern of regular meetings for 2022 and beyond which includes online and in-person meetings.

(v) Recruitment of ministers, which may not match demand from churches. We continue to monitor the balance of supply and demand for ministers through the settlement process, overseen by the Ministries Team. Following the pandemic there has been a decrease in the number of churches which can afford either full time or part time ministry. The appointment of a Ministries Adviser (Ministerial Development) is enabling us to improve our communication for recruitment of ministerial students and also work with associations and colleges to strengthen recruitment. The appointment of a Younger Leaders' Development Coordinator in March 2022 will hopefully see an increase in the number of younger people training for ministry.

(vi) Affordability of ministerial training, if Baptist colleges can no longer sustain training for ministry at affordable cost. Following a review of funding for training in October 2021 Baptist Union Council approved a set of new measures to provide financial support to Ministers in Training. A pilot scheme is due to launch in 2022 with a view to developing a permanent scheme depending upon the financial resources that can be identified.

(vii) One or more regional associations becomes unviable. If one or more of our regional associations is unable to sustain their operations within the funding available to them, this could compromise the viability of the operating model of Baptists Together. The probability of this risk occurring has risen due to the Coronavirus crisis and the potential for a significant decline in income as a result. During 2021 we initiated a review of the financial model of Baptists Together. The first phase report went to Baptist Union Council in March 2022 and it is anticipated that this process will continue throughout 2022.

(viii) Inability to recruit sufficient suitably skilled Trustees. Overseeing the operation of a complex charity like the Union requires trustees with considerable skills and expertise. The term of office of the last Moderator ended in August 2021 and the current Treasurer has indicated he will step down in 2023, and successors have not yet been identified. As a result, this risk has increased in likelihood in the last year. Without suitable Trustees in place there is a significant risk of a failure of governance. The Key Roles Nomination Team is working to identify suitable candidates, including by public advertising, and we are considering how to make the roles attractive to suitable candidates.

(ix) Inability to obtain adequate insurance for our activities at a viable price. In recent years we have experienced increasing challenges in obtaining professional indemnity insurance with premiums increasing substantially. We continue to work with our brokers to obtain cost-effective insurance and have amended our renewal dates to a time of year when we believe the insurance industry will have more capacity.

Grants

The Union makes grants as one of its ways to achieve its charitable objects. The largest grants made are those to fund the 13 Baptist regional associations in their work as part of Baptists Together, which totalled £3.57m in 2021. These grants are given on a formula agreed by the Union's Trustees to enable sharing the income of the Home Mission Fund.

The Union also makes other grants as follows:

Strategic Mission Grants: These grants are given to organisations to develop strategic mission projects. The allocation of grants from the budget of £0.13m is delegated to the Baptists Together Mission Forum under the supervision of the Union's Trustees.

Supporting other Baptist bodies and ecumenical bodies: We contribute to the running costs of various bodies of which we are members, through a membership subscription that we classify as a grant in our accounts as we receive no services in return for our contribution.

Supporting Ministerial Training: We make grants to individuals to support ministerial training. These include a book grant of £120 for all ministers in training, and a student bursary fund of £0.13m. Each of the five main training colleges are asked to oversee distribution of a proportion of these funds to students.

Further studies grants: We make grants to individuals to support post-graduate theological studies, including up to one PhD scholarship. The grants are made in response to applications by the Scholarship and Further Studies Committee, which is made up of representatives from each Baptist college and the Ministries Team.

Pastoral grants: to individuals who are working in a Baptist church or other Baptist organisation: These grants are usually up to £1,500 and are made in response to an application or nomination that is recommended by a regional minister and approved by two specialist team leaders. During the Coronavirus pandemic the usual £1,500 limit on grants was increased to £5,000, particularly to assist those who suffered financial hardship due to the pandemic. This temporary measure has now come to an end.

Coronavirus grants: During 2020 the Trustees of the Union established a Coronavirus grant scheme to support churches suffering financially due to the circumstances of the pandemic. Grants of up to £15,000 were available, prior to the scheme coming to a close at the end of 2021. During 2021, a total of £42k was granted to 11 churches.

Volunteers

The Union is grateful for the support of volunteers in carrying out its work. Their main direct contribution is through serving on committees and working parties to support our work. Volunteers also make a significant contribution to our member churches, regional associations, colleges and other bodies within the Baptist family. Due to the wide range of different ways in which volunteers participate in our work, it is impossible to quantify their support.

Funds Held as Custodian Trustee on Behalf of Others

The Baptist Union Corporation holds financial assets as Custodian Trustee for nine Baptist churches, all of which have the same objects as the Company for the advancement of the Christian faith and its practice especially by the means of, and in accordance with, the principles of the Baptist denomination. The Company acts solely as an Agent and carries no decision-making capacity.

The Baptist Union Corporation acts as property trustees for 1,040 churches and charity organisations. Arrangements are made for the safe custody of deeds and documents, with each set stored in a labelled packet, and included in an index system. For all financial accounts a separate account is kept for each beneficial owner and records are maintained of the beneficial owner of each account. A three-year project to digitalise key church property deeds was completed in 2020.

The names of the churches and other charities for whom the Company acts as a Custodian Trustee are available at: www.baptist.org.uk/custodianlist2021. The organisations are all Baptist organisations and therefore have objects that are compatible with the charitable objects of the Company.

Type of Assets Held	£'000	Organisations
Cash Deposits	308	2
Income Units	527	9
National Savings Income Bonds	13	1
UK Equities	2,301	12
Total	3,149	24



Key Management Personnel Remuneration

Day-to-day management of the Union's business is delegated to a group of employed staff and appointed ministers who operate within the frameworks set by the Trustees; senior staff are detailed in the Who We Are section of this report.

All staff and appointed ministers of the charity are employed by the Baptist Union of Great Britain and the arrangements for setting the pay and remuneration are the responsibility of the Trustee Board. A Remuneration Committee advises and makes recommendations to the Trustees. In line with the Pay and Reward Policy Statement approved by the Trustees, remuneration is benchmarked against information relevant to the sector and affordability to the Union. The aggregate amount paid to key management personnel during the year was £282,060 (2020: £277,213).

Who We Are

The Baptist Union of Great Britain, a Charitable Incorporated Organisation with registered charity number 1181392
 Registered and Principal Office: Baptist House, 129 Broadway, Didcot, Oxfordshire OX11 8RT.

TRUSTEES

- Mr Alastair Mitchell-Baker (Moderator, to 31 August 2021)
- Mr John Levick (Treasurer)
- The Revd Lynn Green (General Secretary)
- Mrs Christina Carter
- The Revd Andrew Cowley (Acting Moderator from 1 September 2021)
- The Revd Phil Jump
- Mr Peter King (from 15 October 2021)
- Mrs Suzie Leveson
- The Revd Philip Lutterodt
- The Revd Prof Philip McCormack
- Mr Mark Spriggs
- The Revd Shayla Waugh

SENIOR STAFF

- The Revd Lynn Green (General Secretary)
- The Revd Andy Hughes (Team Leader, Ministries)
- Mrs Rachel Stone (Team Leader, HR and Safeguarding)
- The Revd Diane Watts (Team Leader, Faith and Society)
- Mr Richard Wilson (Team Leader, Support Services)

CUSTODIAN TRUSTEES

- The Baptist Union Corporation Limited
- Registered Charity Number 249635
- Company Registration Number 32743
- Registered office: Baptist House, 129 Broadway, Didcot, Oxfordshire OX11 8RT

PRINCIPAL BANKERS

- HSBC, 186 Broadway, Didcot, Oxfordshire OX11 8RP

AUDITORS

- Moore Kingston Smith LLP, Devonshire House, 60 Goswell Road, London, EC1M 7AD

SOLICITORS

- Anthony Collins Solicitors LLP, 134 Edmund Street, Birmingham, B3 2ES

SURVEYORS

- Savills Plc 33 Margaret Street, London, W1G 0JD

INVESTMENT MANAGERS

- Schroders Investment Management Limited
 1 London Wall, Barbican, London EC2Y 5AU

CORE LEADERSHIP TEAM

- The Revd Seidel Abel Boanerges (from 1 September 2021)
- The Revd Adrian Argile
- The Revd Phil Barnard
- The Revd Ken Benjamin (from 21 June 2021)
- Ms Amie Buhari (from 22 September 2021)
- The Revd Dr Anthony Clark (from 1 October 2021)
- The Revd Mark Clay
- The Revd John Claydon (to 31 August 2021)
- The Revd Nigel Coles
- The Revd Geoff Colmer
- The Revd Andrew Cowley (from 1 September 2021)
- The Revd Sandra Crawford (from 13 January 2022)
- The Revd Stuart Davison
- The Revd Dr Rob Ellis (to 30 September 2021)
- The Revd Graham Ensor
- The Revd Mark Fairweather-Tall
- The Revd Tim Fergusson
- The Revd Dr Steve Finamore
- The Revd Andrew Ginn (from 24 November 2021)
- The Revd Simon Goddard (from 1 July 2021 to 12 January 2022)
- The Revd Lynn Green
- The Revd Jonny Hirst (to 8 December 2021)
- The Revd Clare Hooper
- The Revd Andy Hughes
- The Revd Dr Rosa Hunt
- The Revd Phil Jump
- The Revd Dr Ed Kaneen
- Mr John Levick
- The Revd Nigel Manges
- The Revd Glen Marshall
- The Revd David Mayne (to 31 August 2021)
- The Revd Dr Philip McCormack
- Mrs Judith Miller (from 17 November 2021)
- Mr Alastair Mitchell-Baker (to 31 August 2021)
- The Revd Colin Norris
- The Revd Yinka Oyekan
- The Revd Beth Powney
- The Revd Gale Richards (from 1 November 2021)
- The Revd Dr Clara Rushbrook
- The Revd Carl Smethurst
- Mrs Rachel Stone
- The Revd Diane Watts
- Mr Richard Wilson
- The Revd Gary Woodall (from 15 November 2021)
- The Revd Hayley Young

TRUSTEES' RESPONSIBILITIES

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales 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 of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

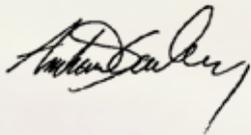
- Select suitable accounting policies and then apply them consistently
- Observe the methods and principles in the Charities SORP 2019 (FRS 102)
- Make judgements and estimates that are reasonable and prudent
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. 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.

In so far as the Trustees are aware:

- There is no relevant audit information of which the Charity's auditor is unaware;
- The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

On behalf of the board



Andrew Cowley
Acting Moderator

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF THE BAPTIST UNION OF GREAT BRITAIN

Opinion

We have audited the financial statements of the Baptist Union of Great Britain ('the charity') and its subsidiaries ('the group') for the year ended 31 December 2021 which comprise the Group and Charity Statements of Financial Activities, the Group and Charity Balance Sheets, the Group Cash Flow Statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 'The Financial Reporting Standard Applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the group's and charity's affairs as at 31 December 2021, and of the group's and charity's incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the group and charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities Act 2011 requires us to report to you if, in our opinion:

- the information given in the Trustees' Annual Report is inconsistent in any material respect with the financial statements; or
- the charity has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we required for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 77, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the group's and charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the group or charity or to cease operations, or have no realistic alternative but to do so.

Auditor's Responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs (UK) we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purposes of expressing an opinion on the effectiveness of the group and charity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the group and charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the group or charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of the group audit. We remain solely responsible for our audit report.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Explanation as to what extent the audit was considered capable of detecting irregularities, including fraud

The objectives of our audit in respect of fraud, are; to identify and assess the risks of material misstatement of the financial statements due to fraud; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud, through designing and implementing appropriate responses to those assessed risks; and to respond appropriately to instances of fraud or suspected fraud identified during the audit. However, the primary responsibility for the prevention and detection of fraud rests with both management and those charged with governance of the charity.

Our approach was as follows:

- We obtained an understanding of the legal and regulatory requirements applicable to the charity and considered that the most significant are [the Charities Act 2011, the Charity SORP, and UK financial reporting standards as issued by the Financial Reporting Council
- We obtained an understanding of how the charity complies with these requirements by discussions with management and those charged with governance.
- We assessed the risk of material misstatement of the financial statements, including the risk of material misstatement due to fraud and how it might occur, by holding discussions with management and those charged with governance.
- We inquired of management and those charged with governance as to any known instances of non-compliance or suspected non-compliance with laws and regulations.
- Based on this understanding, we designed specific appropriate audit procedures to identify instances of non-compliance with laws and regulations. This included making enquiries of management and those charged with governance and obtaining additional corroborative evidence as required.

There are inherent limitations in the audit procedures described above. We are less likely to become aware of instances of non-compliance with laws and regulations that are not closely related to events and transactions reflected in the financial statements. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Chapter 3 of Part 8 of the Charities Act 2011. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to any party other than the charity and charity's trustees as a body, for our audit work, for this report, or for the opinion we have formed.

Moore Kingston Smith LLP

Moore Kingston Smith LLP
Statutory auditor

Date: 5 May 2022

Devonshire House
60 Goswell Road
London
EC1M 7AD

Moore Kingston Smith LLP is eligible to act as auditor in terms of Section 1212 of the Companies Act 2006.

BAPTIST UNION OF GREAT BRITAIN

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 DECEMBER 2021

	Notes	Unrestricted Funds £'000	Designated Funds £'000	Restricted Funds £'000	Endowment Funds £'000	Total 2021 £'000	Total 2020 £'000
Income							
Donations and legacies	2	5,206	-	809	-	6,015	5,069
Charitable Activities	3	1,569	1,430	660	-	3,659	3,092
Investment income	4	324	73	2	39	438	454
Other income	5	20	200	-	-	220	8
Total Income		7,119	1,703	1,471	39	10,332	8,623
Less share of gross income resources from Joint Venture		-	(393)	-	-	(393)	(202)
Total Net Income before Joint Arrangement share		7,119	1,310	1,471	39	9,939	8,421
Expenditure							
Raising funds	6	53	9	-	7	69	66
Charitable activities	7	6,427	559	1,201	-	8,187	8,376
Total Expenditure	8	6,480	568	1,201	7	8,256	8,442
Net income before gains/ (losses) on investments, Fixed Asset Sales and Joint Arrangement share							
		639	742	270	32	1,683	(21)
Net interest in the results of the year for the joint venture		-	12	-	-	12	17
Net gains on investments	13	659	98	3	112	872	(9)
Net gains on sale of fixed assets		159		1,808	-	1,967	588
Net income before transfers		1,457	852	2,081	144	4,534	575
Transfers between funds	20, 21, 22	815	(1,198)	415	(32)	-	-
Net income before other recognised losses		2,272	(346)	2,496	112	4,534	575
Actuarial gains on defined benefit pension schemes	18	2	-	-	-	2	107
Net movement in funds		2,274	(346)	2,496	112	4,536	682
RECONCILIATION OF FUNDS							
Total funds brought forward		11,135	(7,672)	34,619	1,111	39,193	38,511
Total funds Carried forward		13,409	(8,018)	37,115	1,223	43,729	39,193

There were no recognised gains or losses other than those shown in the Statement of Financial Activities. There were no acquisitions or discontinued operations during either of the above two financial years.

The notes on pages 86 to 104 form an integral part of these financial statements.

BAPTIST UNION OF GREAT BRITAIN

STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 DECEMBER 2021

	Notes	Unrestricted Funds £'000	Designated Funds £'000	Restricted Funds £'000	Endowment Funds £'000	Total 2021 £'000	Total 2020 £'000
Income							
Donations and legacies	2	5,404	550	-	-	5,954	5,163
Charitable Activities	3	224	1,037	-	-	1,261	929
Investment income	4	267	73	-	39	379	305
Other income	5	20	200	-	-	220	8
Total Income		5,915	1,860	-	39	7,814	6,405
Expenditure							
Raising funds	6	52	10	-	7	69	62
Charitable activities	7	5,761	1,180	4	-	6,945	6,230
Total Expenditure	8	5,813	1,190	4	7	7,014	6,292
Net income before gains/ (losses) on investments, Fixed Asset Sales and Revaluations							
		102	670	(4)	32	800	113
Net gains on investments	13	659	98	-	112	869	(6)
Net gains on sale of fixed assets		160	-	-	-	160	1
Net income before transfers		921	768	(4)	144	1,829	107
Transfers between funds	20, 21, 22	1,351	(1,127)	(193)	(32)	-	-
Net income before other recognised gains		2,273	(359)	(197)	112	1,829	107
Actuarial gains on defined benefit pension schemes	18	2	-	-	-	2	107
Net movement in funds		2,275	(359)	(197)	144	1,831	214
RECONCILIATION OF FUNDS							
Total funds brought forward		7,747	(6,050)	210	1,111	3,018	2,804
Total funds Carried forward		10,022	(6,409)	13	1,223	4,849	3,018

There were no recognised gains or losses other than those shown in the Statement of Financial Activities. There were no acquisitions or discontinued operations during either of the above two financial years.

The notes on pages 86 to 104 form an integral part of these financial statements.

CONSOLIDATED BALANCE SHEET AT 31 DECEMBER 2021

	Notes	2021 £'000	2021 £'000	2020 £'000	2020 £'000
Fixed assets					
Tangible assets	12	41,338		42,839	
Intangible Assets	12	120		157	
Investments	13	13,836		10,580	
			55,294		53,576
Current assets					
Debtors	14	19,494		20,583	
Cash and Bank	15	28,399		20,875	
		47,893		41,458	
Current liabilities					
Creditors:					
Amounts falling due within one year	16	(59,286)		(55,633)	
Net current liabilities			(11,393)		(14,175)
Total assets less current liabilities			43,901		39,401
Provision for liabilities					
Defined Benefit pension scheme liability	18, 25		(172)		(208)
Net assets			43,729		39,193
CONSOLIDATED FUNDS					
Endowment funds	20		1,223		1,111
Restricted income funds	21		37,115		34,619
Designated funds	22		(8,018)		(7,672)
Unrestricted income funds			13,409		11,135
Total consolidated funds			43,729		39,193

The financial statements were approved by the Trustees on 4 May 2022 and signed on their behalf by



The Revd Andrew Cowley - Moderator



The notes on pages 86 to 104 form an integral part of these financial statements.

BAPTIST UNION OF GREAT BRITAIN

BALANCE SHEET AT 31 DECEMBER 2021

	Notes	2021 £'000	2021 £'000	2020 £'000	2020 £'000
Fixed assets					
Tangible assets	12	3,812		5,633	
Intangible Assets	12	120		157	
Investments	13	16,413		12,172	
			20,345		17,962
Current assets					
Debtors	14	1,209		2,809	
Cash and Bank	15	3,792		2,710	
		5,001		5,519	
Current liabilities					
Creditors:					
Amounts falling due within one year	16	(325)		(255)	
			4,676		5,264
Net current assets					
			25,021		23,226
Long-Term liabilities					
Loan	17		(20,000)		(20,000)
Provision for liabilities					
Defined Benefit pension scheme liability	18, 25		(172)		(208)
Net assets			4,849		3,018
THE FUNDS OF THE CHARITY					
Endowment funds	20		1,223		1,111
Restricted income funds	21		13		210
Designated funds	22		(6,409)		(6,050)
Unrestricted income funds			10,022		7,747
Total charity funds			4,849		3,018

The financial statements were approved by the Trustees on 4 May 2022 and signed on their behalf by



The Revd Andrew Cowley - Moderator



John Levick – Treasurer

The notes on pages 86 to 104 form an integral part of these financial statements.

**CONSOLIDATED STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 DECEMBER 2021**

	Notes	2021 £'000	2020 £'000
Net income for the reporting year		4,554	575
Adjustments for:			
Net gains on investments	13	(871)	9
Net interest in result of Baptist House Limited		(13)	(17)
Net income after gains on investment		3,651	567
Adjustments for:			
Depreciation	10, 12	164	159
Dividends and interest from investments		(437)	(454)
Net gains on sale of fixed assets		(1967)	(588)
(Increase)/Decrease in debtors		1,107	(3,147)
Increase/(Decrease) in creditors and provisions		3,636	(233)
Movement in defined benefit liability		(36)	(7)
Net cash provided by operating activities		6,118	(3,703)
Cash flows from investing activities			
Dividends and interest from investments		438	454
Proceeds from sale of property		5,110	1,893
Purchase of tangible fixed assets		(1,769)	(2,062)
Proceeds from sales of investments		10,185	2,021
Purchase of investments		(12,818)	(2,277)
Cash withdrawn from investment managers		260	298
Net cash used in investing activities		1,406	327
Changes in cash and cash equivalents in the year		7,524	(3,376)
Cash and cash equivalents brought forward		20,875	24,251
Cash and cash equivalents carried forward	15	28,399	20,875

The notes on pages 86 to 104 form an integral part of these financial statements.

NOTES TO THE FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2021

1. ACCOUNTING POLICIES

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

(a) Basis of Accounting

The financial statements have been prepared in accordance with the Charities Statement of Recommended Practice (Charities SORP (FRS 102)), Financial Reporting Standard 102 and the Charities Act 2011. Baptist Union of Great Britain is a registered charity, no. 1181392, and meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

(b) Basis of Consolidation

Where control is exercised by the parent charity over another entity, these entities are consolidated as subsidiaries on a line by line basis in accordance with FRS102 – section 9 and the Charities SORP (FRS102). The charity’s interests in a joint arrangement are accounted for using the equity method in accordance with FRS102. The joint arrangement is accounted for by including the charity’s share of the income, expenditure, assets and liabilities relating to the activity of the joint arrangement. Details of the entities and interests are given in note 13 to the financial statements. Where an entity’s reporting period end differs from that of the parent, the consolidated financial statements include the financial statements of the subsidiary as of its last reporting date before the parent’s reporting date, as adjusted for the effects of significant transactions or events that occur between the date of those financial statements and the date of the consolidated financial statements. Details on an entity-by-entity basis are given in note 13.

(c) Preparation of the financial statements on a going concern basis

The Trustees have considered the effect of the COVID-19 outbreak and the measures taken to contain it on the charity’s operations. The Union and BUC have provided financial support to some member churches to deal with the immediate impact of the pandemic throughout 2020 and 2021. However, as churches have returned to more normal operations, the call on this support has reduced and the Union wound up its schemes at the end of 2021. The Trustees continue to monitor the macro-economic environment but are confident that the Union has adequate resources to continue in operational existence for the foreseeable future. The charity has therefore continued to adopt the going concern basis in preparing its financial statements.

(d) Funds Accounting

- Unrestricted Funds: General unrestricted funds represent funds which are expendable at the discretion of the Union in the furtherance of the objects of the charity and which have not been designated for other purposes. These funds are known as the Home Mission Fund. Such funds may be held to finance both working capital and capital investment.
- Designated Funds: These represent amounts set aside by the Union for specific purposes as set out in note 22. They may be returned to General Funds at the discretion of the Union.
- Restricted Funds: These represent amounts which have been restricted by the donors for use for specific purposes as set out in note 21.
- Endowment Funds: These represent amounts where the income may be used but where the capital is not expendable as set out in note 20.

(e) Income

Income is recognised in the Statement of Financial Activities when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that income will be received and the amount can be measured reliably.

- Donations are accounted for gross when received.
- Legacies are accounted for at the earlier of the Estate accounts being finalised and notified, and cash received.
- Subscription income is accounted for gross when received.
- Funds received under Ultimate Trusts are accounted for when received.
- Interest receivable from loans is accounted for on an accrual’s basis.
- Accommodation fees charged on loans which remain undrawn after 6 months are recognised on an accrual’s basis.
- Trading income is accounted for in the period in which the associated event takes place.
- The long-term target for the quoted investment portfolio is to deliver a total return of CPI plus 4% per annum. After a change in investment strategy made in September 2020 the investment managers are targeted on overall total return irrespective of whether that return is in the form of dividends, interest or capital growth. As a result, from 2021 the Trustees have agreed to adopt a total return accounting policy, taking an income of 3.5% per annum from the investment portfolio. Investment income is initially accounted for when received or on an accruals basis where the amount can be measured reliably, and entitlement is certain. At the end of each financial year, the difference between the actual investment income received and 3.5% of the portfolio is drawn down from the portfolio as income. This amount is listed note 4 as “Total Return Adjustment”.

(f) Expenditure

Expenditure is recognised in the Statement of Financial Activities once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required, and the amount of the obligation can be measured reliably.

- Costs of raising funds represents publicity material and promotion of the Union and the Home Mission Fund, and investment management fees.
- Charitable activities represent expenditure in the furtherance of the object of the Union.
- Grants payable are agreed on an annual basis and accounted for in the year in which they are committed. Multi-year grants are subject to performance conditions and are only recognised to the extent that conditions under the control of the Charity are met.
- Support costs represent central finance and computer facilities, fixed asset depreciation, storage, insurance and stationery, together with an appropriate allowance for salaries and other office costs.

Support and Governance costs are allocated to charitable activities in proportion to the direct charitable expenditure on that activity, where the charity considers that support costs are incurred as part of the delivery of that activity. Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

(g) Tangible fixed assets

Depreciation is calculated to write off the cost of assets on a straight-line basis over their expected useful life, at the following rates:

Land	Not depreciated
Non-residential Freehold Buildings	2%
Solar Panels	7%
Furniture and fittings	10% and 25%
Computers and equipment	20% and 33%

Freehold residential buildings are maintained during the period of ownership such that the overall difference between residual values

NOTES TO THE FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2021

and carrying value are not material and as a result no depreciation is provided. Depreciation is provided on long leasehold properties over the remaining life of the lease. Annual reviews are undertaken by the Trustees at each balance sheet date to assess whether there is an indication of impairment. These reviews involve assessing current property market conditions and their impact on the estimated market values of the Union's properties. Any material deficit between the anticipated recoverable amount of freehold property and its cost is recognised in the statement of financial activities.

(h) Intangible fixed assets

Amortisation is calculated to write off the cost of assets on a straight-line basis over their expected useful life, at the following rates:

Computers software 20% and 33%

Annual reviews are undertaken by the Trustees at each balance sheet date to assess whether there is an indication of impairment.

(i) Fixed asset investments

Quoted investments are held for their income generation and investment potential and are valued at market value at the reporting date. Any surplus or deficit arising is included in the Statement of Financial Activities. Investments in subsidiaries are measured at cost less impairment.

(j) Investment Property

Investment property is property deemed to be held for financial gain and is carried as the Trustees best estimate of valuation. It includes the proportion of a Baptist House (a mixed-use property) that is let out on a commercial basis. The Trustees review the valuation annually and changes in value are reported in the Statement of Financial Activities.

(k) Debtors

Accrued income is recognised in the period to which it relates. Loans are considered concessionary loans made as they are made by the charity to further its purposes. Loans are initially measured at the amount paid, with the carrying amount adjusted subsequently to reflect repayments and any interest receivable. Where any loan made is considered to be irrecoverable an impairment loss is recognised. Prepayments and other debtors are recognised at the settlement amount due. Debtors are measured at their recoverable amount.

(l) Cash at bank and in hand

Cash at bank and in hand includes notice deposits and short-term deposits.

(m) Creditors

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Accruals and other creditors are recognised at their settlement amount due. Trust accounts and loan fund deposits are recognised where held at the amount received and the carrying amount is adjusted to reflect any interest payable. Loans are considered concessionary loans received as they are made to the charity to further its purposes and any interest charged is below the prevailing market rates.

(m) Financial instruments

The Charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

(n) Employee benefits

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payment obligations. The contributions are recognised as an expense when

they are due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in independently administered fund. Prior to 2012 pension provision was made through multi-employer defined benefit pension plans. Where it is not possible for the charity to obtain sufficient information to enable it to account for a plan as a defined benefit plan, it accounts for the plan as a defined contribution plan. Where the plan is in deficit and where the charity has agreed, with the plan, to participate in a deficit funding arrangement, the charity recognises a liability for this obligation. The amount recognised is the net present value of the contributions payable under the agreement that relate to the deficit. This amount is expensed in the Statement of Financial Activities. The unwinding of the discount is recognised as a finance cost. A liability for the agreed pension scheme deficit plan of the Baptist Pension Scheme has been included, in accordance with the Schedule of Contributions dated 30 September 2020.

(o) Taxation

Included within the consolidation are charitable companies that are considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore meet the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part II Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

(p) Judgement and Key Sources of Estimations Uncertainty

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. Estimates based on externally published data are also made for investment properties.

(a) Judgements in applying the entity's accounting policies

(i) Multi-employer defined benefit pension schemes: Certain employees participate in multi-employer defined benefit pension schemes with other organisations. In the judgement of the Trustees, the charity does not have sufficient information on the plan assets and liabilities to be able to reliably account for its share of the defined benefit obligation and plan assets. Therefore, the schemes are accounted for as defined contribution schemes: see note 25 for further details.

(b) Accounting estimates and assumptions

(i) Multi-employer defined benefit pension scheme: The charity has an obligation to pay a deficit funding arrangement in respect of the Baptist Pension Scheme. The present value of the obligation depends on a number of factors including the RPI rate and the discount rate on corporate bonds. Management estimates these factors in determining the new pension obligation in the balance sheet.

(ii) Useful economic lives of tangible assets: The annual depreciation charge of tangible assets is sensitive to changes in the estimated useful economic lives and residual values of the assets. The useful economic lives and residual values are re-assessed annually. They are amended when necessary to reflect current estimates, based on technological advancement, future investments, economic utilisation and the physical condition of the assets. See note 12 for the carrying amount of the fixed assets and note 1(g) for the useful economic lives for each class of assets.

(iii) Bad Debt provisions: The recoverability of loans is assessed annually, and at the balance sheet date provisions for doubtful debts are provided based on prior year experiences.

NOTES TO THE FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2021

2. DONATIONS AND LEGACIES

Consolidated	Unrestricted	Designated	Restricted	Endowment	Total	Total
	Funds	Funds	Funds	Funds	2021	2020
	£'000	£'000	£'000	£'000	£'000	£'000
Donations	3,557	-	24	-	3,581	3,774
Legacies	1,149	-	785	-	1,934	819
Subscriptions	500	-	-	-	500	476
Gifts from other Baptist Constituents	-	-	-	-	-	-
Total	5,206	-	809	-	6,015	5,069

In 2020, £116k of charitable activities income was attributed to Designated Funds, £672k was attributable to Restricted Funds and the remaining £4,281k was attributable to Unrestricted Funds.

Charity	Unrestricted	Designated	Restricted	Endowment	2021	2020
	Funds	Funds	Funds	Funds	2021	2020
	£'000	£'000	£'000	£'000	£'000	£'000
Donations	3,555	-	-	-	3,555	3,755
Legacies	1,150	-	-	-	1,150	185
Subscriptions	500	-	-	-	500	475
Gifts from Other Baptist Constituents	199	550	-	-	749	748
Total	5,404	550	-	-	5,954	5,163

In 2020, £666k of charitable activities income was attributed to Designated Funds, £19k was attributable to Restricted Funds and the remaining £4,478k was attributable to Unrestricted Funds.

3. CHARITABLE ACTIVITIES

Consolidated	Unrestricted	Designated	Restricted	Endowment	Total	Total
	Funds	Funds	Funds	Funds	2021	2020
	£'000	£'000	£'000	£'000	£'000	£'000
Publication sales	7	-	-	-	7	7
Rent	64	-	658	-	722	795
Grant Income	58	-	-	-	58	-
Funds received under Ultimate Trusts	-	1,037	-	-	1,037	698
Interest receivable from loans	1,242	-	-	-	1,242	1,203
Expenses receivable on trusts	89	-	-	-	89	64
Fee for operating gift aid scheme	2	-	-	-	2	3
Accommodation fees	6	-	-	-	6	6
Trading Income	96	-	3	-	99	112
Debt Recovered – BSBS	-	-	-	-	-	-
Other Income	4	-	-	-	4	2
Income: Joint Venture	-	393	-	-	393	202
Total	1,568	1,230	661	-	3,659	3,092

The Trustees of the Charity have agreed to designate monies received by the Charity as the beneficiary of Ultimate Trust provisions under the Trust Deeds of closing churches and other organisations, to the Pension Reserve Fund. In 2020, £900k of the charitable activities income was attributable to Designated Funds, £682 was attributed to Restricted Funds, and the remaining £1,510k was attributable to Unrestricted Funds.

NOTES TO THE FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2021

3. CHARITABLE ACTIVITIES (Continued)

Charity	Unrestricted Funds £'000	Designated Funds £'000	Restricted Funds £'000	Endowment Funds £'000	Total 2021 £'000	Total 2020 £'000
Publication sales	7	-	-	-	7	6
Rent	63	-	-	-	63	116
Funds received under Ultimate Trusts	-	1,037	-	-	1,037	697
Grant Income	58	-	-	-	58	
Trading Income	96	-	-	-	96	110
Debt Recovery	-	-	-	-	-	-
Total	224	1,037	-	-	1,261	929

Monies received by the Charity as the beneficiary of Ultimate Trust provisions under the Trust Deeds of closing churches and other organisations. The Trustees of the Charity have agreed to designate such receipts to the Pension Reserve Fund.

In 2020, £697k was attributable to Designated Funds, and the remaining £232k was attributable to Unrestricted Funds.

4. INVESTMENT INCOME

Consolidated

	Unrestricted Funds £'000	Designated Funds £'000	Restricted Funds £'000	Endowment Funds £'000	Total 2021 £'000	Total 2020 £'000
<u>Quoted Investments:</u>						
UK listed Bonds	44	4	-	5	53	51
UK listed Equities	71	9	-	10	90	86
Overseas listed Equities	3	-	-	-	3	77
Overseas listed Bonds	113	11	-	16	140	30
UK Property Unit Trusts	34	3	-	8	45	
<u>Other:</u>						
Interest on Cash Deposits	59		2	-	61	165
UK Property	-	46	-	-	46	
Other	-	-	-	-	-	45
Total	324	73	2	39	438	454

In 2020, £351k of the investment income was attributable to Unrestricted income funds, £70k was attributable to designated income funds, £1k was attributed to restricted income funds, and the remaining £32k was attributable to endowment income funds.

	Unrestricted Funds £'000	Designated Funds £'000	Restricted Funds £'000	Endowment Funds £'000	Total 2021 £'000	Total 2020 £'000
Income before Total Return Adjustment	217	61	-	24	304	454
Total Return Adjustment	107	12	-	15	134	-
Total	324	73	2	39	438	454

NOTES TO THE FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2021

4. INVESTMENT INCOME (Continued)

Charity	Unrestricted Funds £'000	Designated Funds £'000	Restricted Funds £'000	Endowment Funds £'000	Total 2021 £'000	Total 2020 £'000
<u>Quoted Investments:</u>						
UK listed Bonds	44	4	-	5	53	51
UK listed Equities	71	9	-	10	90	85
Overseas listed Equities	3	-	-	-	3	76
Overseas listed Bonds	113	11	-	16	140	-
UK Property Unit Trusts	34	3	-	8	45	31
<u>Other:</u>						
Interest on Cash Deposits	2	-	-	-	2	17
UK Property	-	46	-	-	46	45
Other	-	-	-	-	-	-
Total	267	73	-	39	379	305

In 2020 £203k of the investment income was attributable to Unrestricted income funds, £70k was attributable to Designated income funds, and the remaining £32k was attributable to endowment income funds.

	Unrestricted Funds £'000	Designated Funds £'000	Restricted Funds £'000	Endowment Funds £'000	Total 2021 £'000	Total 2020 £'000
Income before Total	160	61	-	24	245	305
Return Adjustment						
Total Return Adjustment	107	12	-	15	134	-
Total	267	73	-	39	379	305

There was no Total Return Adjustment made in 2020.

5. OTHER INCOME

Consolidated	Unrestricted Funds £'000	Designated Funds £'000	Restricted Funds £'000	Endowment Funds £'000	Total 2021 £'000	Total 2020 £'000
Other income	20	200	-	-	220	8
Total	20	200	-	-	220	8

In 2020, £10k of other costs was related to Unrestricted funds, and the remaining £(2)k was related to Designated Funds.

Charity	Unrestricted Funds £'000	Designated Funds £'000	Restricted Funds £'000	Endowment Funds £'000	Total 2021 £'000	Total 2020 £'000
Other income	20	200	-	-	220	8
Total	20	200	-	-	220	8

In 2020, £10k of other costs was related to Unrestricted funds, and the remaining £(2)k was related to Designated Funds.

NOTES TO THE FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2021

6. RAISING FUNDS

Consolidated	Unrestricted Funds £'000	Designated Funds £'000	Restricted Funds £'000	Endowment Funds £'000	Total 2021 £'000	Total 2020 £'000
Investment	53	6	-	7	66	63
Publication expenses	-	3	-	-	3	3
Total	53	9	-	7	69	66

In 2020, £7k of costs in relation to raising funds was attributable to Endowment funds, £8k was attributable to Designated funds, and the remaining £51k was attributable to Unrestricted funds.

Charity	Unrestricted Funds £'000	Designated Funds £'000	Restricted Funds £'000	Endowment Funds £'000	Total 2021 £'000	Total 2020 £'000
Investment	52	6	-	7	65	59
Publication expenses	-	4	-	-	4	3
Total	52	10	-	7	69	62

In 2020, £7k of costs in relation to raising funds was attributable to Endowment funds, £8k was attributable to Designated funds, and the remaining £47k was attributable to Unrestricted funds.

NOTES TO THE FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2021

7. CHARITABLE ACTIVITIES

Consolidated

	Unrestricted Funds £'000	Designated Funds £'000	Restricted Funds £'000	Endowment Funds £'000	Total 2021 £'000	Total 2020 £'000
Regional Association						
- Mission & Operations	3,581	-	-	-	3,581	2,944
Faith & Society						
- Team Costs	787	82	-	-	869	889
- Baptist Assembly	-	32	-	-	32	(2)
- Ecumenical	57	-	-	-	57	61
- Other grants	91	44	-	-	135	93
Ministries						
- Team Costs	420	44	-	-	464	535
- Mission Grants	108	59	-	-	167	146
- Student Training	154	-	-	-	154	131
Safeguarding						
- Team Costs	532	56	-	-	588	420
Support Services						
- Advice & Information	31	3	-	-	34	33
- Pension Cost	-	151	-	-	151	2
- BSBS	-	(17)	-	-	(17)	(1)
- Benevolent Funds	-	105	5	-	110	332
Other						
- Retirement Housing	-	-	1,196	-	1,196	1,189
- BU Corporation	666	-	-	-	666	1,604
Total	6,427	559	1,201	-	8,187	8,376

In 2020, £1,195k of costs in relation to charitable activities was attributable to Restricted funds, £545k was attributable to Designated funds, and the remaining £6,636k was attributable to Unrestricted funds.

Charity

	Unrestricted Funds £'000	Designated Funds £'000	Restricted Funds £'000	Endowment Funds £'000	Total 2021 £'000	Total 2020 £'000
Regional Association						
- Mission & Operations	3,581	-	-	-	3,581	2,944
Faith & Society						
- Team Costs	787	82	-	-	869	888
- Baptist Assembly	-	31	-	-	31	(2)
- Ecumenical	57	-	-	-	57	61
- Other grants	91	44	-	-	135	93
Ministries						
- Team Costs	420	44	-	-	464	536
- Mission Grants	108	59	-	-	167	146
- Student Training	154	-	-	-	154	131
Safeguarding						
- Team Costs	532	55	-	-	587	420
Support Services						
- Advice & Information	31	4	-	-	35	33
- Pension Costs	-	772	-	-	772	649
- BSBS	-	(17)	-	-	(17)	(1)
- Benevolent Funds	-	106	4	-	110	332
Total	5,761	1,180	4	-	6,945	6,230

In 2020, £6k of costs in relation to charitable activities was attributable to Restricted funds, £1,192k was attributable to Designated funds, and the remaining £5,032k was attributable to Unrestricted funds.

NOTES TO THE FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2021

8. ALTERNATIVE ANALYSIS OF EXPENDITURE

Consolidated	Direct Charitable £'000	Grants (note 24) £'000	Support Costs (note 9) £'000	TOTAL 2021 £'000	TOTAL 2020 £'000
Regional Association					
- Grants & Operational Funding	-	3,581	-	3,581	2,944
Faith & Society					
- Team Costs	417	-	452	869	889
- Baptist Assembly	32	-	-	32	(2)
- Ecumenical	-	56	-	56	61
- Other grants	-	135	-	135	93
Ministries					
- Team Costs	223	-	241	464	535
- Mission Grants	167	-	-	167	146
- Student Training	-	154	-	154	131
Safeguarding					
- Team Costs	282	-	306	588	420
Support Services					
- Advice & Information	16	-	18	34	33
- Pension Costs	151	-	-	151	2
- BSBS	(17)	-	-	(17)	(1)
- Benevolent Funds	-	110	-	110	332
Other					
- Retirement Housing	1,135	-	12	1,147	1,189
- BU Corporation	641	-	74	715	1,604
	3,047	4,036	1,103	8,187	8,376
Cost of raising funds	69	-	-	69	66
Total	3,116	4,036	1,103	8,256	8,442

In 2020 £3,798k related to Direct Charitable expenditure, £3,561k to Grants and £1,083k to Support Costs

Charity	Direct Charitable £'000	Grants (note 24) £'000	Support Costs (note 9) £'000	TOTAL 2021 £'000	TOTAL 2020 £'000
Regional Association					
- Grants & Operational Funding	-	3,581	-	3,581	2,943
Faith & Society					
- Team Costs	417	-	452	869	889
- Baptist Assembly	32	-	-	32	(2)
- Ecumenical	-	56	-	56	61
- Other grants	-	135	-	135	93
Ministries					
- Team Costs	223	-	211	464	535
- Mission Grants	167	-	-	167	146
- Student Training	-	154	-	154	131
Safeguarding					
- Team Costs	282	-	306	588	420
Support Services					
- Advice & Information	16	-	18	34	33
- Pension Deficit Cessation	772	-	-	772	649
- BSBS	(17)	-	-	(17)	(1)
- Benevolent Funds	-	110	-	110	332
	1,892	4,036	1,017	6,945	6,230
Cost of raising funds	69	-	-	69	62
Total	1,961	4,036	1,017	7,014	6,292

In 2020 £1,760k related to Direct Charitable expenditure, £3,561k to Grants and £971k to Support Costs

NOTES TO THE FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2021

9. SUPPORT COSTS

Consolidated

	Unrestricted Funds £'000	Designated Funds £'000	Restricted Funds £'000	Endowment Funds £'000	Total 2021 £'000	Total 2020 £'000
Staff	391	26	-	-	417	386
Depreciation	63	94	-	-	157	153
Property	74	-	-	-	74	64
Insurance	17	-	-	-	17	10
Printing and postage	6	-	-	-	6	8
IT	125	-	-	-	125	129
Other Office Costs	16	-	-	-	16	14
Bank charges	9	-	-	-	9	10
Office facilities	4	-	-	-	4	8
Strategic Projects	40	-	-	-	40	21
Pension Deficit	-	3	-	-	3	7
Total	745	123	-	-	868	810
Governance costs						
Annual Assembly	-	-	-	-	-	3
Council	15	-	-	-	15	2
Committees	7	-	-	-	7	11
Auditors' remuneration (note 10)	67	-	9	-	76	80
Legal and Professional	55	62	3	-	120	160
Trustee Insurance	17	-	-	-	17	17
Total Governance costs	161	62	12	-	235	273
Total Support costs	906	185	12	-	1,103	1,083

In 2020, £39k of support costs were attributable to Restricted funds £164k were attributable to Designated funds, and the remaining £880k was attributable to Unrestricted funds.

NOTES TO THE FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2021

9. SUPPORT COSTS (Continued)

Charity	Unrestricted Funds £'000	Designated Funds £'000	Restricted Funds £'000	Endowment Funds £'000	Total 2021 £'000	Total 2020 £'000
Staff	391	26	-	-	417	387
Depreciation	63	94	-	-	157	153
Property	74	-	-	-	74	64
Insurance	17	-	-	-	17	10
Printing and postage	6	-	-	-	6	8
IT	125	-	-	-	125	129
Other Office Costs	16	-	-	-	16	13
Bank charges	9	-	-	-	9	10
Office facilities	4	-	-	-	4	8
Strategic Projects	40	-	-	-	40	21
Pension Deficit	-	3	-	-	3	7
Total	745	123	-	-	868	810
Governance costs						
Annual Assembly	-	-	-	-	-	3
Council	15	-	-	-	15	3
Committees	7	-	-	-	7	11
Auditors' remuneration	38	-	-	-	38	45
Legal and Professional	20	61	-	-	81	88
Trustee Insurance	8	-	-	-	8	11
Total Governance costs	88	61	-	-	149	161
Total Support costs	833	184	-	-	1,017	971

In 2020, £164k of support costs were attributable to Designated funds, and the remaining £807k was attributable to Unrestricted funds.

10. NET INCOME FOR THE YEAR

	Consolidated		Charity	
	2021 £'000	2020 £'000	2021 £'000	2020 £'000
This is stated after charging/(crediting):				
Depreciation/amortisation	157	159	157	153
Auditors' remuneration:				
Audit work	76	62	35	36
Audit work - previous year	-	18	3	9
Non-audit work	-	-	-	-

11. EMPLOYEES AND TRUSTEES

	Note	Consolidated		Charity	
		2021 £'000	2020 £'000	2021 £'000	2020 £'000
Staff and appointed minister costs:					
Salaries and stipends		1,340	1,321	1,340	1,321
Social security costs		120	119	120	119
Pension costs	25	155	136	155	136
Other costs					
		1,615	1,576	1,615	1,576
Less: Attributable to other Baptist entities		(191)	(189)	(482)	(462)
Total		1,424	1,387	1,133	1,123
Average number employees during the year:		46	42	33	32

NOTES TO THE FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2021

11. EMPLOYEES AND TRUSTEES (continued)

No employee received emoluments in between the band of £60,000 to £70,000 during the year (2020: NIL).

Total aggregate remuneration paid to key management personnel during the year was £282,060 (2020: £277,213).

Trustee emoluments, including pension contributions of £8,762 (2020: £7,431), were paid for one trustee (2020: 1), Rev. Lynn Green, amounting to £54,160 (2020: £55,231). Her appointment as trustee is in accordance with the Union's constitution. No emoluments were paid to any other trustees for their work as Trustees.

No trustee (2020: one) received a Study grant (2020: £600). Applications had been treated in exactly the same way as all other grant applications. No emoluments were paid to any of the other trustees for their work as Trustees.

A total of £3,748 was paid to 9 Trustees in reimbursement of travelling and subsistence expenses as Trustees (2020: £922 to 8 Trustees).

Total redundancy payments were £24,403 (2020: £NIL).

12. TANGIBLE AND INTANGIBLE FIXED ASSETS

Consolidated	TANGIBLE FIXED ASSETS				TANGIBLE	INTANGIBLE	GRAND
	Freehold Properties	Leasehold Properties	Computer Equipment	Furniture Fittings	Total	Computer Software	Total 2021
Cost	£'000	£'000	£'000	£'000	£'000	£'000	£'000
1 January 2021	41,972	1,326	67	81	43,446	255	43,701
Additions	1,742	-	8	-	1,750	18	1,768
Disposals	(3,218)	-	-	-	(3,218)	(2)	(3,220)
31 December 2021	40,496	1,326	75	81	41,978	271	42,249
Depreciation/Amortisation							
1 January 2021	420	50	64	73	607	98	705
Charge for the year	94	6	4	7	111	53	164
Disposals	(77)	-	-	-	(77)	(1)	(78)
31 December 2021	437	56	68	80	640	150	791
Net Book Value							
31 December 2021	40,059	1,270	7	1	41,337	121	41,458
31 December 2020	41,552	1,276	3	8	42,839	157	42,996
Charity							
	Freehold Properties	Leasehold Properties	Computer Equipment	Furniture Fittings	TANGIBLE TOTAL	INTANGIBLE Computer Software	GRAND TOTAL 2021
Cost	£'000	£'000	£'000	£'000	£'000	£'000	£'000
1 January 2021	6,042	-	67	81	6,190	255	6,446
Additions	7	-	8	-	15	18	33
Disposals	(1,809)	-	-	-	(1,809)	(2)	(1,831)
31 December 2021	4,240	-	75	81	4,396	271	4,667
Depreciation/Amortisation							
1 January 2021	420	-	64	74	558	98	656
Charge for the year	94	-	4	6	104	53	157
Disposals	(78)	-	-	-	(78)	-	(78)
31 December 2021	436	-	68	80	584	151	735
Net Book Value							
31 December 2021	3,804	-	7	1	3,812	120	3,932
31 December 2020	5,622	-	3	7	5,633	157	5,790

NOTES TO THE FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2021

13. FIXED ASSET INVESTMENTS

Consolidated	Quoted at market value £'000	Cash with Managers £'000	Investment Property £'000	Total 2021 £'000	Total 2020 £'000
Balance at 1 January	8,322	73	2,046	10,441	10,504
Additions	5,584	5,933	1,300	12,817	2,277
Disposals	(4,594)	(5,591)	-	(10,185)	(2,035)
Realised and unrealised gains/(losses)	863	8	-	871	(7)
Withdrawals		(260)	-	(260)	(298)
Balance at 31 December	10,175	163	3,346	13,684	10,4
Add / (deduct) share of net assets of Baptist House Limited				152	139
Total Fixed Asset Investments				13,836	10,580
Historical Costs of Investments					7,918

Charity	Unquoted at cost £'000	Quoted at market value £'000	Cash with Managers £'000	Investment in Property £'000	Total 2021 £'000	Total 2020 £'000
Balance at 1 January	1,760	8,293	73	2,046	12,172	12,232
Additions	1,000	5,584	5,933	1,300	13,827	2,278
Disposals	-	(4,594)	(5,591)	-	(10,185)	(2,005)
Realised and unrealised gains/(losses)	-	861	8	-	869	(35)
Withdrawals	-	-	(260)	-	(260)	(299)
Balance at 31 December	2,760	10,144	163	3,346	16,413	12,171
Historical cost of investments					8,073	7,633

The following investments exceeded 5% of the total portfolio:	2021 £'000	2020 £'000
Royal London Ethical Bond Fund	852	1,353
Charities Property Fund	653	591

Unquoted investments at cost	2021 £'000	2020 £'000
Baptist House Ltd	300	300
Baptist Union Corporation Ltd	2,460	1,460
Total unquoted investment at cost	2,760	1,760

The unquoted investments represent 50% of share capital of Baptist House Limited and The Union's capital loan to the Baptist Union Corporation Limited which provides the capital for the Baptists Together Loan fund.

The following entities have been consolidated because of the control exercised by the parent charity:

- Baptist Union Corporation Limited is a company limited by guarantee, registered number 00032743, and a registered charity, number 249635. It has been consolidated on a line-by-line basis. During the year ended 31 December 2021 Baptist Union Corporation Limited made a surplus of £1,000k (2019: deficit £877k) based on a turnover of £2,465k (2020: £1,492k), before consolidation. The company had capital and reserves of £4,387k (2019: £3,387k).
- Retired Baptist Ministers' Housing Organisation (RBMHO) is a Charitable Incorporated Organisation, registered charity number 1177649. It has been consolidated on a line-by-line basis. During the year ended 31 December 2021. RBMHO made a surplus of £2,683k (2020: £1,327k), before consolidation, and the Company had accumulated capital and reserves of £37,189k (2020: £34,496k).
- Baptist House Limited is a company limited by guarantee, registered number 02366122. The Union's share has been consolidated as a joint arrangement. During the year ended 31 October 2021 Baptist House Limited made a surplus of £13k (2020: surplus of £35k) and the Company had reserves of £151k (2020: £139k).

NOTES TO THE FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2021

14. DEBTORS

	Consolidated		Charity	
	2021 £'000	2020 £'000	2021 £'000	2020 £'000
Accrued income	303	467	214	201
Prepayments and other debtors	153	702	1	657
Loans to staff	-	7	-	7
Amounts owed by group entities	-	-	147	1,120
Other Baptist Organisations	-	-	4	-
	456	1,176	366	1,985
Loans:				
- Baptist Strategy Building Scheme (BSBS) loans	45	45	45	45
- Baptist Union Corporation Ltd	-	-	798	779
- Manse Loans	4,589	4,049	-	-
- Church Loans	12,732	13,424	-	-
- Pension Loans	394	512	-	-
- Baptist Colleges	1,986	2,003	-	-
- Secured advances to churches	92	251	-	-
- Provision for Doubtful Debts	(800)	(877)	-	-
	19,038	19,407	843	824
Total	19,494	20,583	1,209	2,809

In respect of the outstanding BSBS loans of £45k, £9k is due to be repaid within 12 months (2020: £10k), and £36k is due to be repaid between two and five years (2020: £36k).

In respect of the outstanding loans of £19,701k (2020: £19,988k), £1902k (2020: £4,043k) is due to be repaid within 12 months, £2,520k (2020: £1,550k) is due to be repaid between one and two years, £3,538k (2020: £4,026k) is due to be repaid between three and five years, and £10,369k (2020: £10,620k) is due to be repaid in more than five years.

Loans totalling £2,253k (2020: £3,312k) have been approved but not taken up as at 31 December 2021.

15. CASH AND BANK BALANCES

	Consolidated		Charity	
	2021 £'000	2020 £'000	2021 £'000	2020 £'000
Short-term Deposits	17,461	20,111	3,028	1,946
Notice deposits	10,938	764	764	764
Total	28,399	20,875	3,792	2,710

Short-term deposits are available in less than three months; notice deposits are available in more than three months but less than 12 months.

Included within the total cash balance is £nil (2020: £nil) attributable to the endowment fund.

NOTES TO THE FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2021

16. CREDITORS

	Consolidated		Charity	
	2021 £'000	2020 £'000	2021 £'000	2020 £'000
Amounts falling due within one year:				
Accruals and other creditors	433	392	320	255
Staff Loans	-	-	1	-
Trust accounts	13,099	13,245	-	-
Covenant Trust accounts	-	1	-	-
Loan fund deposits	43,590	39,891	-	-
Inter-company creditors	17	-	-	-
Other Baptist Organisations	-	-	-	-
Loans	2,147	2,104	-	-
Total	59,286	55,633	321	255

Included in the Loans Fund deposits is £2,147k (2020: £2,104k) of interest free loans which represent contributions received towards the cost of properties which are to be repaid when the tenancy is terminated. These are shown as current liabilities as the dates of repayment cannot be determined.

17. LONG-TERM LIABILITY

	Consolidated		Charity	
	2021 £'000	2020 £'000	2021 £'000	2020 £'000
Loan from Group Entity				
RBMHO	-	-	20,000	20,000
Total	-	-	20,000	20,000

The loan from RBMHO is an interest only loan at an interest rate of 3% above the Bank of England base rate. There is no fixed repayment date and it can only be recalled by the lender by giving no less than 12 months notice.

18. PROVISION FOR LIABILITIES

	Consolidated		Charity	
	2021 £'000	2020 £'000	2021 £'000	2020 £'000
Defined Benefit pension scheme liability				
Balance sheet liability at 1 st Jan	208	334	208	334
Deficiency contributions paid	(37)	(26)	(37)	(26)
Interest losses (recognised in Sofa)	3	11	3	11
Actuarial (Gains)	(2)	(7)	(2)	(7)
(Gain) in funding plan	-	(100)	-	(100)
Balance sheet liability at 31st Dec	172	208	172	208

For more details on pension liabilities, please see note 25.

19. CONTINGENT ASSET

In 2020, the Union has been co-claimant alongside the Baptist Pension Scheme (BPS) in a claim against the BPS's former legal advisors. The Union entered into a costs agreement with BPS under which the Union shared in the cost of the litigation and would be able to recover these costs in the event that a settlement was achieved. The costs expended amounted to £133k as at 31 December 2020 which were drawn from the Pension Reserve. The litigation was subsequently settled by mediation on 22 March 2021. As a result of the settlement the Union has now received reimbursement of these costs.

There were no contingent assets for the year ended 31st December 2021.

NOTES TO THE FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2021

20. ENDOWMENT FUNDS

Consolidated and Charity	1 Jan 2021 £'000	Income £'000	Expenditure £'000	Gains and Losses £'000	Transfers £'000	31 Dec 2021 £'000
Sustentation Fund	1,111	39	(7)	112	(32)	1,223
Total	1,111	39	(7)	112	(32)	1,223

	Fixed Assets £'000	Investments £'000	Current Assets £'000	Total £'000
Sustentation Fund	-	1,215	8	1,223
Total	-	1,215	8	1,223

The Sustentation Fund income is available for provision of Ministry and the net income was transferred to unrestricted income to support grants for ministry in accordance with the Trust Deed.

21. RESTRICTED FUNDS

	1 Jan 2020 £'001	Income £'000	Expenditure £'000	Gains and Losses £'000	Transfers £'000	31 Dec 2020 £'001
Pension Reserve	193	-	-	-	(193)	-
Retired Ministers' Benevolent Fund	17	-	(4)	-	-	13
Total Charity	210	-	(4)	-	(193)	13
RBMHO	34,409	1,471	(1,196)	1,810	608	37,102
Total Consolidated	34,409	1,471	(1,196)	1,810	618	37,115

	Fixed Assets £'000	Investments £'000	Current Assets £'000	Total £'000
(a) Pension Reserve	-	-	-	-
(b) Retired Ministers' Benevolent Fund	-	-	13	13
Total Charity	-	-	13	13
(c) RBMHO	37,526	32	(456)	37,102
Total Consolidated	37,526	32	(443)	37,115

- (a) The Pension Reserve has been established to support the Baptist denomination in addressing the issues relating to the deficit in the Baptist Pension Scheme. Funds are intended to be used to (1) clear the debts to the scheme of closed churches where no other funds are available, in order to avoid the Pension Trustees having to pursue individual church trustees for repayment, and (2) provide funds to reduce the overall deficit in the Baptist Pension Scheme.
- (b) The Retired Ministers' Benevolent Fund assists retired ministers on the accredited list.
- (c) RBMHO provides housing for retired Baptist ministers and their spouses.

NOTES TO THE FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2021

22. DESIGNATED FUNDS

	1 Jan 2021 £'000	Income £'000	Expenditure £'000	Gains and Losses £'000	Transfers £'000	31 Dec 2021 £'000
Loan fund capital	1,460	-	-	-	1,000	2,460
Baptist Strategy Building Scheme	45	-	17	-	(17)	45
Pension Reserve	(17,461)	1,755	(821)	-	193	(16,333)
Baptist House Reserve	3,092	-	(67)	-	-	3,025
Fixed Asset Reserve	3,780	-	(27)	-	(1,559)	2,194
Pastoral Fund	2,120	73	(130)	98	-	2,161
Covid-19 relief fund	785	-	(41)	-	(744)	-
Strategic Projects	129	-	(89)	-	-	40
Baptist Assembly	-	32	(32)	-	-	-
Total Charity	(6,050)	1,860	(1,190)	98	(1,127)	(6,409)
Elimination / Adjust on consolidation						
- Loan Fund Capital	(1,460)	-	-	-	-	(1,460)
- Pension Reserve	-	(550)	621	-	(71)	-
- Baptist House Reserve	(162)	-	-	13	-	(149)
Total Consolidated	(7,672)	1,310	(569)	111	(1,198)	(8,018)

	Fixed Assets £'000	Investments £'000	Current Assets £'000	Long-Term Liability £'000	Total £'000
(a) Loan fund capital	-	2,460	-	-	2,460
(b) Baptist Strategy Building Scheme	-	-	45	-	45
(c) Pension Reserve	-	-	3,667	(20,000)	16,333
(d) Baptist House Reserve	1,738	1,286	-	-	3,024
(e) Fixed Asset Reserve	2,194	-	-	-	2,194
(f) Pastoral Fund	-	806	1,356	-	2,162
(g) Covid-19 relief Fund	-	-	-	-	-
(h) Strategic Projects	-	-	39	-	39
Total Charity	3,932	4,553	5,106	(20,000)	(6,409)
Elimination / Adjust on consolidation					
(a) Loan fund capital	-	(2,460)	1,000	-	(1,460)
(c) Pension Reserve	-	-	(20,000)	20,000	-
(d) Investment in Baptist House Ltd	-	(149)	-	-	(149)
Total Consolidated	3,932	1,944	(15,894)	-	(8,018)

- (a) The Loan Fund Capital is the investment in Baptist Union Corporation to provide capital to the Baptist Union Loan Fund. The loan fund primarily assists churches with finance for new buildings, for extensions and/or refurbishment of church premises, for the purchase of church manses and loans to enable churches to pay off their pension deficits.
- (b) The Baptist Strategy Building Scheme provided loans to finance to church building. The fund represents balances outstanding and is not open to new applications. Repayments are transferred to Unrestricted funds.
- (c) The Pension Reserve has been established by the Baptist Union of Great Britain to support the Baptist denomination in addressing the issues relating to the deficit in the Baptist Pension Scheme. Funds are intended to be used to (1) clear the debts to the scheme of closed churches where no other funds are available, in order to avoid the Pension Trustees having to pursue individual church trustees for repayment, and (2) provide funds to reduce the overall deficit in the Baptist Pension Scheme.
- (d) The Baptist House Reserve recognises the investment in Baptist House that is used for operational purposes to provide office accommodation for the Specialist Teams and is not readily a liquid asset.
- (e) The Fixed Asset Reserve holds fixed assets used to support the ongoing operations of BUGB. This is not a readily liquid asset.
- (f) The Pastoral Fund exists for the relief of need, hardship or distress.
- (g) The Covid-19 Relief Fund was created in 2020 to provide relief to member churches who experienced significant financial difficulty due to loss of income due to governmental meeting and opening premise restrictions. It was closed in 2021, and the remaining fund designation transferred back to Unrestricted Funds.
- (h) The Strategic Projects Fund is to provide funding for projects deemed of strategic importance to The Union.

NOTES TO THE FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2021

23. ANALYSIS OF NET ASSETS

Consolidated	Fixed Assets	Investments	Net Current	Long Term	Total
	£'000	£'000	Assets £'000	Liability £'000	
Endowment Funds		1,215	8	-	1,223
Restricted Funds	37,526	32	(443)	-	37,115
Designated Funds	3,932	1,944	(13,89)	-	(8,018)
Unrestricted Funds	-	10,645	2,936	(172)	13,409
Total	41,458	13,836	(11,393)	(172)	43,729

Charity	Fixed Assets	Investments	Net Current	Long Term	Total
	£'000	£'000	Assets £'000	Liability £'000	
Endowment Funds	-	1,215	8	-	1,223
Restricted Funds	-	-	13	-	13
Designated Funds	3,932	4,552	5,107	(20,000)	(6,409)
Unrestricted Funds	-	10,646	(452)	(172)	10,022
Total	3,932	16,413	4,676	(20,172)	4,849

24. GRANTS

The Baptist Union of Great Britain makes grants to some of its member churches for the provision of ministers and to other Baptist and ecumenical organisations in the furtherance of the Union's objects as set out in the trustees' report. Grants of £10k and over made during the year were as follows:

	Regional Associations £'000	Other Baptist Partners £'000	Ecumenical Partners £'000	TOTAL £'000
Angus Library	-	10	-	10
Baptist World Alliance	-	10	-	10
Central Baptist Association	283	-	-	283
Churches Together in Britain and Ireland	-	-	10	10
Churches Together in England	-	-	24	24
East Midlands Baptist Association	294	-	-	294
Eastern Baptist Association	260	-	-	260
European Baptist Federation	-	68	-	68
Heart of England Baptist Association	302	-	-	302
Jamaica Baptist Union	-	30	-	30
London Baptist Association	489	-	-	489
North Western Baptist Association	274	-	-	274
Northern Baptist Association	176	-	-	176
Project Violet - women in Ministry	-	10	-	10
South Eastern Baptist Association	280	-	-	280
South Wales Baptist Association	238	-	-	238
South Wales Baptist College	-	10	-	10
South West Baptist Association	208	-	-	208
Southern Counties Baptist Association	304	-	-	304
West of England Baptist Association	238	-	-	238
Yorkshire Baptist Association	224	-	-	224
Total Grants of £10k or more	3,570	138	34	3,742
Total grants of less than £10k		31	25	56
Total Grants excluding Training & Pastoral	3,570	169	59	3,798
Training Grants				128
Pastoral Grants				110
Total Grants				4,036

NOTES TO THE FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2021

25. PENSIONS

The Union is an employer participating in the Baptist Pension Scheme (“the BPS”). The BPS is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited).

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members’ Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited. Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the BPS, or through the Baptist Union Staff Pension Scheme (BUSPS). The BUSPS was wound up in 2019 and there is no further liability to the Union. The main benefits in the BPS were a defined benefit pension of one eightieth of Final Minimum Pensionable Income for each year of Pensionable Service, together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income.

The BPS, previously known as the Baptist Ministers’ Pension Fund, started in 1925 and was closed to future accrual of defined benefits on 31 December 2011. The scheme is not contracted out of the State Second Pension.

The table below summarises the main results of the most recent actuarial valuations of the Defined Benefit (DB) Plan in the BPS, which was completed in 2020. This valuation was performed by a professionally qualified Actuary using the Projected Unit Method.

	BPS DB Plan
Date of valuation	31 December 2019
Date next valuation due	31 December 2022
Market value of scheme assets (A)	£298m
Technical provisions (B)	£316m
Deficit [(B) – (A)]	£18m
Funding level [(A) / (B)]	94%

As a result of the valuations, in addition to the contributions to the DC Plan set out above, it was agreed to continue the standard rate of deficiency contributions payable by churches and other employers involved in the DB Plan at a rate of 12% of Pensionable Income/ Minimum Pensionable Income. The contributions are based on each church’s or other employer’s position at 31 December 2014. Some churches or other employers that were only involved in the DB Plan for a short period pay less than 12%. The Recovery Plan envisages deficiency contributions continuing until June 2026. In addition, BUGB committed to make an additional contribution of £0.5m on behalf of the Baptist denomination in 2020, which had already been accounted for as a current liability at the end of 2019 and was paid to the scheme in December 2020.

NOTES TO THE FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2021

25. PENSIONS (continued)

The financial assumptions underlying the valuations were as follows:

Type of assumption	% p.a.
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income Increase Adjustment (above CPI)	0.50
Pre-retirement assumed investment returns (gilt yield plus 1.75% pa)	2.95
Post retirement assumed investment returns (including benefits matched by the insurance policy) (gilt yield plus 0.5% pa)	1.70
Minimum Pensionable Income increases (CPI plus 0.5%)	3.20
Deferred pension increases (based on RPI)	
Pre April 2009	3.20
Post April 2009	2.50
Pension increases	
Based on CPI with an annual floor of 0% and annual cap of 5%	2.70

Mortality is assumed in accordance with 80% of the S3NA standard mortality table. Future improvements projected from 2013 in line with the "CMI 2019" projection with a long-term rate of improvement of 1.75% p.a. for males and 1.5% p.a. for females with the core smoothing parameter and with additional initial mortality improvement factor A=0.5%.

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. Because it is not possible to attribute the Scheme's assets and liabilities to specific employers, the scheme is accounted for as if the Scheme were a defined contribution scheme.

The movement in the balance sheet liability is set out in the following table:

	2021 £000	2020 £000
Balance sheet liability at 1 st January	208	334
Deficiency contributions paid	(37)	(26)
Interest cost (recognised in SoFA)	3	7
Remaining change to balance sheet liability (recognised in SoFA)	(2)	(6)
Loss/(gain) on change of funding plan	-	(101)
Balance sheet liability at 31st December	172	208

This liability represents the present value of the deficit contributions agreed as at the accounting date and has been valued using the following assumptions set by reference to the duration of the deficit recovery payments:

	31 Dec 2021	31 Dec 2020	31 Dec 2019
Discount Rate	2.00%	1.37%	2.15%
Future increases to Minimum Pensionable Income	4.06%	3.07%	3.18%

26. RELATED PARTY TRANSACTIONS

No trustee (2020: one) received a Study grant during the year (2020: £600). All applications had been treated in exactly the same way as all other grant applications of that specific type.



www.baptist.org.uk/annualreport

**The Baptist Union of Great Britain
Registered charity number 1181392**

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