



Trustees' Annual Report for the period

	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
From	01	01	2010		31	12	2010

Reference and administration details

Charity name Cambray Baptist Church, Cheltenham

Other names charity is known by Cambray Baptist Church

Registered charity number (if any) 1130141

Charity's principal address Cambray Place

Cheltenham

Postcode GL50 1JS

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mr Mick Brunt	Deacon		Church Members
2	Mr Andy Cook	Deacon (Secretary)		Church Members
3	Dr Fred Hughes	Associate Pastor		Church Members
4	Mr Brian Jones	Deacon		Church Members
5	Mr Steve Jones	Deacon		Church Members
6	Mr Jonathan Loose	Assistant Pastor		Church Members
7	Mr John Milroy	Deacon (Fabric Secretary)		Church Members
8	Mr Paul Montgomery	Deacon		Church Members
9	Mr Alan Pilbeam	Deacon (Chair)		Church Members
10	Mr Simon Rouse	Deacon		Church Members
11	Mr John Sheppard	Deacon		Church Members
12	Miss Carmel Smythe	Deacon		Church Members
13	Mr Peter Stojanov	Deacon		Church Members
14	Rev Dr Tim Welch	Senior Pastor		Church Members
15	Mr Peter Young	Deacon (Treasurer)		Church Members

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

Name	Dates acted if not for whole year
The Baptist Union Corporation Limited	

Names and addresses of advisers (Optional information)

Type of advisor	Name	Address
Independent Examiner (Church accounts)	Caroline Gainey M.A.A.T.	c/o Cambray Baptist Church, Cambray Place, Cheltenham, GL50 1JS
Independent Examiner (Organisation accounts)	Tom McNeilly	c/o Cambray Baptist Church, Cambray Place, Cheltenham, GL50 1JS
Bankers	Lloyds TSB Bank plc	130 High Street, Cheltenham, GL50 1EW
	CAF Bank Ltd	25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

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

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Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution (dated 20/04/2009)
How the charity is constituted (eg. trust, association, company)	Charitable unincorporated association
Trustee selection methods (eg. appointed by, elected by)	<p><u>Pastors</u> – voting shall be by secret ballot at a specially called Church meeting. The nominee shall be invited to serve as a Pastor only if at least two-thirds of the votes are recorded in favour.</p> <p><u>Deacons</u> - four Deacons shall be elected by the Church Members each year to serve for a three-year term, commencing on the 1st January the following year, except where a mid-term vacancy is being filled. Those elected shall have obtained at least a two-thirds majority of votes cast.</p>

Additional governance issues (Optional information)

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

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

Members of the Church are accepted in accordance with the Constitution which requires them to be, or to have been, baptised on the profession of faith in Jesus Christ.

The Members' Meeting normally takes place five times per year and has responsibility for the overall policy of the Church, in accordance with the Constitution. The Members elect twelve Deacons, two of whom are separately appointed by the Members to be the Secretary and the Treasurer. These twelve are collectively known as the Deacons. The Deacons and Pastors (as Trustees) are responsible for the day-to-day running of the church's work and witness, and the practical and legal aspects of the charity. All church attendees are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance, or may be raised by Members in Church meetings for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

Objectives and activities

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

The Charity is governed by an Approved Governing Document which states the principal purpose of the charity is the advancement of the Christian faith according to our Basis of Faith to include the advancement of education and other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

The Church occupies premises, which are held by the Baptist Union Corporation Ltd, on Trusts which are entirely compatible with the above object.

Summary of the main activities in relation to these objects

In order to achieve the principal objective which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The Church encourages all people to become fully committed followers of Jesus Christ. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

Central to the work and witness of the Church is the provision of regular public services of Christian worship. These services take place each Sunday at 10.30 am and 6.30 pm. Other services, e.g. Weddings and Funerals, are conducted by arrangement. Services and other events are advertised on the Church Notice Board, in the church Welcome Pack and on the website at www.cambray.org. There is a full children's programme during the morning services. The church seeks to be a friendly and welcoming community and anybody is free to attend any of the services.

The church runs eight home groups for the growth of faith, fellowship and discipleship in the homes of attendees, and further details of these can be obtained from the Trustees on request, on a notice board in the church or at the Sunday services of worship.

A local Chinese church uses our premises weekly for a Sunday afternoon service.

Cambray Baptist Church building is a Grade 2 listed building built in 1853-1855. It is maintained to the highest standards at the expense of church members. There is wheelchair access and an induction loop. Apart from Christian services, the building is open to visitors of Cheltenham town centre on Friday lunchtimes.

The Church supports through prayer, practical assistance and finance, people connected with the church in various parts of the world who are engaged in short-term or long-term work who are helping poor, needy and vulnerable people.

The Trustees confirm that they have complied with their duty imposed by section 4 of the Charities Act 2006 to have due regard to the guidance published by the Charity Commission in respect of public benefit.

The Church operates systems to ensure that all leaders working with children and vulnerable adults are appropriately vetted with regard to the Criminal Records Bureau.

Additional details of objectives and activities (Optional information)

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

- Policy on grantmaking
- Policy programme related investment
- Contribution made by Volunteers

Achievements and performance

Summary of the main achievements of the charity during the year

During 2010 the Church has greatly benefitted from the excellent team ministry of the three pastors, Tim Welch, Jonathan Loose and Fred Hughes, who effectively complement each other in their pastoral and teaching work. Evidence of this is seen in the sustained large congregations on Sunday mornings of about 300 people and the increasingly balanced age distribution of the congregation and in many flourishing smaller group activities.

Membership of the Church now stands at 203, and six people were baptised in 2010. The number of people connected to the Church is probably double the membership figure.

The Church premises are well maintained, light, comfortable and welcoming, and pressure of use has led to planning a courtyard extension to provide space for two more rooms. There have also been reciprocal relations with Inlingua, a nearby language school.

Strong giving to support Christian and humanitarian care has continued this year. The Cambray Football Club, which is very successful in the local churches league, has raised £49k (£18k via Church funds and £31k direct to RED International) through a sponsored attempt on a world record for the longest football match. The money is to build a new Dalit Education Centre in southern India for very deprived and underprivileged children. The Church has already provided rooms for another Dalit school and, from this year's harvest thanksgiving, funding for a further extension of this school has been provided. A nursery building programme in Cochabamba, Bolivia, for which earlier gifts had been made, was further supported by £12k. The Church hosted a Macmillan Cancer Support coffee morning in September. Several young people from the Church have undertaken a fast to raise awareness of 'Stop the Traffik' with good associated publicity and the Church has supported the Street Pastors' programme in Cheltenham – the Anniversary Service was held in Cambray.

In January, as part of the nationwide 'A Passion for Life' initiative, the Church collected a sample of Cheltenham's 'Big Questions' and in successive Sunday morning services presented and handled these questions from a biblical perspective.

In June, the Church hosted a well-received Old Testament conference, and two major musical events were the visit of The Kings Chamber Orchestra in May and the London Community Gospel Choir in December. The latter ran workshops in several local schools and Cheltenham College kindly provided the venue for an evening concert.

Achievements and performance

Naomi Clemo was appointed as Pastoral Assistant in August with the objective of encouraging work with students and with the younger international population of Cheltenham. This is an exciting new venture.

The annual Church Away-Day was held at Gorsley Chapel in October, with activities for all age groups.

Another feature of the year has been the consolidation of several new ventures. The 20's and 30's group now flourishes under the leadership of Jon and Sian Loose, the men's meeting 'm3c' with a meal at Barceló Hotel followed by a talk by an outside speaker is popular, and Gigabytes draws in boys of secondary school age.

The regular activities of the Church are as follows:

For the children & youth:

Crèche, Tiny Tots, Primary & Seekers Sunday Classes, Junior Choir, Live Wires (for boys aged 7-11), Gigabytes (for boys aged 11-14), Girls Brigade (for girls aged 5-18), Junior Discipleship programme, N:Counter (young people aged 11-16), N:Gage (young people aged 14-18), Youth Band, Friday Youth Group.

For the adults:

Ladies' Fellowship, Luncheon Club (for over 65's), Home Groups, Craft Club, Gateway (for adults with learning difficulties), Ladies' Prayer & Bible Study Groups, Young at Heart, Church Nights, Men's Prayer Group, m3c (Meal, Men, Mondays - a meal and a talk for men), Badminton, Football Team, 20's & 30's, Preaching-Teaching Group, Friday Open Church, HIFE (for those with hearing impairment), Ramblers (monthly walks), Christianity Explored courses.

More information is available on the Church's website, which is updated regularly. The website is a useful source of information for those who are looking for a church in Cheltenham.

Financial review

Brief statement of the charity's policy on reserves

The Trustees aim is to maintain a working balance of two month's expenditure in the unrestricted funds known as the General Fund.

At the end of each financial year, the Trustees decide on the allocation of any surplus funds held in the General Fund. Any surplus is normally transferred to a designated fund, known as the Fabric Fund. The Trustees have determined that, whenever possible, the annual transfer should be the equivalent of a yearly average of the last five year's expenditure of the Fabric Fund.

The Fabric Fund is used to pay for (1) repairs and maintenance of the structure of the building (2) projects for the improvement and enhancement of the building and fixed contents. The funds in the Fabric Fund are allowed to accumulate from year-to-year because some projects cost more than the annual allocation.

At the end of 2010, the balance in the General Fund was higher than two month's expenditure - £28k compared to £25k. The amount transferred to the Fabric Fund during 2010 is £12k. Although this is below an average of five year's expenditure (approximately £27k), we have been able to transfer higher amounts in previous years.

Details of any funds materially in deficit

None

Further financial review details (Optional information)

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

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

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. No wider appeal was made for funds during the year apart from Football for Dalits where the money received was forwarded to RED International as mentioned above.

A new budget and expenses policy was introduced during the year for full implementation in 2011. The aim is to ensure effective use of the Church's resources.

The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose.

The Church is heavily dependent on its attendees working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives.

The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

The Trustees have established a Reserves Policy, and are satisfied that they have sufficient reserves at the Balance Sheet date, together with ongoing income anticipated, to enable the church to function effectively in the coming year.

Other optional information

Future Plans

Plans for the new year include a six session programme 'The Reason for God' developed from the book by Tim Keller and held at Costa Coffee, a six week course on identifying and developing spiritual gifts entitled 'Network' and a seven session marriage course led by the Senior Pastor and Mrs Welch.

Declaration

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Alan Pilbeam	Andy Cook
Position (eg secretary, chair, etc)	Chair	Secretary

Date 5th April 2011