

WEST WORTHING BAPTIST CHURCH

England & Wales · Charity number 1128701

Details

Other names	WWBC
Status	Registered
Legal form	Previously excepted
Registered	2009-03-20
Register	View on the Charity Commission register

Contact

Address	West Worthing Baptist Church 45 South Street Tarring Worthing BN14 7LU
Phone	01903212760
Email	westworthingbchurch@gmail.com
Website	www.westworthingbaptistchurch.org

Activities

Objects: The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Activities: The principal purpose of the Charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world, as the Church shall determine

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD
- West Sussex

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£158,644	£215,152	-	-
2024-12-31	£242,064	£129,593	-	-
2023-12-31	£132,273	£113,682	-	-
2022-12-31	£136,472	£120,948	-	-
2021-12-31	£142,067	£133,069	-	-

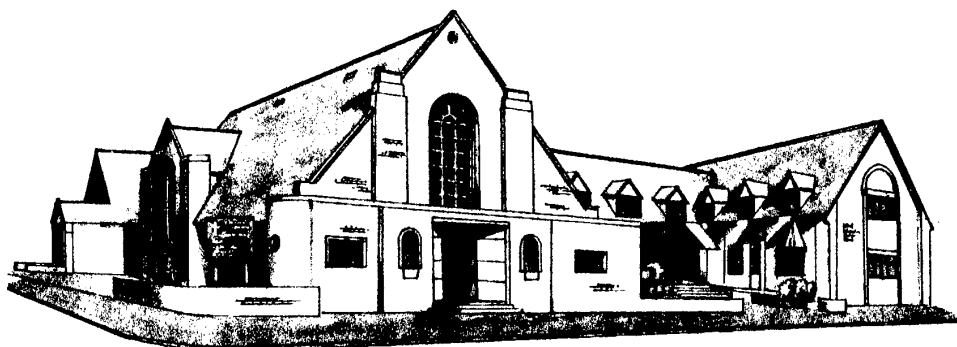
Trustees

Name	Role	Appointed
Rev Luciana Monteverde Damascena	Chair	2018-09-23
Adegboyega Ogunwale		2025-02-27
Brian Leslie Peirce King		2016-02-25
Claire Catherine Pimenta		2024-02-22
ELIZABETH ANNE CLARK		2013-02-24
Ian John Mann		2015-02-22
Jean Margaret White		2022-03-10
MR R SAVILLE		
MRS J VALENTINE		
Mark Norman Milburn		2026-02-26

WEST WORTHING BAPTIST CHURCH

England & Wales - Charity number 1128701

Accounts



ANNUAL REPORT AND ACCOUNTS
OF
WEST WORTHING BAPTIST CHURCH
For the Year Ended 31st December 2025

WEST WORTHING BAPTIST CHURCH

Legal and Administrative Information

Minister and Diaconate (Trustees):

Revd. L Damascena	Minister
Mr B King	Secretary
Mrs J Valentine	Treasurer
Mrs E Clark	
Mr M Fitzalan-Hawkes	Resigned 26 th June 2025
Mr I Mann	
Mr A Ogunwale	Appointed 27 th February 2025
Mrs C Pimenta	
Mr R Saville BA Dip Arch	
Mrs Jean White	

Property Trustees

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

Church Address:

West Worthing Baptist Church
South Street
Tarring
Worthing
West Sussex
BN14 7LU

Bankers:

CAF Bank Limited

Independent Examiner:

Mr T L Burstow.
115 St Andrews Road
Worthing
West Sussex
BN13 1HR

WEST WORTHING BAPTIST CHURCH

Report of the Trustees for the year ended 31 December 2025

The Trustees are pleased to present their annual report together with the accounts for the year ended 31st December 2025. The Trustees have adopted the provisions of the Statement of Recommended Practice (Charity SORP 2021) Accounting and Reporting by Charities FRS 102, and The Charities Act 2011, in preparing the annual report and financial statements of the entity.

Charitable Object

The name of the charity is the West Worthing Baptist Church (hereafter referred to as the Church). The Church had been an excepted Charity, but was registered with the Charity Commission on the 20th March 2009, under Charity Number 1128701. The Church meets the definition of a public benefit entity under FRS102.

The principal purpose of the charity is the advancement of the Christian faith according to the Baptist Declaration of Principle, to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world, as the Church shall determine.

Membership of the Baptist Union of Great Britain

The Church is a member of the Baptist Union of Great Britain (hereafter called the Union), and as such has lodged with the Union the Trust Deed relating to the use of the premises, which the Church occupies. In accordance with the constitution of the Union, the Church has authority for all matters relating to the running of the Church, provided that any decisions taken do not contravene the provisions of the Trust Deed, including the appointment of Ministers and all financial matters. The Church receives guidance from time to time from the Union on matters relating to its responsibilities as a charitable organisation. The Ministers it appoints must be accredited members of the Register of Ministers held by the Union.

Authority for day-to-day running of the Church

Authority is invested in the Church Meeting where only those who are members of the Church are allowed to vote. The Church has an open membership (the meaning of which is explained in the Church Constitution). The Church meeting elects a body of Deacons known as a Diaconate (who, together with the Minister, act as Trustees) and from whom are chosen a Treasurer and Secretary.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance or may be raised by members 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.

The Diaconate currently consists of eight members, with one vacancy. Members normally serve for a period of three years, members concluding their current period of service at each AGM.

WEST WORTHING BAPTIST CHURCH

Report of the Trustees for the year ended 31 December 2025

Objects and Activities

Mission Statement

As members of the Christian Church,
we meet together for worship,
we seek to share the faith,
and are here as a community to care

Church Attendance and Worship

In order to achieve the principal objective, which is set out above, the Church provides a variety of activities both for its membership and for the community generally. The aim is to follow the ways of Jesus Christ by extending care and love, and to bring people into a closer relationship with Him and one another in community. These activities are centred around, but not exclusive to the Sunday morning Worship.

During 2025 the worshipping congregation has grown and has continued to become a multicultural community. Therefore, it has been at the forefront of our worship that we embrace people and their different expressions of faith. This has meant a greater emphasis on fellowship and social functions, café services and bring and share lunches during Sunday as well as mid-week worship expressions in the shape of Bible Studies and prayer services which can be attended by those who work various shifts and do not have availability at the same time each week.

A greater emphasis on prayer has continued from last year in that 5 minute prayers in the chapel have been led twice weekly with an added once a month prayer time in the chapel. Extra services such as the Ash Wednesday service were also added in an additional effort to reach out to those who have varying work schedules.

During Sunday morning worship, the music group grew to include more instruments. Half the music is still being provided by the organist on any given Sunday but greater attention is given to a variety of music styles to suit the increasing variety of cultures in the worshipping community.

2025 has also seen two baptisms. The candidates attended classes along with others where they learned more about the meaning of baptism as well as the meaning of discipleship. This course was called "The Whole Life for Christ" and was open not only to those wishing to be baptised but to all who felt they were either new to the faith or desired to take part in the conversations.

Ongoing Pastoral Care and Ministry

This year, the minister continued to count on the help of deacons and various members for visiting and overall provision of pastoral care, particularly that of elderly people who are either house bound or in care homes. Home groups were also instrumental in ongoing pastoral care in that they encourage people to look out for one another.

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Report of the Trustees for the year ended 31 December 2025

One deacon and the minister are tasked with pastoral care and leading the pastoral team. This team meets regularly and continues to communicate needs to the minister. The regularity with which a member of the team phone or visit their pastoral contact depends on the needs of the contact, such as for elderly people who are vulnerable and living alone. The minister continues to provide care alongside the team, but the existence of this team allows the minister time to visit some of the newer and younger members of the congregation. The minister attempts to visit all newcomers as well as occasional visits to those who are longstanding members.

The fortnightly lunch on a Friday is a well-established feature of church life. The majority of attendees being retired, but some who are not in work for other reasons also attend. The meals are charged on a voluntary donation basis, whereas some pay very little or nothing at all, but others offer more than is necessary to cover their meal. As a result, the church has made a surplus on most lunch days. More volunteers have been added to the lunch team during 2025, allowing for the previously established limit to the number of people who could be fed to be increased. It is the aim of the church to move this lunch from fortnightly to weekly as the new volunteers learn how to cook for increased numbers of people and become more at ease with the kitchen and the team in general. The administrator has ensured that the kitchen and hall are already vacant for the alternate weeks we currently do not serve lunch in preparation for this increase.

The coffee bar continues, which is a registered “warm space” for anyone who wishes to be in the warm unconditionally of making a purchase. Messy church, Junior Church and Sparrow club continue, and a Youth group takes place fortnightly on Wednesdays, run by the Youth and Outreach Coordinator and a few other volunteers. This includes a meal, Bible Study and fun activities and has seen an attendance of around 12 teenagers.

The church has employed a Youth and Outreach Coordinator who now works full time and was employed for a two-year period in February of 2025. This person (hereafter called Youth Worker) has planned and/or run various programmes and events during the year of 2025, having been hired in February. These include:

1. A holiday club for children for one week during the Summer and was open to children both from the church and the community
2. The establishment of a creche for children from one year old until school age, which runs during the service to allow parents to take part in the worship
3. Various social events including a Karaoke which allowed members to interact with one another
4. Visits to the Big Church Day Out Festival with the teenagers, involving various volunteers for the purpose of safeguarding.
5. A Christmas play put on by the teenagers of the church
6. An outreach project of creation and distribution of leaflets in the homes and streets surrounding the church
7. The institution of the twice weekly five-minute prayer in the chapel
8. Various improvements in Messy Church, Junior Church, Christmas Fun day and Youth group
9. A men's breakfast which is to be repeated

WEST WORTHING BAPTIST CHURCH

Report of the Trustees for the year ended 31 December 2025

10. A Picnic by the seaside
11. Participation in the Picnic in the Park which takes place in Tarring Park and is a local community event
12. The involvement of new volunteers into the life of various projects in the church, including the ones above, from new members and newly arrived congregants.

With the influx of multicultural people, the church has continued its efforts in fostering inclusivity of all people, be it from the LGBT+ community or from various cultural and racial backgrounds. The deacons and church members have spent significant time discussing better ways to welcome people who may not necessarily have a lot in common with those who have been part of the church for a long time and has worked to implement various ideas and efforts to that regard.

The deacons and members have also been discussing ways to facilitate growth beyond what has been experienced, understanding that changes must occur in order to make room for more people as some of our volunteer opportunities and face-to-face experiences are at capacity. We have made some small changes to keep ourselves from reaching absolute capacity, such as ensuring coffee bar is served by two people instead of one and opening the partition between rooms. We have also purchased more tables for the coffee bar. More changes will need to be implemented, including finding volunteering opportunities that currently do not exist in order to involve more numbers of people in the running of Sunday services and other events if we are to continue to grow in the coming year.

Paid Employees

The Church adopts the guidance of the Baptist Union in matters relating to its paid employees. This includes meeting or exceeding suggested stipend requirements, annual holiday and pension provision (where this is required and adopted). Any contracts of employment post January 2001 follow guidelines laid down by the Union. Minimum wage requirements are met or exceeded.

Volunteers

The Church depends on the work and support of its volunteers to achieve the aims of the charity.

Letting and use of Premises

The Church has a policy of letting its premises for use by external organisations at an equitable rate in order to defray the running expenses of the premises which it occupies. By “external” organisations is meant those not directly connected with, and run by, the Church. These include the letting of a suite of rooms to the local charity “Offington Counselling Centre” also known as “Worthing Counselling Centre.”

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Report of the Trustees for the year ended 31 December 2025

We were also pleased to be able to continue the rent of rooms by Superstar Arts, and to acknowledge a developing relationship in the building whereby we recognised and affirmed our commitment to one another and agreed to make joint grant applications where possible. Whilst the Church is pleased to let the premises to other organisations, SSA continues to be the main user of premises aside from the church itself. This in itself, provides a vulnerability to the Church's finances in this respect.

The partnership between the church and Superstar Arts, through the use of the coffee bar, has continued successfully and income has slowly increased. SSA runs the coffee bar on some of the days, whilst the church runs it on other days. All proceeds are shared, with some of the responsibility and costs being shared as well. This partnership has allowed the coffee bar to be opened to the community for longer hours every day. Because of this, we have registered as a "warm space" and welcome anyone who wishes to enjoy the heated area during opening hours irrespective of making a purchase.

Achievements and Performance

The Church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas like fellowship, worship, learning and encouragement.

The church does not consider this fellowship and encouragement to be geared only to members or friends, but also to users of premises and neighbours who are in the wider community. We have been happy to provide access to the Church through the coffee bar, Sparrows, the mother and toddler group run by the church, Youth Group, Friday Lunch, and Messy Church. In so doing, the church hopes to be a positive force in the lives of families who are not connected to a place of worship- providing not only a space for them, but a source of friendship and care. The minister is also often present and willing to speak to any members of the wider community who come in need of an active listening ear.

Service to the Community

With the economic crisis that has developed during the year, the church has responded to various pleas from members of the local community for emergency food purchases, whilst they are on a waiting list for a local food bank which struggles to supply food for everyone. These were small tokens of assistance in the form of groceries and the Minister has made several contacts between the food bank and families in need.

The church continues to provide a warm space in the coffee bar to anyone who needs it and provides a space for families with young children via the mother and toddler group and messy church. Occasional events such as the Christmas Fun Day have also taken place. The Holiday Club was offered at cost only to any working families who needed a fun place to leave their children during school hours and some families in need were not expected to make any payments at all.

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Report of the Trustees for the year ended 31 December 2025

Other projects and programs during the year

The age and heavy use of the building means that the premises are in constant need of repair. A new Fabric Team has been formed, comprised of people who have experience in the construction industry, and they have held responsibilities for repairs and planning improvements throughout the premises. They have also taken responsibility to obtain quotes for work agreed by the Diaconate.

Day-to-day small repairs and maintenance will be overseen and requested by the Premises Administrator who will call upon various members of the congregation or professionals.

The Church has obtained funding from the National Lottery Community Fund for the complete installation of solar panels which have been providing electricity for the Church since the Summer. As it has not been a year, we are not yet sure what impact upon our expenses this will have. However, with rising costs of electricity, we will be able to continue to provide use of premises to other charities at lower cost, as we have done thus far. It will also continue to allow us to keep the premises open every day.

Beyond the local, the Church supports the Baptist Missionary Society and the Home Mission Fund with financial contributions and continues its commitment to the national charity Christian Aid as well as one off fund raising for African Pastors Fellowship.

The Day-to- Day running of the Church

The Church, as always, relies heavily on volunteers, working alongside the minister and with the help of the Premises Administrator, who holds a part time paid role. Key responsibilities that many people are involved in are to be found in administering, security, cleaning and maintenance of premises. Throughout this year, one such responsibility was the renewal of Risk Assessments and continual review and amendment is a regular feature at deacons' meetings with the assistance of the Premises Administrator. Some members have taken up security responsibilities, such as checking premises in the evening and locking up when all groups have left.

The Church operates systems to ensure that all people working with children are appropriately vetted through the Disclosure and Barring Service and receive Safeguarding training at regular intervals.

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Report of the Trustees for the year ended 31 December 2025

Financial Matters

This year has seen exceptional expenditure both from Designated Funding as well as expenditure directly from our reserves. The designated funding was planned expenditure to cover the employment of an Outreach Co-ordinator with associated costs, together with some major fabric expenditure on painting inside and outside of the premises. The current fire regulations have also resulted in the need to install a new fire alarm system and emergency lighting across the whole of the premises. These latter costs were covered directly from our reserves. We remain very grateful that legacies from those very committed to the Church in the past, have meant that reserves have been built up to allow us to cover such emergency expenditure that arises!

However, despite the considerable loss showing in the SOFA, we are very pleased to report a very successful year, when we have ended the year with a surplus on our general fund (the day-to-day income and expenditure of the Church) of £13,838.

Our Church members and congregation continued their support in monetary terms as well as in fellowship and care for each other, and the income from the letting of our premises played a very substantial part in the positive results of our general fund

Many members and friends now contribute to the ongoing work of the Church by setting up a regular standing order. Cash offerings are still collected in a plate at the door and offerings can also be paid by card. The income from Superstar Arts for their use of our premises is a major contributor to our rental income, although we now have many regular bookings with a variety of groups.

We remain conscious that we have been very reliant on a small number of very committed members and that a great proportion of them are advanced in years. However, we have been pleased to welcome a number of new members and friends into our fellowship and have been encouraged that many have made commitments to the work of the Church in regular giving.

An Outreach co-ordinator was employed from February on a two year contract and money was donated to cover the cost of taking the youth to the Big Church Festival.

During the year we were very grateful to have been successful in a bid to Awards for All, operated by the National Lottery Fund. This enabled the supply and installation of Solar Panels on the south facing roof of the Church. Whilst we do not as yet have a full year for comparison, we are convinced that it will make a substantial difference to our Electric expenditure. We have also set up the procedure to export any surplus electricity to the grid and to date that has achieved an income of £152 for the year.

We were able to place 10% of our income from the use of the premises, as agreed by the Church, which together with the amount designated from the legacy in 2024 has enabled us to pay for the painting and the renewal of the corridor flooring

We have been able to continue our direct support from our income to the Baptist Union Home Mission Fund, the BMS World Mission projects and the work of Christian Aid. Whilst other support has been given through the BMS Birthday Scheme, our Harvest giving of food to the local food bank together with gifts to the

WEST WORTHING BAPTIST CHURCH

Report of the Trustees for the year ended 31 December 2025

African Pastors Fellowship, our Christmas giving to the Baptist Union Home Mission, as well as a collection for Christian Aid week.

With fixed rates for Gas and Electricity coming to an end, the costs have increased substantially for Gas which covers the heating. However, we remain committed to providing a “warm space.” for our community in the form of our Coffee Bar.

We remain conscious of the pressures of inflation, both on the Church’s direct costs, but also on both members and organisations contributing and using the premises. These could have a detrimental effect in the future, and we remain vigilant to future uncertainties.

Investment Policy

Funds have been invested for the best return commensurate with their being available to further the Church’s aims and commitments. The Church’s reserves are held in Building Society accounts and the Baptist Union, where access is available on giving appropriate notice. High interest rates have enabled us to receive a substantial amount in interest this year, although with rates reducing through the year, and the need to withdraw money from our reserves, the amount obtainable in interest for future years will be reduced. Money is continually moved between accounts to obtain the best rates available.

The Church also continues to invest some monies with the Baptist Union in order that they are able to help other Churches in their building projects.

Reserves Policy and Risk Management; intentions for the future.

Having regard to advanced age of a number of its members and to the fact that most of its reserves derive from legacy money, the Church believes that it is right to maintain an effective level in its reserves against extraordinary capital expenditure and significantly reduced income. This has been very relevant this year with the considerable expenditure needed to cover fire regulations. The Church is committed to its work in the community, as with the decision to employ a Youth/Outreach Co-ordinator on a two year posting.

We remain conscious of the current level of inflation and review budgets regularly to make sure that we are on top of future cost increases. We will also endeavour to make sure that the legacy from Jill Flight is used wisely and to the benefit of Church and its community. The Budget reviewed in Autumn 2025 highlighted rising costs, and a modest deficit was projected for 2026. This is considered a worst-case scenario, which it is anticipated will be offset by the surplus from 2025.

The Church works with some charities as part of its ministry in the community. The main recipients are Super Star Arts, who the Church partners with especially with the joint running of the Coffee Bar and Worthing Counselling Centre who have now moved into the offices upstairs. These and other charities pay rent at a reduced rate.

The Church in October, reviewed its current letting policy, resulting in the decision to start charging room rental by the hour from January 2025, whilst continuing to discount the charities it feels are part of its mission.

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Report of the Trustees for the year ended 31 December 2025

We remain conscious, that the Church derives around 36% of its income from letting the premises, with our current partnership with Superstar Arts, a charity working with adults with learning difficulties contributing around £24,000. This in itself makes the Church vulnerable to the future of that organisation.

The Church is very aware that advancing years and cost inflation can put financial restraints on the commitment of its members and that reliance continues to be made on the letting of its premises in order to be able to cover its day-to-day expenditure.

We also need to be aware that the age and size of our Church premises demand resources for its continual maintenance and we are continually looking for funding to cover large projects.

Risk assessment is ongoing.

Trustees' Responsibilities

The Trustees are required to prepare accounts for each financial year, which give a true and fair view of the state of affairs of the Church and the surplus or deficit for that period. In preparing those accounts, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently,
- Make judgements and estimates that are reasonable and prudent, and
- Prepare the accounts on the going concern basis unless it is inappropriate to presume that the Church will continue in business.

The Trustees are responsible for maintaining proper records, which disclose with reasonable accuracy at any time the financial position of the Church. The Trustees are also responsible for safeguarding the assets of the Church and hence take reasonable steps for the prevention and detection of fraud and other irregularities.

Independent Examiner

The Independent Examiner is Terry Burstow

The report was approved by the Trustees on
and signed on their behalf by

Brian King

Secretary

WEST WORTHING BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2025

	<u>Note</u>	<u>Unrestricted</u> <u>Funds</u> £	<u>Designated</u> <u>Funds</u> £	<u>Restricted</u> <u>Funds</u> £	<u>TOTAL</u> <u>2025</u> £	<u>Total</u> <u>2024</u> £
<u>Income and Endowments from:</u>						
Donations and Legacies						
Offerings		66,849	0		66,849	63,208
Donations		220	4,815	1,372	6,407	4,748
Legacies	2	0			0	112,010
Charitable Activities						
General Fundraising		116		404	520	151
Charitable Rentals		36,885	3,298		40,183	33,298
Other Hire Receipts		11,357	1,262		12,619	14,043
Coffee Bar		3,613			3,613	3,111
Other Receipts		1,200	410		1,610	1,200
Interest		12,091			12,091	10,295
Other						
Awards for All grant				14,600	14,600	
Electricity export		152			152	
TOTAL INCOMING RESOURCES		132,483	9,785	16,376	158,644	242,064
<u>Expenditure on:</u>						
Cost of Generating Funds						
		0			0	0
Charitable Activities						
Charitable Grants	4	9,634	0	1,732	11,366	11,305
Charitable Activities	5	143,554	45,586	14,646	203,786	118,288
TOTAL RESOURCES EXPENDED		153,188	45,586	16,378	215,152	129,593
Net resources before transfers		(20,705)	(35,801)	(2)	(56,508)	112,471
Transfers between Funds						
Net Resources after Transfers		(20,705)	(35,801)	(2)	(56,508)	112,471
Other recognised gains/losses						
Profit on Disposal of Fixed Assets						
Net Movement in Funds for the year		(20,705)	(35,801)	(2)	(56,508)	112,471
Funds B/Fwd 1st January 2025		244,369	103,301	63	347,733	235,262
Capital Fund B/Fwd.					815,000	815,000
TOTAL FUNDS C/FWD 31ST DEC. 2025		223,664	67,500	61	1,106,225	1,162,733

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BALANCE SHEET AS AT THE 31ST DECEMBER 2025

			<u>2025</u>		<u>2024</u>
	Note	£	£	£	£
FIXED ASSETS					
Tangible fixed Assets	14		815,000		815,000
CURRENT ASSETS					
Stock					
Debtors	13	12,556		14,625	
Cash in hand and at bank	11	<u>285,791</u>		<u>341,305</u>	
		298,347		355,930	
CREDITORS: Amounts falling due within one year	12	<u>(7,122)</u>	291,225	(8,197)	347,733
Net Assets			<u>1,106,225</u>		1,162,733
TOTAL NET ASSETS			<u>1,106,225</u>		1,162,733
CHARITY FUNDS	15				
Unrestricted Funds		223,664		244,369	
Designated Funds		67,500		103,301	
Restricted Funds		61	291,225	63	347,733
Capital Fund			815,000		815,000
TOTAL CHARITY FUNDS			<u>1,106,225</u>		<u>£1,162,733</u>

The notes on pages 12-23 form an integral part of these accounts

The accounts were approved by the Trustees on
and signed on their behalf

Secretary signed

Brian King

Treasurer signed

Jean Valentine

WEST WORTHING BAPTIST CHURCH

1. Accounting Policies

a. Basis of Preparation

The accounts are prepared in accordance with the, Charities Statement of Recommended Practice (Charities SORP 2021), FRS102 and with the Charities Act 2011

b. Fund Accounting

General Funds represent the Funds of the Church that are not subject to any restrictions regarding their use and are available for application on the general purposes of the Church. These include Funds designated for a particular purpose by the Church.

Restricted funds are used in accordance with specific restrictions imposed by the donors or which have been raised by the charity for a particular purpose.

c. Incoming Resources

Offerings and Gift Aid donations have been included with immediate effect.

Income Tax recoverable on Gift Aid Donations has been recognized when claimable.

Legacies have been recognized when notified.

Rental income from the letting of Church premises has been included when earned.

Investment income is included in the accounts in the year in which it is receivable

All other income has been accounted for Gross at the time of receipt.

d. Resources expended

Expenditure is accounted for on an accruals basis and allocated to the appropriate heading in the accounts. Where expenditure is incurred and relates to more than one cost category it is apportioned in a way most appropriate to the purpose for which the expenditure was incurred.

The costs of generating funds relate to any costs associated with raising money for the charity. The Church does not make formal appeals for funds and therefore expenditure on these items is not material.

Charitable grants relate to sums agreed by the members to be donated from general funds in support of other charities, together with sums specifically donated by members and friends in direct support of the individual charities concerned. The charities, which are supported by the Church, are those organisations whose charitable objects are complementary to its work.

Volunteers carry out, most of the management without charge. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost to the volunteers for their service.

WEST WORTHING BAPTIST CHURCH

e. Tangible Fixed Assets and depreciation

i. Land and Buildings

The Church premises are included at an estimated market value, rather than the exorbitant insured value required for a possible rebuild. This is because a continual professional revaluation would incur significant costs, which would be onerous, compared with the additional benefit, gained by the user of the accounts.

The Manse premises 36 Upton Road was purchased in July 2018. The building is included at cost.

Depreciation has not been charged on the Church or Manse premises, because in the opinion of the Trustees, the residual value of the asset is not less than the original cost price.

ii. Fixtures, Fittings and Equipment

All Fixtures, Fittings and Equipment used within the Church premises have been depreciated on a straight line basis over four years, with the exception of the Organ.. Any individual item with a purchase price of £3,000 or less has been written off during the year. Where a straight replacement has been purchased such as the Church boiler, or major repairs like the car park, these have been written off during the year of purchase and are not held as an asset.

iii. Organ

A new Organ was purchased at the end of 2003 and was being depreciated over ten years. This was fully depreciated at the end of 2013.

f. Pensions

The Church is a participating employer in a pension scheme known as the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). In the past, the scheme comprised of a defined benefits scheme which was closed to future accrual on 31 December 2011 and a defined contribution plan which was opened in January 2012. In October 2024, the insurance company Just Group completed a buy out of liabilities of the closed defined benefit scheme. From that date any remaining liability of the participating scheme members to defined benefit scheme ceased and the £1 per month deficit contributions payable by the participating employers which were agreed in the recovery plan approved in August 2022 also ceased from that date. Administration of the closed defined benefit scheme transferred from the pension trustees to Just Group from that date.

Currently, pension provision is being made through the Defined Contribution (DC) Plan. 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%.

WEST WORTHING BAPTIST CHURCH

2. Legacies and Donations in Memory

During the year the following legacies and donations were received

	2025	2025	2024
	£	£	
Legacies :-			
Jill Flight			105,510
James Bevan			5,000
Dorothy Watson			1,000
Sylvia Geary			500
Donations in Memory:-			
Jean Bayliss	170		
Donations in memory 2024			100
		170	
		170	112,110

Charitable Activities

3. Charitable Rents

The Church works with some charities as part of its ministry in the community. The main recipients are Super Star Arts, who the Church partners with especially with the joint running of the Coffee Bar and Worthing Counselling Centre who have now moved into the offices upstairs. Other Charities include, Parkinsons Art Group, Deaf Club for the over 50's, Sky Full of Stories and Cruse counselling. They all pay some rent at a reduced rate to cover some of the costs of allowing the premises to be open for all.

Other Rents

Rooms are let out to other organisations for a reasonable rent in order to offset some costs. Relate vacated our premises when their lease ran out in July 2024 and it is not intended to issue any future lease.

4. Charitable Grants

	Unrestricted Funds		Restricted Funds	
	2025	2024	2025	2004
	£	£	£	£
Baptist World Mission	2,500	2,500	435	335
Home Mission	5,000	5,000	150	
Christian Aid	1,500	1,500	1,000	522
Worthing Counselling Centre				330
African Pastors Fellowship			147	
Other Charitable Giving	634	844		
Legacy gifts	0	274		
	9,634	10,118	1,732	1,187

WEST WORTHING BAPTIST CHURCH

5. Charitable Activities

	Unrestricted Funds		Restricted Funds	
	2025	2024	2025	2024
	£	£	£	£
<u>Ministry and Outreach</u>				
Minister's stipend & expenses	30,872	30,100		
NI and Pension costs	3,732	3,621		
Pension Deficit Cont.		10		
Pulpit/Organist	160	175		
Manse costs	6,824	5,098		
Delegates fees and Subs	434	436		
Flowers			46	57
Social Activities				
Lunches	1,610	1,257		
Hospitality	232	267		
Recruitment		847		
Training:				
coffee bar/safeguarding	244	75		
Children and Families Work				
Messy				
Church/Sparrows/Youth	1,849	1,230		
Group/social events				
Outreach				
Staff Costs	24,438			
Other costs	1,913			
<u>Premises</u>				
Staff Costs	26,225	21,330		
Utility Charges	9,928	10,509		
Insurance	6,518	6,231		
Fabric and Equipment	13,547	12,713		
Equipment depreciation				3,528
Cleaning Materials and Equip.	4,894	3,780		
Car Park resurfacing		14,237		
Installation of Solar Panels			14,600	
Church Painting	11,926			
Fire Alarm	21,491			
Emergency lighting	9,478			
Corridor flooring	3,850			
Work re fire and electrical inspections	3,744			
<u>Administration</u>				
Computer				
Equip./software	789	545		
Postage and Telephone	571	584		
Print/stationery and Leaflets	601	247		
Photocopying	2,323	551		
Including new machine				
Professional Fees	947	860		
	<u>189,140</u>	<u>114,703</u>	<u>14,646</u>	<u>3,585</u>

WEST WORTHING BAPTIST CHURCH

6. Staff Costs

The average number of full time equivalent employees for the year was 3, made up of two full time and three part-time staff.

	2025	2024
	£	£
Wages & Salaries	78,400	49,651
National Insurance		
Pension Costs	5,669	4,210
Ministers' Expenses	1,197	1,200
Other costs (manse costs)	6,824	5,098
	92,090	60,159

National Insurance costs were covered completely under the £10,000 rebate allowed under the current government initiative.

No employees were paid emoluments in excess of £60,000 during the year.

7. Trustees' Remuneration and Expenses

The Minister acts as one of the church's trustees in accordance with e.g. the Trust deed and received remuneration and other benefits in respect of her services as Minister, including the provision of manse accommodation.

It has been agreed by the Church in that the Minister's husband, a qualified plumber with his own business, Go-To Plumbing and Heating, be engaged in any plumbing and heating requirement at the Church. It was felt that this was in the Church's best interests and recorded as such in the minutes of the meeting.

No other remuneration or expenses have been paid to any other Trustee or to any person connected to them.

8. Employee Benefits

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan 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 the accruals in the balance sheet. The assets of the plan are held separately from the charity in an 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, it accounts for the plan as a defined contribution plan.

9. Independent Examiners Remuneration

An accrual has been shown in the accounts for a token gift to be given to the Independent Examiner in lieu of any remuneration

WEST WORTHING BAPTIST CHURCH

10. Indemnity Insurance

The Church Insurance Policy includes protection against any loss arising from the neglect or defaults of any Trustee or Employee and also to indemnify Trustees and Officers against the consequences of any neglect or default on their part. This is included at no increase of the normal premium and has been authorized by the Charity Commission.

11. Cash and Bank and Building Society and In Hand

	2025	2024
	£	£
CAF Bank Cheque Account	8,022	283
CAF Bank Gold Account	43,864	70,023
Baptist Union Fixed interest account (fixed to 30 th June)	0	23,054
Baptist Union Fixed interest account (fixed to 30 ^h April)	0	21,064
Baptist Union Fixed interest account (fixed to 29 th Feb)	0	41,003
Baptist Union 3 month notice account	49,034	
Baptist Union 1 month notice account	16,582	
Baptist Union 7 day notice account	1,880	16,714
Cambridge and Counties Bank	84,460	90,382
Family Building Society	81,888	78,719
Flower cash in hand	61	63
	285,791	341,305

The Caf Bank Gold account provides interest on the money held currently at 1.75% Money is transferred between the saving account and the current account in order to make sure payments are covered but in order to obtain the maximum interest available.

The Church endeavours to hold its reserves in accounts to generate the best possible interest, whilst aiming that no account holds over the maximum amount applicable for compensation by the FSCS. Interest rates have been substantial during the first part of year but with account interest rates falling money will be moved as appropriate. We currently hold accounts as follows, interest rates are at the end of December 2025 -

The Cambridge and Counties Bank is currently 3.3 % for 95 days notice

The Family Building Society is currently 3.5% for 45 days notice

The Church also continues to invest in the Baptist Union. The fixed-year accounts matured and could not be renewed, but we opened two new accounts: one with 3 months' notice at 2.5% and another with 1 months' notice at 1.75%. The 7 day notice account has reduced to 0.5%.

The considerable expenditure which is now required means that we are not meeting monthly expenditure from current income. This requires us to make sure that we are giving appropriate notice to enable withdrawal from other accounts and that enough money is held at Caf Bank in order to cover immediate costs.

WEST WORTHING BAPTIST CHURCH

12. Creditors: amounts falling due within one year

	2025	2024
	£	£
Accruals – Utilities	1,625	2,116
HMRC	2,473	1,670
Other Creditors	3,024	4,411
	<u>7,122</u>	<u>8,197</u>

13. Debtors

	2025	2024
	£	£
Prepayments – Utilities	5,527	5,462
Accrued Income - Gift Aid Tax	2,729	2,133
Accrued Income - Interest	3,230	5,080
Other Debtors -	1,070	1,950
	<u>12,556</u>	<u>14,625</u>

14. Fixed Assets

	Land and Buildings	FF and Equipment	Investments	Total
	£	£	£	£
Gross Book Value				
- at 1st January 2025	815,000	98,589	0	913,589
Additions				
Sales and scrap				
- at 31st December 2025	815,000	98,589		913,589
-				
Depreciation				
- at 1st January 2025	0	(98,589)	0	(98,589)
Sales and scrap				
- Charge for the Year				
- at 31st December 2025	0	(98,589)		(98,589)
Net Book Value	815,000	0		815,000

WEST WORTHING BAPTIST CHURCH

15. Statement of Funds

	At 1 Jan 2025	Income	Expenditure	Transfer s	Revaluation/ Asset gain	At 31 Dec 2025
	£	£	£	£		£
Unrestricted Funds						
General Church Fund	87,333	132,313	(118,476)			101,170
Legacy Reserve	126,837	170	(34,712)			92,295
Margaret Knight Legacy Reserve	30,199					30,199
Designated Funds						
UOP refurbishment	30,362	4,560	(15,777)			19,145
Outreach Fund	61,250	1,117	(26,350)			36,017
Social and ministry	6,211	4,108	(3,459)			6,860
Margaret Knight Pastoral Fund	5,478					5,478
Total Unrestricted Funds	347,670	142,268	(198,774)			291,164
Restricted Funds	£	£	£	£		£
Awards for All	0	14,600	(14,600)			0
Flower Gifts	63	44	(46)			61
Christian Aid	0	1,000	(1,000)			0
Baptist World Mission	0	435	(435)			0
Home Mission		150	(150)			
Other Charitable Giving	0	147	(147)			
Total Restricted Funds	63	16,376	(16,378)			61
Capital Fund	815,000					815,000
Total Funds	1,162,733	158,644	(215,152)			1,106,225

The General Reserve represents the free funds of the charity, which are not designated for particular purposes.

Income from Legacies, and donations given in memory, for general Church use are paid directly into this fund and then used for specific expenditure as agreed by the Church Meeting. Following changes to regulations and following Fire and Electrical inspections, money has been used from this fund to support the installation of a new Fire alarm system and emergency lighting and some other remedial repair requirements.

WEST WORTHING BAPTIST CHURCH

The Margaret Knight Legacy money was put aside in this fund in order to provide interest for use by the main Church fund. However this money can be spent as and when decided appropriate by the Church meeting.

The Use of Premises Refurbishment Fund receives 10% of the income from our use of premises, to help with maintenance costs. This fund is now held for major items of fabric when needed. This year the fund has covered the costs of painting both inside and outside of the Church, together with the cost of reflooring the corridors.

An Outreach Fund was set up also from the large legacy, with the sum of £60,000. A Outreach Co-Ordinator was employed from February 2025 on a two-year contract. His salary, and associated costs have been met from this fund. Donations have also been received to help cost incurred in taking the youth to the Big Church Festival during the year.

The social and ministry fund represents monies put aside from the Olive James legacy, which was designated for social and ministry events to which any related income is also incorporated. It has been agreed that this account will receive all income and cover expenditure from all youth work as well as church lunches and other church social events.

The Margaret Knight Pastoral Fund contains a sum of money put aside to be used in accordance with the lady's letter of wishes. No payments have been made from the fund this year. The use of this money is agreed between the Minister and the Treasurer. However, the fund could be used in the future for other purposes if agreed by the Church meeting.

A successful bid to Awards for All, funded by the National Lottery, received the full cost for the supply and installation of Solar Panels for the Church south facing roof. This will not only provide savings on our electricity costs but enable any surplus energy to be exported to the National Grid.

The flower fund is monies donated and allocated for the Church's flower ministry. This was suspended in March 2020 at the time of the first lockdown. The income and expenditure in this account is now only used to provide flowers for special occasions.

The Christian Aid Fund is for monies donated and allocated for onward transmission to this charity.

The Baptist World Mission Fund is for monies donated for onward transmission to this charity.

The Home Mission Fund is for monies donated for onward transmission to this charity.

The Fund for other charitable giving is for monies donated for onward transmission to other charities as specified in note 4.

WEST WORTHING BAPTIST CHURCH

16. Analysis of net assets between funds

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2025	Total 2024
Tangible Fixed Assets	815,000			815,000	815,000
Current Assets	230,636	67,500	211	298,347	355,030
Current Liabilities	(6,972)		(150)	(7,122)	(8,197)
	1,038,664	67,500	61	1,106,225	1,162,733

17. Related Charities

The custodian Trustee of the Church is the Baptist Union Corporation Limited which is charity number 249635 and which is controlled by the Baptist Union Council. The Church is also a member of the Baptist Union of Great Britain, and the South Eastern Baptist Association.

The Church made a donation to the Baptist Union Home Mission Scheme as set out in note 4.

WEST WORTHING BAPTIST CHURCH
Independent Examiner's Report to the Trustees (Diaconate) of
West Worthing Baptist Church

I report on the accounts of the Church for the year ended 31 December 2025, which are set out on pages 12 to 23

Respective responsibilities of Trustees (Diaconate) and Examiner

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

It is my responsibility to:

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

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- the accounts do not comply with the applicable requirements covering the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a "true and fair" view which is not a matter considered as part of an independent examination.

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable proper understanding of the accounts to be reached.

Independent Examiner:

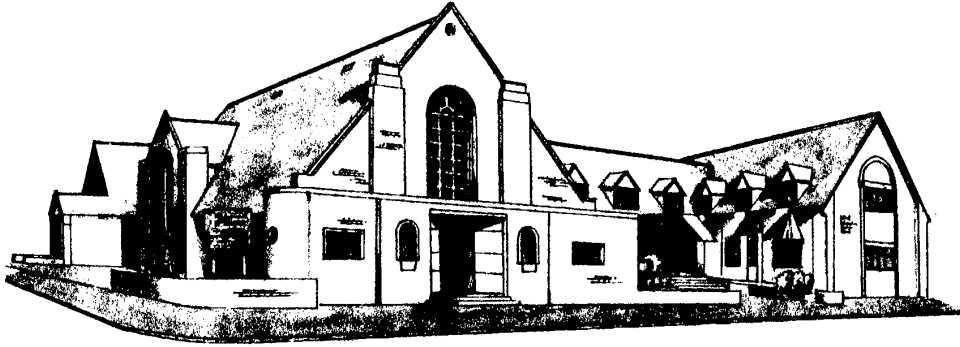
Date:

Terry Burstow
115 St Andrews Road,
Worthing, BN13 1HR

WEST WORTHING BAPTIST CHURCH

England & Wales - Charity number 1128701

Accounts



ANNUAL REPORT AND ACCOUNTS
OF
WEST WORTHING BAPTIST CHURCH
For the Year Ended 31st December 2024

WEST WORTHING BAPTIST CHURCH

Legal and Administrative Information

Minister and Diaconate (Trustees):

Revd. L Damascena	Minister
Mr B King	Secretary
Mrs J Valentine	Treasurer
Mrs E Clark	
Mr M Fitzalan-Hawkes	
Mr I Mann	
Mrs C Pimenta	Appointed 22 nd February 2024
Mr R Saville BA Dip Arch	
Mrs Jean White	

Property Trustees

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

Church Address:

West Worthing Baptist Church
South Street
Tarring
Worthing
West Sussex
BN14 7LU

Bankers:

CAF Bank Limited

Independent Examiner:

Mr T L Burstow.
115 St Andrews Road
Worthing
West Sussex
BN13 1HR

WEST WORTHING BAPTIST CHURCH

Report of the Trustees for the year ended 31 December 2024

The Trustees are pleased to present their annual report together with the accounts for the year ended 31st December 2024. The Trustees have adopted the provisions of the Statement of Recommended Practice (Charity SORP 2021) Accounting and Reporting by Charities FRS 102, and The Charities Act 2011, in preparing the annual report and financial statements of the entity.

Charitable Object

The name of the charity is the West Worthing Baptist Church (hereafter referred to as the Church). The Church had been an excepted Charity, but was registered with the Charity Commission on the 20th March 2009, under Charity Number 1128701. The Church meets the definition of a public benefit entity under FRS102.

The principal purpose of the charity is the advancement of the Christian faith according to the Baptist Declaration of Principle, to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world, as the Church shall determine.

Membership of the Baptist Union of Great Britain

The Church is a member of the Baptist Union of Great Britain (hereafter called the Union), and as such has lodged with the Union the Trust Deed relating to the use of the premises, which the Church occupies. In accordance with the constitution of the Union, the Church has authority for all matters relating to the running of the Church, provided that any decisions taken do not contravene the provisions of the Trust Deed, including the appointment of Ministers and all financial matters. The Church receives guidance from time to time from the Union on matters relating to its responsibilities as a charitable organisation. The Ministers it appoints must be accredited members of the Register of Ministers held by the Union.

Authority for day-to-day running of the Church

Authority is invested in the Church Meeting where only those who are members of the Church are allowed to vote. The Church has an open membership (the meaning of which is explained in the Church Constitution). The Church meeting elects a body of Deacons known as a Diaconate (who, together with the Minister, act as Trustees) and from whom are chosen a Treasurer and Secretary.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance or may be raised by members 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.

The Diaconate currently consists of eight members. Members normally serve for a period of three years, members concluding their current period of service at each AGM.

WEST WORTHING BAPTIST CHURCH

Report of the Trustees for the year ended 31 December 2024

Objects and Activities

Mission Statement

As members of the Christian Church,
we meet together for worship,
we seek to share the faith,
and are here as a community to care

Church Attendance and Worship

In order to achieve the principal objective, which is set out above, the Church provides a variety of activities both for its membership and for the community generally. 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 and one another in community. These activities are centred around, but not exclusive to the Sunday morning Worship.

During 2024 the congregation was invited to a deeper and more regular experience of prayer. For this purpose, the minister provided a monthly diary with daily prayers so that everyone would pray together even when in our separate homes and find a moment in the day when we would do so. These prayers were taken from various sources, including early Church Fathers, Bible and hymns. There was also the introduction of prayer services in the midweek while monthly home groups and Bible study continued.

During worship, the music group grew to include more instruments and voices. Half the music is still being provided by the organist on any given Sunday.

The church has taken part of the Baptist Union's consultation on Same Sex Marriage and found its members to be split equal between those who approve of the church taking part in and providing it, those who disapproved, and those who were not sure or did not have strong opinions on the matter. The same was found to be true when it came to feelings about ministers in a same sex union.

However, our conversations about LGBT+ inclusion concluded with the consensus that members of said community are to be welcomed into the church based on their faith in Christ, just as everyone. Therefore, an LGBT+ person can become a member in the church so long as they hold to the Christian belief.

2024 has also seen three baptisms. The candidates attended classes along with two others where they learned more about the meaning of baptism and efforts were made to ensure this was a decision that came from them rather than their parents, since the candidates were in their teens. Post-baptismal classes will commence soon.

Ongoing Pastoral Care and Ministry

This year, the minister continued to count on the help of deacons and various members for visiting and overall provision of pastoral care, particularly that of elderly people who are either house bound or in care homes.

WEST WORTHING BAPTIST CHURCH

Report of the Trustees for the year ended 31 December 2024

One deacon and one long standing member, a man and a woman are tasked with pastoral care and leading the pastoral team. This team meets regularly and continues to communicate needs to the minister. The regularity with which a member of the team phone or visit their pastoral contact depends on the needs of the contact, such as for elderly people who are vulnerable and living alone. The minister continues to provide care alongside the team, but the existence of this team allows the minister time to visit some of the newer and younger members of the congregation.

The fortnightly lunch on a Friday is a well-established feature of church life. The majority of attendees being retired, but some who are not in work for other reasons also attend. The meals are charged on a voluntary donation basis, whereas some pay very little or nothing at all, but others offer more than is necessary to cover their meal. As a result, the church has made a surplus on most lunch days.

Two new homegroups have started this year. The coffee bar continues, which is a registered "warm space" for anyone who wishes to be in the warm unconditionally of making a purchase. Messy church, Junior Church and Sparrow club continue, and a Youth group takes place fortnightly on Wednesdays, run by the minister and a few other volunteers. This includes a meal, Bible Study and fun activities and has seen an attendance of around 12 teenagers. The church is looking for a youth worker who can continue and take this group forward but so far has had no appropriate response to adverts.

The deacons and Church members have agreed on the need for an Outreach Coordinator who can develop a cohesive and strategic outreach effort for the whole church across age groups, both within and outside the church community. For this reason, it has become our aim that the incoming Youth Worker devote a significant percentage of their time in Outreach coordinating. We have accordingly changed adverts to reflect the need for an Outreach and Youth Coordinator and edited the job description accordingly. The church has earmarked a portion of the funds received from a legacy toward a two-year salary for this role.

The church has also seen a greater influx of multicultural attendance and membership. This has brought interesting challenges and unexpected benefits. It has become clear that we need to find better ways of learning and understanding one another mutually if we are to truly act as one church and we are engaged in conversations toward that end. This spells a slight shift in the culture of the church, but not in its mission. It does mean that there has also been a shift in the age-related demographic of the church which brings new challenges and opportunities for outreach and pastoral ministry.

Paid Employees

The Church adopts the guidance of the Baptist Union in matters relating to its paid employees. This includes meeting or exceeding suggested stipend requirements, annual holiday and pension provision (where this is required and adopted). Any contracts of employment post January 2001 follow guidelines laid down by the Union. Minimum wage requirements are met or exceeded.

WEST WORTHING BAPTIST CHURCH

Report of the Trustees for the year ended 31 December 2024

Volunteers

The Church depends on the work and support of its volunteers to achieve the aims of the charity.

Letting and use of Premises

The Church has a policy of letting its premises for use by external organisations at an equitable rate in order to defray the running expenses of the premises which it occupies. By “external” organisations is meant those not directly connected with, and run by, the Church. These include the letting of a suite of rooms to the local charity “Offington Counselling Centre” also known as “Worthing Counselling Centre.”

We were also pleased to be able to continue the rent of rooms by Superstar Arts, and to acknowledge a developing relationship in the building whereby we recognised and affirmed our commitment to one another and agreed to make joint grant applications where possible. Whilst the Church is pleased to let the premises to other organisations, SSA continues to be the main user of premises aside from the church itself. This in itself, provides a vulnerability to the Church’s finances in this respect.

The partnership between the church and Superstar Arts, through the use of the coffee bar, has continued successfully and income has slowly increased. SSA runs the coffee bar on some of the days, whilst the church runs it on other days. All proceeds are shared, with some of the responsibility and costs being shared as well. This partnership has allowed the coffee bar to be opened to the community for longer hours every day. Because of this, we have registered as a “warm space” and welcome anyone who wishes to enjoy the heated area during opening hours irrespective of making a purchase.

Achievements and Performance

The Church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas like fellowship, worship, learning and encouragement.

The church does not consider this fellowship and encouragement to be geared only to members or friends, but also to users of premises and neighbours who are in the wider community. We have been happy to provide access to the Church through the coffee bar, Sparrows, the mother and toddler group run by the church, Youth Group, Friday Lunch, and Messy Church. In so doing, the church hopes to be a positive force in the lives of families who are not connected to a place of worship- providing not only a space for them, but a source of friendship and care.

These provisions were not without challenge. Namely, the lower numbers of volunteers as some of our people now find themselves older and less energetic. However, there are still many who are strongly dedicated to the community.

WEST WORTHING BAPTIST CHURCH

Report of the Trustees for the year ended 31 December 2024

Service to the Community

With the economic crisis that has developed during the year, the church has responded to various pleas from members of the local community for emergency food purchases, whilst they are on a waiting list for a local food bank which struggles to supply food for everyone. These were small tokens of assistance in the form of groceries and the Minister has made several contacts between the food bank and families in need.

The church continues to provide a warm space in the coffee bar to anyone who needs it and provides a space for families with young children via the mother and toddler group and messy church. Occasional events such as the Christmas Fun Day have also taken place.

Other projects and programs during the year

The age and heavy use of the building means that the premises are in constant need of repair. The deacon who holds responsibility of caring for the premises has carried out minor repairs himself throughout the year. He has arranged for larger repairs to be carried out by external businesses once quotes have been obtained and agreed by the Diaconate. In an effort to better plan for future expense and repair requirements, the deacon has provided the trustees with a list of future repair needs in order of importance, and there will be planning meetings with an eye to the budget, and order of priority, in order to work through the list in the most efficient way.

Toward the end of 2024, however, it became evident that sole responsibility for the fabric of the building was too great a burden for one person. Therefore, a Fabric Team was created with volunteers who are from various occupations that render their understanding of building. These members of the fabric team will meet every other month and make decisions about larger repairs and upkeep of premises. They will also take quotes and decide which quotes to accept as well as which needed repairs are most pressing.

Day-to-day small repairs and maintenance will be overseen and requested by the Premises Administrator who will call upon various members of the congregation or professionals.

Beyond the local, the Church supports the Baptist Missionary Society and the Home Mission Fund with financial contributions and continues its commitment to the national charity Christian Aid as well as one off fund raising for Worthing 4 Refugees and Turning Tides.

WEST WORTHING BAPTIST CHURCH

Report of the Trustees for the year ended 31 December 2024

The Day-to- Day running of the Church

The Church, as always, relies heavily on volunteers, working alongside the minister and with the help of the Premises Administrator, who holds a part time paid role. Key responsibilities that many people are involved in are to be found in administering, security, cleaning and maintenance of premises. Throughout this year, one such responsibility was the renewal of Risk Assessments and continual review and amendment is a regular feature at deacons' meetings with the assistance of the Premises Administrator. Some members have taken up security responsibilities, such as checking premises in the evening and locking up when all groups have left.

The Church operates systems to ensure that all people working with children are appropriately vetted through the Disclosure and Barring Service.

Financial Matters

We are very pleased to report a very successful year, when we have ended the year with a surplus on our general fund of £11,669.

Our Church members and congregation continued their support in monetary terms as well as in fellowship and care for each other, and the income from the letting of our premises played a very substantial part in the positive results of our general fund

Many members and friends now contribute to the ongoing work of the Church by setting up a regular standing order. Cash offerings are still collected in a plate at the door. During the year we purchased a simple card machine which can be used for offerings where desired. The income from Superstar Arts for their use of our premises is a major contributor to our rental income, although we now have many regular bookings with a variety of groups.

We remain conscious that we have been very reliant on a small number of very committed members and that a great proportion of them are advanced in years. However, we have been pleased to welcome a number of new members and friends into our fellowship, and have been encouraged that many have made commitments to the work of the Church in regular giving.

During the year we received several legacies, one of which was very substantial, namely the sum of £105,510. It was felt that this sum should be used wisely to the benefit of the Church and its work in the community. Its value when received was split into some designated accounts namely, £60,000 to Outreach, for the employment of a Youth/Outreach worker with associated costs. £30,000 for refurbishment of the premises, for items previously on hold, £1,510 for pastoral giving and the balance of £14,000 allocated to our legacy reserves.

The result of the legacies means that our financial report, our SOFA, shows a surplus for the year of £112,471, of which £32,269 relates to unrestricted funding.

We were able to place 10% of our income from the use of the premises, as agreed by the Church, into the Use of Premises Refurbishment Account. This, together with our designated legacy money enabled the repairs to the car park as the first major item of expenditure from the fund this year.

WEST WORTHING BAPTIST CHURCH

Report of the Trustees for the year ended 31 December 2024

We have been able to continue our direct support from our income to the Baptist Union Home Mission Fund, the BMS World Mission projects and the work of Christian Aid. Whilst other support has been given through the BMS Birthday Scheme, our Harvest giving of food to the local food bank, our Christmas giving to the Worthing Counselling Centre, as well as a collection for Christian Aid week.

With fixed rates for Gas and Electricity coming to an end, the costs have increased substantially for Gas and the electricity rates will rise again in April 2025. However, we remain committed to providing a “warm space” for our community in the form of our Coffee Bar.

We remain conscious of the pressures of inflation, both on the Church’s direct costs, but also on both members and organisations contributing and using the premises. These could have a detrimental effect in the future, and we remain vigilant to future uncertainties.

Investment Policy

Funds have been invested for the best return commensurate with their being available to further the Church’s aims and commitments. The Church’s reserves are held in Building Society accounts and the Baptist Union, where access is available on giving appropriate notice. Since interest rates have risen substantially and money is moved between accounts to obtain the best rates available.

The Church also continues to invest some monies with the Baptist Union in order that they are able to help other Churches in their building projects.

Reserves Policy and Risk Management; intentions for the future.

Having regard to advanced age of a number of its members and to the fact that most of its reserves derive from legacy money, the Church believes that it is right to maintain an effective level in its reserves against extraordinary capital expenditure and significantly reduced income. The Church is committed to its work in the community, as with the decision to employ a Youth/Outreach Co-ordinator on a two year posting.

We remain conscious of the current level of inflation and review budgets regularly to make sure that we are on top of future cost increases. We will also endeavour to make sure that the legacy from Jill Flight is used wisely and to the benefit of Church and its community. The Budget reviewed in Autumn 2024 was able to confirm that we are on track to be able to cover our day-to-day expenditure for the year from the general income.

The Church works with some charities as part of its ministry in the community. The main recipients are Super Star Arts, who the Church partners with especially with the joint running of the Coffee Bar and Worthing Counselling Centre who have now moved into the offices upstairs. These and other charities pay rent at a reduced rate.

The Church in October, reviewed its current letting policy, resulting in the decision to start charging room rental by the hour from January 2025, whilst continuing to discount the charities it feels are part of its mission.

WEST WORTHING BAPTIST CHURCH

Report of the Trustees for the year ended 31 December 2024

We remain conscious, that the Church derives around 36% of its income from letting the premises, with our current partnership with Superstar Arts, a charity working with adults with learning difficulties contributing around £24,000. This in itself makes the Church vulnerable to the future of that organisation.

The Church is very aware that advancing years and cost inflation can put financial restraints on the commitment of its members and that reliance continues to be made on the letting of its premises in order to be able to cover its day-to-day expenditure.

We also need to be aware that the age and size of our Church premises demands resources for its continual maintenance, but we are happy that the recent legacy will allow major work to be undertaken in the not-too-distant future, We are also continually looking for funding etc. for items such as Solar Panels.

Risk assessment is ongoing.

Trustees' Responsibilities

The Trustees are required to prepare accounts for each financial year, which give a true and fair view of the state of affairs of the Church and the surplus or deficit for that period. In preparing those accounts, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently,
- Make judgements and estimates that are reasonable and prudent, and
- Prepare the accounts on the going concern basis unless it is inappropriate to presume that the Church will continue in business.

The Trustees are responsible for maintaining proper records, which disclose with reasonable accuracy at any time the financial position of the Church. The Trustees are also responsible for safeguarding the assets of the Church and hence take reasonable steps for the prevention and detection of fraud and other irregularities.

Independent Examiner

The Independent Examiner is Terry Burstow

The report was approved by the Trustees on
and signed on their behalf by

Brian King

Secretary

WEST WORTHING BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2024

	<u>Note</u>	<u>Unrestricted</u> <u>Funds</u> <u>£</u>	<u>Designated</u> <u>Funds</u> <u>£</u>	<u>Restricted</u> <u>Funds</u> <u>£</u>	<u>TOTAL</u> <u>2024</u> <u>£</u>	<u>Total</u> <u>2023</u> <u>£</u>
<u>Income and Endowments from:</u>						
Donations and Legacies						
Offerings		63,208			63,208	62,941
Donations		400	3,161	1,187	4,748	11,029
Legacies	2	20,500	91,510		112,010	
Charitable Activities						
General Fundraising		151			151	665
Charitable Rentals		30,208	3,090		33,298	32,512
Other Hire Receipts		13,019	1,024		14,043	14,095
Coffee Bar		3,111			3,111	3,508
Other Receipts		1,200			1,200	1,230
Interest		8,295	2,000		10,295	6,293
TOTAL INCOMING RESOURCES		140,092	100,785	1,187	242,064	132,273
<u>Expenditure on:</u>						
Cost of Generating Funds		0			0	0
Charitable Activities						
Charitable Grants	4	9,844	274	1,187	11,305	12,884
Charitable Activities	5	97,979	16,724	3,585	118,288	100,798
TOTAL RESOURCES EXPENDED		107,823	16,998	4,772	129,593	113,682
Net resources before transfers		32,269	83,787	(3,585)	112,471	18,591
Transfers between Funds						
Net Resources after Transfers		32,269	83,787	(3,585)	112,471	18,591
Other recognised gains/losses						
Profit on Disposal of Fixed Assets						
Net Movement in Funds for the year		32,269	83,787	(3,585)	112,471	18,591
Funds B/Fwd 1st January 2024		212,100	19,514	3,648	235,262	216,671
Capital Fund B/Fwd.					815,000	815,000
TOTAL FUNDS C/FWD 31ST DEC. 2024		244,369	103,301	63	1,162,733	1,050,262

WEST WORTHING BAPTIST CHURCH

BALANCE SHEET AS AT THE 31ST DECEMBER 2024

			<u>2024</u>		<u>2023</u>
	Note	£	£	£	£
FIXED ASSETS					
Tangible fixed Assets	14		815,000		818,527
CURRENT ASSETS					
Stock					
Debtors	13	14,625		13,139	
Cash in hand and at bank	11	<u>341,305</u>		<u>228,022</u>	
		355,930		241,161	
CREDITORS: Amounts falling due within one year	12	<u>(8,197)</u>	<u>347,733</u>	<u>(9,426)</u>	231,735
Net Assets			<u>1,162,733</u>		1,050,262
TOTAL NET ASSETS			<u>1,162,733</u>		1,050,262
CHARITY FUNDS	15				
Unrestricted Funds		244,369		212,100	
Designated Funds		103,301		19,514	
Restricted Funds		63	347,733	3,648	235,262
Capital Fund			815,000		815,000
TOTAL CHARITY FUNDS			<u>1,162,733</u>		<u>£1,050,262</u>

The notes on pages 11-23 form an integral part of these accounts

The accounts were approved by the Trustees on
and signed on their behalf

Secretary signed

Brian King

Treasurer signed

Jean Valentine

WEST WORTHING BAPTIST CHURCH

1. Accounting Policies

a. Basis of Preparation

The accounts are prepared in accordance with the, Charities Statement of Recommended Practice (Charities SORP 2021), FRS102 and with the Charities Act 2011

b. Fund Accounting

General Funds represent the Funds of the Church that are not subject to any restrictions regarding their use and are available for application on the general purposes of the Church. These include Funds designated for a particular purpose by the Church.

Restricted funds are used in accordance with specific restrictions imposed by the donors or which have been raised by the charity for a particular purpose.

c. Incoming Resources

Offerings and Gift Aid donations have been included with immediate effect.

Income Tax recoverable on Gift Aid Donations has been recognized when claimable.

Legacies have been recognized when notified.

Rental income from the letting of Church premises has been included when earned.

Investment income is included in the accounts in the year in which it is receivable

All other income has been accounted for Gross at the time of receipt.

d. Resources expended

Expenditure is accounted for on an accruals basis and allocated to the appropriate heading in the accounts. Where expenditure is incurred and relates to more than one cost category it is apportioned in a way most appropriate to the purpose for which the expenditure was incurred.

The costs of generating funds relate to any costs associated with raising money for the charity. The Church does not make formal appeals for funds and therefore expenditure on these items is not material.

Charitable grants relate to sums agreed by the members to be donated from general funds in support of other charities, together with sums specifically donated by members and friends in direct support of the individual charities concerned. The charities, which are supported by the Church, are those organisations whose charitable objects are complementary to its work.

Volunteers carry out, most of the management without charge. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost to the volunteers for their service.

WEST WORTHING BAPTIST CHURCH

e. Tangible Fixed Assets and depreciation

i. Land and Buildings

The Church premises are included at an estimated market value, rather than the exorbitant insured value required for a possible rebuild. This is because a continual professional revaluation would incur significant costs, which would be onerous, compared with the additional benefit, gained by the user of the accounts.

The Manse premises 36 Upton Road was purchased in July 2018. The building is included at cost.

Depreciation has not been charged on the Church or Manse premises, because in the opinion of the Trustees, the residual value of the asset is not less than the original cost price.

ii. Fixtures, Fittings and Equipment

All Fixtures, Fittings and Equipment used within the Church premises have been depreciated on a straight line basis over four years, with the exception of the Organ.. Any individual item with a purchase price of £3,000 or less has been written off during the year. Where a straight replacement has been purchased such as the Church boiler, or major repairs like the car park, these have been written off during the year of purchase and are is not held as an asset.

iii. Organ

A new Organ was purchased at the end of 2003 and was being depreciated over ten years. This was fully depreciated at the end of 2013.

iv Sound System/Camera for Streaming

A decision was made in November 2020 to purchase a new sound system. This was installed in February 2021. The fund for music was used towards the cost and fundraising meant that the total cost was covered by May 2021. The amount raised is held in a restricted account to cover the cost of depreciation as it became due. This was fully depreciated at the end of 2024.

Anonymous donations were received to cover the cost of the installation of a Camera and system to facilitate the live streaming of services. This was installed in early November 2021. The amount raised was held in a restricted account to cover the cost of depreciation as it became due. This was fully depreciated at the end of 2024.

f. Pensions

The Church is a participating employer in a pension scheme known as the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, Previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a 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.

WEST WORTHING BAPTIST CHURCH

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%. 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

On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just are now providing financial backing for all pensions provided through the Scheme's DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022. This contribution ceased from November 2024 as no further contributions were necessary from the employers.

WEST WORTHING BAPTIST CHURCH

2. Legacies and Donations in Memory

During the year the following legacies and donations were received

	2024	2024	2023
	£	£	
Legacies :-			
Jill Flight	105,510		
James Bevan	5,000		
Dorothy Watson	1,000		
Sylvia Geary	500		
		112,010	
Donations in Memory:-			
Gwen & Alan Nichols	100	100	
Donations in memory 2023			2,400
		112,110	2,400

Charitable Activities

3. Charitable Rents

The Church works with some charities as part of its ministry in the community. The main recipients are Super Star Arts, who the Church partners with especially with the joint running of the Coffee Bar and Worthing Counselling Centre who have now moved into the offices upstairs. Other Charities include, Parkinsons Art Group, Deaf Club for the over 50's, Sky Full of Stories and Cruse counselling. They all pay some rent at a reduced rate to cover some of the costs of allowing the premises to be open for all.

Other Rents

Rooms are let out to other organisations for a reasonable rent in order to offset some costs. Relate vacated our premises when their lease ran out in July 2024 and it is not intended to issue any future lease.

4. Charitable Grants

	Unrestricted Funds		Restricted Funds	
	2024	2023	2024	2023
	£	£	£	£
Baptist World Mission	2,500	2,500	335	485
Home Mission	5,000	5,000		
Christian Aid	1,500	1,500	522	1,875
Worthing 4 Refugees				326
Worthing Food Foundation				20
Worthing Counselling Centre			330	
Turning Tides				244
Other Charitable Giving	844	660		
Legacy gifts	274	274		
	10,118	9,934	1,187	2,950

WEST WORTHING BAPTIST CHURCH

5. Charitable Activities

	Unrestricted Funds		Restricted Funds	
	2024	2023	2024	2023
	£	£	£	£
<u>Ministry and Outreach</u>				
Minister's stipend & expenses	30,100	27,900		
NI and Pension costs	3,621	3,363		
Pension Deficit Cont.	10	12		
Pulpit/Organist	175	300		
Manse costs	5,098	5,575		
Delegates fees and Subs	436	295		
Flowers			57	188
Social Activities				
Lunches	1,257	1,426		
Hospitality	267	455		
Recruitment	847			
Training:				
coffee bar/safeguarding	75	150		
<u>Children and Families Work</u>				
Messy				
Church/Sparrows/Youth	1,230	970		
Group/social events				
<u>Premises</u>				
Staff Costs	21,330	17,866		
Utility Charges	10,509	7,162		
Insurance	6,231	5,766		
Fabric and Equipment	12,713	9,667		
Equipment depreciation			3,528	3,525
Cleaning Materials and Equip.	3,780	3,606		
Drains and new boiler		1,434		8,500
Car Park resurfacing	14,237			
<u>Administration</u>				
Computer				
Equip./software	545	336		
Postage and Telephone	584	648		
Print/stationery and				
Leaflets	247	177		
Photocopying	551	470		
Professional Fees	860	1,007		
	<u>114,703</u>	<u>88,585</u>	<u>3,585</u>	<u>12,213</u>

WEST WORTHING BAPTIST CHURCH

6. Staff Costs

The average number of full time equivalent employees for the year was 1.81, made up of one full time and three part-time staff.

	2024	2023
	£	£
Wages & Salaries	49,651	44,421
National Insurance		0
Pension Costs	4,210	3,920
Ministers' Expenses	1,200	800
Other costs (manse costs)	5,098	5,575
	60,159	54,716

National Insurance costs were covered completely under the £5,000 rebate allowed under the current government initiative.

No employees were paid emoluments in excess of £60,000 during the year.

7. Trustees' Remuneration and Expenses

The Minister acts as one of the church's trustees in accordance with e.g. the Trust deed and received remuneration and other benefits in respect of her services as Minister, including the provision of manse accommodation.

It has been agreed by the Church in that the Minister's husband, a qualified plumber with his own business, ,Go-To Plumbing and Heating, be engaged in any plumbing and heating requirement at the Church. It was felt that this was in the Church's best interests and recorded as such in the minutes of the meeting.

No other remuneration or expenses have been paid to any other Trustee or to any person connected to them.

8. Employee Benefits

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan 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 the accruals in the balance sheet. The assets of the plan are held separately from the charity in an 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, it accounts for the plan as a defined contribution plan.

9. Independent Examiners Remuneration

An accrual has been shown in the accounts for a token gift to be given to the Independent Examiner in lieu of any remuneration

WEST WORTHING BAPTIST CHURCH

10. Indemnity Insurance

The Church Insurance Policy includes protection against any loss arising from the neglect or defaults of any Trustee or Employee and also to indemnify Trustees and Officers against the consequences of any neglect or default on their part. This is included at no increase of the normal premium and has been authorized by the Charity Commission.

11. Cash and Bank and Building Society and In Hand

	2024	2023
	£	£
CAF Bank Cheque Account	283	58
CAF Bank Gold Account	70,023	44,685
Baptist Union Fixed interest account (fixed to 30 th June)	23,054	22,112
Baptist Union Fixed interest account (fixed to 30 ^h April)	21,064	20,252
Baptist Union Fixed interest account (fixed to 29 th Feb)	41,003	25,000
Baptist Union 7 day notice account	16,714	16,276
Cambridge and Counties Bank	90,382	87,071
Family Building Society	78,719	12,448
Flower cash in hand	63	120
	341,305	228,022

An automatic transfer is set up with CAF Bank Ltd between the gold account and the cheque account so that money is only moved when a payment is cleared. This allows interest to accrue on the money held by CAF Bank.

The Church endeavours to hold its reserves in accounts to generate the best possible interest, whilst aiming that no account holds over the maximum amount applicable for compensation by the FSCS. Interest rates have been substantial during this year and money will be moved as appropriate. The current high rates are now all facing a drop which will probably continue. We currently hold accounts as follows, interest rates are at the end of December 2024 -

The Cambridge and Counties Bank is currently 4.5 % for 95 days notice

The Family Building Society is currently 4.05% for 45 days notice

The Church also continues to invest in the Baptist Union. Currently we hold three fixed accounts spread over the year and one variable which was equivalent to the Bank of England base rate. This was obviously not sustainable and has now reduced to 1.75%. Consequently as we are now receiving interest of 2.3% on the Gold account with CAF Bank, there is no requirement to move the money out of this account in day to day workings.

WEST WORTHING BAPTIST CHURCH

12. Creditors: amounts falling due within one year

	2024	2023
	£	£
Accruals – Utilities	2,116	1,502
HMRC	1,670	1,493
Other Creditors	4,411	6,431
	8,197	9,426

13. Debtors

	2024	2023
	£	£
Prepayments – Utilities	5,462	5,347
Accrued Income - Gift Aid Tax	2,133	2,392
Accrued Income - Interest	5,080	4,500
Other Debtors -	1,950	900
	14,625	13,139

14. Fixed Assets

	Land and Buildings	FF and Equipment	Investments	Total
	£	£	£	£
Gross Book Value				
- at 1st January 2024	815,000	98,589	0	913,589
Additions				
Sales and scrap				
- at 31st December 2024	815,000	98,589		913,589
-				
Depreciation				
- at 1st January 2024	0	(95,062)	0	(95,062)
Sales and scrap				
- Charge for the Year		(3527)		((3527)
- at 31st December 2024	0	(98,589)		(98,589)
Net Book Value	815,000	0		815,000

WEST WORTHING BAPTIST CHURCH

15. Statement of Funds

	At 1 Jan 2024	Income	Expenditure	Transfer s	Revaluation/ Asset gain	At 31 Dec 2024
	£	£	£	£		£
Unrestricted Funds						
General Church Fund	75,664	119,492	(107,823)			87,333
Legacy Reserve	106,237	20,600				126,837
Margaret Knight Legacy Reserve	30,199					30,199
Designated Funds						
UOP refurbishment	9,735	34,864	(14,237)			30,362
Outreach Fund		61,250				61,250
Social and ministry	5,537	3,161	(2,487)			6,211
Margaret Knight Pastoral Fund	4,242	1,510	(274)			5,478
Total Unrestricted Funds	231,614	240,877	(124,821)			347,670
Restricted Funds	£	£	£	£		£
Music/ sound Project	1,696		(1,696)			0
Camera Project	1,832		(1,832)			0
Flower Gifts	120		(57)			63
Christian Aid	0	522	(522)			0
Baptist World Mission	0	335	(335)			0
Home Mission						
Other Charitable Giving	0	330	(330)			0
Total Restricted Funds	3,648	1,187	(4,772)			63
Capital Fund	815,000					815,000
Total Funds	1,050,262	242,064	(129,593)			1,162,733

The General Reserve represents the free funds of the charity, which are not designated for particular purposes.

Income from Legacies, and donations given in memory, for general Church use are paid directly into this fund and then used for specific expenditure as agreed by the Church Meeting.

WEST WORTHING BAPTIST CHURCH

The Margaret Knight Legacy money was put aside in this fund in order to provide interest for use by the main Church fund. However this money can be spent as and when decided appropriate by the Church meeting.

The Use of Premises Refurbishment Fund receives 10% of the income from our use of premises, to help with maintenance costs. This fund is now held for major items of fabric when needed. After the receipt of the legacy from Jill Flight, the sum of £30,000 was designated to this account. This is to enable some major repairs and refurbishment for which we have not had the money to cover. The first of this was the re-surfacing of the car park which was undertaken in October for the sum of £14,237. We are now looking at quotes for the repainting and repairs to the outside of the church.

An Outreach Fund was set up also from the large legacy, with the sum of £60,000. This is to cover the cost of employing a Youth/Outreach worker for two years with associated costs. Advertising and recruitment has been undertaken during the year and we hope to appoint early in 2025

The social and ministry fund represents monies put aside from the Olive James legacy, which was designated for social and ministry events to which any related income is also incorporated. It has been agreed that this account will receive all income and cover expenditure from all youth work as well as church lunches and other church social events.

The Margaret Knight Pastoral Fund contains a sum of money put aside to be used in accordance with the lady's letter of wishes. A small amount was added to this fund during the year from the legacy of Jill Flight. One payment was made during the year to assist someone in need. The use of this money is agreed between the Minister and the Treasurer. However, the fund could be used in the future for other purposes if agreed by the Church meeting.

The Music Project purchased a new sound system in February 2021. As a capital item, the money was held in this account and depreciated over 4 years. Depreciation has been charged in 2024 and is now fully paid

The Camera project enabled the purchase and installation of a camera and system to enable the live streaming of Church services. The total was donated anonymously. As a capital item, the money was held in this account and depreciated over 4 years. Depreciation has been charged in 2024 and is now fully paid

The flower fund is monies donated and allocated for the Church's flower ministry. This was suspended in March 2020 at the time of the first lockdown. The income and expenditure in this account is now only used to provide flowers for special occasions.

The Christian Aid Fund is for monies donated and allocated for onward transmission to this charity.

The Baptist World Mission Fund is for monies donated for onward transmission to this charity.

The Home Mission Fund is for monies donated for onward transmission to this charity.

The Fund for other charitable giving is for monies donated for onward transmission to other charities as specified in note 4.

WEST WORTHING BAPTIST CHURCH

16. Analysis of net assets between funds

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2024	Total 2023
Tangible Fixed Assets	815,000			815,000	818,527
Current Assets	252,236	103,301	393	355,930	241,161
Current Liabilities	(7,867)		(330)	(8,197)	(9,426)
	1,059,369	103,301	63	1,162,733	1,050,262

17. Related Charities

The custodian Trustee of the Church is the Baptist Union Corporation Limited which is charity number 249635 and which is controlled by the Baptist Union Council. The Church is also a member of the Baptist Union of Great Britain, and the South Eastern Baptist Association.

The Church made a donation to the Baptist Union Home Mission Scheme as set out in note 4.

WEST WORTHING BAPTIST CHURCH
Independent Examiner's Report to the Trustees (Diaconate) of
West Worthing Baptist Church

I report on the accounts of the Church for the year ended 31 December 2024, which are set out on pages 11 to 23

Respective responsibilities of Trustees (Diaconate) and Examiner

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

It is my responsibility to:

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

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- the accounts do not comply with the applicable requirements covering the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a "true and fair" view which is not a matter considered as part of an independent examination.

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable proper understanding of the accounts to be reached.

Independent Examiner:

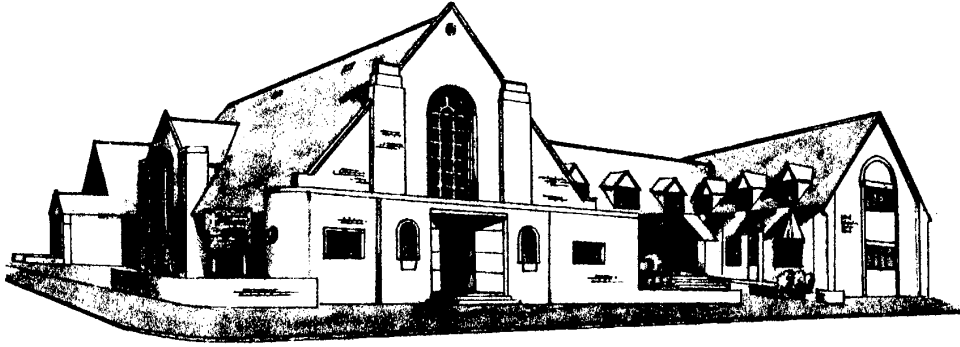
Date:

Terry Burstow
115 St Andrews Road,
Worthing, BN13 1HR

WEST WORTHING BAPTIST CHURCH

England & Wales - Charity number 1128701

Accounts



ANNUAL REPORT AND ACCOUNTS
OF
WEST WORTHING BAPTIST CHURCH
For the Year Ended 31st December 2023

WEST WORTHING BAPTIST CHURCH

Legal and Administrative Information

Minister and Diaconate (Trustees):

—

Revd. L Damascena	Minister
Mr B King	Secretary
Mrs J Valentine	Treasurer
Mrs E Clark	
Mr M Fitzalan-Hawkes	
Mr I Mann	
Mr R Saville BA Dip Arch	
Mrs Jean White	

Property Trustees

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

Church Address:

West Worthing Baptist Church
South Street
Tarring
Worthing
West Sussex
BN14 7LU

Bankers:

CAF Bank Limited

Independent Examiner:

Mr T L Burstow.
115 St Andrews Road
Worthing
West Sussex
BN13 1HR

WEST WORTHING BAPTIST CHURCH

Report of the Trustees for the year ended 31 December 2023

The Trustees are pleased to present their annual report together with the accounts for the year ended 31st December 2023. The Trustees have adopted the provisions of the Statement of Recommended Practice (Charity SORP 2021) Accounting and Reporting by Charities FRS 102, and The Charities Act 2011, in preparing the annual report and financial statements of the entity.

Charitable Object

The name of the charity is the West Worthing Baptist Church (hereafter referred to as the Church). The Church had been an excepted Charity, but was registered with the Charity Commission on the 20th March 2009, under Charity Number 1128701. The Church meets the definition of a public benefit entity under FRS102.

The Principal purpose of the charity is the advancement of the Christian faith according to the Baptist Declaration of Principle, to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world, as the Church shall determine.

Membership of the Baptist Union of Great Britain

The Church is a member of the Baptist Union of Great Britain (hereafter called the Union), and as such has lodged with the Union the Trust Deed relating to the use of the premises, which the Church occupies. In accordance with the constitution of the Union, the Church has authority for all matters relating to the running of the Church, provided that any decisions taken do not contravene the provisions of the Trust Deed, including the appointment of Ministers and all financial matters. The Church receives guidance from time to time from the Union on matters relating to its responsibilities as a charitable organisation. The Ministers it appoints must be accredited members of the Register of Ministers held by the Union.

Authority for day-to-day running of the Church

Authority is invested in the Church Meeting where only those who are members of the Church are allowed to vote. The Church has an open membership (the meaning of which is explained in the Church Constitution). The Church meeting elects a body of Deacons known as a Diaconate (who, together with the Minister, act as Trustees) and from whom are chosen a Treasurer and Secretary.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance, or may be raised by members 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.

The Diaconate currently consists of seven members. Eight is the normal number but one resigned in September 2022. Members normally serve for a period of three years, members concluding their current period of service at each AGM.

WEST WORTHING BAPTIST CHURCH

Report of the Trustees for the year ended 31 December 2023

Objects and Activities

Mission Statement

As members of the Christian Church,
we meet together for worship,
we seek to share the faith,
and are here as a community to care

Church Attendance and Worship

In order to achieve the principal objective, which is set out above, the Church provides a variety of activities both for its membership and for the community generally. 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 and one another in community. These activities are centred around, but not exclusive to the Sunday morning Worship.

During 2023, the congregation was invited to read through the whole Bible and many were invited to gather on Monday mornings in order to discuss their impressions of the readings. Sunday mornings were taken from the passages read in the week in order to further the people's understanding of what they had read. Furthermore, a monthly Bible study took place. A printed copy of a reading plan was given to every person along with weekly emails and encouragements.

During worship, the music group grew to include more instruments and voices. Half the music is still being provided by the organist on any given Sunday.

The church has continued its conversations during church meetings concerning the welcoming of members of the LGBT+ community as well as how to reach out to the community. The church was also asked to discuss the ordination of ministers who may be in a same sex relationship according to the consultation by the Baptist Union, which fit into the conversations we have been having for over a year now.

Ongoing Pastoral Care and Ministry

This year, the minister continued to count on the help of deacons and various members for visiting and overall provision of pastoral care, particularly that of elderly people who are either house bound or in care homes.

One deacon and one long standing member, a man and a woman, are tasked with pastoral care and leading the pastoral team which was formed this year aside from the deacons. This team meets regularly and continues to communicate needs to the minister. Most in the team phone or visit their pastoral contact regularly, sometimes as often as once a week depending on the needs of the contact, such as for elderly people who are vulnerable and living alone. The pastoral care leaders and the minister are looking to recruit one more person to the team and hopefully wean out of pastoral care those deacons who are not particularly suited to it. The minister continues to provide care alongside the team, but the existence of this team allows the minister time to visit some of the newer and younger members of the congregation.

WEST WORTHING BAPTIST CHURCH

Report of the Trustees for the year ended 31 December 2023

The fortnightly lunch on a Friday which began last year has now become a well established feature of church life. The majority of attendees being retired, but some who are not in work for other reasons also attend. The meals are charged on a voluntary donation basis, whereas some pay very little or nothing at all, but others offer more than is necessary to cover their meal. As a result, the church has made a surplus on most lunch days.

One homegroup has closed this year, but another has been set up which is well attended, and includes new church members. The coffee bar continues, which is now a registered “warm space” for anyone who wishes to be in the warm unconditionally of making a purchase. Messy church and Sparrow club continue, and a new Youth group has commenced fortnightly on Wednesdays, run by the minister and a few other volunteers. This includes a meal, Bible Study and fun activities and has seen an attendance of at least 7 teenagers. The church is looking for a youth worker who can continue and take this group forward but so far has had no appropriate response to adverts.

Junior church has also recommenced this year with more volunteers and a slightly more organized approach, though the experience is difficult for volunteers who never know what ages the children will be or how many, if any, there will be. The church looks to further structure the junior church in 2024, with the help of a potential youth leader.

Paid Employees

The Church adopts the guidance of the Baptist Union in matters relating to its paid employees. This includes meeting or exceeding suggested stipend requirements, annual holiday and pension provision (where this is required and adopted). Any contracts of employment post January 2001 follow guidelines laid down by the Union. Minimum wage requirements are met or exceeded.

Volunteers

The Church depends on the work and support of its volunteers to achieve the aims of the charity.

Letting and use of Premises

The Church has a policy of letting its premises for use by external organisations at an equitable rate in order to defray the running expenses of the premises which it occupies. By “external” organisations is meant those not directly connected with, and run by, the Church. These include the letting of a suite of rooms to the local branch of the national charity “Relate” on a long-term lease.

We were also pleased to be able to continue the rent of rooms by Superstar Arts, and to acknowledge a developing relationship in the building whereby we recognised and affirmed our commitment to one another and agreed to make joint grant applications where possible. Whilst the Church is pleased to let the premises to other organisations, SSA continues to be the main user of premises aside from the church itself. This in itself, provides a vulnerability to the Church’s finances in this respect.

WEST WORTHING BAPTIST CHURCH

Report of the Trustees for the year ended 31 December 2023

The partnership between the church and Superstar Arts, through the use of the coffee bar, has continued successfully and income has slowly increased. SSA runs the coffee bar on some of the days, whilst the church runs it on other days. All proceeds are shared, with some of the responsibility and costs being shared as well. This partnership has allowed the coffee bar to be opened to the community for longer hours every day. Because of this, we have registered as a “warm space” and welcome anyone who wishes to enjoy the heated area during opening hours irrespective of making a purchase.

Where the aims of any organisation, such as the local branch of Relate, are seen to be in line with the wider purposes of the church in its desire to support the community around it, the church claims exemption from the requirement to charge the full commercial rate for the use which is made of its premises and regards this approach as a way of giving support to that organisation. However, the current lease with Relate ends in July 2024 and to date we have not been able to ascertain their proposals for the future.

Achievements and Performance

The Church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas like fellowship, worship, learning and encouragement.

The church does not consider this fellowship and encouragement to be geared only to members or friends, but also to users of premises and neighbours who are in the wider community. We have been happy to provide access to the Church through the coffee bar, Sparrows, the mother and toddler group run by the church, Youth Group, Friday Lunch, and Messy Church. In so doing, the church hopes to be a positive force in the lives of families who are not connected to a place of worship-providing not only a space for them, but a source of friendship and care.

These provisions were not without challenge. Namely, the lower numbers of volunteers as some of our people now find themselves older and less energetic. However, there are still many who are strongly dedicated to the community.

Service to the Community

With the economic crisis that has developed during the year, the church has responded to various pleas from members of the local community for emergency food purchases, whilst they are on a waiting list for a local food bank which struggles to supply food for everyone. These were small tokens of assistance in the form of groceries and the Minister has made several contacts between the food bank and families in need.

The church continues to provide a warm space in the coffee bar to anyone who needs it and provides a space for families with young children via the mother and toddler group and messy church. Occasional events such as the Christmas Fun Day have also taken place.

WEST WORTHING BAPTIST CHURCH

Report of the Trustees for the year ended 31 December 2023

Other projects and programs during the year

The age and heavy use of the building means that the premises are in constant need of repair. The deacon who holds responsibility of caring for the premises has carried out minor repairs himself throughout the year. He has arranged for larger repairs to be carried out by external businesses once quotes have been obtained and agreed by the Diaconate. In an effort to better plan for future expense and repair requirements, the deacon has provided the trustees with a list of future repair needs in order of importance, and there will be planning meetings with an eye to the budget, and order of priority, in order to work through the list in the most efficient way.

Beyond the local, the Church supports the Baptist Missionary Society and the Home Mission Fund with financial contributions and continues its commitment to the national charity Christian Aid as well as one off fund raising for Worthing 4 Refugees and Turning Tides.

The Day-to- Day running of the Church

The Church, as always, relies heavily on volunteers, working alongside the minister and with the help of the Premises Administrator, who holds a part time paid role. Key responsibilities that many people are involved in are to be found in administering, security, cleaning and maintenance of premises. Throughout this year, one such responsibility was the renewal of Risk Assessments and continual review and amendment is a regular feature at deacons' meetings with the assistance of the Premises Administrator. Some members have taken up security responsibilities, such as checking premises in the evening and locking up when all groups have left.

The Church operates systems to ensure that all people working with children are appropriately vetted through the Disclosure and Barring Service.

Future Aims

Serious consideration must be given over the next few months, to meet the needs of the now several young people attending worship. This includes the ongoing search for a Youth Worker. The deacons are considering a placement student and have liaised with colleges to this end.

Financial Matters

We are very pleased to report a very successful year, when we have ended the year with a surplus on our general fund of £24,237.

Our Church members and congregation continued their support in monetary terms as well as in fellowship and care for each other, and the income from the letting of our premises played a very substantial part in the positive results.

WEST WORTHING BAPTIST CHURCH
Report of the Trustees for the year ended 31 December 2023

Many members and friends now contribute to the ongoing work of the Church by setting up a regular standing order. Cash offerings are still collected in a plate at the door. The income from Superstar Arts for their use of our premises is a major contributor to our rental income, although we now have many regular bookings with a variety of groups.

We remain conscious that we have been very reliant on a small number of very committed members and that a great proportion of them are advanced in years. However, we have been pleased to welcome a number of new members and friends into our fellowship, and have been encouraged that many have made commitments to the work of the Church in regular giving.

The financial report, our SOFA, shows a surplus for the year of £18,591 after the receipt of donations in memory totalling £2,400 and substantial emergency costs of £9,934.

We were able to place 10% of our income from the use of the premises, as agreed by the Church, into the Use of Premises Refurbishment Account. This, together with our previously held Refurbishment account has had substantial call on them during the year. There was major work on the drains in early 2023 and at the latter end, a requirement to replace the church boiler feeding the sanctuary and the hot water boiler in the kitchen. This has shown the wise move as we were able to cover these extra costs from these accounts, although we were grateful that some members were happy to offset some of the costs by fundraising.

We have been able to continue our direct support from our income to the Baptist Union Home Mission Fund, the BMS World Mission projects and the work of Christian Aid. Whilst other support has been given through the BMS Birthday Scheme, our Harvest and Christmas giving as well as a collection for Christian Aid week.

The fixed rates for Gas and Electricity through 2023 enabled our utility costs to remain reasonable, although the Gas price will increase from January 2024 as the first of the contracts comes to an end. However, we remain committed to providing a “warm space” for our community in the form of our Coffee Bar.

However, we remain conscious of the pressures of inflation, both on the Church’s direct costs, but also on both members and organisations contributing and using the premises. These could have a detrimental effect in the future, and we remain vigilant to future uncertainties.

WEST WORTHING BAPTIST CHURCH

Report of the Trustees for the year ended 31 December 2023

Investment Policy

Funds have been invested for the best return commensurate with their being available to further the Church's aims and commitments. The Church's reserves are held in Building Society accounts and the Baptist Union, where access is available on giving appropriate notice. Since interest rates have risen substantially and money is moved between accounts to obtain the best rates available.

The Church also continues to invest some monies with the Baptist Union in order that they are able to help other Churches in their building projects.

Reserves Policy and Risk Management; intentions for the future.

Having regard to advanced age of a number of its members and to the fact that most of its reserves derive from legacy money, the Church believes that it is right to maintain an effective level in its reserves against extraordinary capital expenditure and significantly reduced income.

However, the Church is committed to its work in the community. We remain conscious of the current level of inflation and will review budgets regularly to make sure that we are on top of future cost increases. The Budget reviewed in Autumn 2023 was able to confirm that we are on track to meet our commitments from reserves at least to the end of 2026.

The Church now derives around 37% of its income from letting the premises. With our current partnership with Superstar Arts, a charity working with adults with learning difficulties contributing around £24,000. This in itself makes the Church vulnerable to the future of that organisation. The suite of rooms currently leased to Relate is due to end the current lease on the 25th July 2024. To date we have been unable to establish their future intentions. We therefore must remain conscious of any possible future changes which might materialise in relation to these connections.

The Church is very aware that advancing years and cost inflation can put financial restraints on the commitment of its members and that reliance continues to be made on the letting of its premises in order to contribute to its day to day expenditure.

We also need to be aware that the age and size of our Church premises demands resources for its continual maintenance and major work will need to be undertaken in the not too distant future, to this end, funding opportunities are being explored to find ways of making the premises more eco compliant. A reduction in our income from offerings and lettings could have a detrimental effect in the future, and we remain vigilant to future uncertainties.

Risk assessment is ongoing.

WEST WORTHING BAPTIST CHURCH

Report of the Trustees for the year ended 31 December 2023

Trustees' Responsibilities

The Trustees are required to prepare accounts for each financial year, which give a true and fair view of the state of affairs of the Church and the surplus or deficit for that period. In preparing those accounts, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently,
- Make judgements and estimates that are reasonable and prudent, and
- Prepare the accounts on the going concern basis unless it is inappropriate to presume that the Church will continue in business.

The Trustees are responsible for maintaining proper records, which disclose with reasonable accuracy at any time the financial position of the Church. The Trustees are also responsible for safeguarding the assets of the Church and hence take reasonable steps for the prevention and detection of fraud and other irregularities.

Independent Examiner

The Independent Examiner is Terry Burstow

The report was approved by the Trustees on
and signed on their behalf by

Brian King

Secretary

WEST WORTHING BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2023

	<u>Note</u>	<u>Unrestricted</u> <u>Funds</u> <u>£</u>	<u>Restricted</u> <u>Funds</u> <u>£</u>	<u>Capital</u> <u>£</u>	<u>TOTAL</u> <u>2023</u> <u>£</u>	<u>Total</u> <u>2022</u> <u>£</u>
<u>Income and Endowments from:</u>						
Donations and Legacies						
Offerings		62,941			62,941	58,133
Donations		8,057	2,972		11,029	11,385
Legacies	2				0	3,280
Charitable Activities						
General Fundraising		665			665	343
Rent	3	6,500			6,500	6,500
Use of Premises		40,107			40,107	38,235
Coffee Bar		3,508			3,508	3,255
Other Receipts		1,230			1,230	1,295
Interest		6,293			6,293	2,357
Other						
Other Income – Furlough / Grant					0	9,380
Other Income – Insurance Claim					0	2,309
TOTAL INCOMING RESOURCES		129,301	2,972		132,273	136,472
<u>Expenditure on:</u>						
Cost of Generating Funds						
		0			0	0
Charitable Activities						
Charitable Grants	4	9,934	2,950		12,884	13,727
Charitable Activities	5	88,585	12,213		100,798	107,221
TOTAL RESOURCES EXPENDED		98,519	15,163		113,682	120,948
Net resources before transfers		30,782	(12,191)		18,591	15,524
Transfers between Funds		0			0	
Net Resources after Transfers		30,782	(12,191)		18,591	15,524
Other recognised gains/losses						
Actuarial gains/(losses) on defined benefit pension schemes		0			0	17,589
Profit on Disposal of Fixed Assets						
Net Movement in Funds for the year		30,782	(12,191)		18,591	33,113
Funds B/Fwd 1st January 2022		200,832	15,839	815,000	1,031,671	998,558
TOTAL FUNDS C/FWD 31ST DEC. 2022		231,614	3,648	815,000	1,050,262	1,031,671

WEST WORTHING BAPTIST CHURCH

BALANCE SHEET AS AT THE 31ST DECEMBER 2023

			<u>2023</u>		<u>2022</u>
	Note	£	£	£	£
FIXED ASSETS					
Tangible fixed Assets	14		818,527		822,052
			818,527		822,052
CURRENT ASSETS					
Stock					
Debtors	13	13,139		10,414	
Cash in hand and at bank	11	228,022		206,359	
		241,161		216,773	
CREDITORS: Amounts falling due within one year	12	(9,426)	231,734	(7,154)	209,619
Net Assets excluding pension liability					
			1,050,262		1,031,671
TOTAL NET ASSETS					
			1,050,262		1,031,671
CHARITY FUNDS	15				
Unrestricted Funds		212,100		185,463	
Designated Funds		19,514		15,369	
Restricted Funds		3,648	235,262	15,839	216,671
Capital Fund			815,000		815,000
TOTAL CHARITY FUNDS					
			1,050,262		£1,031,671

The notes on pages 11-23 form an integral part of these accounts

The accounts were approved by the Trustees on
and signed on their behalf

Secretary signed

Brian King

Treasurer signed

Jean Valentine

WEST WORTHING BAPTIST CHURCH

1. Accounting Policies

a. Basis of Preparation

The accounts are prepared in accordance with the, Charities Statement of Recommended Practice (Charities SORP 2021), FRS102 and with the Charities Act 2011

b. Fund Accounting

General Funds represent the Funds of the Church that are not subject to any restrictions regarding their use and are available for application on the general purposes of the Church. These include Funds designated for a particular purpose by the Church.

Restricted funds are used in accordance with specific restrictions imposed by the donors or which have been raised by the charity for a particular purpose.

c. Incoming Resources

Offerings and Gift Aid donations have been included with immediate effect.

Income Tax recoverable on Gift Aid Donations has been recognized when claimable.

Legacies have been recognized when notified.

Rental income from the letting of Church premises has been included when earned.

Investment income is included in the accounts in the year in which it is receivable

All other income has been accounted for Gross at the time of receipt.

d. Resources expended

Expenditure is accounted for on an accruals basis and allocated to the appropriate heading in the accounts. Where expenditure is incurred and relates to more than one cost category it is apportioned in a way most appropriate to the purpose for which the expenditure was incurred.

The costs of generating funds relate to any costs associated with raising money for the charity. The Church does not make formal appeals for funds and therefore expenditure on these items is not material.

Charitable grants relate to sums agreed by the members to be donated from general funds in support of other charities, together with sums specifically donated by members and friends in direct support of the individual charities concerned. The charities, which are supported by the Church, are those organisations whose charitable objects are complementary to its work.

Volunteers carry out, most of the management without charge. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost to the volunteers for their service.

WEST WORTHING BAPTIST CHURCH

e. Tangible Fixed Assets and depreciation

i. Land and Buildings

The Church premises are included at an estimated market value, rather than the exorbitant insured value required for a possible rebuild. This is because a continual professional revaluation would incur significant costs, which would be onerous, compared with the additional benefit, gained by the user of the accounts. The Manse premises 36 Upton Road was purchased in July 2018. The building is included at cost.

Depreciation has not been charged on the Church or Manse premises, because in the opinion of the Trustees, the residual value of the asset is not less than the original cost price.

ii. Fixtures, Fittings and Equipment

All Fixtures, Fittings and Equipment used within the Church premises have been depreciated on a straight line basis over four years, with the exception of the Organ.. Any individual item with a purchase price of £3,000 or less has been written off during the year. Where a straight replacement has been purchased such as the Church boiler, this has been written off during the year of purchase and is not held as an asset.

iii. Organ

A new Organ was purchased at the end of 2003 and was being depreciated over ten years. This was fully depreciated at the end of 2013.

iv Sound System/Camera for Streaming

A decision was made in November 2020 to purchase a new sound system. This was installed in February 2021. The fund for music was used towards the cost and fundraising meant that the total cost was covered by May 2021. The amount raised is held in a restricted account to cover the cost of depreciation as it becomes due.

Anonymous donations were received to cover the cost of the installation of a Camera and system to facilitate the live streaming of services. This was installed in early November 2021. The amount raised is held in a restricted account to cover the cost of depreciation as it becomes due.

f. Pensions

The Church is a participating employer in a pension scheme known as the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, Previously know as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a 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.

WEST WORTHING BAPTIST CHURCH

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%. 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

On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just are now providing financial backing for all pensions provided through the Scheme's DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022.

WEST WORTHING BAPTIST CHURCH

2. Legacies and Donations in Memory

During the year the following legacies and donations were received

	2023 £	2023 £	2022
Legacies :-			
Howard Kent			3,280
Donations in Memory:-			
Gillian and Barbara Monk	1,250		
Anon	900		
Jo Wood	100		
Gladys Dunning	150		
Scott Avinou			50
		2,400	
		2400	3,330

3. Rents

The current lease with Relate, who have offices within our premises, is due to expire in July 2024

	£ 2023	£ 2022
Relate	6,500	6,500
	6,500	6,500

Charitable Activities

4. Charitable Grants

	Unrestricted Funds		Restricted Funds	
	2023	2022	2023	2022
	£	£	£	£
Baptist World Mission	2,500	2,500	485	1,996
Home Mission	5,000	4,600		
Christian Aid	1,500	1,500	1,875	1,055
Worthing 4 Refugees			326	
Worthing Food Foundation			20	671
Operation Agri				560
Turning Tides			244	
Other Charitable Giving	660	845		
Legacy gifts	274			
	9,934	9,445	2,950	4,282

WEST WORTHING BAPTIST CHURCH

5. Charitable Activities

	Unrestricted Funds		Restricted Funds	
	2023	2022	2023	2022
	£	£	£	£
<u>Ministry and Outreach</u>				
Minister's stipend & expenses	27,900	25,431		
NI and Pension costs	3,363	3,123		
Pension Deficit Cont.	12	2,192		
Pulpit/Organist	300	346		
Manse costs	5,575	4,970		
Delegates fees and Subs	295	427		
Flowers			188	24
Social Activities				
Lunches	1,426	1,242		
Hospitality	455	186		
Training:				
coffee bar/safeguarding	150	206		
<u>Children and Families Work</u>				
Messy				
Church/Sparrows/Youth	970	454		
Group/social events				
<u>Premises</u>				
Staff Costs	17,866	20,142		
Utility Charges	7,162	6,551		
Insurance	5,766	4,968		
Fabric and Equipment	9,667	13,325		
Equipment depreciation			3,525	5,542
Cleaning Materials and Equip.	3,606	3,034		
Drains and new boiler	1,434		8,500	
Disabled Toilet				9,380
New Oven		2,994		
<u>Administration</u>				
Computer				
Equip./software	336	609		
Postage and Telephone	648	655		
Print/stationery and				
Leaflets	177	269		
Photocopying	470	353		
Professional Fees	1,007	798		
	<u>88,585</u>	<u>92,275</u>	<u>12,213</u>	<u>14,946</u>

WEST WORTHING BAPTIST CHURCH

6. Staff Costs

The average number of full time equivalent employees for the year was 1.75, made up of one full time and three part-time staff.

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	2023	2022
	£	£
Wages & Salaries	44,421	44,130
National Insurance	0	0
Pension Costs	3,920	6,078
Ministers' Expenses	800	681
Other costs (manse costs)	5,575	4,970
	54,716	55,859

National Insurance costs were covered completely under the £5,000 rebate allowed under the current government initiative.

No employees were paid emoluments in excess of £60,000 during the year.

7. Trustees' Remuneration and Expenses

The Minister acts as one of the church's trustees in accordance with e.g. the Trust deed and received remuneration and other benefits in respect of her services as Minister, including the provision of manse accommodation.

It has been agreed by the Church in that the Minister's husband, a qualified plumber with his own business, ,Go-To Plumbing and Heating, be engaged in any plumbing and heating requirement at the Church. It was felt that this was in the Church's best interests and recorded as such in the minutes of the meeting.

No other remuneration or expenses have been paid to any other Trustee or to any person connected to them.

8. Employee Benefits

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan 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 the accruals in the balance sheet. The assets of the plan are held separately from the charity in an 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, it accounts for the plan as a defined contribution plan.

9. Independent Examiners Remuneration

An accrual has been shown in the accounts for a token gift to be given to the Independent Examiner in lieu of any remuneration

WEST WORTHING BAPTIST CHURCH

10. Indemnity Insurance

The Church Insurance Policy includes protection against any loss arising from the neglect or defaults of any Trustee or Employee and also to indemnify Trustees and Officers against the consequences of any neglect or default on their part. This is included at no increase of the normal premium and has been authorized by the Charity Commission.

11. Cash and Bank and Building Society and In Hand

	2023	2022
	£	£
CAF Bank Cheque Account	58	100
CAF Bank Gold Account	44,685	38,939
Baptist Union Fixed interest account (fixed to 30 th June)	22,112	21,678
Baptist Union Fixed interest account (fixed to 30 ^h April)	20,252	20,002
Baptist Union Fixed interest account (fixed to 29 th Feb)	25,000	
Baptist Union 7 day notice account	16,276	27,596
Cambridge and Counties Bank	87,071	85,664
Family Building Society	12,448	12,217
Flower cash in hand	120	163
	228,022	206,359

An automatic transfer is set up with CAF Bank Ltd between the gold account and the cheque account so that money is only moved when a payment is cleared. This allows interest to accrue on the money held by CAF Bank.

The Church endeavours to hold its reserves in accounts to generate the best possible interest, whilst aiming that no account holds over the maximum amount applicable for compensation by the FSCS. Interest rates have increased substantially during this year and money is being moved as appropriate. The current high rates may drop during 2024. We currently hold accounts as follows, interest rates are at the end of December 2023 -

The Cambridge and Counties Bank 95 days notice account currently is 4.3%

The Family Building Society. Interest was the lowest rate, but the account was being kept open for future use. However, the current rate is now 3.7%. It requires 45 days notice, Money may be moved to take advantage of this.

The Church also continues to invest in the Baptist Union. Currently we hold three fixed accounts spread over the year and one variable rate 7 day notice account. When The 7 day notice account was opened it was paying the equivalent of the Bank of England base rate but this was obviously not sustainable and has now reduced to 2.5%. Consequently as we are now receiving interest of 2.5% on the Gold account with Caf Bank, there is no requirement to move the money out of this account in day to day workings.

WEST WORTHING BAPTIST CHURCH

12. Creditors: amounts falling due within one year

	2023	2022
	£	£
Accruals – Utilities	1,502	1,530
Inland Revenue	1,493	1,306
Other Creditors	6,431	4,318
	9,426	7,154

13. Debtors

	2023	2022
	£	£
Prepayments – Utilities	5,347	4,737
Accrued Income - Gift Aid Tax	2,392	2,412
Accrued Income - Interest	4,500	1,965
Other Debtors -	900	1,300
	13,139	10,414

14. Fixed Assets

	Land and Buildings	FF and Equipment	Investments	Total
	£	£	£	£
Gross Book Value				
- at 1st January 2023	815,000	98,589	0	913,589
Additions				
Sales and scrap				
- at 31st December 2023	815,000	98,589		913,589
-				
Depreciation				
- at 1st January 2023	0	(91,537)	0	(91,537)
Sales and scrap				
- Charge for the Year		(3,525)		(3,525)
- at 331st December 2023	0	(95,062)		(95,062)
Net Book Value	815,000	3,527		818,527

WEST WORTHING BAPTIST CHURCH

15. Statement of Funds

	At 1 Jan 2023	Income	Expenditure	Transfer s	Revaluation/ Asset gain	At 31 Dec 2023
	£	£	£	£		£
Unrestricted Funds						
General Church Fund	51,427	118,651	(94,414)			75,664
Legacy Reserve	103,837	2,400				106,237
Margaret Knight Legacy Reserve	30,199					30,199
Designated Funds						
UOP refurbishment	6,422	4,747	(1,434)			9,735
Social and ministry	4,431	3,503	(2,397)			5,537
Margaret Knight Pastoral Fund	4,516		(274)			4,242
Total Unrestricted Funds	200,832	129,301	(98,519)			231,614
Restricted Funds	£	£	£	£		£
Refurbishment a/c	8,500		(8,500)			0
Music/ sound Project	3,390		(1,694)			1,696
Camera Project	3,663		(1,831)			1,832
Flower Gifts	243	65	(188)			120
Christian Aid	0	1,875	(1,875)			0
Baptist World Mission	0	485	(485)			0
Home Mission						
Other Charitable Giving	43	547	(590)			0
Total Restricted Funds	15,839	2,972	(15,163)			3,648
Capital Fund	815,000					815,000
Total Funds	1,031,671	132,273	(113,682)			1,050,262

The General Reserve represents the free funds of the charity, which are not designated for particular purposes.

Income from Legacies, and donations given in memory, for general Church use are paid directly into this fund and then used for specific expenditure as agreed by the Church Meeting.

WEST WORTHING BAPTIST CHURCH

The Margaret Knight Legacy money was put aside in this fund in order to provide interest for use by the main Church fund. However this money can be spent as and when decided appropriate by the Church meeting.

The Use of Premises Refurbishment Fund receives 10% of the income from our use of premises, to help with maintenance costs. This fund is now held for major items of fabric when needed. During 2023 it has been used to fund the balance of the church new boiler cost. It will also be used for providing an electric hot water boiler for the kitchen when this is installed in January. The previous gas water heater in the kitchen and the sanctuary boiler were condemned at the annual service.

The social and ministry fund represents monies put aside from the Olive James legacy, which was designated for social and ministry events to which any related income is also incorporated. It has been agreed that this account will receive all income and cover expenditure from all youth work as well as church lunches and other church social events.

The Margaret Knight Pastoral Fund contains a sum of money put aside to be used in accordance with the lady's letter of wishes. One payment was made during the year to assist someone in need. The use of this money is agreed between the Minister and the Treasurer. However, the fund could be used in the future for other purposes if agreed by the Church meeting.

The Refurbishment account is money donated specifically or transferred for special items of fabric expenditure agreed by the church meeting. This was kept for major emergency repairs where appropriate. This has been used during 2023 to pay for drain repairs, and the majority of the cost of a new boiler to heat the church. The previous boiler was condemned at its annual service. This account has now been fully spent.

The Music Project purchased a new sound system in February 2021. As a capital item, it will be depreciated over four years. The cost is now held in this account until fully depreciated.

The Camera project enabled the purchase and installation of a camera and system to enable the live streaming of Church services. The total was donated anonymously. As a capital item, it will be depreciated over four years so the cost for this will be shown in this account until fully depreciated

The flower fund is monies donated and allocated for the Church's flower ministry. This was suspended in March 2020 at the time of the first lockdown. The income and expenditure in this account is now only used to provide flowers for special events.

The Christian Aid Fund is for monies donated and allocated for onward transmission to this charity.

The Baptist World Mission Fund is for monies donated for onward transmission to this charity.

The Home Mission Fund is for monies donated for onward transmission to this charity.

The Fund for other charitable giving is for monies donated for onward transmission to other charities as specified in note 4.

WEST WORTHING BAPTIST CHURCH

16. Analysis of net assets between funds

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2023	Total 2022
Tangible Fixed Assets	818,527			818,527	822,053
Current Assets	217,673	19,514	3,974	241,161	216,772
Current Liabilities	(9,100)		(326)	(9,426)	(7,154)
	1,027,100	19,514	3,648	1,050,262	1,031,671

17. Related Charities

The custodian Trustee of the Church is the Baptist Union Corporation Limited which is charity number 249635 and which is controlled by the Baptist Union Council. The Church is also a member of the Baptist Union of Great Britain, and the South Eastern Baptist Association.

The Church made a donation to the Baptist Union Home Mission Scheme as set out in note 4.

WEST WORTHING BAPTIST CHURCH

Independent Examiner's Report to the Trustees (Diaconate) of West Worthing Baptist Church

I report on the accounts of the Church for the year ended 31 December 2023, which are set out on pages 11 to 23

Respective responsibilities of Trustees (Diaconate) and Examiner

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

It is my responsibility to:

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

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- the accounts do not comply with the applicable requirements covering the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a "true and fair" view which is not a matter considered as part of an independent examination.

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable proper understanding of the accounts to be reached.

Independent Examiner:

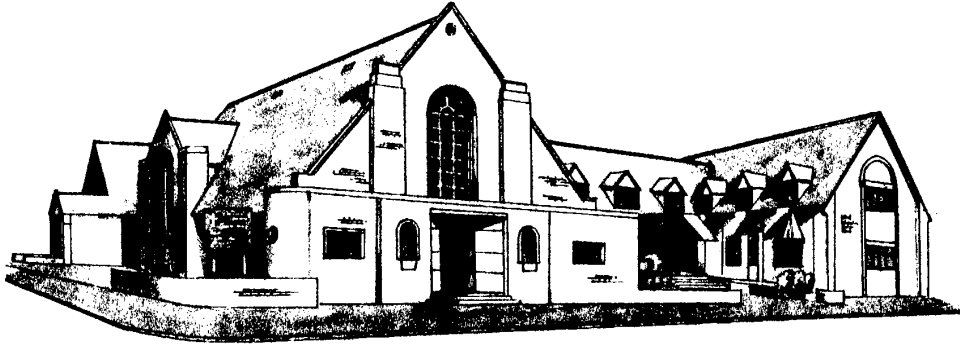
Date:

Terry Burstow
115 St Andrews Road,
Worthing, BN13 1HR

WEST WORTHING BAPTIST CHURCH

England & Wales - Charity number 1128701

Accounts



ANNUAL REPORT AND ACCOUNTS
OF
WEST WORTHING BAPTIST CHURCH
For the Year Ended 31st December 2022

WEST WORTHING BAPTIST CHURCH

Legal and Administrative Information

Minister and Diaconate (Trustees):

—

Revd. L Damascena	Minister
Mr B King	Secretary
Mrs J Valentine	Treasurer
Mrs E Clark	
Mr M Fitzalan-Hawkes	
Mr I Mann	
Mr R Saville BA Dip Arch	
Mr D Standing	Resigned 24 th February 2022
Mrs M Warner	Resigned 22 nd September 2022
Mrs Jean White	Appointed 24 th February 2022

Property Trustees

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

Church Address:

West Worthing Baptist Church
South Street
Tarring
Worthing
West Sussex
BN14 7LU

Bankers:

CAF Bank Limited

Independent Examiner:

Mr T L Burstow.
115 St Andrews Road
Worthing
West Sussex
BN13 1HR

WEST WORTHING BAPTIST CHURCH

Report of the Trustees for the year ended 31 December 2022

The Trustees are pleased to present their annual report together with the accounts for the year ended 31st December 2022. The Trustees have adopted the provisions of the Statement of Recommended Practice (Charity SORP 2021) Accounting and Reporting by Charities FRS 102, and The Charities Act 2011, in preparing the annual report and financial statements of the entity.

Charitable Object

The name of the charity is the West Worthing Baptist Church (hereafter referred to as the Church). The Church had been an excepted Charity, but was registered with the Charity Commission on the 20th March 2009, under Charity Number 1128701. The Church meets the definition of a public benefit entity under FRS102.

The Principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world, as the Church shall determine.

Membership of the Baptist Union of Great Britain

The Church is a member of the Baptist Union of Great Britain (hereafter called the Union), and as such has lodged with the Union the Trust Deed relating to the use of the premises, which the Church occupies. In accordance with the constitution of the Union, the Church has authority for all matters relating to the running of the Church, provided that any decisions taken do not contravene the provisions of the Trust Deed, including the appointment of Ministers and all financial matters. The Church receives guidance from time to time from the Union on matters relating to its responsibilities as a charitable organisation. The Ministers it appoints must be accredited members of the Register of Ministers held by the Union.

Authority for day-to-day running of the Church

Authority is invested in the Church Meeting where only those who are members of the Church are allowed to vote. The Church has an open membership (the meaning of which is explained in the Church Constitution). The Church meeting elects a body of Deacons known as a Diaconate (who, together with the Minister, act as Trustees) and from whom are chosen a Treasurer and Secretary.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance, or may be raised by members 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.

Make-up of Diaconate (Trustees)

The Diaconate currently consists of seven members. Eight is the normal number but one resigned in September 2022. Members normally serve for a period of three years, three members concluding their current period of service at each AGM.

WEST WORTHING BAPTIST CHURCH

Report of the Trustees for the year ended 31 December 2022

Objects and Activities

Mission Statement

As members of the Christian Church,
we meet together for worship,
we seek to share the faith,
and are here as a community to care

Church Attendance and Worship

In order to achieve the principal objective, which is set out above, the Church provides a variety of activities both for its membership and for the community generally. 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 and one another in community. These activities are centred around, but not exclusive to the Sunday morning Worship.

During 2022, a baptism class was provided for 4 baptismal candidates. Three of them had their own class as they are teenagers and required a class suitable for their target age. The minister provided classes for the fifth candidate. All five made the decision to be baptised and the meetings for the teenagers have continued until the end of the year. Another group that was created was the Bible Study group, which met monthly.

Two music groups were also formed, thanks to the joining of new members who brought musical talents with them and some experience of church music. These have alternated during services, with half the music still being provided by the organist.

The church as a faith organisation, aims to welcome everyone irrespective of their lifestyle or background. As such, church meeting spent some time during 2022 discussing a declaration that would express the commitment of love and welcome. The final wording of this declaration has been agreed as: *"We promise to welcome, respect and love all people regardless of race, sex, language, ability, social standing and sexual orientation, including members of the LGBT+ community."*

All people in the statement above are welcome in our church to not only attend services, join homegroups and any events but also to become full members of the church according to their faith in Christ. This includes taking communion, experiencing baptism, opportunities for volunteering, partaking in voting and decision-making during meetings. Members of this church agree to welcome everyone with equal love, friendship and acceptance.

The meeting unanimously agreed to this wording and all new members who have joined during the course of the year have been presented with it and have also been asked to agree at a private meeting with the minister. The church hopes that this statement will prove effective in inviting members of minorities to feel safe and welcome in the church and avoid, where possible, any occurrence of prejudice on the part of members toward newcomers, however unintended that may be.

WEST WORTHING BAPTIST CHURCH

Report of the Trustees for the year ended 31 December 2022

Ongoing Pastoral Care and Ministry

As the first year with only one minister, pastoral care has changed slightly. The minister has counted on the help of deacons and various members for visiting and overall provision of pastoral care, particularly that of elderly people who are either house bound or in care homes.

Two deacons were tasked with overseeing the pastoral care of members and the wider congregation, carrying greater pastoral responsibility under the leadership of the Minister. They have been invaluable to many who have become home bound or gone into full time care as well as many others. With the arrival of new members and several attendees, with widespread needs for pastoral care, time has become more strained. However, the pastoral deacons spent countless hours visiting, phoning and updating others on the needs of those who were in need of practical help or prayers. Rev Hazel Sherman has also assisted from the hospital, visiting those of the congregation who were receiving hospital care and updating the minister and pastoral deacons of their progress.

As the year drew to a close, one of the pastoral deacons resigned, whilst the remaining pastoral deacon has strengthened his commitment to those who are in need of care. The minister continues to oversee this care, with continued help from deacons and members who understand well the aim of ministry.

The church has recommenced a regular lunch which is now held fortnightly on a Friday and sees not only elderly members of the local community, but also people connected with the church of all ages. A few volunteers were found and after beginning with catered meals at first, with much help from one of the deacons, the Friday lunch has now begun to cook its own meals in house, thus hopefully lowering costs so that meals can be charged on a voluntary donation basis. Several people are involved in assisting with shopping, cooking, washing up and serving and attendance has slowly risen over the course of the year.

Other activities continue as before, such as homegroups, Bible study, Messy church and Sparrow club as well as the coffee bar space which is now a registered "warm space" for anyone who wishes to be in the heated space, unconditionally of making a purchase from the coffee bar.

Paid Employees

The Church adopts the guidance of the Baptist Union in matters relating to its paid employees. This includes meeting or exceeding suggested stipend requirements, annual holiday and pension provision (where this is required and adopted). Any contracts of employment post January 2001 follow guidelines laid down by the Union. Minimum wage requirements are met or exceeded.

Volunteers

The Church depends on the work and support of its volunteers to achieve the aims of the charity.

WEST WORTHING BAPTIST CHURCH

Report of the Trustees for the year ended 31 December 2022

Letting and use of Premises

The Church has a policy of letting its premises for use by external organisations at an equitable rate in order to defray the running expenses of the premises which it occupies. By “external” organisations is meant those not directly connected with, and run by, the Church. These include the letting of a suite of rooms to the local branch of the national charity “Relate” on a long-term lease.

We were also pleased to be able to continue the rent of rooms by Superstar Arts, and to acknowledge a developing relationship in the building whereby we recognised and affirmed our commitment to one another and agreed to make joint grant applications where possible. Whilst some groups who previously used our premises have not returned, many of them have and there are some who have begun using the premises that had not before. However, with the increase in usage by Superstar Arts during lockdowns, SSA continues to be the main user of premises aside from the church itself.

The partnership between the church and Superstar Arts, through the use of the coffee bar, has continued successfully and income has slowly increased. SSA runs the coffee bar on some of the days, whilst the church runs it on other days. All proceeds are shared, with some of the responsibility and costs being shared as well. This partnership has allowed the coffee bar to be opened to the community for longer hours every day. Because of this, we have registered as a “warm space” and welcome anyone who wishes to enjoy the heated area during opening hours irrespective of making a purchase.

Where the aims of any organisation, such as the local branch of Relate, are seen to be in line with the wider purposes of the church in its desire to support the community around it, the church claims exemption from the requirement to charge the full commercial rate for the use which is made of its premises and regards this approach as a way of giving support to that organisation.

Achievements and Performance

The Church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas like fellowship, worship, learning and encouragement.

The church does not consider this fellowship and encouragement to be geared only to members or friends, but also to users of premises and neighbours who are in the wider community. We have been happy to provide access to the Church through the coffee bar, Sparrows, the mother and toddler group run by the church, and Messy Church. In so doing, the church hopes to be a positive force in the lives of families who are not connected to a place of worship- providing not only a space for them but a source of friendship and care.

These provisions were not without challenge. Namely, the lower numbers of volunteers as some of our people now find themselves older and less energetic. However, there are still many who are strongly dedicated to the community.

WEST WORTHING BAPTIST CHURCH

Report of the Trustees for the year ended 31 December 2022

Service to the Community

With the economic crisis that has developed during the year, the church has responded to various pleas from members of the local community for emergency food purchases whilst on a waiting list for a local food bank that struggled to supply food for everyone. These were small tokens of assistance in the form of groceries and several contacts made between the food bank and families by the minister.

The church continues to provide a warm space in the coffee bar to anyone who needs it and provides a space for families with young children via the mother and toddler group and messy church. Occasional events such as the Christmas Fun Day have also taken place again for the first time since the pandemic.

Other projects and programs during the year

We were pleased following the receipt of an Awards For All grant from the National Lottery that the disabled toilet was completely refurbished. The church funded and installed a new radiator, as well as a new cooker in the kitchen, partly funded by SSA.

The many challenges of maintaining a large building with a group of mainly volunteers has led the trustees to appoint one deacon with the responsibility to oversee repairs and maintenance. This person has carried out minor repairs himself, throughout the year, and has arranged for larger repairs to be carried out by external businesses.

Beyond the local, the Church supports the Baptist Missionary Society and the Home Mission Fund with financial contributions and continues its commitment to the national charity Christian Aid.

The Day-to- Day running of the Church

This, as always, relies heavily on volunteers, working alongside the minister and with the help of the Premises Administrator, who holds a part time paid role. Key responsibilities that many people are involved in are to be found in administrating, security, cleaning and maintenance of premises. Throughout this year, one such responsibility was the renewal of Risk Assessments and their amending continued to be a regular feature at deacons' meetings with the assistance of the Premises Administrator. Some members have taken up security responsibilities, such as checking premises in the evening and locking up when all groups have left.

The Church operates systems to ensure that all people working with children are appropriately vetted through the Disclosure and Barring Service.

Future Aims

Serious consideration must be given over the next few months, to meet the needs of the now several young people attending worship.

WEST WORTHING BAPTIST CHURCH

Report of the Trustees for the year ended 31 December 2022

Financial Matters

We are very pleased to report a successful year, when we have been able, for the first time in many years, to end the year with a surplus on our general fund of £13,599.

Our Church members and congregation continued their support in monetary terms as well as in fellowship and care for each other and the income from the letting of our premises played a very substantial part in the positive results.

The financial report, our SOFA, shows a surplus for the year of £33,113 after the receipt of a legacy and a donation in memory totalling £3,330, and due to a buy in of the Baptist Pension Scheme with an insurance company, where we were able to write off our pension debt completely..

Many members and friends now contribute to the ongoing work of the church by setting up a regular standing order. Cash offerings are still collected in a plate at the door. The income from Superstar Arts for their use of our premises is a major contribution to our rental income, although we now have many regular bookings with a variety of groups.,

We were able to place 10% of our income from the use of the premises, as agreed by the Church into the Use of Premises Refurbishment Account . This will be used for major projects of refurbishment of which the Church is in great need.

Since the end of 2021, continuing with one Minister, made it a definite aim to make sure that we were able to meet our day to day expenditure in future from current income. It was decided to reduce our giving to the BMS so that, together with our contribution to Christian aid, our home giving and overseas giving were similar vein. We were fortunate that we had obtained fixed rates for Gas and Electricity prior to the energy crisis towards the end of the year. This enables us to go forward into 2023 being able to provide the community with a “warm space” without fear of extensive cost increases.

However, we remain conscious that on present predictions, 2024 will show extensive increases in gas prices which will inevitably increase our expenditure. We also remain conscious that we are very reliant on a small number of very committed members and that a great proportion of our regular givers are advanced in years. Therefore, a reduction in our income from offerings and donations could have a detrimental effect in the future and we remain vigilant to future uncertainties.

An application to the National Lottery, Awards for All, was successful in obtaining a grant for the total refurbishment of the disabled toilet facilities. This grant had been held in the balance sheet as a creditor at the end of last year and following the work completed in January, both the grant and the expenditure have been recognised in this year's accounts.

WEST WORTHING BAPTIST CHURCH

Report of the Trustees for the year ended 31 December 2022

Due to the accounting requirements of FRS102 and SORP2015, where a Church is in a multi employer defined benefit scheme, and where there has been an agreed deficit contribution funding plan, this liability had to be recognised on the balance sheet. However, in the summer of 2022, The Baptist Pension Scheme secured a buy in with an insurance company, with the aim of ascertaining a complete buy out of the scheme as soon as practicable. The result of this, was that the scheme was able to cover the cost of this from the current funding and therefore deficit contributions ceased to be applicable from August 2022. This means that the deficit shown in our balance sheet at the end of 2021 could now be written out and produced an increase in our SOFA accordingly.

Further information with regard to the pension deficit can be found on pages 14 -16

Investment Policy

Funds have been invested for the best return commensurate with their being available to further the Church's aims and commitments. The Church's reserves are held in Building Society accounts and the Baptist Union, where access is available on giving appropriate notice. Since interest rates are now on the rise, money has been moved between accounts to obtain the best rates available. Our aim to make sure that no account holds more than the maximum covered by the FSCS compensation scheme and therefore where necessary money will be moved accordingly.

The Church also continues to invest some monies with the Baptist Union in order that they are able to help other Churches in their building projects.

Reserves Policy and Risk Management; intentions for the future.

Having regard to advanced age of a number of its members and to the fact that most of its reserves derive from legacy money, the Church believes that it is right to maintain an effective level in its reserves against extraordinary capital expenditure and significantly reduced income.

However, the Church is committed to its work in the community. We remain conscious of the current level of inflation and will review budgets regularly to make sure that we are on top of future cost increases. The Budget reviewed in Autumn 2022 was able to confirm that we are on track to meet our commitments from reserves at least to the end of 2023, ,

The Church is very aware that advancing years and cost inflation can put financial restraints on the commitment of its members and that reliance continues to be made on the letting of its premises in order to contribute to its day to day expenditure.

We also need to be aware that the age and size of our Church premises demands resources for its continual maintenance and major work will need to be undertaken in the not too distant future to this end, funding opportunities are been explored to find ways of making the premises more eco compliant. A reduction in our income from offerings and donations could have a detrimental effect in the future and we remain vigilant to future uncertainties.

Risk assessment is ongoing.

WEST WORTHING BAPTIST CHURCH

Report of the Trustees for the year ended 31 December 2022

Trustees' Responsibilities

The Trustees are required to prepare accounts for each financial year, which give a true and fair view of the state of affairs of the Church and the surplus or deficit for that period. In preparing those accounts, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently,
- Make judgements and estimates that are reasonable and prudent, and
- Prepare the accounts on the going concern basis unless it is inappropriate to presume that the Church will continue in business.

The Trustees are responsible for maintaining proper records, which disclose with reasonable accuracy at any time the financial position of the Church. The Trustees are also responsible for safeguarding the assets of the Church and hence take reasonable steps for the prevention and detection of fraud and other irregularities.

Independent Examiner

The Independent Examiner is Terry Burstow

The report was approved by the Trustees on
and signed on their behalf by

Brian King

Secretary

WEST WORTHING BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2022

	<u>Note</u>	<u>Unrestricted</u> <u>Funds</u> <u>£</u>	<u>Restricted</u> <u>Funds</u> <u>£</u>	<u>Capital</u> <u>£</u>	<u>TOTAL</u> <u>2022</u> <u>£</u>	<u>Total</u> <u>2021</u> <u>£</u>
<u>Income and Endowments from:</u>						
Donations and Legacies						
Offerings		58,133			58,133	59,053
Donations		7,203	4,182		11,385	17,470
Legacies	2	3,280			3,280	26,051
Charitable Activities						
General Fundraising		243	100		343	213
Rent	3	6,500			6,500	6,500
Use of Premises		38,235			38,235	26,005
Coffee Bar		3,255			3,255	1,892
Other Receipts		1,295			1,295	1,284
Interest		2,357			2,357	1,916
Other						
Other Income – Furlough / Grant			9,380		9,380	1,683
Other Income – Insurance Claim		2,309			2,309	
TOTAL INCOMING RESOURCES		122,810	13,662		136,472	142,067
<u>Expenditure on:</u>						
Cost of Generating Funds		0			0	
Charitable Activities						
Charitable Grants	4	9,445	4,282		13,727	13,797
Charitable Activities	5	92,275	14,946		107,221	119,272
TOTAL RESOURCES EXPENDED		101,720	19,228		120,948	133,069
Net resources before transfers		21,090	(5,566)		15,524	8,998
Transfers between Funds						
Net Resources after Transfers		21,090	(5,566)		15,524	8,998
Other recognised gains/losses						
Actuarial gains/(losses) on defined benefit pension schemes		17,589			17,589	3,566
Profit on Disposal of Fixed Assets						
Net Movement in Funds for the year		38,679	(5,566)		33,113	12,564
Funds B/Fwd 1st January 2022		162,153	21,405	815,000	998,558	985,994
TOTAL FUNDS C/FWD 31ST DEC. 2022		200,832	15,839	815,000	1,031,671	998,558

WEST WORTHING BAPTIST CHURCH

BALANCE SHEET AS AT THE 31ST DECEMBER 2022

			<u>2022</u>		<u>2021</u>
	Note	£	£	£	£
FIXED ASSETS					
Tangible fixed Assets	13		822,052		827,594
			822,052		827,594
CURRENT ASSETS					
Stock					
Debtors	12	10,414		10,134	
Cash in hand and at bank	10	<u>206,359</u>		<u>193,433</u>	
		216,773		203,567	
CREDITORS: Amounts falling due within one year	11	<u>(7,154)</u>	<u>209,619</u>	<u>(15,014)</u>	<u>188,553</u>
Net Assets excluding pension liability					
			1,031,671		1,016,147
Defined benefit pension scheme					
Asset or liability			0		(17,589))
TOTAL NET ASSETS					
			1,031,671		£998,558
CHARITY FUNDS	14				
Unrestricted Funds		185,463		151,445	
Designated Funds		15,369		10,708	
Restricted Funds		15,839	216,671	21,405	183,558
Capital Fund			815,000		815,000
TOTAL CHARITY FUNDS					
			1,031,671		£998,558

The notes on pages 11-24 form an integral part of these accounts

The accounts were approved by the Trustees on
and signed on their behalf

Secretary signed

Brian King

Treasurer signed

Jean Valentine

WEST WORTHING BAPTIST CHURCH

1. Accounting Policies

a. Basis of Preparation

The accounts are prepared in accordance with the, Charities Statement of Recommended Practice (Charities SORP 2021), FRS102 and with the Charities Act 2011

b. Fund Accounting

General Funds represent the Funds of the Church that are not subject to any restrictions regarding their use and are available for application on the general purposes of the Church. These include Funds designated for a particular purpose by the Church.

Restricted funds are used in accordance with specific restrictions imposed by the donors or which have been raised by the charity for a particular purpose.

c. Incoming Resources

Offerings and Gift Aid donations have been included with immediate effect.

Income Tax recoverable on Gift Aid Donations has been recognized when claimable.

Legacies have been recognized when notified.

Rental income from the letting of Church premises has been included when earned.

Investment income is included in the accounts in the year in which it is receivable

All other income has been accounted for Gross at the time of receipt.

d. Resources expended

Expenditure is accounted for on an accruals basis and allocated to the appropriate heading in the accounts. Where expenditure is incurred and relates to more than one cost category it is apportioned in a way most appropriate to the purpose for which the expenditure was incurred.

The costs of generating funds relate to any costs associated with raising money for the charity. The Church does not make formal appeals for funds and therefore expenditure on these items is not material.

Charitable grants relate to sums agreed by the members to be donated from general funds in support of other charities, together with sums specifically donated by members and friends in direct support of the individual charities concerned. The charities, which are supported by the Church, are those organisations whose charitable objects are complementary to its work.

Volunteers carry out, most of the management without charge. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost to the volunteers for their service.

WEST WORTHING BAPTIST CHURCH

e. Tangible Fixed Assets and depreciation

i. Land and Buildings

The Church premises are included at an estimated market value, rather than the exorbitant insured value required for a possible rebuild. This is because a continual professional revaluation would incur significant costs, which would be onerous, compared with the additional benefit, gained by the user of the accounts. The Manse premises 36 Upton Road was purchased in July 2018. The building is included at cost

Depreciation has not been charged on the Church or Manse premises, because in the opinion of the Trustees, the residual value of the asset is not less than the original cost price.

ii. Fixtures, Fittings and Equipment

All Fixtures, Fittings and Equipment used within the Church premises have been depreciated on a straight line basis over four years, with the exception of the Organ.. Any individual item with a purchase price of £3,000 or less has been written off during the year.

iii. Organ

A new Organ was purchased at the end of 2003 and was being depreciated over ten years. This was fully depreciated at the end of 2013.

iv Projector/ Sound System/Camera for Streaming

The Church purchased a new laser projector for the sanctuary in October 2019 and this was depreciated over four years. Fundraising was completed on the raising of the total cost early in 2020. The amount raised was held in a restricted account to cover the cost of depreciation as it became due. The final cost for depreciation is included in this year's accounts

A decision was made in November 2020 to purchase a new sound system. This was installed in February 2021. The fund for music was used towards the cost and fundraising meant that the total cost was covered by May 2021. The amount raised is held in a restricted account to cover the cost of depreciation as it becomes due.

Anonymous donations were received to cover the cost of the installation of a Camera and system to facilitate the live streaming of services. This was installed in early November 2021. The amount raised is held in a restricted account to cover the cost of depreciation as it becomes due.

f. Pensions

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, Previously know as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth

WEST WORTHING BAPTIST CHURCH

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.

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%.

Actuarial valuation as at 31 December 2019

A formal valuation of the Defined Benefit (DB) Plan was performed at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of the assets needed to pay benefits was £316 m, giving a deficit of £18m (equivalent to a past service funding level of 94%) The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit.

The key assumptions underlying the valuation 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 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 next actuarial valuation of the DB Plan within the Scheme will commence in 2023 to reflect the position as at 31st December 2022

WEST WORTHING BAPTIST CHURCH

Recovery Plan

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Plan reveals a deficit the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan.

Following the 2019 valuation a Recovery Plan was signed in September 2020 under which deficiency contributions are payable until June 2026. These contributions were broadly based on each employer's membership at 31 December 2014 and increase annually in line with increases to Minimum Pensionable Income as defined by the Rules,

On the 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just are now providing financial backing for all pensions provided through the Scheme's DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022.

Movement in Balance Sheet Liability

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The movement in the provision is set out in the table below.

	2022 £	2021 £
Balance sheet liability at the year start	17,589	21,155
Minus deficiency contributions paid	(2,193)	(3,695)
Interest costs (recognised in SOFA)	214	212
Actuarial (gains)/losses on re-measurement of liability (recognised in (SOFA)	(15,610)	(83)
Balance sheet liability at year end	0	17,589

Table of Assumptions for calculating the liability

Accounting Date	31 Dec 2022	31 Dec 2021	31 Dec 2020
Discount rate	5.3%	1.3%	1.1%
Future increases to Minimum Pensionable income	0.0%	4.0%	3.1%

WEST WORTHING BAPTIST CHURCH

2. Legacies and Donations in Memory

During the year the following legacies and donations were received

	2022 £	2022 £	2021
Legacies :-			
Howard Kent	3,280		
		3,280	26,051
Donations in Memory:-			
Scott Avinou	50		
		50	556
		3,330	26,607

3. Rents

The current lease with Relate, who have offices within our premises, is due to expire in July 2024

	£ 2022	£ 2021
Relate	6,500	6,500
	6,500	6,500

Charitable Activities

4. Charitable Grants

	Unrestricted Funds		Restricted Funds	
	2022	2021	2022	2021
	£	£	£	£
Baptist World Mission	2,500	4,500	1,996	752
Home Mission	4,600	4,500		
Christian Aid	1,500	1,500	1,055	785
Safe in Sussex				330
Worthing Food Foundation			671	
Operation Agri			560	410
Other Charitable Giving	845	1,000		20
Legacy gifts				
	9,445	11,500	4,282	2,297

WEST WORTHING BAPTIST CHURCH

5. Charitable Activities

	Unrestricted Funds		Restricted Funds	
	2022	2021	2022	2021
	£	£	£	£
<u>Ministry and Outreach</u>				
Minister's stipend & expenses	25,431	39,705		
NI and Pension costs	3,123	6,156		
Pension Deficit Cont.	2,192	3,695		
Pulpit/Organist	346			
Manse costs	4,970	14,109		
Delegates fees and Subs	427	521		
Flowers			24	49
Social Activities				
Lunches	1,242			
Hospitality	186	120		
Training:				
coffee bar/safeguarding	206	168		
<u>Children and Families Work</u>				
Messy Church/Sparrows /social events	454	107		
<u>Premises</u>				
Staff Costs	20,142	16,603		
Utility Charges	6,551	5,667		
Insurance	4,968	4,358		
Fabric and Equipment	13,325	12,720		
Equipment depreciation			5,542	5,543
Cleaning Materials and Equip.	3,034	1,780		
Coffee bar furniture		5,862		
Disabled Toilet			9,380	
New Oven	2,994			
<u>Administration</u>				
Computer				
Equip./software	609	111		
Postage and Telephone	655	792		
Print/stationery and Leaflets	269	108		
Photocopying	353	286		
Professional Fees	798	812		
	<u>92,275</u>	<u>113,680</u>	<u>14,946</u>	<u>5,592</u>

WEST WORTHING BAPTIST CHURCH

6. Staff Costs

The average number of full time equivalent employees for the year was 1.8, made up of one full time and two part-time staff.

	2022	2021
	£	£
Wages & Salaries	44,130	55,218
National Insurance	0	0
Pension Costs	6,078	10,436
Ministers' Expenses	681	505
Redundancy		
Other costs (manse costs)	4,970	14,110
	55,859	80,269

National Insurance costs were covered completely under the £5,000 rebate allowed under the current government initiative

No employees were paid emoluments in excess of £60,000 during the year.

7. Trustees' Remuneration and Expenses

The Minister acts as one of the church's trustees in accordance with e.g. the Trust deed and received remuneration and other benefits in respect of her services as Minister, including the provision of manse accommodation.

It has been agreed by the Church in that the Minister's husband, a qualified plumber with his own business, ,Go-To Plumbing and Heating, be engaged in any plumbing and heating requirement at the Church excluding the industrial boilers. It was felt that this was in the Church's best interests and recorded as such in the minutes of the meeting.

No other remuneration or expenses have been paid to any other Trustee or to any person connected to them.

8. Independent Examiners Remuneration

An accrual has been shown in the accounts for a token gift to be given to the Independent Examiner in lieu of any remuneration

9. Indemnity Insurance

The Church Insurance Policy includes protection against any loss arising from the neglect or defaults of any Trustee or Employee and also to indemnify Trustees and Officers against the consequences of any neglect or default on their part. This is included at no increase of the normal premium and has been authorized by the Charity Commission.

WEST WORTHING BAPTIST CHURCH

10. Cash and Bank and Building Society and In Hand

	2022	2021
	£	£
CAF Bank Cheque Account	100	124
CAF Bank Gold Account	38,939	34,752
Baptist Union Fixed interest account	21,678	21,549
Baptist Union Fixed interest account	20,002	
Baptist Union 7 day notice account	27,596	
Cambridge and Counties Bank	85,664	84,820
Family Building Society	12,217	52,001
Flower cash in hand	163	187
	206,359	193,433

An automatic transfer is set up with CAF Bank Ltd between the gold account and the cheque account so that money is only moved when a payment is cleared. This allows interest to accrue on the money held by CAF Bank.

The Church endeavours to hold its reserves in accounts to generate the best possible interest, whilst aiming that no account holds over the maximum amount applicable for compensation by the FSCS. Interest rates increased in the latter part of the year and money is being moved as appropriate. We now hold accounts as follows, interest rates are at the end of December 2022 -

The Cambridge and Counties Bank 95 days notice account currently of 2.6%

The Family Building Society. Interest is the lowest rate and is therefore being moved to reflect this, whilst keeping the account for future use. Current rate is 1.5%. It requires 45 days notice,

The Church also continues to invest in the Baptist Union. Two fixed accounts were opened in the early part of the year. One fixed interest deposit pays 1.25% to the end of April 2023 and a second one pays 2% to the end of June 2023. With bank of England rates rising, a 7 day notice account was opened at the end of April 2022 with the Baptist Union which currently pays the same rate as the Bank of England, since December 2022 3.5%

11. Creditors: amounts falling due within one year

	2022	2021
	£	£
Accruals – Utilities	1,530	997
Inland Revenue	1,306	1,326
Awards for All Grant		9,380
Other Creditors	4,318	3,311
	7,154	15,014

A Grant was received from the National Lottery, Awards for All to enable the refurbishment of the toilet for the disabled. This was held in the balance sheet at the end of 2021 and work was undertaken in January 2022.

WEST WORTHING BAPTIST CHURCH

12. Debtors

	2022	2021
	£	£
Prepayments – Utilities	4,737	4,255
Accrued Income - Gift Aid Tax	2,412	2,720
Accrued Income - Interest	1,965	1,009
Other Debtors -	1,300	2,150
	10,414	10,134

13. Fixed Assets

	Land and Buildings £	FF and Equipment £	Investments £	Total £
Gross Book Value				
- at 1st January 2022	815,000	98,589	0	913,589
Additions				
Sales and scrap				
- at 31st December 2022	815,000	98,589		913,589
-				
Depreciation				
- at 1st January 2022	0	(85,995)	0	(85,995)
Sales and scrap				
- Charge for the Year		(5,542)		(5,542)
- at 31st December 2022	0	(91,537)		(91,537)
Net Book Value	815,000	7,052		822,052

WEST WORTHING BAPTIST CHURCH

14. Statement of Funds

	At 1 Jan 2022 £	Income £	Expenditure £	Transfers £	Revaluation/ Asset gain	At 31 Dec 2022 £
Unrestricted Funds						
General Church Fund	37,828	110,629	(97,030)			51,427
Legacy Reserve	101,007	3,330		(500)		103,837
Margaret Knight Legacy Reserve	30,199					30,199
Defined benefit liability	(17,589)				17,589	0
Designated Funds						
UOP refurbishment	2,597	3,825				6,422
Oven Project		2,494	(2,994)	500		0
Social and ministry	3,595	2,532	(1,696)			4,431
Margaret Knight Pastoral Fund	4,516					4,516
Total Unrestricted Funds	162,153	122,810	(101,720)	0	17,589	200,832
Restricted Funds	£	£	£	£		£
Refurbishment a/c	8,500					8,500
Music/ sound Project	5,084		(1,694)			3,390
Awards for All	0	9,380	(9,380)			0
Projector Fund	2,017		(2,017)			0
Camera Project	5,494		(1,831)			3,663
Flower Gifts	267		(24)			243
Christian Aid	0	1,055	(1,055)			0
Baptist World Mission	0	1,996	(1,996)			0
Home Mission						
Other Charitable Giving	43	1,231	(1,231)			43
Total Restricted Funds	21,405	13,662	(19,228)			15,839
Capital Fund	815,000					815,000
Total Funds	998,558	136,472	(120,948)		17,589	1,031,671

WEST WORTHING BAPTIST CHURCH

The General Reserve represents the free funds of the charity, which are not designated for particular purposes.

Income from Legacies, and donations given in memory, for general Church use are paid directly into this fund and then used for specific expenditure as agreed by the Church Meeting. A legacy of £500 given in memory of a previous cook, was requested that it be used for an item in the kitchen. This was transferred to our Oven project when the cooker was replaced during the year.

The Margaret Knight Legacy money was put aside in this fund in order to provide interest for use by the main Church fund. However this money can be spent as and when decided appropriate by the Church meeting.

The Use of Premises Refurbishment Fund receives 10% of the income from our use of premises, to help with maintenance costs. This fund is now held for major items of fabric when needed.

The social and ministry fund represents monies put aside from the Olive James legacy, which was designated for social and ministry events to which any related income is also incorporated. It has been agreed that this account will receive all income and cover expenditure from all youth work as well as church lunches and other church social events.

The Margaret Knight Pastoral Fund contains a sum of money put aside to be used in accordance with the lady's letter of wishes. No payments were made during this year. This money could be used in the future for other purposes if agreed by the Church meeting.

The Refurbishment account is money donated specifically or transferred for special items of fabric expenditure agreed by the church meeting. This is to be kept for major emergency repairs where appropriate.

We received an Award for All grant from the National Lotteries to enable the complete refurbishment of the disabled toilet. This was completed in January 2022.

The Music Project purchased a new sound system in February 2021. As a capital item, it will be depreciated over four years. The cost is now held in this account until fully depreciated.

A Projector Fund was set up in 2019 with the requirement to purchase a new laser projector for the sanctuary in order to enhance worship. It was agreed that this would be paid for by gifts and fund raising. As a capital item, it will be depreciated over four years so the cost for this will be shown in this account until fully depreciated, This has been fully depreciated in 2022.

The Camera project enabled the purchase and installation of a camera and system to enable the live streaming of Church services. The total was donated anonymously. As a capital item, it will be depreciated over four years so the cost for this will be shown in this account until fully depreciated

The flower fund is monies donated and allocated for the Church's flower ministry. This was suspended in March 2020 at the time of the first lockdown. The cost relates to providing flowers for special events. The costs were incurred at Harvest.

The Christian Aid Fund is for monies donated and allocated for onward transmission to this charity.

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The Baptist World Mission Fund is for monies donated for onward transmission to this charity.

The Home Mission Fund is for monies donated for onward transmission to this charity.

The Fund for other charitable giving is for monies donated for onward transmission to other charities as specified in note 4.

15. Analysis of net assets between funds

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2022	Total 2021
Tangible Fixed Assets	822,053			822,053	827,594
Current Assets	184,893	15,369	16,510	216,772	203,567
Current Liabilities	(6,483)		(671)	(7,154)	(32,603)
	1,000,463	15,369	15,839	1,031,671	988,588

16. Related Charities

The custodian Trustee of the Church is the Baptist Union Corporation Limited which is charity number 249635 and which is controlled by the Baptist Union Council. The Church is also a member of the Baptist Union of Great Britain, and the South Eastern Baptist Association.

The Church made a donation to the Baptist Union Home Mission Scheme as set out in note 4.

WEST WORTHING BAPTIST CHURCH

Independent Examiner's Report to the Trustees (Diaconate) of West Worthing Baptist Church

I report on the accounts of the Church for the year ended 31 December 2022, which are set out on pages 11 to 24

Respective responsibilities of Trustees (Diaconate) and Examiner

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

It is my responsibility to:

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

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- the accounts do not comply with the applicable requirements covering the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a "true and fair" view which is not a matter considered as part of an independent examination.

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable proper understanding of the accounts to be reached.

Independent Examiner:

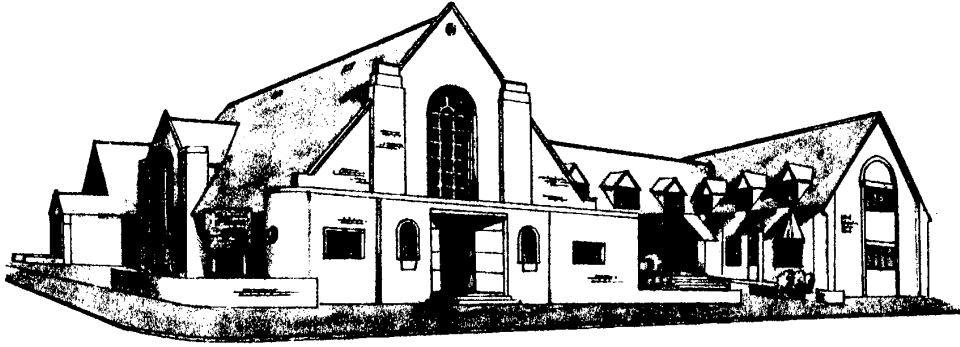
Date:

Terry Burstow
115 St Andrews Road,
Worthing, BN13 1HR

WEST WORTHING BAPTIST CHURCH

England & Wales - Charity number 1128701

Accounts



ANNUAL REPORT AND ACCOUNTS
OF
WEST WORTHING BAPTIST CHURCH
For the Year Ended 31st December 2021

WEST WORTHING BAPTIST CHURCH

Legal and Administrative Information

Minister and Diaconate (Trustees):

Revd. Dr. H Sherman	Minister – resigned 31 st December 2021
Revd. L Damascena	Minister
Mr B King	Secretary
Mrs J Valentine	Treasurer
Mrs E Clark	
Mr M Fitzalan-Hawkes	
Mr I Mann	
Mr R Saville BA Dip Arch	
Mr D Standing	
Mrs M Warner	

Property Trustees

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

Church Address:

West Worthing Baptist Church
South Street
Tarring
Worthing
West Sussex
BN14 7LU

Bankers:

CAF Bank Limited

Independent Examiner:

Mr T L Burstow.
115 St Andrews Road
Worthing
West Sussex
BN13 1HR

WEST WORTHING BAPTIST CHURCH

Report of the Trustees for the year ended 31 December 2021

The Trustees are pleased to present their annual report together with the accounts for the year ended 31st December 2021. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP 2015) Accounting and Reporting by Charities FRS 102, and The Charities Act 2011, in preparing the annual report and financial statements of the entity.

Charitable Object

The name of the charity is the West Worthing Baptist Church (hereafter referred to as the Church). The Church had been an excepted Charity, but was registered with the Charity Commission on the 20th March 2009, under Charity Number 1128701. The Church meets the definition of a public benefit entity under FRS102.

The Principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world, as the Church shall determine.

Membership of the Baptist Union of Great Britain

The Church is a member of the Baptist Union of Great Britain (hereafter called the Union), and as such has lodged with the Union the Trust Deed relating to the use of the premises, which the Church occupies. In accordance with the constitution of the Union, the Church has authority for all matters relating to the running of the Church, provided that any decisions taken do not contravene the provisions of the Trust Deed, including the appointment of Ministers and all financial matters. The Church receives guidance from time to time from the Union on matters relating to its responsibilities as a charitable organisation. The Ministers it appoints must be accredited members of the Register of Ministers held by the Union.

Authority for day-to-day running of the Church

Authority is invested in the Church Meeting where only those who are members of the Church are allowed to vote. The Church has an open membership (the meaning of which is explained in the Church Constitution). The Church meeting elects a body of Deacons known as a Diaconate (who, together with the Minister, act as Trustees) and from whom are chosen a Treasurer and Secretary.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance, or may be raised by members 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.

Make-up of Diaconate (Trustees)

The Diaconate currently consists of eight members. Nine is the normal number but only two were nominated at the annual election. Members normally serve for a period of three years, three members concluding their current period of service at each AGM.

WEST WORTHING BAPTIST CHURCH

Report of the Trustees for the year ended 31 December 2021

Objects and Activities

Mission Statement

As members of the Christian Church,
we meet together for worship,
we seek to share the faith,
and are here as a community to care

Church Attendance and Worship

In order to achieve the principal objective, which is set out above, the Church provides a variety of activities both for its membership and for the community generally. 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 and one another in community.

As the year began, the church was meeting remotely, via zoom and recorded services, with some receiving CD's delivered to them at home; mainly some of the older members of the congregation. Easter brought co-ordinated services via Zoom and a meeting in the park on Easter Sunday. The church was able to return to an in-person worship from May 2nd and has continued to meet in person ever since.

The deacons along with the ministers did not, however, wish to move completely away from the possibility of virtual presence. Therefore, a camera was installed in the back of the sanctuary in order to allow for streaming of services and all services are now attended mainly in person, but also online via YouTube.

As COVID-19 cases began to rise again in the Winter, many have found the ability to watch services live a helpful addition to their worship experiences, especially those who felt either afraid of mingling, or who had tested positive or been awaiting PCR test results.

With the end of midweek zoom services, a monthly Bible study at the church has been launched. This event has also been streamed for those who could not attend. Additionally, a new homegroup has been formed. Many attendees have reported feeling a renewed interest in the church, with some new people appearing regularly since lockdown was lifted. Whilst some have lost the habit of regular attendance, others have regained a long-lost interest in worship as a way of life and have become initiated an involvement with the church and its community.

Ongoing Pastoral Care and Ministry

In November 2021, Rev Hazel Sherman resigned from her ministry at the church in order to continue to devote time to her role as hospital chaplain, after having been a part time minister. Luciana Damascena has remained as sole minister. This change, along with the changes that a year of on and off lockdowns have caused, brought alterations to the pattern of pastoral care.

One main change is the requirement that more people would need to become involved in caring for others pastorally since one minister could not do the work of two. As a result, the deacons have stepped up and added to their many responsibilities, the regular looking after of a few members of the congregation.

WEST WORTHING BAPTIST CHURCH

Report of the Trustees for the year ended 31 December 2021

In order to organize this best, two deacons were tasked with overseeing the pastoral care of deacons and carrying greater pastoral responsibility under the leadership of the minister. They have been, thus far, invaluable to many who have become home bound or gone into full time care as well as many others.

Lunch club, which had heretofore been a major channel of pastoral care to the elderly not only of the congregation but also to members of the community unaffiliated with the church, has not recommenced. It is hoped that, in time, volunteers will be found.

All homegroups, Bible study and services are now in person with all events occurring in the sanctuary being live streamed. Deacons' meetings are in person. Church meetings have remained on zoom for the time being as this has allowed some who work until later in the day, to continue to participate.

Paid Employees

The Church adopts the guidance of the Baptist Union in matters relating to its paid employees. This includes meeting or exceeding suggested stipend requirements, annual holiday and pension provision (where this is required and adopted). Any contracts of employment post January 2001 follow guidelines laid down by the Union. Minimum wage requirements are met or exceeded.

Volunteers

The Church depends on the work and support of its volunteers to achieve the aims of the charity.

Letting and use of Premises

The Church has a policy of letting its premises for use by external organisations at an equitable rate in order to defray the running expenses of the premises which it occupies. By "external" organisations is meant those not directly connected with, and run by, the Church. These include the letting of a suite of rooms to the local branch of the national charity "Relate" on a long-term lease.

We were also pleased to be able to continue the rent of rooms by Superstar Arts, and to acknowledge a developing relationship in the building whereby we recognised and affirmed our commitment to one another and agreed to make joint grant applications where possible. Whilst some groups who previously used our premises have not returned, many of them have and there are some who have begun using the premises that had not before. However, with the increase in usage by Superstar Arts during lockdowns, SSA continues to be the main user of premises aside from the church itself.

In the Summer of 2021, a new partnership between the church and Superstar Arts begun, through the use of the coffee bar. SSA runs the coffee bar on some of the days, whilst the church runs it on other days. All proceeds are shared, with some of the responsibility and costs being shared as well. This partnership has allowed the coffee bar to be opened to the community for longer hours every day. COVID specific risk assessments continue to be in place with surfaces being disinfected on a regular basis and servers required to wear masks.

WEST WORTHING BAPTIST CHURCH

Report of the Trustees for the year ended 31 December 2021

Where the aims of any organisation, such as the local branch of Relate, are seen to be in line with the wider purposes of the church in its desire to support the community around it, the church claims exemption from the requirement to charge the full commercial rate for the use which is made of its premises and regards this approach as a way of giving support to that organisation.

Achievements and Performance

The Church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas like fellowship, worship, learning and encouragement.

The church does not consider this fellowship and encouragement to be geared only to members or friends, but also to users of premises and neighbours who are in the wider community. We have been happy to reopen the coffee bar, Sparrows, the mother and toddler group run by the church, and Messy Church. In so doing, the church hopes to be a positive force in the lives of families who are not connected to a place of worship- providing not only a space for them but a source of friendship and care.

These provisions were not without challenge. Namely, the lower numbers of volunteers as some of our returning people from lockdown find themselves older and less energetic. However, there are still many who are strongly dedicated to the community.

Service to the Community

Since the services to the community were halted in 2020, some have returned to being fully functioning, whilst others have not. With the reopening of the coffee bar, many more people have been in the premises, and this has proved to be a different group of people. Whilst some are still insecure about the pandemic, others have found our space as a welcoming area.

The occasional film afternoons have also returned, as have the many Christmas events. 2021 saw the return of Carols by Candlelight, Christingle service, Christmas Messy Church and the usual Christmas morning service.

Other projects and programs during the year

Projects for improvement of the premises were carried out during 2021. After a Fire Safety and Risk Assessment has been carried out in 2020, we were finally able to complete necessary work toward meeting requirements, including the installation of new fire doors.

New lavatory sinks were installed in the ladies and men's toilets and new heating was provided for all toilets.

WEST WORTHING BAPTIST CHURCH

Report of the Trustees for the year ended 31 December 2021

We were pleased to have been recipients of an Awards For All grant from the National Lottery which will soon be used toward a much needed full refurbishment of the disabled toilet.

The many challenges of maintaining a large building with a group of mainly volunteers has led the trustees to appoint one deacon with the responsibility to oversee repairs and maintenance. This person has carried out minor repairs himself, throughout the year, and has arranged for larger repairs to be carried out by external businesses.

Beyond the local, the Church supports the Baptist Missionary Society and the Home Mission Fund with financial contributions and continues its commitment to the national charity Christian Aid.

The Day-to- Day running of the Church

This, as always, relies heavily on volunteers, working alongside the minister and with the help of the Premises Administrator, who holds a part time paid role. Key responsibilities that many people are involved in are to be found in administering, security, cleaning and maintenance of premises. Throughout this year, one such responsibility was the renewal of Risk Assessments and their amending continued to be a regular feature at deacons' meetings with the assistance of the Premises Administrator. Some members have taken up security responsibilities, such as checking premises in the evening and locking up when all groups have left.

The Church operates systems to ensure that all people working with children are appropriately vetted through the Disclosure and Barring Service.

Financial Matters

Another weird year! The Church was closed after the Christmas morning service in December 2020 and did not re-open again for worship till Sunday 2nd May 2021. Who thought that covid was going to affect us for so long!

During the Church closure, Superstar Arts continued to use the premises. The Premises Administrator was furloughed for January to March inclusive, but the cleaner continued her work during this period. A Furlough grant of £1683 was received and is shown as other income on the SOFA.

Some other groups returned from May onwards, building up gradually as numbers and confidence increased over the rest of the year.

Our Church members and congregation continued their support in monetary terms as well as in fellowship and care for each other.

The financial report shows a surplus for the year of £3,349 after the receipt of legacies and donations in memory of £26,607, and before the adjustment for our pension deficit.

The Church General Fund finished the year with a deficit of £19,053. A deficit within our budgeted strategy.

WEST WORTHING BAPTIST CHURCH

Report of the Trustees for the year ended 31 December 2021

Despite the lack of Church cash offerings in the earlier part of the year, members and friends were very supportive in changing their ways of contributing to the ongoing work of the Church. Group bookings and the income from Superstar Arts, meant that we were able to cover our budget for use of premises, including the allowance of 10% of its income to be placed in the Use of Premises Refurbishment account as had been agreed by the Church.

An application to the National Lottery, Awards for All, was successful in obtaining a grant for the total refurbishment of the disabled toilet facilities. This grant has been held in the balance sheet as a creditor until the work is completed, hopefully in mid-January, when both the grant and the expenditure will be then recognized in the accounts.

A decision was made in the summer by the Revd.Dr. Hazel Sherman, to resign from her work with the Church at the end of the year, whilst continuing her work as a part-time Chaplain with the local NHS Trust. Therefore a review was made with the budgets in November to reflect this change and figures were assessed till the end of 2024. These figures whilst showing that we could meet our expenditure easily from our reserves, they also showed that year by year, we are not able, on current figures, to meet the day to day expenditure from our normal income. We also remain conscious that we are very reliant on a small number of very committed members and that a great proportion of our regular givers are advanced in years. Therefore, a reduction in our income from offerings and donations could have a detrimental effect in the future and we remain vigilant to future uncertainties.

Due to the accounting requirements of FRS102 and SORP2015, where a Church is in a multi employer defined benefit scheme, and where there has been an agreed deficit contribution funding plan, this liability has now to be recognised on the balance sheet. This is the total of all the future contributions to be made to the end of the agreed recovery plan. At the end of 2019 a revaluation was undertaken by the Actuary and this resulted in the recovery now expected by the end of June 2026, although a new actuarial valuation is due at 31st December 2022. The pension deficit results in a reduction to the balance in our unrestricted funds, although the Church will continue to budget these deficit contributions in each future year.

Further information with regard to the pension deficit can be found on pages 13-15

Investment Policy

Funds have been invested for the best return commensurate with their being available to further the Church's aims and commitments. The Church's reserves are held in Building Society accounts where access is available on giving appropriate notice and where we can still obtain better rates than the majority of those available on the high street. No account holds more than the maximum covered by the FSCS compensation scheme.

The Church also continues to invest some monies with the Baptist Union in order that they are able to help other Churches in their building projects.

WEST WORTHING BAPTIST CHURCH
Report of the Trustees for the year ended 31 December 2021

Reserves Policy and Risk Management; intentions for the future.

Having regard to advanced age of a number of its members and to the fact that most of its reserves derive from legacy money, the Church has believed that it was right to maintain an effective level in its reserves against extraordinary capital expenditure and significantly reduced income.

However, the Church is committed to its work in the community. The four year plan and vision agreed in November 2017, has now been amended to the end of 2024 and will have an impact on the financial reserves currently held by the church. The Budget reviewed in Autumn 2021 was able to confirm that we are on track to meet our commitments from reserves at least to the end of 2024, but steps will be taken to review our current income and expenditure with a view of endeavouring to find a way of achieving a breakeven budget sometime in the not too distance future.

The Church is very aware that advancing years can put financial restraints on the commitment of its members and that reliance continues to be made on the letting of its premises in order to contribute to its day to day expenditure.

We also need to be aware that the age and size of our Church premises are likely to demand resources for its maintenance and this may become challenging within the future financial restraints. To this end, funding opportunities are been explored to find ways of making the premises more eco compliant.

Risk assessment is ongoing.

Trustees' Responsibilities

The Trustees are required to prepare accounts for each financial year, which give a true and fair view of the state of affairs of the Church and the surplus or deficit for that period. In preparing those accounts, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently,
- Make judgements and estimates that are reasonable and prudent, and
- Prepare the accounts on the going concern basis unless it is inappropriate to presume that the Church will continue in business.

The Trustees are responsible for maintaining proper records, which disclose with reasonable accuracy at any time the financial position of the Church. The Trustees are also responsible for safeguarding the assets of the Church and hence take reasonable steps for the prevention and detection of fraud and other irregularities.

Independent Examiner

The Independent Examiner is Terry Burstow

The report was approved by the Trustees on
and signed on their behalf by

Brian King
Secretary

WEST WORTHING BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2021

	<u>Note</u>	<u>Unrestricted</u> <u>Funds</u> <u>£</u>	<u>Restricted</u> <u>Funds</u> <u>£</u>	<u>Capital</u> <u>£</u>	<u>TOTAL</u> <u>2021</u> <u>£</u>	<u>Total</u> <u>2020</u> <u>£</u>
<u>Income and Endowments from:</u>						
Donations and Legacies						
Offerings		59,053			59,053	56,266
Donations		3,932	13,538		17,470	12,569
Legacies	2	26,051			26,051	1,000
Charitable Activities						
General Fundraising		213			213	620
Rent	3	6,500			6,500	6,500
Use of Premises		26,005			26,005	22,908
Coffee Bar		1,892			1,892	2,120
East Worthing Baptist Church						12,000
Other Receipts		1,284			1,284	2,390
Interest		1,916			1,916	1,795
Other						
Other Income – Furlough / Grant		1,683			1,683	6,692
TOTAL INCOMING RESOURCES		128,529	13,538		142,067	124,860
<u>Expenditure on:</u>						
Cost of Generating Funds		0			0	
Charitable Activities						
Charitable Grants	4	11,500	2,297		13,797	15,092
Charitable Activities	5	113,680	5,592		119,272	119,313
TOTAL RESOURCES EXPENDED		125,180	7,889		133,069	134,405
Net resources before transfers		3,349	5,649		8,998	(9,545)
Transfers between Funds						0
Net Resources after Transfers		3,349	5,649		8,998	(9,545)
Other recognised gains/losses						
Actuarial gains/(losses) on defined benefit pension schemes		3,566			3,566	13,297
Profit on Disposal of Fixed Assets						
Net Movement in Funds for the year		6,915	5,649		12,564	3,752
Funds B/Fwd 1st January 2021		155,238	15,756	815,000	985,994	982,242
TOTAL FUNDS C/FWD 31ST DEC. 2021		162,153	21,405	815,000	998,558	985,994

WEST WORTHING BAPTIST CHURCH

BALANCE SHEET AS AT THE 31ST DECEMBER 2021

			<u>2021</u>		<u>2020</u>
	Note	£	£	£	£
FIXED ASSETS					
Tangible fixed Assets	13		827,594		819,035
			827,594		819,035
CURRENT ASSETS					
Stock					
Debtors	12	10,134		9,816	
Cash in hand and at bank	10	<u>193,433</u>		<u>186,042</u>	
		203,567		195,858	
CREDITORS: Amounts falling due within one year	11	(15,014)	188,553	(7,744)	188,114
Net Assets excluding pension liability			1,016,147		£1,007,149
Defined benefit pension scheme					
Asset or liability			(17,589)		(21,155)
TOTAL NET ASSETS			<u>998,558</u>		<u>£985,994</u>
CHARITY FUNDS	14				
Unrestricted Funds		151,445		146,234	
Designated Funds		10,708		9,004	
Restricted Funds		21,405	183,558	15,756	170,994
Capital Fund			815,000		815,000
TOTAL CHARITY FUNDS			<u>998,558</u>		<u>£985,994</u>

The notes on pages 10-23 form an integral part of these accounts

The accounts were approved by the Trustees on
and signed on their behalf

Secretary signed

Brian King

Treasurer signed

Jean Valentine

WEST WORTHING BAPTIST CHURCH

1. Accounting Policies

a. Basis of Preparation

The accounts are prepared in accordance with the, Charities Statement of Recommended Practice (Charities SORP 2015), FRS102 and with the Charities Act 2011

b. Fund Accounting

General Funds represent the Funds of the Church that are not subject to any restrictions regarding their use and are available for application on the general purposes of the Church. These include Funds designated for a particular purpose by the Church.

Restricted funds are used in accordance with specific restrictions imposed by the donors or which have been raised by the charity for a particular purpose.

c. Incoming Resources

Offerings and Gift Aid donations have been included with immediate effect.

Income Tax recoverable on Gift Aid Donations has been recognized when claimable.

Legacies have been recognized when notified.

Rental income from the letting of Church premises has been included when earned.

Investment income is included in the accounts in the year in which it is receivable

All other income has been accounted for Gross at the time of receipt.

d. Resources expended

Expenditure is accounted for on an accruals basis and allocated to the appropriate heading in the accounts. Where expenditure is incurred and relates to more than one cost category it is apportioned in a way most appropriate to the purpose for which the expenditure was incurred.

The costs of generating funds relate to any costs associated with raising money for the charity. The Church does not make formal appeals for funds and therefore expenditure on these items is not material.

Charitable grants relate to sums agreed by the members to be donated from general funds in support of other charities, together with sums specifically donated by members and friends in direct support of the individual charities concerned. The charities, which are supported by the Church, are those organisations whose charitable objects are complementary to its work.

Volunteers carry out, most of the management without charge. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost to the volunteers for their service.

WEST WORTHING BAPTIST CHURCH

e. Tangible Fixed Assets and depreciation

i. Land and Buildings

The Church premises are included at an estimated market value, rather than the exorbitant insured value required for a possible rebuild. This is because a continual professional revaluation would incur significant costs, which would be onerous, compared with the additional benefit, gained by the user of the accounts. The Manse premises 36 Upton Road was purchased in July 2018. The building is included at cost

Depreciation has not been charged on the Church or Manse premises, because in the opinion of the Trustees, the residual value of the asset is not less than the original cost price.

ii. Fixtures, Fittings and Equipment

All Fixtures, Fittings and Equipment used within the Church premises have been depreciated on a straight line basis over four years, with the exception of the Organ.. Any individual item with a purchase price of £3,000 or less has been written off during the year.

iii. Organ

A new Organ was purchased at the end of 2003 and was being depreciated over ten years. This was fully depreciated at the end of 2013.

iv Projector/ Sound System/Camera for Streaming

The Church purchased a new laser projector for the sanctuary in October 2019 and this will be depreciated over four years. Fundraising was completed on the raising of the total cost early in 2020. The amount raised is held in a restricted account to cover the cost of depreciation as it becomes due.

A decision was made in November 2020 to purchase a new sound system. This was installed in February 2021. The fund for music was used towards the cost and fundraising meant that the total cost was covered by May 2021. The amount raised is held in a restricted account to cover the cost of depreciation as it becomes due.

Anonymous donations were received in the year to cover the cost of the installation of a Camera and system to facilitate the live streaming of services. This was installed in early November. The amount raised is held in a restricted account to cover the cost of depreciation as it becomes due.

f. Pensions

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme (“the Scheme”), which is administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme is a separate legal entity and the assets of the Scheme are held separately from those of the Employer and the other participating employers.

For any month, each participating employer in the Scheme pays contributions as set out in the Schedule of Contributions in force at that time.

WEST WORTHING BAPTIST CHURCH

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SOFA in the year are contributions payable towards benefits and expenses accrued in that year, plus any impact of deficiency contributions (see below).

The Ministers and some members of the church staff are eligible to join the Scheme. 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 Legal and General Life Assurance Society Limited. 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 in the event that 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 Plc. 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 Scheme. The main benefits for pre-2012 service 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 Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011.

Actuarial valuation as at 31 December 2019

A formal valuation of the Defined Benefit (DB) Plan was performed at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. The market value of the DB Plan assets at the valuation date was £298 million.

The valuation of the DB Plan revealed a deficit of assets compared with the value of liabilities of £18 million (equivalent to a past service funding level of 94%). The Church and the other employers supporting the DB Plan are collectively responsible for funding this deficit.

The key assumptions underlying the valuation were as follows:

Type of financial assumption	%pa
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income increases (CPI plus 0.75% pa)	3.20
Assumed investment returns	
- Pre-retirement	2.95
- Post retirement	1.7
Deferred pension increases	
- Pre April 2009	3.20
- Post April 2009	2.50
Pension increases	
- Main Scheme pension	2.70

WEST WORTHING BAPTIST CHURCH

* Post-retirement mortality in accordance with 80% of the S3NFA and S3NMA tables, with allowance for future improvements in mortality rates from 2013 in line with the CMI 2019 core projections, with a long term annual rate of improvement of 1.75% for males and 1.5% for females with the core smoothing parameter and with additional initial mortality improvement factor A=0.5%

The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Recovery Plan

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Plan reveals a deficit the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan.

Under the current Recovery Plan dated 30 September 2020, deficiency contributions are payable until 30 June 2026. These contributions are broadly based on the employer's membership at 31 December 2014 and increase annually in line with increases to Minimum Pensionable Income as defined in the Rules. However, the Trustee and the Council agreed a 50% reduction for all deficiency contributions payable between 1 July 2020 and 31 December 2020.

Movement in Balance Sheet liability.

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The movement in the provision is set out in the table below.

Accounting date (year ending):	31 December 2021	31 December 2020
Balance sheet liability at year start	£21,155	£34,452
Minus deficiency contributions paid	(£3,695)	(£2,724)
Interest cost (recognised in SOFA)	£212	£563
Remaining change to balance sheet liability* (recognised in SOFA)	(£83)	(£11,136)
Balance sheet liability at year end	£17,589	£21,155

* Comprises any change in agreed deficit recovery plan and change in assumptions between year-ends.

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:

Accounting date	31 December 2021	31 December 2020	31 December 2019
Discount rate	1.3%	1.1%	1.7%
Future increases to Minimum Pensionable Income	4.0%	3.1%	3.2%

WEST WORTHING BAPTIST CHURCH

2. Legacies and Donations in Memory

During the year the following legacies and donations were received

	2021 £	2021 £	2020
Legacies :-			
Aileen Morgan	7,151		
Gordon Hayward	18,900		
		26,051	1,000
Donations in Memory:-			
Joan Woodward	500		
Aileen Morgan	56		
		556	6,250
		26,607	7,250

3. Rents

The current lease with Relate, who have offices within our premises, is due to expire in July 2024

	£ 2021	£ 2020
Relate	6,500	6,500
	6,500	6,500

Charitable Activities

4. Charitable Grants

	Unrestricted Funds		Restricted Funds	
	2021 £	2020 £	2021 £	2020 £
Baptist World Mission	4,500	4,500	752	985
Home Mission	4,500	4,500		
Christian Aid	1,500	1,500	785	1,697
Safe in Sussex			330	
Superstar Arts		200		480
Operation Agri			410	
Other Charitable Giving	1,000	1,230	20	
Legacy gifts				
	11,500	11,930	2,297	3,162

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5. Charitable Activities

	Unrestricted Funds		Restricted Funds	
	2021	2020	2021	2020
	£	£	£	£
<u>Ministry and Outreach</u>				
Ministers' stipends & expenses	39,705	44,800		
NI and Pension costs	6,156	6,361		
Pension Deficit Cont.	3,695	2,724		
Pastoral work staff costs		731		
Pulpit Supply				
Manse costs (both)	14,109	19,483		
Delegates fees and Subs	521	520		
Flowers			49	142
Social Activities	36			
Hospitality	120	48		
<u>Children and Families Work</u>				
Messy Church/Sparrows				
/Holiday club/fun days	71	506		
Youth work general		220		
<u>Coffee Bar</u>				
Refreshments		999		
Training	168			
Cost allocation		3,097		
<u>Luncheon Club</u>				
Costs				2,249
<u>Premises</u>				
Staff Costs	16,603	19,197		
Utility Charges	5,667	5,206		
Insurance	4,358	4,290		
Fabric and Equipment	12,720	5,016		
Equipment depreciation			5,543	2,018
Cleaning Materials and Equip.	1,780	2,580		
Coffee bar furniture	5,862			
Coffee bar cost allocation		(3,097)		
<u>Administration</u>				
Computer				
Equip./software	111	51		
Postage and Telephone	792	854		
Print/stationery and Leaflets	108	80		24
Photocopying	286	304		
Professional Fees	812	910		
	<u>113,680</u>	<u>114,880</u>	<u>5,592</u>	<u>4,433</u>

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6. Staff Costs

The average number of full time equivalent employees for the year was 2.4, now currently made up of one full time and two part-time staff.

	2021	2020
	£	£
Wages & Salaries	55,218	62,537
National Insurance	0	518
Pension Costs	10,436	9,480
Ministers' Expenses	505	2,400
Redundancy		545
Other costs (manse costs)	14,110	19,483
	80,269	94,963

National Insurance costs were covered completely under the £4,000 rebate allowed under the current government initiative

No employees were paid emoluments in excess of £60,000 during the year.

7. Trustees' Remuneration and Expenses

Two Trustees (The Ministers of the Church), are also employees.. A total of £505 in respect of mileage and expenses was incurred wholly and exclusively on Church business.

It has been agreed by the Church in that one of the Minister's husband, a qualified plumber with his own business, ,Go-To Plumbing and Heating, be engaged in any plumbing and heating requirement at the Church excluding the industrial boilers. It was felt that this was in the Church's best interests and recorded as such in the minutes of the meeting. No other remuneration or expenses have been paid to any other Trustee or to any person connected to them.

8. Independent Examiners Remuneration

An accrual has been shown in the accounts for a token gift to be given to the Independent Examiner in lieu of any remuneration

9. Indemnity Insurance

The Church Insurance Policy includes protection against any loss arising from the neglect or defaults of any Trustee or Employee and also to indemnify Trustees and Officers against the consequences of any neglect or default on their part. This is included at no increase of the normal premium and has been authorized by the Charity Commission.

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10. Cash and Bank and Building Society and In Hand

	2021	2020
	£	£
Caf Bank Cheque Account	124	(86)
Caf Bank Gold Account	34,752	18,520
Baptist Union Fixed interest account	21,549	21,337
Virgin Money - instant access		12,339
Cambridge and Counties Bank	84,820	82,149
National Counties Building Society now Family Building Society	52,001	51,578
Flower cash in hand	187	205
	193,433	186,042

An automatic transfer is set up with CAF Bank Ltd between the gold account and the cheque account so that money is only moved when a cheque is cleared.

The Church endeavours to hold its reserves in accounts to generate the best possible interest, whilst making sure that no account holds over the maximum amount applicable for compensation by the FSCS. Interest rates have reduced significantly during the year in the current economic climate. We now hold accounts as follows, interest rates are at the end of December 2021 -

The Cambridge and Counties Bank 95 days notice account has been paying the best rate currently of 1%

The Family Building Society. Interest has been reduced to 0.35% in May. It requires 45 days notice,

The Church also continues to invest in the Baptist Union. The fixed interest deposit paid 1% to the end of June and allowed us to continue a further 1 year fixed interest Bond from the 1st July 2021 paying 0.60%

11. Creditors: amounts falling due within one year

	2021	2020
	£	£
Accruals – Utilities	997	450
Inland Revenue	1,326	1,339
Awards for All Grant	9,380	
Other Creditors	3,311	5,955
	15,014	7,744

A Grant was received from the National Lottery, Awards for All to enable the refurbishment of the toilet for the disabled. This will take place in the middle of January 2022 when the grant will then be recognised in the accounts.

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12. Debtors

	2021	2020
	£	£
Prepayments – Utilities	4,255	4,043
Accrued Income - Gift Aid Tax	2,720	2,480
Accrued Income - Interest	1,009	1,050
Other Debtors -	2,150	2,243
	10,134	9,816

13. Fixed Assets

	Land and Buildings £	FF and Equipment £	Investments £	Total £
Gross Book Value				
- at 1st January 2021	815,000	92,089	0	907,089
Additions		14,102		14,102
Sales and scrap		(7,602)		(7,602)
- at 31st December 2021	815,000	98,589		913,589
-				
Depreciation				
- at 1st January 2021	0	(88,054)	0	(88,054)
Sales and scrap		7,602		7,602
- Charge for the Year		(5,543)		(5,543)
- at 31st December 2021	0	(85,995)		(85,995)
Net Book Value	815,000	12,594		827,594

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14. Statement of Funds

	At 1 Jan 2021 £	Income £	Expenditure £	Transfers £	Revaluation/ Asset gain	At 31 Dec 2021 £
Unrestricted Funds						
General Church Fund	54,427	98,987	(118,040)	2,454		37,828
Coffee Bar/Open Door	2,501	121	(168)	(2,454)		0
Legacy Reserve	80,262	26,607	(5,862)			101,007
Margaret Knight Legacy Reserve	30,199					30,199
Defined benefit liability	(21,155)				3,566	(17,589)
Designated Funds						
UOP refurbishment	1,000	2,600	(1,003)			2,597
Social and ministry	3,488	214	(107)			3,595
Margaret Knight Pastoral Fund	4,516					4,516
Total Unrestricted Funds	155,238	128,529	(125,180)		3,566	162,153
Restricted Funds	£	£	£	£		£
Refurbishment a/c	8,500					8,500
Music/ sound Project	2,757	4021	(1,694)			5,084
Projector Fund	4,035		(2,018)			2,017
Camera Project		7,325	(1,831)			5,494
Flower Gifts	286	30	(49)			267
Christian Aid	0	785	(785)			0
Baptist World Mission	135	617	(752)			0
Home Mission						
Other Charitable Giving	43	760	(760)			43
Total Restricted Funds	15,756	13,538	(7,889)			21,405
Capital Fund	815,000					815,000
Total Funds	985,994	142,067	(133,069)		3,566	998,558

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The General Reserve represents the free funds of the charity, which are not designated for particular purposes.

The Coffee bar was suspended owing to Covid in March 2020.

At the Church meeting in April it was agreed to move to a new joint venture with Superstar Arts, where the coffee bar would include the training of their clients working with volunteers from both their organisation and the Church. To this end, Superstar Arts were able to provide a new coffee machine and the Church provided new furniture funded from a legacy. The venture was to share all costs and profit 50/50. It opened fully from the 19th July 2021. Costs of training Church volunteers is the only cost shown in this account and the a small amount of initial income. Receipts from the partnership are now shown in the general fund and the balance of this fund has been transferred at the yearend in to the general fund account.

Income from Legacies, and donations given in memory, for general Church use are paid directly into this fund and then used for specific expenditure as agreed by the Church Meeting. The cost of £5,862 was used for the new coffee bar furniture.

The Margaret Knight Legacy money was put aside in this fund in order to provide interest for use by the main Church fund. However this money can be spent as and when decided appropriate by the Church meeting.

The Use of Premises Refurbishment Fund receives 10% of the income from our use of premises, to help with maintenance costs. This fund will be used each year before fabric is charged to the general fund.

The social and ministry fund represents monies put aside from the Olive James legacy, which was designated for social and ministry events to which any related income is also incorporated. It has been agreed that this account will receive all income and cover expenditure from all youth work.

The Margaret Knight Pastoral Fund contains a sum of money put aside on which the interest only was used in accordance with the lady's letter of wishes. At present this money is not attracting any interest and therefore at the Church Meeting in October 2012, it was agreed that future payments would be made from the capital sum. No payments were made during this year. This money could be used in the future for other purposes if agreed by the Church meeting.

The Refurbishment account is money donated specifically or transferred for special items of fabric expenditure agreed by the church meeting. This is to be kept for major emergency repairs where appropriate.

The Music Project was set up after the Church meeting in November 2018 agreed on a fundraising strategy to enable a person to be employed on a temporary basis to lead and encourage others in the enhancement of the music provided in the first service. It was agreed at the Church meeting in November 2020 , that this money could be used in order to enhance the music of the church by the installation of a new sound system. This was installed in February 2021. The balance of the cost was raised early in 2021 and as a capital item, it will be depreciated over four years. The cost is now held in this account until fully depreciated.

A Projector Fund was set up in 2019 with the requirement to purchase a new laser projector for the sanctuary in order to enhance worship. It was agreed that this would be paid for by gifts and fund raising. As a capital item, it will be depreciated over four years so the cost for this will be shown in this account until fully depreciated,

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The Camera project enabled the purchase and installation of a camera and system to enable the live streaming of Church services. The total was donated anonymously. As a capital item, it will be depreciated over four years so the cost for this will be shown in this account until fully depreciated

The flower fund is monies donated and allocated for the Church's flower ministry. This was suspended in March 2020 at the time of the first lockdown. The cost relates to providing flowers for special events. The donation is in respect of funeral flowers provided.

The Christian Aid Fund is for monies donated and allocated for onward transmission to this charity.

The Baptist World Mission Fund is for monies donated for onward transmission to this charity.

The Home Mission Fund is for monies donated for onward transmission to this charity.

The Fund for other charitable giving is for monies donated for onward transmission to other charities as specified in note 4.

15. Analysis of net assets between funds

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2021	Total 2020
Tangible Fixed Assets	827,594			827,594	819,035
Current Assets	161,744	10,708	31,115	203,567	195,858
Current Liabilities	(22,893)		(9,710)	(32,603)	(28,899)
	966,445	10,708	21,405	998,558	985,994

16. Related Charities

The custodian Trustee of the Church is the Baptist Union Corporation Limited which is charity number 249635 and which is controlled by the Baptist Union Council. The Church is also a member of the Baptist Union of Great Britain, and the South Eastern Baptist Association.

The Church made a donation to the Baptist Union Home Mission Scheme as set out in note 4.

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Independent Examiner's Report to the Trustees (Diaconate) of West Worthing Baptist Church

I report on the accounts of the Church for the year ended 31 December 2021, which are set out on pages 10 to 23

Respective responsibilities of Trustees (Diaconate) and Examiner

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

It is my responsibility to:

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

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- the accounts do not comply with the applicable requirements covering the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a "true and fair" view which is not a matter considered as part of an independent examination.

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable proper understanding of the accounts to be reached.

Independent Examiner:

Date:

Terry Burstow
115 St Andrews Road,
Worthing, BN13 1HR