



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):

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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.

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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.

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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.

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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.

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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.

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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
			<hr/>		<hr/>
			818,527		822,052
CURRENT ASSETS					
Stock					
Debtors	13	13,139		10,414	
Cash in hand and at bank	11	<u>228,022</u>		<u>206,359</u>	
		241,161		216,773	
CREDITORS: Amounts falling due within one year	12	<u>(9,426)</u>	231,734	(7,154)	209,619
			<hr/>	<hr/>	
Net Assets excluding pension liability			1,050,262		1,031,671
			<hr/>		<hr/>
TOTAL NET ASSETS			1,050,262		1,031,671
			<hr/>		<hr/>
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
			<hr/>	<hr/>	
TOTAL CHARITY FUNDS			<u>1,050,262</u>		<u>£1,031,671</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, 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.

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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.

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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

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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>

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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.

	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

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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.

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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 31st December 2023	0	(95,062)		(95,062)
Net Book Value	815,000	3,527		818,527

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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.

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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.

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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.

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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 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