

MAIDSTONE BAPTIST CHURCH



**Annual Report
and Annual Accounts
for
Year Ending December 2020**

Maidstone Baptist Church

ANNUAL REPORT AND FINANCIAL STATEMENTS

Year ended 31st December 2020

Maidstone Baptist Church

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Maidstone Baptist Church

Legal and Administrative Information

Charity Registration number

The Church's charity registration number is 1128948.

Principal Address

Maidstone Baptist Church, Knighttrider Street, Maidstone, Kent, ME15 6LU.

Establishment

Maidstone Baptist Church is an independent self-governing Fellowship of Believers in membership with the Baptist Union of Great Britain, which latter is a Registered Charity.

Deacons, Officers and other Trustees

Appointment of trustees is governed by the Trust Deed of the charity. The body of Trustees is authorised to appoint new trustees to fill vacancies as needed, although this will always be subject to approval by ballot at a Church Meeting, no later than the next following Annual General Meeting.

The Senior Minister and elected Deacons (maximum 12) together form the body of Trustees to whom day-to-day management of Church affairs is devolved by Church Meeting.

Annual elections for Deacons (maximum 12) usually occur in March with successful candidates taking up formal duties in May (AGM). A term of service is normally for three years, but may be less, such as for a mid-term election. After one term, a retiring Deacon may stand again for re-election for a second term, but must then stand down for a minimum of twelve months (*that is, the period between successive AGM's*). For the sake of continuity in the management of church affairs, a Deacon also elected as a Church Officer is not required to stand down.

The local Trustees during the calendar year 2020 (including elections, retirements and appointments) were:

- Senior Minister Still vacant
- Deacons and Church Officers: Shella Smith (Church Secretary)
 John Gurnett (Asst Church Secretary)
 Barbara Williams (Church Treasurer)

Deacons alone: Lee-Anne Baker (until 17.09.20)
 Keith Burgess-Clements
 Jane Gurnett
 Jim Weedon
 Helen Harman
 Richard McIntosh (until 09.09.20)
 Judith Woodbridge

Independent Examiner

Lee Seal ACCA FAIA, Blain Pritchard Limited, Chartered Certified Accountants, 74 College Road, Maidstone, Kent, ME15 6SL.

Bankers

Santander UK plc, Bridle Road, Bootle, Merseyside, L31 0AA.
CAF Bank, 25 Kings Hill Avenue, West Malling, Kent, ME19 4JQ.

Solicitors

Gullands, 18 Mill Street, Maidstone, Kent, ME15 6XT.

Maidstone Baptist Church

Report of the Trustees for the year ended 31st December 2020

Other Reports

Separate reports by the Youth Pastor, Church Secretary and Church Treasurer with financial statements are appended, together with various policies and listings.

Legal and Administrative information which is set out on page 1 forms part of this report. The financial statements comply with current statutory requirements, the Statement of Recommended Practice - Accounting and Reporting by Charities, the Governing Document, Trust Deeds and with the Church Rules, which latter are formulated within the provisions of the Trust Deeds and the Governing Document.

Objects of the Charity

As set down in the Governing Document and the Trust Deeds held by Baptist Union at Didcot.

Organisation

Whilst legally the elected Trustees are empowered to make binding decisions, the traditional position that the ultimate decision-maker is the meeting of Members together in Church Meeting in prayer under God is honoured throughout.

Day to day running of Church affairs is delegated to the elected Deacons (maximum 12, of whom 3 are designated also as Officers) who, together with the appointed Minister(s) of the day, form the Charity Trustees, who meet as required, usually bi-monthly (every odd numbered month) or more frequently if occasion demands. The Charity Trustees may delegate certain practical matters to Workstreams, upon which Members who are not Deacons may be co-opted to serve (Workstreams meet on every even number month).

Ministry

In normal times, one or more Ministers would be on the Church payroll providing Pastoral and Theological Leadership for the membership and congregation as a whole. The church is seeking a new Senior Minister.

Key Personnel who are/were not Charity Trustees

- Elders who are appointed, not elected, may also attend meetings of the Charity Trustees by invitation, but without voting rights. Godfrey Prior continued in this role in 2020.
- **Moderator** - In the absence of a senior Minister during interregnum, a Minister from another Church is appointed in a supervisory pastoral role. Rev David Bousfield continued the role as Moderator in 2020
- **Youth Pastor** - Alastair Middlemist has continued in this full-time role throughout 2020.
- **Minister-in-Training** - No appointment during 2020
- **General Administrator** - Helen Jones continued her part-time role in 2020.

Investment Powers

Money set aside for specific purposes (such as, but not exclusively, for Training, Pastoral Support, Building Works and Organ Maintenance) are invested in suitable interest-bearing accounts compatible with the standards expected of Church life.

Maidstone Baptist Church

Report of the Trustees for the year ended 31st December 2020

Related Parties

None. The Church enjoys voluntarily membership with Baptist Union of Great Britain and South East Baptist Association and Churches Together in Maidstone. In addition we support Baptist World Mission, Baptist Home Mission Fund and other leading or specialist bodies whose aims align with those of this Church.

Sunday Worship normally occurs on a regular basis at 10:30am and continue a programme of Sunday afternoon and evening activities to meet a range of the fellowships' needs. In addition, nurturing of children through Sunday Club and on weekdays through (uniformed) Youth Organisations or other Church-based activities form a long term ongoing feature of Church Life. Adult activities are equally important and occur in varying formats both within the Church premises, or elsewhere in Maidstone and sometimes further afield. Following Government restrictions due to Coronavirus, since March 2020, these services and activities have continued each week on Zoom and Facebook. In addition, meetings for children and young people have also continued via Zoom. Occasionally a morning service was held in the Church building when permitted.

The Church conducts worship and teaching along traditional lines and carrying out through a wide ranging programme for youth and adult activities weekly. These activities have continued and are facilitated unabated thanks to the dedicated leadership by a whole host of people.

Aspirations to improve or extend the Church premises continue under review, in order to equip the Fellowship for active service in the Community commensurate with the standards and expectations of the present day age. Ongoing maintenance works inside and outside the buildings have continued on a regular basis.

Some minor works on both Manses were carried out in the year.

During 2020, the Church continued direct financial support of Baptist Home Mission Fund and Baptist World Mission. The Church budget guaranteed an amount to both these Missions. Church Members and wider congregation donate to these funds and any shortfall is made up from Church funds. In addition, many people donate to a number of other charities and organisations through Church funds, all of which the Church passes on in the year.

Financial Review

The surplus for the year 2020 totalled £11,741 compared with a deficit of £19,620 in 2019 and surplus of £18,107 in 2018. Net funds increased and now stands at £626,109.

Overall income decreased by 3.8% to £116,479 and total costs decreased by 25.5% to £104,738

It is the policy of the charity to maintain a minimum level of unrestricted funds, which are the available reserves of the charity, at a level which equates to six months' of unrestricted expenditure. It is felt that this would be sufficient to continue the activities of the charity in the event of a significant loss of income.

Total reserves as the 31st December 2020 are £626,109 (31st December 2019: £614,368) which is more than sufficient to adhere to the Reserves Policy, as set out above.

Maidstone Baptist Church

Report of the Trustees for the year ended 31st December 2020

Adjustments to Governing Document and Church Rules

There were no adjustments to either the governing document or the church rules in 2020.

Public Benefit

The charity acknowledges its requirements to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in this Trustees Annual Report. The Trustees confirm that they have given due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

The Trustees have complied with the duty in section 4 of the Charities Act 2011 to have due regard to guidance published by the Charity Commission, including public benefit guidance.

Risk Management

The Charity Trustees are mindful of the responsibilities they carry under current legislation, in particular the Companies Act 2006, Children Acts 1989 and 2004 and later amendments to any, and various forms of Health and Safety regulations, Disability legislation and Charities Acts, in so far as they may apply.

Seeking to ensure that the Fellowship as a whole carries on its vast array of activities within the rules, the Charity Trustees takes general or specialised advice from outside Consultants when appropriate, whose reports form the bases of action plans.

Trustees' responsibilities in relation to the financial statements

The requirements imposed by Charity and Company law in the provision of statements that give a true and fair view of the state of Church affairs for the financial year ended 31st December 2020 is acknowledged by all Trustees.

Independent Examiners

A resolution will be proposed at the Annual General Meeting on 20th May 2021 that Mr Lee Seal ACCA FAIA, a director of Blain Pritchard Limited be re-appointed as Independent Examiner to The Church for the year 2021.

Approved by Deacons' Meeting (representing all Trustees) held on 11th May 2021.

Sheila Smith

Church Secretary

Note: only the original of this document carries a manual signature.

Independent Examiner's Report to the trustees of Maidstone Baptist Church

This report on the accounts of the charity for the year ended 31st December 2020, which are set out on pages 6 to 15, is in respect of an examination carried out under s.145 of the Charities Act 2011.

Respective responsibilities of trustees and examiner

As the trustees of the charity you are responsible for the preparation of the accounts; you consider that the audit requirements of section 144 of the Charities Act 2011 ("the 2011 Act") do not apply and that an independent examination is needed.

It is my responsibility to:

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

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners under section 145(5)(b) of the 2011 Act. That examination includes a review of the accounting records kept by the charity and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act.have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

L C Seal ACCA FAIA
Blain Pritchard Limited
Chartered Certified Accountants
74 College Road
Maidstone
Kent
ME15 6SL

_____ 2021

Maidstone Baptist Church

Statement of Financial Activities Year ended 31st December 2020

		2020			2019
		Unrestricted funds	Restricted funds	Total funds	Total funds
Incoming resources	Schedule				
Voluntary income	1	84,813	7,570	92,383	118,836
Activities for generating funds		-	-	-	-
Investment income	2	799	-	799	641
Incoming resources from charitable activities	3	-	-	-	758
Other incoming resources	4	23,297	-	23,297	787
Total incoming resources		108,909	7,570	116,479	121,022
Resources expended					
Costs of generating voluntary income		-	-	-	-
Fundraising trading costs		-	-	-	-
Investment management costs		-	-	-	-
Charitable expenditure	5	98,090	4,998	103,088	139,022
Governance costs	6	1,650	-	1,650	1,620
Other resources expended	7	-	-	-	-
Total resources expended		99,740	4,998	104,738	140,642
Net incoming/(outgoing) resources before transfers		9,169	2,572	11,741	(19,620)
Gross transfers between funds		2,252	(2,252)	-	-
Net incoming/(outgoing) resources before other recognised gains/(losses)		11,421	320	11,741	(19,620)
Gains and losses on revaluation of fixed assets for the charity's own use		-	-	-	-
Gains and losses on investment assets		-	-	-	-
Net movement in funds		11,421	320	11,741	(19,620)
Total funds brought forward		603,607	10,759	614,368	633,988
Total funds carried forward		615,028	11,079	626,109	614,368

Maidstone Baptist Church

Schedule to the Statement of Financial Activities Year ended 31st December 2020

	2020			2019
	Unrestricted funds	Restricted funds	Total funds	Total funds
Incoming resources				
1 Voluntary income				
Freewill and loose offering	68,882	-	68,882	79,028
Tax refunds - general funds	12,162	-	12,162	15,369
General donations	3,770	7,570	11,340	22,438
Legacies received	-	-	-	2,000
	<u>84,813</u>	<u>7,570</u>	<u>92,384</u>	<u>118,835</u>
2 Investment income				
Bank and deposit interest	799	-	799	641
	<u>799</u>	<u>-</u>	<u>799</u>	<u>641</u>
3 Incoming resources from charitable activities				
Coffee mornings	-	-	-	-
Spring harvest	-	-	-	-
SPACE	-	-	-	628
Concerts and productions	-	-	-	-
Stationery & Publicity	-	-	-	130
	<u>-</u>	<u>-</u>	<u>-</u>	<u>758</u>
4 Other incoming resources				
Insurance claims - injury compensation	2,060	-	2,060	-
Rent received	6,022	-	6,022	-
Furlough grant	4,993	-	4,993	-
Grant received	9,274	-	9,274	-
Miscellaneous income	948	-	948	335
Flower fund	-	-	-	7
Church weekend events	-	-	-	445
	<u>23,297</u>	<u>-</u>	<u>23,297</u>	<u>787</u>

Maidstone Baptist Church

Schedule to the Statement of Financial Activities Year ended 31st December 2020

	2020			2019
	Unrestricted funds	Restricted funds	Total funds	Total funds
Resources expended				
5 Charitable expenditure				
Missions	-	4,998	4,998	8,857
Church general expenses	24,111	-	24,111	30,945
Ministers	5,413	-	5,413	32,427
Youth pastor	32,685	-	32,685	31,933
Moderator	662	-	662	610
Preaching fees	415	-	415	526
Pastoral gifts	322	-	322	450
Pastoral fund	-	-	-	-
Church delegate expenses	-	-	-	353
Repairs and renewals	7,718	-	7,718	4,276
KSN, publicity & stationery	5,589	-	5,589	5,899
Youth, Brigades & Sunday school	665	-	665	1,783
Youth weekend events	993	-	993	1,540
General wages	8,075	-	8,075	7,866
Subscriptions	2,890	-	2,890	2,378
Training	31	-	31	514
Payroll	720	-	720	651
Depreciation of freehold property	6,900	-	6,900	6,900
Depreciation of plant & equipment	899	-	899	1,113
(Profit) / loss on disposal of fixed assets	-	-	-	-
	<u>98,090</u>	<u>4,998</u>	<u>103,086</u>	<u>139,021</u>
6 Governance costs				
Independent examination fee	1,650	-	1,650	1,620
	<u>1,650</u>	<u>-</u>	<u>1,650</u>	<u>1,620</u>
7 Other resources expended				
Rental expenses	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

Maidstone Baptist Church

Balance Sheet As at 31st December 2020

		2020		2019
		Unrestricted funds	Restricted funds	Total funds
				Total funds
Fixed assets	Note			
Tangible assets	6	490,596	-	490,596
Total fixed assets		490,596	-	490,596
Current assets				
Stocks		-	-	-
Debtors	7	-	-	-
(Short term) investments		-	-	-
Cash at bank and in hand		124,434	11,079	135,512
Total current assets		124,434	11,079	135,512
Creditors: amounts falling due within one year	8	-	-	-
Total assets less current liabilities		615,030	11,079	626,108
Creditors: amounts falling due after one year		-	-	-
Provisions for liabilities and charges		-	-	-
Net assets		615,030	11,079	626,108
Funds of the charity				
Unrestricted funds		615,029	-	615,029
Restricted funds	9	-	11,079	11,079
Revaluation reserve		-	-	-
Total funds		615,029	11,079	626,108

Approved by Deacons' Meeting held on _____ 2021 and signed on its behalf by:

Sheila Smith
Church Secretary

Barbara Williams
Church Treasurer

Maidstone Baptist Church

Notes to the Accounts Year ended 31st December 2020

Note 1 Basis of preparation

1.1 Basis of accounting

These accounts have been prepared on the basis of historic cost and in accordance with:
- Accounting and Reporting by Charities - Statement of Recommended Practice (SORP FRS 102);
- and with the Charities Act 2011.

1.2 Change in basis of accounting

The Church elected to change its basis of accounting from the accruals basis to a cash basis in 2016. 2017 was the first reporting year where the financial statements show a true representation of the Church's results.

1.3 Changes to previous accounts

No changes have been made to accounts for previous years.

Note 2 Accounting policies

INCOMING RESOURCES

Recognition of incoming resources	These are included in the Statement of Financial Activities (SoFA) when the resources are paid into the Church's bank accounts.
Incoming resources with related expenditure	Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.
Grants and donations	Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.
Tax reclaims on donations and gifts	Incoming resources from tax reclaims are included in the SoFA when the resources are received into the Church's bank account.
Gifts in kind	Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.

Maidstone Baptist Church

Notes to the Accounts Year ended 31st December 2020

Donated services and facilities These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material.

Volunteer help The value of any volunteer help received is not included in the accounts.

Investment income This is included in the accounts when receivable.

EXPENDITURE AND LIABILITIES

Liability recognition Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Governance costs Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and the cost of any legal advice on governance or constitutional matters.

Grants payable without performance conditions These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

ASSETS

Tangible fixed assets for use by the charity The Church has not capitalised the value of the Church premises. Other properties have been capitalised and depreciated on a straight line basis over their estimated useful life of 50 years. Other assets, where the cost of an individual item exceeds £1,000 have been capitalised and depreciated on a reducing balance basis (25%). All smaller items have been expended through the SoFA as incurred.

Revaluation of Land & Buildings The properties owned by the Church were revalued on 4th April 2013 by Sibley Pares Chartered Surveyors. The revalued amounts are incorporated in these accounts. It is the opinion of the Trustees that the life of the properties is 50 years from the date of revaluation so the depreciation charge has been calculated on this basis.

JUDGEMENTS AND ASSUMPTIONS

Key judgements, estimates and assumptions Due to the size of the charity, there are no significant estimates or judgements used in preparing the accounts.

Note 3 APB Ethical Standard - Provisions available for small entities

In common with many other organisations of our size and nature we use our independent examiners to assist with the preparation of our financial statements.

Maidstone Baptist Church

Notes to the Accounts Year ended 31st December 2020

		2020	2019
Note 4	Details of certain items of expenditure		
4.1	Trustee expenses		
During the year the following expenses have been reimbursed to trustees in respect of travelling costs and other expenses incurred on behalf of the charity.			
	Number of trustees who were paid expenses	-	-
	Total amounts paid	-	-
4.2	Fees for examination of the accounts		
	Independent examiner's remuneration	-	-
	Other fees (accountancy, payroll and consultancy)	1,650	1,620
4.3	Other related party transactions		
	None.		
Note 5	Paid employees		
5.1	Staff costs		
	Gross salaries and National Insurance	37,044	57,557
	Moderator costs	662	610
	Pension costs	6,631	9,635
		<u>44,337</u>	<u>67,801</u>
5.2	Average number of full time employees in the year		
	Charitable activities	1	2
	Support staff	1	1
	Domestic duties	1	1
5.3	Defined contribution pension scheme		
	The costs of the scheme to the charity for the year	6,631	9,635
	The amount of any contributions outstanding at the year end	-	-
	The amount of any contributions prepaid at the year end	-	-
5.4	Staff banding		
The number of employees who were paid the following remuneration bands:			
	£0 - £10,000	2	2
	£10,001 - £20,000	0	0
	£20,001 - £30,000	1	2

Maidstone Baptist Church

Notes to the Accounts Year ended 31st December 2020

Note 6 Tangible fixed assets

6.1 Cost or valuation

	Freehold property	Plant & equipment	Total
Balance brought forward	550,000	14,119	564,119
Revaluations	-	-	-
Additions	-	256	256
Disposals	-	-	-
Balance carried forward	550,000	14,375	564,375

6.2 Accumulated depreciation and impairment provisions

Balance brought forward	55,200	10,779	65,979
Other adjustments (revaluations)	-	-	-
Depreciation charge for the year	6,900	899	7,799
Disposals	-	-	-
Balance carried forward	62,100	11,678	73,778

6.3 Net book value

Brought forward	494,800	3,340	498,140
Carried forward	487,900	2,697	490,597

The two properties owned by the Church were revalued on 4th April 2013 by Sibley Pares Chartered Surveyors on the basis of open market value. The historical cost of the freehold land and buildings included at a valuation of £550,000 was £378,520.

Note 7 Debtors and prepayments

7.1 Analysis of debtors (all amounts falling due within one year)

	2020	2019
Other debtors	-	-
Prepayments and accrued income	-	-
	<u>-</u>	<u>-</u>

Note 8 Creditors and accruals

8.1 Analysis of creditors (all amounts falling due within one year)

	2020	2019
Loans and overdrafts	-	-
Other creditors	-	-
Accruals and deferred income	-	-
	<u>-</u>	<u>-</u>

Maidstone Baptist Church

Notes to the Accounts Year ended 31st December 2020

Note 9 Restricted and unrestricted funds

9.1 Funds held

Fund name	Type of fund	Purpose and restrictions
Buildings fund	Restricted income fund	The purpose of the fund is to raise capital for major repairs and renovations of church premises.
Various discretionary missions	Restricted income fund	The purpose of these 'Discretionary Missions' is to raise funds to assist the charities in question financially. All income raised for the benefit of these charities is paid over to the charities, thus leaving a zero balance on these restricted funds carried forward.
Miss J Darge church organ fund	Restricted income fund	The purpose of the fund is to set aside capital for the maintenance and care of the church organ.
Miss J Darge pastoral care fund	Restricted income fund	The purpose of the fund is to set aside capital for pastoral care within the local fellowship.
Barney fund	Unrestricted designated fund	The fund originated from a gift from the estate of Mr Barney more than 20 years ago. The purpose of the fund is to provide support for Church members in need.

9.2 Movements of major funds

	Fund balances brought forward	Incoming resources	Outgoing resources	Transfers	Fund balances carried forward
Restricted funds					
Buildings fund	5,862	424	-		6,286
Various discretionary missions	-	7,147	(4,895)	(2,252)	-
Church organ fund	327	-	-	-	327
Pastoral care fund	4,466	-	-	-	4,466
Community care grant	103	-	(103)	-	0
Total restricted funds	10,758	7,570	(4,998)	(2,252)	11,079
Unrestricted designated funds					
Barney fund	41,582	-	(94)	-	41,488
Total designated funds	41,582	-	(94)	-	41,488
Unrestricted general funds	562,026	108,909	(99,646)	2,252	573,540
Total unrestricted funds	603,608	108,909	(99,740)	2,252	615,028
Revaluation reserve	-	-	-	-	-
Total funds	614,366	116,479	(104,738)	-	626,107

Maidstone Baptist Church

Notes to the Accounts Year ended 31st December 2020

9.3 Transfers between funds

Monies are transferred between funds as needed whilst meeting the obligation on the Treasurer to act with due diligence. In the unusual event that the Treasurer sees a need to move monies around in large amounts, or to secure a solution to a non-standard problem, the he/she would refer to Deacons, who in turn may even refer to a Church Meeting for a mandate.

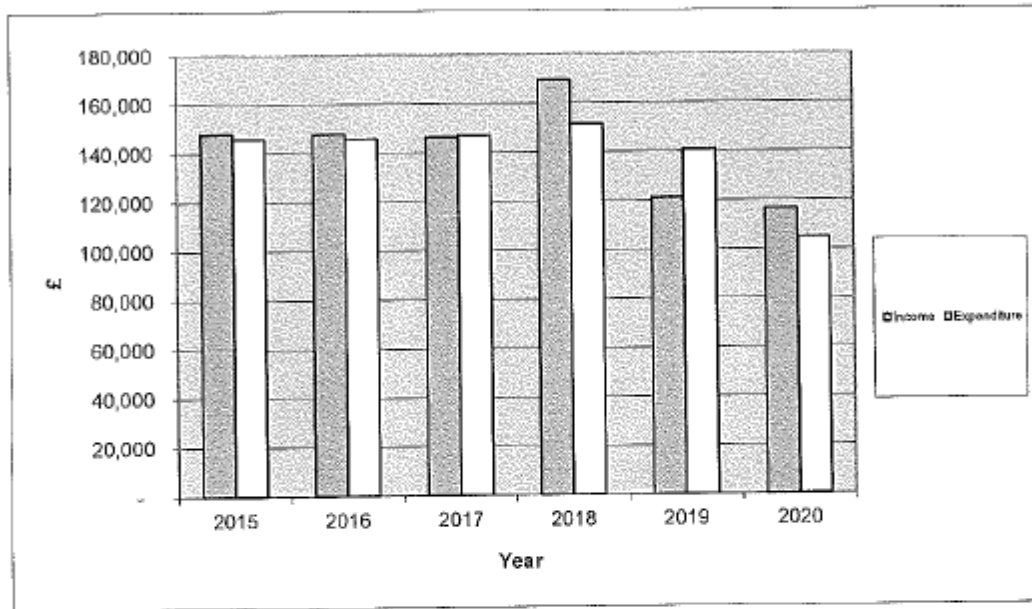
Note 10 Grant making

10.1 Grants made to institutions

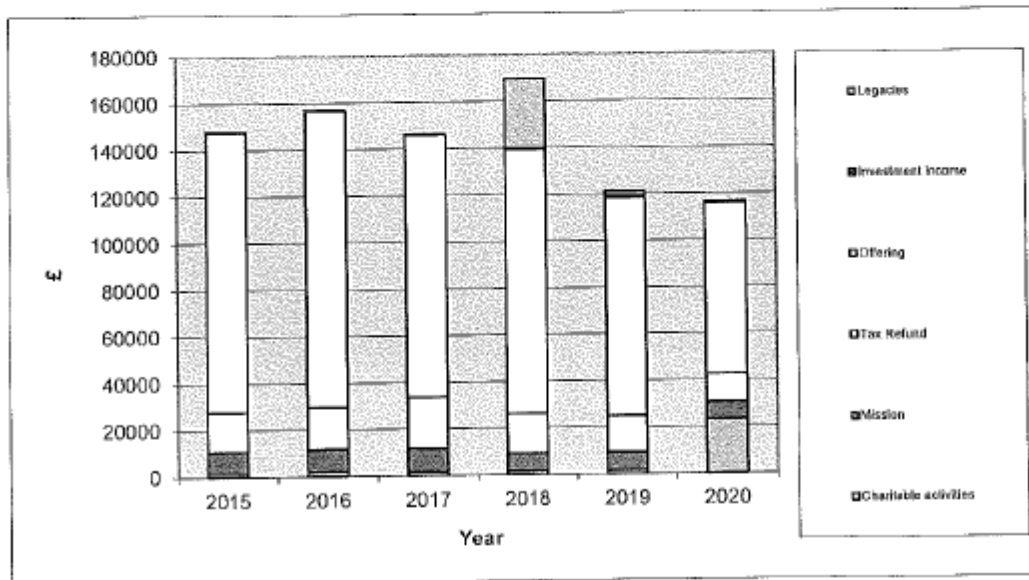
Names of institutions	Purpose	Total amount
BMS	To assist the charity financially	2,000
HMF	To assist the charity financially	2,098
Tear Fund	To assist the charity financially	-
OMF	To assist the charity financially	-
Kent Air Ambulance	To assist the charity financially	-
Various other missions and charities	To assist the charities financially	900
		4,998

Maidstone Baptist Church

Six Year Income and Expenditure Summary Year ended 31st December 2020

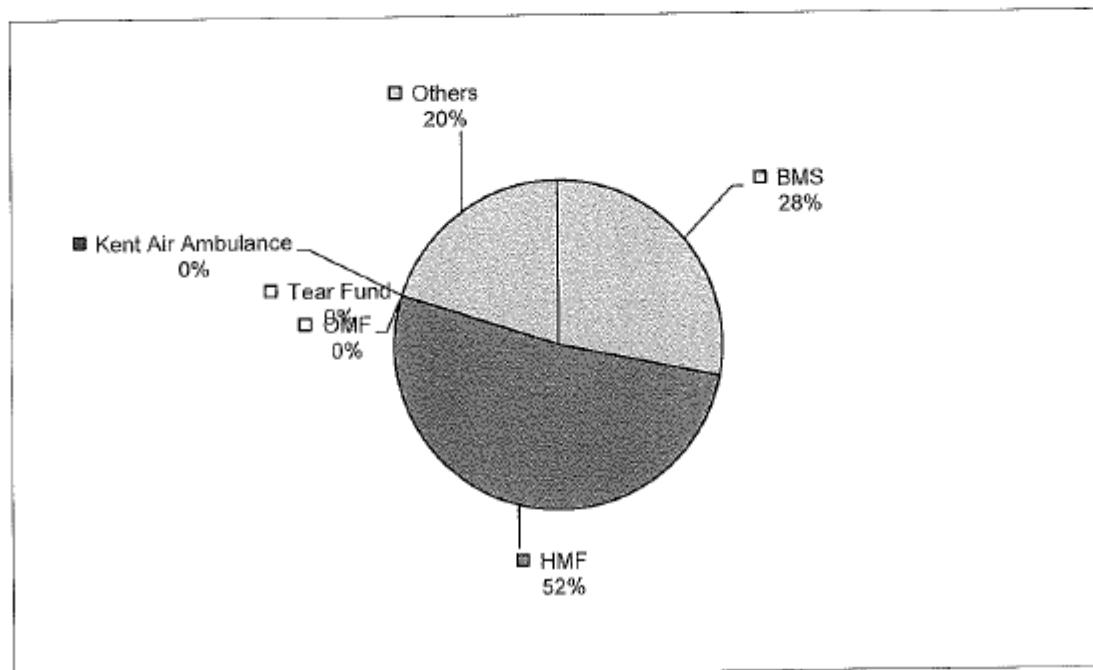
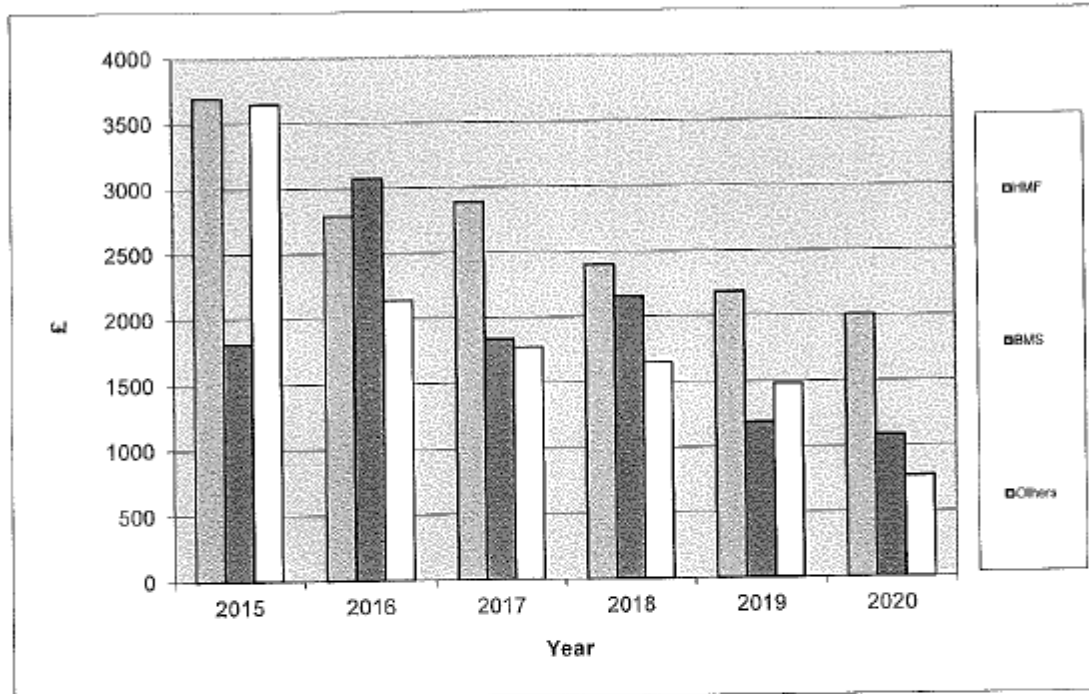


Six Year Income Summary Year ended 31st December 2020



Maidstone Baptist Church

Mission Income Summaries Year ended 31st December 2020



Maidstone Baptist Church

Budget Comparison Report Year ended 31st December 2020

	2019 Actual	2020 Budget	2020 Actual	2021 Budget
Income				
FWO and loose offerings	79,028	80,000	68,882	70,000
Tax refunds - general funds	15,369	15,000	12,162	13,000
Mission fund - HMF & BMS	3,375	4,000	3,087	4,000
Mission fund - Other	853	-	772	-
Building fund	375	300	424	300
Church usage	-	10,000	-	10,000
Additional income	-	5,000	-	5,000
General donations	17,835	-	7,057	-
Legacies received	2,000	-	-	-
Church weekend	445	500	-	-
Youth Summer	628	-	-	-
Stationery & Publicity	130	-	-	-
Miscellaneous income	342	1,500	948	-
Interest received	641	700	799	700
Manse Rent			6,022	
Furlough grant			4,993	
Grant			9,274	
Insurance claim			2,060	
Total income	121,021	117,000	116,480	103,000
Freewill & loose offering	79,028	80,000	68,882	70,000
Average per week	1,520	1,538	1,325	1,346
Expenditure				
Ministry				
Ministers	25,280	21,363	3,221	16,783
Minister in training / youth pastor	27,511	28,825	27,392	29,125
Manse costs	11,569	11,419	7,485	10,042
Moderator	610	1,800	662	1,800
Preaching fees	526	600	415	1,000
Pastoral fund	450	300	322	300
Church delegate expenses	353	400	-	-
Training	514	500	31	250
	66,813	65,207	39,528	59,300
General				
New equipment, repairs & renewals	4,276	5,140	7,718	14,910
Organ repairs	-	-	-	-
Greenside letting expenses	-	-	-	-
Church general expenses	30,945	31,810	24,111	28,370
KSN, publicity & stationery	5,899	5,700	5,589	5,700
Youth, Brigades & general	1,783	2,000	665	2,000
Gifts and entertaining	-	-	-	-
Church weekend events	1,540	500	993	-
Church weekend	-	-	-	-

Maidstone Baptist Church

Budget Comparison Report Year ended 31st December 2020

	2019 Actual	2020 Budget	2020 Actual	2021 Budget
General wages	7,866	8,075	8,075	8,253
Depreciation	8,013	7,799	7,799	8,029
Profit/loss on disposal of assets	-	-	-	-
Independent examiner fee	1,635	1,735	1,735	1,750
Payroll	636	615	635	700
	<u>62,593</u>	<u>63,374</u>	<u>57,320</u>	<u>69,712</u>
Mission & Evangelism				
Evangelism	8,857	4,000	4,998	4,000
Outreach	-	-	-	-
Subscriptions	2,378	2,300	2,890	2,680
	<u>11,235</u>	<u>6,300</u>	<u>7,888</u>	<u>6,680</u>
Total expenditure	140,641	134,881	104,736	135,692
Surplus / (deficit) for the year	<u>(19,620)</u>	<u>(17,881)</u>	<u>11,744</u>	<u>(32,692)</u>

Maidstone Baptist Church

Other Church Related Organisations Year ended 31st December 2020

Organisation	Cash held 01/01/20	Income	Expenditure	Cash held 31/12/20
Keymen	478.55	40.00	50.00	468.55
Brigades Joint Account	6,093.07	2,397.88	2,160.80	6,330.15
2nd Maidstone Girls Brigade	316.60	-	50.00	266.60
Little Fishes	533.24	184.00	304.86	412.38
Youth Club	31.00	38.00	43.00	26.00
Cameo	75.45	57.05	29.50	103.00

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Youth Pastor's Report 2020

This is a report on the year that was to some, let us just say, an anathema!

The year started favourably with some positive outlooks. We took a good group of young people on a weekend retreat to Elm Tree Farm conference centre just outside Ashford. It was a blowy February weekend (I believe it was a horrendous storm and not just blowy) but we were glad of the resources at the centre and had a great time learning about God and worshipping together. We took around 15 young people away this time.

So that was February; all the while we were continuing along running all our normal face to face activities including Brigades, Youth Club and Sunday morning events.

And then March came.... Yes this is **THE** March, the month where everything changed. The month where we thought we knew what we had planned for 2020, Camp Amazing, a great Space event, and much much more. And then it all stopped!

Well actually let us be honest it didn't stop. It just moved.

Yes, in March 2020 Covid struck home and we were forced to stop meeting in person and had to move everything online. Which we did with great speed, in fact I believe we only missed one week of sessions with Brigades and Youth Club before we moved it straight away to running whatever we could on Zoom. (Zoom that amazing technology that allowed us to do so much, that we had never heard of before March 2020!). But we managed, we continued running, initially contact sessions, with as many of the young people that wanted to use it, playing games chatting and just generally making sure everyone was alright. With Brigades we still split them into their various ages and played age specific games. We continued meeting in this way during what became known as the First Lockdown, throughout all the holidays and breaks because we just wanted to make sure everyone was OK. We did finally stop for a break during August. We had made contact with all our young people and children either through our online resource or through letters or postcards.

In September we continued online but looked to maybe meeting in person in late October early November but then we were struck with Lockdown 2.0, which unfortunately unlike most new versions of things was worse and not better than Lockdown 1. We put all our planning for meeting in person on the back burner just to make sure we continued doing what had been working so well over the past six to eight months.

2020 definitely brought its challenges and I do not believe I have ever had a spell in my Youth Ministry where it has been more difficult. But we came through it and as a team of volunteers and workers we have succeeded and carried on where quite a few had stopped. We are thankful that we have the technology to do what we have done. And I am grateful that I have a volunteer team I can rely on even in these darkest of days.

The youth ministry will continue into 2021 (Lockdown 3.0 is a blast) and we will thrive and grow once more.

Alastair Middlemist
Youth Pastor

Church Secretary's Report 2020

"The Joy of the Lord is your Strength"

(Nehemiah 8:10)

This was the verse the leadership had felt God giving to our congregation for 2020 – it proved to be a very helpful reminder of the gift of joy and the assurance of God's presence with us as the year of a Coronavirus Pandemic unfolded. Even as the year began, we were aware of the way the illness was spreading overseas, but nothing could have prepared us for what was to come.

Ministry:

We remained without a Senior Minister, but were helpfully guided by our Moderator, Rev. David Bousfield. We were grateful for the exceptional IT skills and spirituality of our Youth Pastor, Alastair Middlemist, and we record our thanks to both of them for their prayerful leading and encouragement of us as a fellowship through a year of national crisis and challenge to us all.

On 22nd March, the day before the first national lockdown began, we enjoyed our first service on Zoom and Facebook, many of us struggling to learn the new technology. Throughout the year we conducted a pattern of ministry, with Alastair preaching twice a month, an invited external speaker once a month, and someone from inside the fellowship speaking once a month. We were even able to share Communion "on-line" monthly. We held services in the church building on the first Sunday of the month in September, October and November, albeit conducting these in a Covid-safe way (face-coverings, socially distanced, no singing), but decided not to continue in December when the second wave of coronavirus was sweeping through Kent.

At the end of the year we enjoyed a well-attended "Carols by Candlelight" service on-line.

Church Management:

We were not able to hold our usual AGM in May 2020, and the officer and deacons due to stand down agreed to remain in office until new elections could be held. Our thanks to Lee-Anne Baker, Helen Harman and Barbara Williams who remained in their posts. Charity Commissioners had allowed for zoom meetings even where constitutions did not include this, and we succeeded in holding an election and a zoom AGM in September 2020. Members voted by post, and Barbara Williams was re-appointed as Treasurer with Helen Harman being re-elected to serve a second term as a Deacon. Thanks are due to all Trustees, who, carried considerable responsibility for the ongoing leadership of the church during 2020.

Our Administrator and Cleaner were furloughed either completely or partly during much of the year.

The Fellowship

In Memoriam: With sadness, we list here Church Members who were promoted to glory during the calendar year 2020: Dennis Aynsley, Jeff Fernet-Randall, Margaret Walton and Julie Williams. We also remember Pat Brown and Marilyn Reid, who had formerly attended our church.

Baptism: In February 2020 it was a joy to baptise Shaina Marston, on profession of her faith.

In February, we enjoyed a Ladies Breakfast, listening to a remarkable testimony of God's powerful intervention, and in early March we held a Newcomers Tea, getting to know better some who had only recently joined us. However, from 23rd March, when to our astonishment the country entered a period of lockdown, all opportunities for meeting together in person ceased for three months.

However, fellowship continued among us. For three months, a weekly interesting and informative newsletter was emailed to all, and posted to many. Thanks are due to Colin Reid who so excellently put this together. The Knightrider Street News continued to be published throughout the year, with copies being posted to those not on email. Our area pastoral leaders kept in touch with members and friends of the fellowship. We thank God that we did not lose anyone to Covid-19.

Prayer meetings continued via zoom (with a better attendance than previous in person meetings), and some on-going connect groups continued to function in this way. A new on-line connect group for Bible Study and prayer together commenced in November, with break-out rooms for smaller, led Bible studies and this has proved popular and rewarding.

Thanks also go to those who continued, remarkably, to deliver Youth Work and activities to the Brigades via zoom, and also to those who later developed fortnightly presentations for our children, delivering craft activities before the lively zoom sessions.

Engagement with Mission and the Community

This has in many ways been limited by Covid restrictions. However, it has been good to notice some from the community joining our Sunday services via our Facebook page, and we are aware this is a missional opportunity.

During the year our Make Lunch initiative continued. Lunches could not be provided in the church, but using the power of social media, the number of families we supported increased to eight, meaning bags of food were delivered regularly to provide for twenty-three children.

As in previous years, we were able to offer our building one night a week from January to March for up to 15 homeless people to receive a meal and a bed for the night. This was part of the Maidstone Winter Shelter initiative. In addition to some volunteers from our fellowship, we enjoyed welcoming others from other churches and the community to help with this.

Our regular 5&2 Saturday lunches and Sunday morning breakfasts had to be discontinued from April. However, during the second half of the year take-away lunches were offered to the homeless community from the Mill Road entrance to the church.

BMS World Mission and Home Mission have been supported during the year, and we retain links with Ann Bothamley, a BMS missionary working in India.

Property

Our buildings continue to need maintenance and upkeep, and we pay tribute to the property team who regularly offer their time and energy in this way. We were able to let our Hayle Road Manse to a local minister for a period of eight months, providing income for the church and a temporary home for him and his family. Early in the year there was some damage to the railings in the car park, and these were satisfactorily repaired.

Conclusion

This pandemic year was a year of challenge, and of knowing God's provision for us in so many ways. We thank God for his blessing upon us as we have learned to move forward in different ways.

Thanks are due to our paid staff, Al, Helen and Kate, for their commitment, and to the many who faithfully serve in the fellowship in so many different roles. We praise God for each one of you, and ask for his continued blessing and leading as we go forward.

We expect great things from God in 2021. We continue to pray for a Senior Minister, and for one another as the pandemic continues. At the end of 2020 the country was experiencing a second wave and new restrictions. May we be a worshipping and praying community whether we can meet in person or in a building.

Sheila Smith
Church Secretary

Church Treasurer's Report 2020

General Situation

The year-end accounts for 2020 show a surplus of £11,741.

Income

The total income for 2020 amounted to £116,479 which includes grants from Maidstone Borough Council (to cover our loss of income from rental of rooms), a grant for those employees on furlough, rent for Hayle Road manse, as well as giving by our members. However, our general giving and church usage costs are both down on last year due to the pandemic restrictions. This reduction in our freewill offerings also impacts on the amount of gift aid we can recover.

Expenditure

Our expenditure for 2020 totalled £104,738. This balance includes the depreciation amount of £6,900 relating to the two manses, plus depreciation for other assets being included in our figures. The COVID situation meant that our utility costs were greatly reduced as the building was closed to all activities. Also, maintenance work was put on hold during this period.

Missions

Our overall giving to Missions during 2020 was £4,998 which is down from 2019. This figure mainly is represented by the donations to Home Mission Fund and Baptist World Mission of £2000 each which honours the amount as per the budget for 2020. The actual income from members for all missions was £3,858 so the balance needed was taken from the general account.

Comments

What a year we have had!

The budget set for members giving in 2020 was £80,000 and meant we needed £1,538 per week to cover it, but actually we received £1,325. Our budget for 2021 has been set at £70,000 which reflects the current trend and means we require £1,346 per week to cover it. This can only be met by contributions from our members who are continue giving week by week despite not being able to meet in person.

The Church is a participating employer within the Defined Benefit section of the Baptist Pension scheme and has been making ongoing deficit payments to cover the costs of past service of its employees within the scheme under a recovery plan. The church understands that if it had left the scheme at the year-end, it would have to have made a one-off payment estimated to be £84,500 to meet its statutory obligations to the scheme. The church has no plan to leave the scheme and expects to continue to make payments to the scheme in line with the recovery plan.

The gift aid system helps us to reclaim 25% of the amount given and also means we have more funds to use. If you are a tax payer and not currently gift aiding please consider doing so. However, make sure that the amount reclaimed over all your donations (to all charities) through the year is not greater than the amount of tax you pay.

Thanks

Thank you to everyone who has helped in the past year with the accounts in whatever way that is. It is good to know that there are many who will assist in this work. Thank you also to every member who has continued to faithfully give, (even changing the ways of giving), through a very difficult year. It has enabled us to continue the work of the Maidstone Baptist Church.

The following policies have been reviewed since our last Annual General Meeting and are to be reported annually at each successive AGM.

- **SAFEGUARDING CHILDREN AND YOUNG PEOPLE POLICY STATEMENT**
- **PROTECTION OF ADULTS AT RISK POLICY STATEMENT**
- **HEALTH AND SAFETY POLICY STATEMENT**
- **EQUAL OPPORTUNITIES POLICY STATEMENT**
- **SMOKEFREE POLICY STATEMENT**
- **LONE WORKING POLICY STATEMENT**
- **DATA PROTECTION POLICY STATEMENT**

NOTE

Following a decision approved by Church meeting in March 2013 that the Church would follow the guideline notes where applicable in other matters, as prescribed by the Baptist Union of Great Britain and/or by Baptist Union Corporation, we have not included in this Annual Report any details as they are all readily available for viewing on the BUGB/BUC web sites.

[//www.baptist.org.uk/Articles/369702/BUC_Guideline_Leaflet.aspx](http://www.baptist.org.uk/Articles/369702/BUC_Guideline_Leaflet.aspx)

If difficulties arise doing so, or you do not have computer facilities, enquiry should be made to the Church office

SAFEGUARDING CHILDREN AND YOUNG PEOPLE POLICY STATEMENT

The Church:

- Has a programme of activities with children and young people.
- Welcomes children and young people into the life of our community.
- Makes our premises available to organisations working with children and young people.

The church recognises its responsibilities for the safeguarding of all children and young people under the age of 18 (regardless of gender, ethnicity, or ability) as set out in The Children Act 1989 and 2004. Safe from Harm (HM Government 1994) and Working Together to Safeguard Children (HM Government 2010).

As members of this church we commit ourselves to the nurturing, protection and safeguarding of all children and young people associated with the church and will pray for them regularly.

In pursuit of this we commit ourselves to the following policies and to the development of procedures to ensure their implementation.

Prevention and reporting of abuse and responding to concern - It is the duty of each church member and each member of the wider church family to prevent physical, sexual and emotional abuse of children and young people and the duty of all to respond to concerns about the well-being of children and young people and to report any child abuse disclosed, discovered and suspected. The church will fully co-operate with any statutory investigation into any suspected abuse linked with the church.

Safe recruitment, support and supervision of workers - The church will exercise proper care in the selection and appointment of those working with children and young people, whether paid or voluntary. All workers will be provided with appropriate training, support and supervision to promote the safeguarding of children.

Safe behaviour: a code of behaviour for workers - The church will adopt a code of behaviour for all who are appointed to work with children and young people so that all children and young people are shown the respect due to them.

Safe Practice and safe premises - The church is committed to providing a safe environment for activities with children and young people and will adopt ways of working with children and young people that promote their safety and well-being.

A safe community - The church is committed to prevention of bullying of children and young people. The church will seek to ensure that the behaviour of any who may pose a risk to children and young people in the community of the church is managed appropriately.

Responsible People - The church has appointed John Gurnett as the Safeguarding Trustee to oversee and monitor implementation of the policy and procedures on behalf of the church's charity trustees.

The church has appointed Richard Macintosh as the Designated Person for Safeguarding to:

- advise the church on any matters related to the safeguarding of children and young people
- take appropriate action when abuse is disclosed, discovered or suspected.

Policy and procedures

A copy of the policy statement will be displayed permanently on the notice board in the foyer. The policy statement will be read at the Annual General Church meeting.

PROTECTION OF ADULTS AT RISK POLICY STATEMENT

As members of the Church:

- We commit ourselves to the safeguarding of adults at risk and ensuring their well-being in the life of this church.
- It is the responsibility of each one of us to prevent the physical, emotional, sexual, financial, neglect and spiritual abuse of adults at risk and to report any abuse discovered or suspected.
- We undertake to exercise proper care in the appointment and selection of those who will work with adults at risk.
- We are committed to supporting, resourcing and training those who undertake this work.
- We adopt the guidelines and procedures published by the Baptist Union of Great Britain published in Safe to Belong 2015.
- We will ensure that each worker with adults at risk will know the recommendations, and undertake to observe them, each shall be given a copy of the Church's agreed guidelines.
- We are dedicated to providing pastoral care and support to those who have experienced abuse.

As part of our commitment to adults at risk the Church has appointed Judith Woodbridge and Jane Gurnett to represent the concerns and views of adults at our meetings and to outside bodies.

HEALTH AND SAFETY POLICY STATEMENT

Maidstone Baptist Church is committed to:

- Provide adequate control of the health and safety risk arising from our activities.
- Consult with our members, office holders, congregation and employees on matters affecting their health and safety.
- Provide and maintain safe plant and equipment
- Ensure safe handling and use of substances.
- Provide information, instruction and supervision for members, office holders, congregation and employees.
- Ensure all members, office holders, congregation and employees are competent to do their tasks, and to give them adequate training.
- Prevent accidents and cases of work-related ill-health.
- Maintain safe and healthy conditions for members, office holders, congregation and employees.
- Ensure contractors and or non-members acting on instruction or contracted by MBC are adequately insured against third party liability, have their own Health & Safety policy/procedures in place and operating within them.

EQUAL OPPORTUNITIES POLICY STATEMENT

As an organisation using the Disclosure and Barring Service (DBS) to assess applicants' suitability for positions of trust, this church undertakes to treat all applicants for positions fairly. It undertakes not to discriminate unfairly against any subject of Disclosure on the basis of conviction or other information received.

We welcome people to serve the church on the basis of the right mix of talent, skills, character, potential and call of God, including those with criminal records.

A disclosure is requested only after a thorough risk assessment has indicated that one is both proportionate and relevant to the position concerned.

A criminal record will not necessarily be a bar to a person serving with children, young people and adults at risk. This will depend on the nature of the position and the circumstances and background of the offences.

In order to protect the confidentiality of those with criminal records we will access Disclosures through Due Diligence Checking Limited. We invite the Baptist Union's National Safeguarding Team to advise us in the appointment process when necessary, and we agree to act on their advice for the protection of children, young people and adults at risk.

SMOKEFREE POLICY STATEMENT

PURPOSE

The premises of Maidstone Baptist Church are required by the Health Act 2006 to be smokefree.

POLICY

The policy shall come into effect on Sunday, 1st July 2007. Smoking is prohibited in all enclosed and substantially enclosed premises in the workplace. This policy applies to all members of staff, consultants, contractors, members, visitors and congregation.

Note in this context premises do not include the Minister's accommodation, except any part that is used solely for work purposes and to which members of the public visit.

IMPLEMENTATION

Overall responsibility for policy implementation and review rests with the Minister and Deacons (as Trustees). However, all staff are obliged to adhere to, and support the implementation of the policy. Appropriate 'no-smoking' signs will be clearly displayed at the entrances to and within the premises.

NON-COMPLIANCE

Disciplinary procedures will be followed if a member of staff does not comply with this policy. Those who do not comply with the smokefree law may also be liable to a fixed penalty fine and possible criminal prosecution.

HELP TO STOP SMOKING

The NHS offers a range of free services to help smokers give up. Call the NHS Smoking Helpline 0300 123 1044.

LONE WORKING POLICY STATEMENT

The following policy is applicable to volunteers and staff working for Maidstone Baptist Church:

- Working in isolation on church premises should be avoided if at all possible.
- Where working in isolation on church premises cannot be avoided then volunteers and staff should:
 - Shut doors after entry
 - Not open doors to strangers
 - Ensure that someone is aware they are on the premises and will raise the alarm if they do not return.
 - Avoid potentially hazardous activities and situations.
- Where volunteers and staff are visiting people in their own homes they should:
 - Ensure that someone is aware of their itinerary and will raise the alarm if they do not return.
 - If there is any doubt about the person being visited, then a mobile phone call just before the visit and one when it is complete should be arranged with a colleague.

DATA PROTECTION POLICY STATEMENT

Maidstone Baptist Church is fully committed to full compliance with the requirements of the General Data Protection Regulation. The Church will therefore follow procedures which aim to ensure that all employees, members or the congregation, or other agents of the Church (collectively known as data users) who have access to any personal data held by or on behalf of the church are fully aware of and abide by their duties under the General Data Protection Regulation

Statement of Policy

The Church needs to collect and use information about people with whom it works in order to operate and carry out its functions. These may include members of the congregation, current, past and prospective employees and those who seek to engage with our activities and ministries. This personal information must be handled and dealt with properly however it is collected, recorded and used and whether it is on paper, in computer records or recorded by other means.

Maidstone Baptist Church regards the lawful and appropriate treatment of personal information as very important to its successful operations and essential to maintaining confidence between the Church, its membership and the community it serves. The Church therefore fully endorses and adheres to the Principles of the General Data Protection Regulation.

Full details of our data protection policy and procedures can be obtained by contacting the Church Office, Maidstone Baptist Church, Knightrider Street, Maidstone Kent ME15 6LU or via our website www.maidstonebaptist.net

Abbreviated List of Key Leaders

Ministry Team and Elders

Minister (who is a trustee by virtue of office)	Vacant (from 29 September 2019)
Youth Pastor (who is <u>not</u> a Trustee)	Alastair Middlemist
Elder (who is <u>not</u> a Trustee)	Godfrey Prior

Church Officers and Deacons (who are Trustees by election)

Church Secretary	Sheila Smith
Assistant Church Secretary	John Gurnett
Church Treasurer	Barbara Williams

Deacons	Lee-Anne Baker (until 17.09.20) Keith Burgess Clements Jane Gurnett Jim Weedon Helen Harman Richard McIntosh (until 09.09.20) Judith Woodbridge
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Key Office Holders (some of whom may be Deacons)

Safeguarding Trustee	John Gurnett
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General Administrator	Helen Jones
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Responsible Authorised Person	Trudie Butcher
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Organist	Derek Davenport
Chief Steward	Keith Burgess-Clements
Sunday Club Co-ordinator	No appointment
Prayer Tree Co-ordinator	Godfrey Prior
Training Manager	No appointment
Communications Manager	No appointment
Pastoral Co-ordinator	Jane Gurnett
Church Roll Register	Helen Jones

BB Captain	No appointment
GB Captain	Jane Haslam
BB/GB Chaplain	Alastair Middlemist
Youth Club	Alastair Middlemist
Little Fishes	Pauline Reid

Catering Manager	Jane Gurnett
Fabric Manager	No appointment
House Manager	Alan Fishwick