



Marshalswick Baptist Free Church

‘A thriving church where people of
all ages meet God’

TRUSTEES ANNUAL REPORT AND ACCOUNTS 1 JANUARY TO 31 DECEMBER 2023

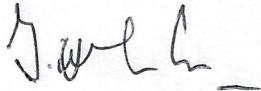
TRUSTEES AND LEADERSHIP TEAM (DIACONATE)

The names of the Trustees who served during 2023 are noted below, with the date of appointment and/or resignation if they have not acted for the whole year.

Trustee name	Office (if any)	Date of appointment	Date of resignation
Rev Darren Street	Minister	1 May	
Helen Little	Deacon and Secretary		
Jennifer Drake	Deacon and Treasurer		
Jane Frame	Deacon		
Margaret Payne	Deacon		
William Allan	Deacon		
Chris Fong	Deacon		
Upenyu Chioko	Deacon		18 April
Jane Tocher	Deacon		
Danny Smith	Deacon	26 February	

Following a period of Interregnum with Rev Simon Carver acting as our Moderator the church called the Rev Darren Street to be our minister, commencing his pastorate on 1 May 2024.

The Trustees declare that they have approved this report.
It is signed on behalf of the charity trustees.

	Jonathan Gill	Deacon
	Chris Fong	Deacon

Date:

LEGAL INFORMATION

Marshalswick Baptist Free Church (the Church) is a charitable unincorporated association.

The Church is a registered Charity. Charity Commission Number 1129235

Church Address: Marshalswick Baptist Free Church, Sherwood Avenue, St Albans, Hertfordshire AL4 9QL

Bankers

HSBC, St Albans Branch

Independent Examiner

Paxton Independent Examiners

Investment Account (Deposit)

Baptist Union Corporation, Baptist House, PO Box 44, Didcot OX11 8RT

Custodian Trustee

Baptist Union Corporation

STRUCTURE, GOVERNANCE AND MANAGEMENT

Marshalswick Baptist Free Church was established in 1967 by the coming together of an established nonconformist worshipping community in Marshalswick and the transfer of members from the Tabernacle Baptist Church in St Albans.

The Church is a charitable unincorporated association. It became a registered Charity in 2009 and is governed by a constitution agreed by the Charity Commission. The constitution was approved at a Special Church Meeting on 16 December 2008 and amended at a Special Church Meeting on 28 February 2016.

In line with its constitution, the Church operates under the authority of the Church Members Meeting which is open to all church members and operates with a quorum of 15% of church members. At the start of 2023 there were 75 members and at the end there were 77.

The Church Members Meeting appoints trustees to oversee the running of the Church. The Trustees are:

- the Minister as appointed from time to time from the list of accredited Ministers of the Baptist Union of Great Britain.
- up to 9 Deacons/Leaders who are appointed for a 3-year term by the Church Members Meeting. They may only serve two consecutive terms after which they must stand down for at least a year.
- The church officers, namely the Secretary and Treasurer are appointed annually by the Church Members Meeting from the appointed Trustees.

Except for the Minister, any individual must have been a member of the Church for six months prior to being eligible for appointment as a trustee.

The Trustees are required to meet at least 6 times a year but in practice they meet monthly (except for over the summer break).

New Trustees are inducted into their role through training and provision of relevant documents. All Trustees are encouraged to participate in events arranged by the Baptist Union and the Central Baptist Association and other bodies in order to develop their skills as Trustees.

There are usually 6 Church Members Meetings each year.

In accordance with clause 23 of the Church's constitution the Minister is entitled to be paid an agreed reasonable remuneration or stipend even though (s)he is one of the Trustees of the Charity. No other trustees received any payment for their work as trustees.

The Charity employs a part time cleaner and a part time Church Finance Administrator. All other functions and activities are fulfilled by volunteers.

The Church is a member of the Baptist Union of Great Britain and the Central Baptist Association being a signatory to the Baptist Union's Declaration of Principle.

The property of the charity is held in trust by the Baptist Union Corporation for the benefit of the charity.

Risks assessments are conducted for church activities and the church has a Risk Register which is reviewed regularly.

The key risks factors facing the charity's finances are:

- a dramatic drop in the number of members and attendees making financial contributions – even during the pandemic when attendance “in person” was restricted, numbers connected with the church remained high and voluntary giving remained strong.
- major and unexpected repairs to the building – we have a cyclical maintenance programme with budget provision to cover this.
- loss of a major hall hire customer – demand for the use of our premises exceeds availability and the church is exploring ways of maximising the use of the premises following the modifications made under Project 50

We believe that the level of risk in these situations is low and that the church has sufficient financial strength and human resources to limit any damage that may occur.

The church has the following policies and procedures which are reviewed and affirmed at the AGM:

Health and Safety Policy

Child Protection Policy

Vulnerable Adults Policy

Compliance with General Data Protection Regulations (GDPR)

Social Media Guidelines

OBJECTIVES AND ACTIVITIES

The Principal Purposes of the Charity is the advancement of the Christian faith according to the principles of the Baptist denomination. In fulfilling this objective, the

Church engages in a range of activities which will vary from time to time, with activities being initiated, expanded or closed, as appropriate.

In planning our activities, the trustees consider the Charity Commission's guidance on public benefit and in particular the specific guidance for charities on the advancement of the Christian religion. The charity fulfils this obligation in a number of ways:

Provision of Worship Services every Sunday which are open to all. Extra services at Christmas and Easter are publicised locally and on our website.

Education in relation to matters of the Christian Faith is provided through 'Sunday Club' activities for children, Messy Church seasonal events for parents and children, Youth Alpha course developing into a Youth Bible Study Group, a network of Home-Based Study Groups for adults and, prayer group meeting in person and online.

Provision of Pastoral Care. Assistance to the sick and vulnerable, who may not always be church members, is provided by church members with additional support by phone and letter. Home Communion visits. Bereavement support and the provision of funeral services are available on request. Marriage preparation courses are available to those seeking to be married in the church and, arrangement of blessing and thanksgiving services for children.

Social and recreational activities are provided for the benefit of different sections of the community:

- Children:
 - Kanga and Roo Toddler Group,
 - Connect & Play established September 2023 for 3 – 8 year olds providing a place to play, create and make friends
 - Young Music makers to encourage young music instrument players to play together and with older musicians at services and ad hoc concerts
- Young Adults:
 - Youth Alpha
 - Home Bible Study Group
- Adults
 - Table Tennis Club members include students home from university and retired people
 - Thursday Club for older adults
 - Men's Group including local walks and dining events.
 - The Ladies choir expanding this year to include men.
 - Ladies Pot Luck lunches and craft events, initially set up to help get to know an influx of people from Hong Kong and Africa

- Community Link sessions provides IT help, art, knitting and 'brain games' initially set up to help address issues of loneliness and became a vibrant and social part of our interaction with the local community.
- Jigsaw similar to Community Link, without the IT help and created from a 'Warm Space' initiative.

Assistance in the relief of poverty. We support the wider work of the Baptist denomination through our membership of the Baptist Union of Great Britain and the Central Baptist Association through our financial contribution to the Home Mission Scheme. We also support BMS World Mission financially.

We collaborate with other local churches through Churches Together in Marshalswick and support other local national and international organisations through donations and prayer support where that support will further our charitable objectives. An overview of all financial donations made to other causes in 2023 is given in the notes to the financial statements. Some charities are supported through the donation of 'gifts in kind', such as donations to the food bank, baby clothes and blankets for Knit for Peace. Recycled tools are collected for Tools with a Mission.

Provision of premises. The church premises are used by different Community Groups on an economical hire basis. To facilitate this work, it is important that we maintain the fabric of the church premises.

ACHIEVEMENTS AND PERFORMANCE

- MINISTER'S REPORT

It is hard to believe that in May 2023 I left life in London to begin a new life here in Marshalswick. Every church has a culture and a way of doing things and for me, this first year has been largely about getting to know how the church operates, what we are passionate about, identifying the strengths that we can build on, and recognising the challenges that may be holding us back.

One of the big strengths I see in the church is the efforts made to be a welcoming church. This has been noted by those who visit our midweek groups as well as those who attend Sunday worship. It is also great to see the fellowship that takes place every Sunday after worship

Young people are a good indicator of how healthy a church is. We are truly blessed to have a healthy Sunday Club and we must do all that we can to encourage and build on this, developing a sense of belonging.

Throughout the year I have visited most of our regular midweek groups. These provide a useful space for friendship, pastoral care, and a sense of belonging. Of course, there is the opportunity through these groups to connect with people in our community and form relationships. In the Autumn we spent seven weeks studying "Fruitfulness on the Frontline", a course by LICC.

One of our newest ministries is Connect and Play. This has already become a great hub for parents in the area to connect and form friendships and a couple of families came to our Christmas services as a result.

Over the year I visited local Primary and Secondary Schools delivering assemblies and visiting classes sometimes teaming up with other local clergy. With the support of Local Charity STEP we have led a Youth Alpha course. We are now taking this group on through "The Bible Course".

We were privileged this year to share in a baptism and, receive five people into membership.

It has been quite a first year. I don't doubt that there are some challenges ahead that we need to overcome if we want to see growth. But with God's help, there is a lot of potential for great things in the coming months and years.

Rev. Darren Street, Minister

- SECRETARY'S REPORT

We have had a number of notable highlights this year. The foremost one must be the Induction of our minister the Rev Darren Street at the end of May. A great marker in our church's history as Darren takes up the role of minister at Marshalswick.

Other highlights: we celebrated the baptism of one of our number, the candidate's faith was self-evident and we were privilege to share in that special occasion.

Our house groups came together to study Faithfulness on the Frontline which was very beneficial.

We launched Connect and Play for 3 – 8-year-olds; welcomed the wider community to our Pancake party and Light Party. We saw continuation and growth in our baby and carer group and in our midweek groups for older people Community Link, Table Tennis and Jigsaw. We saw a growth in TWAM donations and supported Christian Aid, Children in Need, Macmillan Cancer Care and Herts ME/CFS Support Group to name but a few.

Our Sunday morning services are well attended. We welcomed five people into membership. This brings our membership total to 77. We ran a Youth Alpha course for eight of our young people.

So, for 2024, we look forward to worshipping, working and serving together, taking up new challenges, building on the past and being directed by the Holy Spirit to whatever God has planned for us.

Helen Little, Church Secretary

FINANCIAL REVIEW

We started 2023 in a strong financial position. We were excited that the Rev Darren Street had accepted our Call to Ministry and would be joining us in 2023. We had completed most of the work on the manse refurbishment ready for his arrival. From a financial point of view this meant we could plan and budget for a more 'normal' year. Our costs of ministry increased of course but our income has remained steady throughout the year and our spending has been well managed. We end 2023 in a good position.

We have been able to complete the remaining work on the manse and cover all our costs from our general giving. In addition, we've replaced the Kanga and Roo shed to give much needed storage. We've bought and installed new screens in the church to aid our worship. We also arranged for replacement windows in the rear ground floor halls.

At the time of authorising this work we thought we would have to call on our Reserves to pay for this. At the end of the year the work on the windows hadn't been completed but we have enough funds from 2023 to cover the cost when the invoice arrives.

The Church continues to raise the funds which it needs to carry on its activities and meet its objectives from within its own membership and congregation. Once again, generous giving by members of the church family has enabled the Church to continue to be generous in its giving for other causes – £13,008, in total. Each year we budget to give £5,000 for Home Mission and £5,000 for BMS World Mission from church funds. And we have made a special payment from church funds to BMS World Mission in response to the Turkey/Syria earthquake. The church has supported a number of special appeals throughout the year which are listed in the notes to the financial statements. In addition, Thursday Club made a significant donation to Headway (Hertfordshire).

The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying financial statements. As you'll see in the notes to the accounts the Church has a number of funds which are attributed to various church groups and projects. For the purposes of this review, I'll comment on the General fund, Reserves, and Project 50.

General fund and Reserves

Our main sources of income are freewill offerings and donations, Gift Aid and hall hire. Our main costs are salaries and running and maintaining the church properties. i.e., church and manse. Income to General fund was £96,513 and outgoings were £89,809. So at the end of the year, we had a surplus of £6,703. This will be transferred to Reserves making our total Reserves at the start of 8 2024 £58,036. This puts us in a good position to cover the cost of some expected expenditure on the building in 2024. Our Reserves Policy is set out below.

Project 50

Project 50 is a restricted fund which was set up to fund improvements and accessibility to the church building which were agreed by church members in 2016. Most of the work in Phase 1 of the project was carried out and paid for in 2020 and 2021. Some final snagging work is still required to complete Phase 1 and we have set up a Phase 1 Retention fund towards the cost. The balance of the Project 50 fund is now held in the Project 50 Phase 2 fund. At the end of 2023 it stands at £105,527. We were truly blessed to receive a gift £35,000 from Trinity Baptist Church in August to be put towards building maintenance and improvement work on our church buildings. We have allocated this money to Phase 2 of Project 50. So we have a significant sum of money as we start to think and pray about Phase 2. As I said earlier this means we start 2024 in a good financial position. We rely on, and remain thankful for, the continued and faithful giving

of members of our church family and the ongoing support of all those who manage our spending and collection of our income.

Jenny Drake, Treasurer

Reserves Policy

The Trustees review the level of reserves which are held and take account of the risks to income and of unplanned expenditure. The Trustees recognise that reserves will fluctuate due to the timing of income and expenditure.

The Trustees have assessed the risks and feel it is prudent to hold around 5 months' worth of running costs to cover contingencies such as loss of hall hire or unexpected repairs to the building.

So the target we have set for unrestricted reserves is to hold an average of £35,000 during the year and at the year end.

The reserves of the charity are mainly held in the Baptist Union Corporation 7-Day Notice and 3-Month Notice deposit accounts. These accounts provide attractive rates of interest and funding for loans to Baptist causes.



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name Marshalswick Baptist Free Church

**On accounts for the year
ended**

31 December 2023

**Charity
no (if
any)**

1129235

Set out on pages

1 to 8 (including these 2 pages)

**Responsibilities
basis of report**

and

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2023.

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning 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 no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:

D Warren

Date:

06/02/2024

Name: Darren Warren – Paxton Independent Examiners

Relevant professional qualification(s) or body (if any):

F M A A T

Address:

61a High Street South

Rushden, Northants

NN10 0RA

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

MARSHALSWICK BAPTIST FREE CHURCH

CHARITY NUMBER: 1129235

FINANCIAL STATEMENT FOR THE PERIOD 1 JANUARY 2023 TO 31 DECEMBER 2023

RECEIPTS & PAYMENT ACCOUNT

		Unrestricted funds	Restricted funds	Total funds	Last year
	Note	£	£	£	£
A1 Receipts					
Voluntary income	(b)	61,862	11,773	73,635	76,722
Raised for other causes	(c)	0	1,970	1,970	2,064
Investment income	(d)	1,414	2,848	4,262	1,789
Hall hire		33,860	0	33,860	31,903
Loans	(n)	0	0	0	0
Grants		0	0	0	0
Other income	(e)	1,968	35,476	37,444	3,046
		99,104	52,067	151,171	115,524
A2 Assets & investments sales		0	0	0	0
Total receipts		99,104	52,067	151,171	115,524
A3 Payments					
Ministry costs	(f)	28,920	0	28,920	5,250
Donations to other causes	(g)	11,165	1,842	13,007	15,330
Church activities costs	(h)	8,722	2,085	10,807	7,809
Maintenance of church properties	(i)	26,944	0	26,944	15,437
Governance & administration costs	(j)	8,258	0	8,258	7,331
Loan repayments	(n)	0	0	0	2,000
		84,009	3,927	87,936	53,157
A4 Assets & investments purchases		10,487	1,063	11,550	95,059
Total payments	(i)	94,496	4,990	99,486	148,216
Excess of receipts over payments		4,608	47,077	51,685	-32,692
A5 Transfers between funds		-244	244	0	0
A6 Cash funds last year	(k)	58,048	63,830	121,878	154,571
Cash funds this year end	(k)	62,412	111,151	173,563	121,879

Note: The Charity has no Endowment Funds

STATEMENT OF ASSETS AND LIABILITES AT 31 DECEMBER 2023

B1 Cash funds

Details	Note	Unrestricted funds £	Restricted funds £
Current account HSBC		9,684	12,168
Deposit accounts BUC		51,587	98,647
Equals Prepaid card		10	0
Cash		1,372	335
Total		62,413	111,150

B2 Other monetary assets

Details	Note	Unrestricted funds £	Restricted funds £
None		0	0

B3 Investment assets

Details	Note	Fund to which asset belongs £	Current value £
None		0	0

B4 Assets retained for the charity's own use

Details	Note	Fund to which asset belongs £	Current value £
Church, Sherwood Avenue	(m)	General	2,993,045
Manse, 4 Sherwood Avenue	(m)	General	429,126
Fixtures and fittings - church	(m)	General	180,740
Organ	(m)	General	525,009

B5 Liabilities

Details	Note	Fund to which liability belongs £	Current value £
Baptist Pension Scheme liability	(n)	General	30

The accounts and statement of assets and liabilities relating to the year ending 31 December 2023 were approved by the trustees (deacons) on 6 February 2024 and are signed on behalf of all trustees.

Signed: *Jenny Drake*
Helen Little

J M Drake (Treasurer)

H G Little (Secretary)

NOTES TO THE ACCOUNTS

a. Basis of accounts

These accounts have been prepared on a 'receipts and payments' basis and in accordance with Section 133 Charities Act 2011.

b. Voluntary income

	2023	2022
Offerings and Donations	59,974	62,643
Tax recovered – Gift Aid	13,661	14,078
Total Voluntary Income	73,635	76,721

c. Raised for Other causes

	2023	2022
BMS World Mission – member donations	1,050	970
BMS World Mission – Birthday Scheme	305	415
Special Appeals	615	679
Total Raised for Other causes	1,970	2,064

d. Investment income

	2023	2022
Deposit interest	4,263	1,789
Total Investment Income	4,263	1,789

The church has placed funds in 7-day notice and 3-month notice deposit accounts with the Baptist Union Corporation.

e. Other income

	2023	2022
Electricity Sold	1,663	2,073
Donation from Trinity Baptist Church	35,000	0
Kanga & Roo	200	00
Other income	580	973
Total Other Income	37,443	3,046

In August 2023 we received a donation from Trinity Baptist Church to be put towards building maintenance and improvement work on our church buildings. We have allocated this money to Phase 2 of Project 50.

f. Ministry costs

	2023	2022
Minister's stipend	20,412	0
Pension contribution	2,931	2,364
Visiting preacher fees and expenses	1,528	2,528
Other ministry costs	679	358
New Minister Costs	3,370	0
Total Ministry costs	28,920	5,250

The Minister acts as one of the church's trustees and receives remuneration and other benefits in respect of their services as Minister, including the provision of manse accommodation owned by the church. Following the retirement of our previous Minister at the end of October 2021 we sought a new Minister. The Rev Darren Street was appointed on 19 April and inducted to ministry on 27 May. New Minister costs include his removal costs and the cost of the Induction service.

g. Donations to other causes

	2023	2022
Home Mission – church donations to CBA	5,040	5,040
BMS World Mission – church donation	5,040	5,040
BMS World Mission – member donations	1,268	1,275
BMS World Mission – Birthday Scheme	245	355
BMS World Mission – Special appeals	1,415	2,650
Macmillan Cancer	0	250
Keech Hospice	0	500
Operation Agri – Special appeals	0	220
Total Donations to other causes	13,008	15,330

h. Church activities costs

	2023	2022
Licences and subscriptions	2,648	2,693
Printing and stationery	1,018	731
Church groups, clubs, outreach and pastoral care	7,141	4,385
Total Church activities costs	10,807	7,809

i. Maintenance of church properties

	2023	2022
Utilities	6,477	4,926
Church Broadband	360	360
Council Tax Manse	2,016	-836
Insurance	3,808	4,161
Cleaning – wages and materials	5,763	4,243
Repairs and maintenance	8,520	2,583
Total Maintenance of church properties	26,944	15,437

The above costs relate to the church premises in Sherwood Avenue and the manse at 4 Sherwood Avenue.

In 2020/21 building work in Phase 1 of Project 50 to improve the access to, and facilities in, the Church Sanctuary was undertaken. Final snagging work was not completed by the builders. The church has therefore retained £2,754 towards the cost of carrying out this work. This money is held in the Project 50 Phase 1 fund. Expenditure on Project 50 Phase 1 was £563.

In 2022, the church embarked on a project to refurbish the Manse prior to the appointment of a new Minister. Capital expenditure to complete the work on the manse in 2023 was £3,708.

j. Governance and administration costs

	2023	2022
Bank Charges	189	208
Professional fees – Independent Examiner	180	180
Payroll fees	413	299
Church Finance Administrator salary & equipment	7,476	6,633
Equals Prepaid card fees	0	12
Total Administration	8,258	7,332

The church has appointed a Church Finance Administrator.

The church has appointed West of England Baptist Payroll Company Limited for payroll services.

The church has Equals Prepaid Mastercards for the Treasurer and the Church Finance Administrator. Cards are topped up when needed to make a payment which can't be made by bank transfer.

k. Movement of funds

The church has the following funds. Surplus in the General Fund is moved to the Reserve Fund at the end of the year. Restricted Funds are funds which must be used for a specific purpose.

Fund name	Fund balances brought forward	Income	Expenditure	Transfers	Fund balances carried forward
	£	£	£	£	£
Unrestricted funds					
General fund	0	96,085	-89,809	428	6,703
Church ECO Garden	29	0	-29	0	0
Community Link	2,736	2,821	-810	-2,000	2,747
Frog	889	0	-141	0	748
Kanga & Roo	623	200	0	-700	123
Lighthouse	71	0	0	0	71
Manse Refurb	0	0	-3,708	3,708	0
Pension Reserve	1,680	0	0	-1,680	0
Recreation Club	688	0	0	0	688
Reserve Fund	51,333	0	0	0	51,333
Total Unrestricted	58,049	99,974	-94,497	-244	62,413
Restricted funds					
Audio Visual	500	0	-500	0	0
Organ Fund	1,610	0	0	0	1,610
Piano Fund	5	0	0	0	5
Project 50 Phase 2	58,166	49,371	0	-2,754	105,527
Project 50 Phase 1	0	0	-563	2,010	2,191
Special Offertories	270	2,220	-1,843	0	648
Thursday Club	1,087	476	-1,563	0	0
Youth Alpha & Outreach	0	0	-523	942	419
Youth Work	2,192	0	0	-1,442	750
Total Restricted	63,830	51,199	-4,992	244	111,150
TOTAL FUNDS	121,879	151,173	-99,489	0	173,563

Note these are rounded figures. New funds set up in 2023: Youth Alpha & Outreach fund and Project 50 Phase 1 Retention. The existing Project 50 fund which contains all new and existing donations (except Phase 1 retention monies) has been renamed Project 50 Phase 2.

Funds closed in 2023: Church ECO Garden, Manse Refurb, Pension Reserve, Audio Visual and Thursday Club.

m. Assets Held for the Church's own use

The church is the beneficial owner of the assets listed (subject to the relevant trusts) the legal title to which is held by the church's custodian trustee the Baptist Union Corporation Ltd: The values shown are insurance values as at the renewal of the policies with Baptist Insurance on 24 June 2023.

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The church has the following funds. Surplus in the General Fund is moved to the Reserve Fund at the end of the year. Restricted Funds are funds which must be used for a specific purpose.

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Recreation Club	688	0	0	0	688
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Audio Visual	500	0	-500	0	0
Organ Fund	1,610	0	0	0	1,610
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