

# REDHILL BAPTIST CHURCH

England & Wales · Charity number 1130958

## Details

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**Status** Registered

**Legal form** Other

**Registered** 2009-08-04

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Baptist Church  
Hatchlands Road  
Redhill  
RH1 6AE

**Phone** 01737764065

**Email** [info@redhillbaptist.org.uk](mailto:info@redhillbaptist.org.uk)

**Website** [www.redhillbaptist.org.uk](http://www.redhillbaptist.org.uk)

## Activities

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**Objects:** THE ADVANCEMENT OF THE CHRISTIAN FAITH ACCORDING TO THE PRINCIPLES OF THE BAPTIST DENOMINATION. THE CHURCH MAY ALSO ADVANCE EDUCATION AND CARRY OUT OTHER CHARITABLE PURPOSES IN THE UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD.

**Activities:** We run religious services, prayer meetings, bible studies, sports activities, children's, parent and toddler and older people's groups, parenting, marriage and bereavement courses. Volunteers go on mission, and funds are given, to assist churches and relief agencies locally and overseas. We are motivated by faith in Jesus Christ and a desire to see Christian faith and values promoted in society.

## Classification

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

## Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Surrey

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£196,341	£183,697	-	-
2023-12-31	£269,771	£217,451	-	-
2022-12-31	£282,256	£261,314	-	-
2021-12-31	£334,292	£265,168	-	-
2020-12-31	£286,280	£275,534	-	-

## Trustees

Name	Role	Appointed
David Grant		2026-01-22
Lee Newland		2024-01-18
Rev Jonathan Hardwick		2025-02-03
Trevor Stuart		2023-03-26

**REDHILL BAPTIST CHURCH**

England & Wales - Charity number 1130958

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# Accounts

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**REGISTERED CHARITY NUMBER: 1130958**

**REPORT OF THE TRUSTEES AND  
UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2024  
FOR  
REDHILL BAPTIST CHURCH**

GBJ Financial Limited  
Sterling House  
27 Hatchlands Road  
Redhill  
Surrey  
RH1 6RW

**REDHILL BAPTIST CHURCH**

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FOR THE YEAR ENDED 31 DECEMBER 2024**

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**REDHILL BAPTIST CHURCH**

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 DECEMBER 2024**

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The trustees present their report with the financial statements of the charity for the year ended 31 December 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

## **REDHILL BAPTIST CHURCH**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024**

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#### **OBJECTIVES AND ACTIVITIES**

##### **Objectives and aims**

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

#### **ACHIEVEMENT AND PERFORMANCE**

##### **Ministry & leadership**

The church is immensely grateful to Interim Lead Minister, Revd. Rob Stevens, for his leading during much of 2023 and which came to an end on 31 January 2024. He brought relevant experience in those areas where the elders were lacking, and for his sympathetic and pastoral care of the congregation was much appreciated.

We began the process of searching for a new Lead Minister following the Baptist Union process guidelines. This culminated in October 2024 when the church called Revd Jonathan Hardwick to the position of Lead Minister of Redhill Baptist Church, which he agreed to and he joined us at the beginning of February 2025.

There were four elders at the start of the year. During the year two elders resigned and one more was added, making a final team of three. The church is grateful to Rosie Davis and Revd Rob Stevens for their contributions, and for Lee becoming part of the leadership team.

##### **Sunday Worship**

The church gathered for public worship every Sunday in 2024 and held additional services at Easter and Christmas. Some of the morning services were the more informal Cafe Church style services, and once a month there was an evening service of worship on a Sunday evening.

Groups for children and young people aged 1-18 were on offer through the year except in the summer holidays, when the main service was for all ages.

##### **Pastoral Care**

A pastoral care team provided significant amounts of help and support to the church as well as to the wider community. Members of the congregation also cared and helped one another, which has been encouraged and appreciated.

##### **Prayer**

The church continues to hold a week of prayer on three occasions as the church sought God's leading for the future. In addition to this there are weekly prayer groups.

##### **Youth & Children's Work**

In addition to the Sunday morning groups Mettle (for 15-18s) has continued to meet weekly, usually for a meal and Bible Study and discussion. The church continues to support a school charity, Sparkfish, financially and giving opportunities for them to tell us about their work.

##### **Work with older people**

Our Link-Up group for older folks at RBC (over 55) meets weekly. Attendance is good and the ministry is very much appreciated by all who attend - For several people this is the only time they meet with Christians and hear the Gospel. The programme includes a variety of events with monthly services, lunches, visiting speakers, times of sharing as well as news updates and prayers.

##### **Families work**

Our weekly Baby-grow group for up to one year old with their adults continues to meet for refreshments, toys and songs. Our Toddlers group for 1 to 3 year olds, ran through year as well.

## **REDHILL BAPTIST CHURCH**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024**

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#### **Community**

We run a Food Club in partnership with the Reigate and Banstead Council, which meets weekly in our church premises. A good team of volunteers from the church are involved with picking up grocery donations from local supermarkets, as well as donations from our church family, and arranging these for our clients (around 30 to 35 each week).

#### **Administration**

Our part time administrator provides the core administrative function for the church ensuring the smooth running of the church. This includes managing visitors and users of the site, dealing with property related issues and liaising with those responsible for maintaining the premises, and performing basic financial functions and bookkeeping.

#### **Buildings - Facilities Maintenance Team.**

General maintenance of the church and manse have been ongoing through the year.

#### **FUTURE PLANS**

At the time of preparing this report we are looking forward to welcoming our new minister who starts their tenure in February 2025.

In addition to this we are actively looking to fill vacancies in key roles, including identifying additional Trustees.

We plan to focus on re-evaluating church life and ministries as we emerge from a challenging time in our pastoral vacancy.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing document**

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

#### **REFERENCE AND ADMINISTRATIVE DETAILS**

##### **Registered Charity number**

1130958

##### **Principal address**

Hatchlands Road  
Redhill  
Surrey  
RH1 6AE

##### **Trustees**

Ms R Davis (resigned 24/11/2024)  
C Tewkesbury (resigned 1/3/2025)  
T Stuart  
L Newland (appointed 18/1/2024)  
Rev J Hardwick (appointed 3/2/2025)

##### **Independent Examiner**

GBJ Financial Limited  
Sterling House  
27 Hatchlands Road  
Redhill  
Surrey  
RH1 6RW

**REDHILL BAPTIST CHURCH**

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 DECEMBER 2024**

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**REFERENCE AND ADMINISTRATIVE DETAILS**

Structure, governance and management

The elders are the Charity Trustees, and they are responsible for the governance of the Church and the fulfilment of the Purpose through its Activities, acting according to the will of God as discerned by the Church Members' Meeting. The Church's organisational structure and the procedures for the appointment of the leadership are specified in the Church Constitution. This constitution was approved by the Church Meeting and can only be altered by a resolution of a Special Church Members' Meeting.

The Charity Trustees are aware of the need to examine the major financial, strategic and operational risks faced by the Church. We confirm that systems have been established so that necessary steps can be taken to manage and mitigate those risks.

Approved by order of the board of trustees on 30 October 2025 and signed on its behalf by:



L Newland - Trustee

## INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF REDHILL BAPTIST CHURCH

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### Independent examiner's report to the trustees of Redhill Baptist Church

I report to the charity trustees on my examination of the accounts of Redhill Baptist Church (the Trust) for the year ended 31 December 2024.

### Responsibilities and basis of report

As the charity trustees of the Trust 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 Act and in carrying out my examination I have followed all 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.



Jonathan Hillier ACA FCCA

GBJ Financial Limited  
Sterling House  
27 Hatchlands Road  
Redhill  
Surrey  
RH1 6RW

30 October 2025

**REDHILL BAPTIST CHURCH**

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

	Notes	Unrestricted fund £	Restricted funds £	2024 Total funds £	2023 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies		172,878	6,941	179,819	254,330
<b>Charitable activities</b>					
Charitable activity		14,757	-	14,757	14,400
Investment income	2	1,765	-	1,765	1,041
<b>Total</b>		<b>189,400</b>	<b>6,941</b>	<b>196,341</b>	<b>269,771</b>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
Charitable activity		173,526	10,171	183,697	217,451
<b>NET INCOME/(EXPENDITURE)</b>		<b>15,874</b>	<b>(3,230)</b>	<b>12,644</b>	<b>52,320</b>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		895,962	164,570	1,060,532	1,008,212
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>911,836</b>	<b>161,340</b>	<b>1,073,176</b>	<b>1,060,532</b>

The notes form part of these financial statements

REDHILL BAPTIST CHURCH

BALANCE SHEET  
31 DECEMBER 2024

	Notes	Unrestricted fund £	Restricted funds £	2024 Total funds £	2023 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	6	679,638	150,555	830,193	834,726
<b>CURRENT ASSETS</b>					
Debtors	7	18,978	-	18,978	170,843
Cash at bank		243,999	10,785	254,784	94,071
		<u>262,977</u>	<u>10,785</u>	<u>273,762</u>	<u>264,914</u>
<b>CREDITORS</b>					
Amounts falling due within one year	8	(30,779)	-	(30,779)	(39,108)
<b>NET CURRENT ASSETS</b>		<u>232,198</u>	<u>10,785</u>	<u>242,983</u>	<u>225,806</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>911,836</u>	<u>161,340</u>	<u>1,073,176</u>	<u>1,060,532</u>
<b>NET ASSETS</b>		<u>911,836</u>	<u>161,340</u>	<u>1,073,176</u>	<u>1,060,532</u>
<b>FUNDS</b>	9				
Unrestricted funds				911,836	895,962
Restricted funds				161,340	164,570
<b>TOTAL FUNDS</b>				<u>1,073,176</u>	<u>1,060,532</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 30 October 2025 and were signed on its behalf by:



L Newland - Trustee

The notes form part of these financial statements

## REDHILL BAPTIST CHURCH

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

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#### 1. ACCOUNTING POLICIES

##### **Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

There are no material uncertainties about the charity's ability to continue.

##### **Income**

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- Income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- Legacy income is recognised when receipt is probable and entitlement is established.
- Income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- Income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

##### **Expenditure**

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- Expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

**REDHILL BAPTIST CHURCH**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 DECEMBER 2024**

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**1. ACCOUNTING POLICIES - continued**

**Tangible fixed assets**

Tangible fixed assets are stated at cost, except for the freehold Church premises, which are stated at a valuation obtained in 1995. The premises have not been revalued since 1995 as the Eldership considers that the costs involved in obtaining an annual valuation would outweigh the value of the information to the Church's members.

Freehold property is not depreciated as it is the Eldership's policy to maintain the buildings to such a standard that their estimated residual value is not less than their book value, subject to market fluctuations.

Depreciation is provided at the following rates in order to write off each asset over its estimated useful life:

Improvements to property - 7% on cost  
Computer equipment - 25% on cost

**Taxation**

The charity is exempt from tax on its charitable activities.

**Fund accounting**

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future projects or commitments.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

**Pension costs and other post-retirement benefits**

The Church contributes to pension arrangements for the Pastors. The Pastors contribute to a defined contribution stakeholder pension scheme. The contributions are charged in the accounts when due for payment.

The Church also operates an auto-enrolment defined contribution scheme for other staff members in accordance with pension regulations. The contributions are charged in the accounts when due for payment.

**Provisions**

Provisions are recognised when the entity has an obligation at the reporting date as a result of a past event, it is probable that the entity will be required to transfer economic benefits in settlement and the amount of the obligation can be estimated reliably. Provisions are recognised as a liability in the statement of financial position and the amount of the provision as an expense.

Provisions are initially measured at the best estimate of the amount required to settle the obligation at the reporting date and subsequently reviewed at each reporting date and adjusted to reflect the current best estimate of the amount that would be required to settle the obligation. Any adjustments to the amounts previously recognised are recognised in income or expenditure unless the provision was originally recognised as part of the cost of an asset. When a provision is measured at the present value of the amount expected to be required to settle the obligation, the unwinding of the discount is recognised as a finance cost in the statement of financial activities in the period it arises, and is allocated to the appropriate expenditure heading.

**REDHILL BAPTIST CHURCH**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 DECEMBER 2024**

**2. INVESTMENT INCOME**

	<b>2024</b>	<b>2023</b>
	£	£
Deposit account interest	<u>1,765</u>	<u>1,041</u>

**3. TRUSTEES' REMUNERATION AND BENEFITS**

	<b>2024</b>	<b>2023</b>
	£	£
Trustees' salaries	-	35,433
Trustees' pensions paid	-	2,498
	<u>-</u>	<u>37,931</u>

No sums were reimbursed to the Elders for their work as Elders in either year. The expenses recorded are expenses paid in relation to their ordinary work, not their work as Trustees.

**Trustees' expenses**

	<b>2024</b>	<b>2023</b>
	£	£
Trustees' expenses	<u>-</u>	<u>1,524</u>

**4. STAFF COSTS**

	<b>2024</b>	<b>2023</b>
	£	£
Wages and salaries	33,853	77,017
Social security costs	-	981
Other pension costs	12	1,411
	<u>33,865</u>	<u>79,409</u>

The average monthly number of employees during the year was as follows:

	<b>2024</b>	<b>2023</b>
Staff	<u>3</u>	<u>5</u>

No employees received emoluments in excess of £60,000.

REDHILL BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 DECEMBER 2024

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	250,170	4,160	254,330
<b>Charitable activities</b>			
Charitable activity	14,400	-	14,400
Investment income	1,041	-	1,041
<b>Total</b>	<u>265,611</u>	<u>4,160</u>	<u>269,771</u>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Charitable activity	214,189	3,262	217,451
<b>NET INCOME</b>	51,422	898	52,320
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	844,540	163,672	1,008,212
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>895,962</u>	<u>164,570</u>	<u>1,060,532</u>

6. TANGIBLE FIXED ASSETS

	Freehold improvements property £	to property £	Computer equipment £	Totals £
<b>COST</b>				
At 1 January 2024	759,257	80,162	53,547	892,966
Additions	-	768	1,300	2,068
At 31 December 2024	<u>759,257</u>	<u>80,930</u>	<u>54,847</u>	<u>895,034</u>
<b>DEPRECIATION</b>				
At 1 January 2024	-	6,587	51,653	58,240
Charge for year	-	5,374	1,227	6,601
At 31 December 2024	<u>-</u>	<u>11,961</u>	<u>52,880</u>	<u>64,841</u>
<b>NET BOOK VALUE</b>				
At 31 December 2024	<u>759,257</u>	<u>68,969</u>	<u>1,967</u>	<u>830,193</u>
At 31 December 2023	<u>759,257</u>	<u>73,575</u>	<u>1,894</u>	<u>834,726</u>

**REDHILL BAPTIST CHURCH**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 DECEMBER 2024**

**6. TANGIBLE FIXED ASSETS - continued**

The freehold church premises were revalued in 1995 and the surplus on revaluation at that date of £150,000 is included in the above total of £759,257.

**7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2024	2023
	£	£
Accrued gift aid	15,000	166,029
Prepayments	3,978	4,814
	<u>18,978</u>	<u>170,843</u>

**8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2024	2023
	£	£
Other creditors	3,583	3,273
Accrued expenses	27,196	35,835
	<u>30,779</u>	<u>39,108</u>

**9. MOVEMENT IN FUNDS**

	At 1.1.24	Net movement in funds	At 31.12.24
	£	£	£
<b>Unrestricted funds</b>			
General fund	895,962	15,874	911,836
<b>Restricted funds</b>			
Property Revaluation Reserve	150,000	-	150,000
Covid-19 Fund	2,303	(818)	1,485
Bassra Bereavement Fund	102	-	102
Redhill Community Food Group	6,681	62	6,743
CMES	5,071	(2,474)	2,597
Computer Equipment	413	-	413
	<u>164,570</u>	<u>(3,230)</u>	<u>161,340</u>
<b>TOTAL FUNDS</b>	<u>1,060,532</u>	<u>12,644</u>	<u>1,073,176</u>

REDHILL BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 DECEMBER 2024

9. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	189,400	(173,526)	15,874
<b>Restricted funds</b>			
Covid-19 Fund	3,182	(4,000)	(818)
Redhill Community Food Group	2,583	(2,521)	62
CMES	1,176	(3,650)	(2,474)
	<u>6,941</u>	<u>(10,171)</u>	<u>(3,230)</u>
<b>TOTAL FUNDS</b>	<u>196,341</u>	<u>(183,697)</u>	<u>12,644</u>

Comparatives for movement in funds

	At 1.1.23 £	Net movement in funds £	At 31.12.23 £
<b>Unrestricted funds</b>			
General fund	844,540	51,422	895,962
<b>Restricted funds</b>			
Property Revaluation Reserve	150,000	-	150,000
Covid-19 Fund	2,303	-	2,303
Bassra Bereavement Fund	102	-	102
Redhill Community Food Group	5,300	1,381	6,681
CMES	5,554	(483)	5,071
Computer Equipment	413	-	413
	<u>163,672</u>	<u>898</u>	<u>164,570</u>
<b>TOTAL FUNDS</b>	<u>1,008,212</u>	<u>52,320</u>	<u>1,060,532</u>

REDHILL BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 DECEMBER 2024

9. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	265,611	(214,189)	51,422
<b>Restricted funds</b>			
Redhill Community Food Group	2,921	(1,540)	1,381
CMES	1,239	(1,722)	(483)
	<u>4,160</u>	<u>(3,262)</u>	<u>898</u>
<b>TOTAL FUNDS</b>	<u>269,771</u>	<u>(217,451)</u>	<u>52,320</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.23 £	Net movement in funds £	At 31.12.24 £
<b>Unrestricted funds</b>			
General fund	844,540	67,296	911,836
<b>Restricted funds</b>			
Property Revaluation Reserve	150,000	-	150,000
Covid-19 Fund	2,303	(818)	1,485
Bassra Bereavement Fund	102	-	102
Redhill Community Food Group	5,300	1,443	6,743
CMES	5,554	(2,957)	2,597
Computer Equipment	413	-	413
	<u>163,672</u>	<u>(2,332)</u>	<u>161,340</u>
<b>TOTAL FUNDS</b>	<u>1,008,212</u>	<u>64,964</u>	<u>1,073,176</u>

**REDHILL BAPTIST CHURCH**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 DECEMBER 2024**

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**9. MOVEMENT IN FUNDS - continued**

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Movement in funds £</b>
<b>Unrestricted funds</b>			
General fund	455,011	(387,715)	67,296
<b>Restricted funds</b>			
Covid-19 Fund	3,182	(4,000)	(818)
Redhill Community Food Group	5,504	(4,061)	1,443
CMES	2,415	(5,372)	(2,957)
	<u>11,101</u>	<u>(13,433)</u>	<u>(2,332)</u>
<b>TOTAL FUNDS</b>	<u>466,112</u>	<u>(401,148)</u>	<u>64,964</u>

Restricted funds is funding given for specific external projects, approved by the trustees, that are passed on to the specific projects during the course of the year.

Revaluation reserve is a restricted fund arising on the church's premises revaluation in 1995. The revaluation reserve represents the surplus of the 1995 valuation over the original costs of the building.

**10. RELATED PARTY DISCLOSURES**

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

The Baptist Union was paid £886 (2023: £896) as a subscription based on the number of registered members.

South Eastern Baptist Association was donated £7,350 (2023: £7,350). The home mission fund, a fund that supports churches in the area that do not have sufficient funds, received £7,350 (2023: £7,300). A payment of £154 (2023: £166) was paid as a subscription based on the number of members registered with the church.

BMS World Mission, a related entity to the Baptist Union of Great Britain, was donated £4,200 (2023: £4,200). It is an agency that supports personnel working around the world on short, medium and long term missions.

In their capacity as pastor, one elder receives a housing allowance from the church under a rent agreement and one has use of a property as manse.

REDHILL BAPTIST CHURCH

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

	2024 £	2023 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Gifts	179,819	254,330
<b>Investment income</b>		
Deposit account interest	1,765	1,041
<b>Charitable activities</b>		
Rental income	14,470	13,870
Other income	287	530
	<u>14,757</u>	<u>14,400</u>
<b>Total incoming resources</b>	<b>196,341</b>	<b>269,771</b>
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Trustees' salaries and benefits	-	35,433
Trustees' pensions paid	-	2,498
Trustees' expenses	-	1,524
Wages	33,853	41,584
Social security	-	981
Pensions	12	1,411
Direct charitable expenditure	39,152	26,370
Church and administration costs	88,486	78,466
Charity overheads	13,103	21,685
Depreciation	6,601	4,499
	<u>181,207</u>	<u>214,451</u>
<b>Support costs</b>		
<b>Management</b>		
Legal and professional fees	2,490	3,000
	<u>183,697</u>	<u>217,451</u>
<b>Total resources expended</b>	<b>183,697</b>	<b>217,451</b>
<b>Net income</b>	<b>12,644</b>	<b>52,320</b>

This page does not form part of the statutory financial statements

**REDHILL BAPTIST CHURCH**

England & Wales - Charity number 1130958

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# Accounts

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**REPORT OF THE TRUSTEES AND  
UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2023  
FOR  
REDHILL BAPTIST CHURCH**

GBJ Financial Limited  
Sterling House  
27 Hatchlands Road  
Redhill  
Surrey  
RH1 6RW

**REDHILL BAPTIST CHURCH**

**CONTENTS OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2023**

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**REDHILL BAPTIST CHURCH**

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 DECEMBER 2023**

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The trustees present their report with the financial statements of the charity for the year ended 31 December 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

## **REDHILL BAPTIST CHURCH**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2023**

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#### **OBJECTIVES AND ACTIVITIES**

##### **Objectives and aims**

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

#### **ACHIEVEMENT AND PERFORMANCE**

##### **Ministry & leadership**

- Revd. Graham McBain had resigned from the church from 31st December so the first aim for the church was to appoint an Interim Lead Minister. This was achieved when Revd Robert Stevens, was appointed from April 2023 until 31 January 2024.

- The Assistant Pastor with responsibility for children and young people, Emily Irving, took up a new position at St Mary's Church in Reigate in September 2023 after serving the Redhill Baptist Church for fourteen years. The church is enormously grateful to Emily for all her service, especially with the children and young people, and for stepping up and leading the church during the time when there was no lead minister in place.

- To Revd. Rob Stevens the church is also immensely grateful for his leading during the rest of 2023, bringing relevant experience in those areas where the elders were lacking, and for his sympathetic and pastoral care of the congregation.

- 2023 began with five members in the eldership. During the year three resigned and two more were added, making a final team of four, all of which were new. The church is grateful to them for stepping up to become part of the leadership.

##### **Sunday Worship**

- The church gathered for public worship every Sunday in 2023 and held additional services at Easter and Christmas. Once a month there was a second, more informal, service of worship on a Sunday evening in addition to the regular morning service.

- Preaching from the Bible contributed to the discipleship growth of the congregation.

- Groups for children and young people aged 1-18 were on offer through the year except in the summer holidays, when the main service was for all ages. In February 2023 we held a covenant service, followed by lunch, when all members of the congregation made a covenant to commit themselves to God and the church.

##### **Pastoral Care**

- Both the Interim Lead Minister and a pastoral care team provided significant amounts of help and support to the church as well as to the wider community. Members of the congregation also cared and helped one another, which has been encouraged and appreciated.

##### **Prayer**

- a week of prayer was held on two occasions as the church sought God's leading for the future.

##### **Youth & Children's Work**

## **REDHILL BAPTIST CHURCH**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2023**

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- Mettle (for 15 - 18s) has continued to meet weekly, usually for a meal and Bible Study and discussion. Rock Solid(11 - 14s) met until the summer break. The church continues to support a school charity, Sparkfish, financially and giving opportunities for them to tell us about their work.

#### **Work with older people**

- Link-Up, the group for older folks (currently in their 60s-90s) at RBC, meets weekly, averaging 24 people regularly, ranging from 14-31 any week. For several folks Link-Up is their only time each week that they meet with Christians and hear anything of the Gospel. Sadly, in 2023, two of our members died, one moved away and one is no longer able to follow what's said so rarely comes now.

We begin each session with refreshments, news and birthdays, and personal prayer requests followed by prayer and a hymn. We have a service each month and lunch together once per term which a lovely team cooks for us and is much appreciated. We have speakers from outside and inside RBC ranging from helpful (e.g. recycling, avoiding scams), Interesting (e.g. My life on Council, Royal Christmases) and entertaining (e.g. singing groups ). We also have 'DIY' sessions where we each share. Several of these give natural, short testimony opportunities.

#### **Families work**

- although we haven't had a families/community worker in 2023, we have continued to run Baby-grow weekly for babies up to one year old with their adults for refreshments, toys and songs. Toddler Praise for 1 to 3 year olds, ran through much of the year then, after a change of leadership, was relaunched as Toddlers later in the year.

#### **Community**

- **Lunch Club** - The team is glad to have been able to continue to support local families in partnership with the generosity of Redhill Baptist Church. We had a mountain of Easter Eggs donated and were able to give one to each member of the families. Fun and games were held in the summer with a lunch for the 10th anniversary for lunch clubs. Christmas lunch was, as in previous years, a great time where we had new team members and new families. As always we are grateful for the support of the Redhill Baptist Church.

- **Food Club** is run in partnership with the Reigate and Banstead Council. It meets weekly in our church premises and a good team of volunteers from the church are involved with picking up grocery donations from local supermarkets, generally fresh fruit and vegetables, bread and eggs and milk, sorting and setting out everything and then serving the clients. There are around 30 - 35 clients come for their shopping every week. Church members also donate dry goods, and food club was the recipient of the church's harvest gifts.

#### **Administration**

- Administration of the church continues under the leadership of a part-time staff member. She deals with email and telephone enquiries, referring them to the correct person if necessary. She gets quotes for additional work that is needed, keeps up to date with regular maintenance needed for the church and manse, and with service contracts, and liaises with the facilities management team regarding any building issues noticed. She oversees the photocopier, keeping check on stationery, toner etc., and also keeps track with kitchen supplies, ordering more when necessary. She minutes church meetings and church leadership meetings. She draws up several rotas for church activities, and helps with the church finance, doing bookkeeping, and informing the treasurer of what needs to be paid. She line-manages the cleaning staff and also will do a number of ad hoc jobs to ease the running of the church.

**REDHILL BAPTIST CHURCH**

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 DECEMBER 2023**

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**Buildings - Facilities Management Team.**

- General maintenance of the church and manse have been ongoing through the year. A major piece of work was the renewal of the ramp leading into the separate entrance for pre-school, which was achieved during the summer holiday period, overseen by the team who, being qualified to do so, also did some of the work themselves.

**FUTURE PLANS**

Plans for the future:

1. Seek a new Lead Minister
2. Seek to fill other staff vacancies
3. Re-evaluate church life and ministries as we emerge from a difficult period and enter a time of pastoral vacancy
4. Make significant progress toward becoming a Charitable Incorporated Organisation (CIO)

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Charity number**

1130958

**Principal address**

Hatchlands Road  
Redhill  
Surrey  
RH1 6AE

**Trustees**

Ms R Davis  
C Tewkesbury  
T Stuart (appointed 26/3/2023)  
L Newland (appointed 18/1/2024)  
E Irving (resigned 17/9/2023)  
Ms C McNish (resigned 30/6/2023)  
I Buck (resigned 31/8/2023)  
N Joubert (resigned 2/6/2023)

**Independent Examiner**

GBJ Financial Limited  
Sterling House  
27 Hatchlands Road  
Redhill  
Surrey  
RH1 6RW

**REDHILL BAPTIST CHURCH**

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 DECEMBER 2023**

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**REFERENCE AND ADMINISTRATIVE DETAILS**

Structure, governance and management

The interim Minister and the elders are the Charity Trustees and they are responsible for the governance of the Church and the fulfilment of the Purpose through its Activities, acting according to the will of God as discerned by the Church Members' Meeting. The Church's organisational structure and the procedures for the appointment of the leadership are specified in the Church Constitution. This constitution was approved by the Church Meeting and can only be altered by a resolution of a Special Church Members' Meeting.

The Charity Trustees are aware of the need to examine the major financial, strategic and operational risks faced by the Church. We confirm that systems have been established so that necessary steps can be taken to manage and mitigate those risks.

Approved by order of the board of trustees on 15 October 2024 and signed on its behalf by:



C Tewkesbury - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
REDHILL BAPTIST CHURCH**

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**Independent examiner's report to the trustees of Redhill Baptist Church**

I report to the charity trustees on my examination of the accounts of Redhill Baptist Church (the Trust) for the year ended 31 December 2023.

**Responsibilities and basis of report**

As the charity trustees of the Trust 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 Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

**Independent examiner's statement**

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.



Jonathan Hillier ACA FCCA

GBJ Financial Limited  
Sterling House  
27 Hatchlands Road  
Redhill  
Surrey  
RH1 6RW

15 October 2024

**REDHILL BAPTIST CHURCH**

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

	Notes	Unrestricted fund £	Restricted funds £	2023 Total funds £	2022 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies		250,170	4,160	254,330	268,192
<b>Charitable activities</b>					
Charitable activity		14,400	-	14,400	13,928
Investment income	2	1,041	-	1,041	136
<b>Total</b>		<u>265,611</u>	<u>4,160</u>	<u>269,771</u>	<u>282,256</u>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
Charitable activity		214,189	3,262	217,451	261,314
Net gains on investments		-	-	-	16,646
<b>NET INCOME</b>		<u>51,422</u>	<u>898</u>	<u>52,320</u>	<u>37,588</u>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		844,540	163,672	1,008,212	970,624
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>895,962</u></u>	<u><u>164,570</u></u>	<u><u>1,060,532</u></u>	<u><u>1,008,212</u></u>

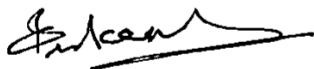
The notes form part of these financial statements

REDHILL BAPTIST CHURCH

**BALANCE SHEET**  
**31 DECEMBER 2023**

	Notes	Unrestricted fund £	Restricted funds £	2023 Total funds £	2022 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	6	684,171	150,555	834,726	799,863
<b>CURRENT ASSETS</b>					
Debtors	7	170,843	-	170,843	141,422
Cash at bank		80,056	14,015	94,071	102,471
		<u>250,899</u>	<u>14,015</u>	<u>264,914</u>	<u>243,893</u>
<b>CREDITORS</b>					
Amounts falling due within one year	8	(39,108)	-	(39,108)	(35,544)
<b>NET CURRENT ASSETS</b>		<u>211,791</u>	<u>14,015</u>	<u>225,806</u>	<u>208,349</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>895,962</u>	<u>164,570</u>	<u>1,060,532</u>	<u>1,008,212</u>
<b>NET ASSETS</b>		<u>895,962</u>	<u>164,570</u>	<u>1,060,532</u>	<u>1,008,212</u>
<b>FUNDS</b>					
Unrestricted funds	9			895,962	844,540
Restricted funds				164,570	163,672
<b>TOTAL FUNDS</b>				<u>1,060,532</u>	<u>1,008,212</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 15 October 2024 and were signed on its behalf by:



C Tewkesbury - Trustee

The notes form part of these financial statements

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

There are no material uncertainties about the charity's ability to continue.

**Income**

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- Income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- Legacy income is recognised when receipt is probable and entitlement is established.
- Income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- Income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

**Expenditure**

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- Expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

1. ACCOUNTING POLICIES - continued

**Tangible fixed assets**

Tangible fixed assets are stated at cost, except for the freehold Church premises, which are stated at a valuation obtained in 1995. The premises have not been revalued since 1995 as the Eldership considers that the costs involved in obtaining an annual valuation would outweigh the value of the information to the Church's members.

Freehold property is not depreciated as it is the Eldership's policy to maintain the buildings to such a standard that their estimated residual value is not less than their book value, subject to market fluctuations.

Depreciation is provided at the following rates in order to write off each asset over its estimated useful life:

Improvements to property - 7% on cost

Computer equipment - 25% on cost

**Taxation**

The charity is exempt from tax on its charitable activities.

**Fund accounting**

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future projects or commitments.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

**Pension costs and other post-retirement benefits**

The Church contributes to pension arrangements for the PAsTors. The Pastors contribute to a defined contribution stakeholder pension scheme. The contributions are charged in the accounts when due for payment.

The Church also operates an auto-enrolment defined contribution scheme for other staff members in accordance with pension regulations. The contributions are charged in the accounts when due for payment.

**Provisions**

Provisions are recognised when the entity has an obligation at the reporting date as a result of a past event, it is probable that the entity will be required to transfer economic benefits in settlement and the amount of the obligation can be estimated reliably. Provision are recognised as a liability in the statement of financial position and the amount of the provision as an expense.

Provisions are initially measured at the best estimate of the amount required to settle the obligation at the reporting date and subsequently reviewed at each reporting date and adjusted to reflect the current best estimate of the amount that would be required to settle the obligation. Any adjustments to the amounts previously recognised are recognised in income or expenditure unless the provision was originally recognised as part of the cost of an asset. When a provision is measured at the present value of the amount expected to be required to settle the obligation, the unwinding of the discount is recognised as a finance cost in the statement of financial activities in the period it arises, and is allocated to the appropriate expenditure heading.

**REDHILL BAPTIST CHURCH****NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 DECEMBER 2023**

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<b>2. INVESTMENT INCOME</b>	<b>2023</b>	<b>2022</b>
	£	£
Deposit account interest	<u>1,041</u>	<u>136</u>

<b>3. TRUSTEES' REMUNERATION AND BENEFITS</b>	<b>2023</b>	<b>2022</b>
	£	£
Trustees' salaries	35,433	77,393
Trustees' pensions paid	<u>2,498</u>	<u>7,744</u>
	<u>37,931</u>	<u>85,137</u>

No sums were reimbursed to the Elders for their work as Elders in either year. The expenses recorded are expenses paid in relation to their ordinary work, not their work as Trustees.

<b>Trustees' expenses</b>	<b>2023</b>	<b>2022</b>
	£	£
Trustees' expenses	<u>1,524</u>	<u>1,720</u>

<b>4. STAFF COSTS</b>	<b>2023</b>	<b>2022</b>
	£	£
Wages and salaries	77,017	118,650
Social security costs	981	4,852
Other pension costs	<u>1,411</u>	<u>642</u>
	<u>79,409</u>	<u>124,144</u>

The average monthly number of employees during the year was as follows:

	<b>2023</b>	<b>2022</b>
Staff	<u>5</u>	<u>5</u>

No employees received emoluments in excess of £60,000.

REDHILL BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 DECEMBER 2023

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES	Unrestricted fund £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	261,455	6,737	268,192
<b>Charitable activities</b>			
Charitable activity	13,928	-	13,928
Investment income	136	-	136
<b>Total</b>	<u>275,519</u>	<u>6,737</u>	<u>282,256</u>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Charitable activity	256,403	4,911	261,314
Net gains on investments	16,646	-	16,646
<b>NET INCOME</b>			
Transfers between funds	35,762	1,826	37,588
	555	(555)	-
<b>Net movement in funds</b>	<u>36,317</u>	<u>1,271</u>	<u>37,588</u>
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	808,223	162,401	970,624
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u><u>844,540</u></u>	<u><u>163,672</u></u>	<u><u>1,008,212</u></u>

**REDHILL BAPTIST CHURCH**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 DECEMBER 2023**

**6. TANGIBLE FIXED ASSETS**

	Freehold property £	Improvements to property £	Computer equipment £	Totals £
<b>COST</b>				
At 1 January 2023	759,257	40,800	53,547	853,604
Additions	-	39,362	-	39,362
At 31 December 2023	<u>759,257</u>	<u>80,162</u>	<u>53,547</u>	<u>892,966</u>
<b>DEPRECIATION</b>				
At 1 January 2023	-	2,947	50,794	53,741
Charge for year	-	3,640	859	4,499
At 31 December 2023	<u>-</u>	<u>6,587</u>	<u>51,653</u>	<u>58,240</u>
<b>NET BOOK VALUE</b>				
At 31 December 2023	<u>759,257</u>	<u>73,575</u>	<u>1,894</u>	<u>834,726</u>
At 31 December 2022	<u>759,257</u>	<u>37,853</u>	<u>2,753</u>	<u>799,863</u>

The freehold church premises were revalued in 1995 and the surplus on revaluation at that date of £150,000 is included in the above total of £759,257.

**7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2023 £	2022 £
Accrued gift aid	166,029	138,153
Prepayments	4,814	3,269
	<u>170,843</u>	<u>141,422</u>

REDHILL BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 DECEMBER 2023

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Trade creditors	-	29
Other creditors	3,273	8,505
Accrued expenses	35,835	27,010
	<u>39,108</u>	<u>35,544</u>

9. MOVEMENT IN FUNDS

	At 1.1.23	Net movement in funds	At 31.12.23
	£	£	£
<b>Unrestricted funds</b>			
General fund	844,540	51,422	895,962
<b>Restricted funds</b>			
Property Revaluation Reserve	150,000	-	150,000
Covid-19 Fund	2,303	-	2,303
Bassra Bereavement Fund	102	-	102
Redhill Community Food Group	5,300	1,381	6,681
CMES	5,554	(483)	5,071
Computer Equipment	413	-	413
	<u>163,672</u>	<u>898</u>	<u>164,570</u>
<b>TOTAL FUNDS</b>	<u>1,008,212</u>	<u>52,320</u>	<u>1,060,532</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
<b>Unrestricted funds</b>			
General fund	265,611	(214,189)	51,422
<b>Restricted funds</b>			
Redhill Community Food Group	2,921	(1,540)	1,381
CMES	1,239	(1,722)	(483)
	<u>4,160</u>	<u>(3,262)</u>	<u>898</u>
<b>TOTAL FUNDS</b>	<u>269,771</u>	<u>(217,451)</u>	<u>52,320</u>

REDHILL BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 DECEMBER 2023

9. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.22 £	Net movement in funds £	Transfers between funds £	At 31.12.22 £
<b>Unrestricted funds</b>				
General fund	808,223	35,762	555	844,540
<b>Restricted funds</b>				
Property Revaluation Reserve	150,000	-	-	150,000
Covid-19 Fund	2,304	-	-	2,304
Bassra Bereavement Fund	1,360	(1,258)	-	102
Redhill Community Food Group	3,046	2,254	-	5,300
CMES	5,691	(137)	-	5,554
Computer Equipment	-	967	(555)	412
	<u>162,401</u>	<u>1,826</u>	<u>(555)</u>	<u>163,672</u>
<b>TOTAL FUNDS</b>	<u>970,624</u>	<u>37,588</u>	<u>-</u>	<u>1,008,212</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
<b>Unrestricted funds</b>				
General fund	275,519	(256,403)	16,646	35,762
<b>Restricted funds</b>				
Bassra Bereavement Fund	101	(1,359)	-	(1,258)
Redhill Community Food Group	3,723	(1,469)	-	2,254
CMES	1,663	(1,800)	-	(137)
Computer Equipment	1,250	(283)	-	967
	<u>6,737</u>	<u>(4,911)</u>	<u>-</u>	<u>1,826</u>
<b>TOTAL FUNDS</b>	<u>282,256</u>	<u>(261,314)</u>	<u>16,646</u>	<u>37,588</u>

REDHILL BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 DECEMBER 2023

9. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.22 £	Net movement in funds £	Transfers between funds £	At 31.12.23 £
<b>Unrestricted funds</b>				
General fund	808,223	87,184	555	895,962
<b>Restricted funds</b>				
Property Revaluation Reserve	150,000	-	-	150,000
Covid-19 Fund	2,304	-	-	2,304
Bassra Bereavement Fund	1,360	(1,258)	-	102
Redhill Community Food Group	3,046	3,635	-	6,681
CMES	5,691	(620)	-	5,071
Computer Equipment	-	967	(555)	412
	<u>162,401</u>	<u>2,724</u>	<u>(555)</u>	<u>164,570</u>
<b>TOTAL FUNDS</b>	<u>970,624</u>	<u>89,908</u>	<u>-</u>	<u>1,060,532</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
<b>Unrestricted funds</b>				
General fund	541,130	(470,592)	16,646	87,184
<b>Restricted funds</b>				
Bassra Bereavement Fund	101	(1,359)	-	(1,258)
Redhill Community Food Group	6,644	(3,009)	-	3,635
CMES	2,902	(3,522)	-	(620)
Computer Equipment	1,250	(283)	-	967
	<u>10,897</u>	<u>(8,173)</u>	<u>-</u>	<u>2,724</u>
<b>TOTAL FUNDS</b>	<u>552,027</u>	<u>(478,765)</u>	<u>16,646</u>	<u>89,908</u>

Restricted funds is funding given for specific external projects, approved by the trustees, that are passed on to the specific projects during the course of the year.

Revaluation reserve is a restricted fund arising on the church's premises revaluation in 1995. The revaluation reserve represents the surplus of the 1995 valuation over the original costs of the building.

**10. RELATED PARTY DISCLOSURES**

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

The Baptist Union was paid £896 (2022: £892) as a subscription based on the number of registered members.

South Eastern Baptist Association was donated £7,350 (2022: £7,000). The home mission fund, a fund that supports churches in the area that do not have sufficient funds, received £7,300 (2022: £7,000). A payment of £166 (2022: £206) was paid as a subscription based on the number of members registered with the church.

BMS World Mission, a related entity to the Baptist Union of Great Britain, was donated £4,200 (2022: £4,000). It is an agency that supports personnel working around the world on short, medium and long term missions.

E Irving is a trustee of the Church and is paid a stipend which is approved by the members at the end of the year for the coming year at a church meeting.

In their capacity as pastor, one elder receives a housing allowance from the church under a rent agreement and one has use of a property as manse.

**REDHILL BAPTIST CHURCH****DETAILED STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 DECEMBER 2023**

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	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Gifts	<b>254,330</b>	268,192
<b>Investment income</b>		
Deposit account interest	<b>1,041</b>	136
<b>Charitable activities</b>		
Rental income	<b>13,870</b>	13,728
Other income	<b>530</b>	200
	<b>14,400</b>	13,928
<b>Total incoming resources</b>	<b>269,771</b>	282,256
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Trustees' salaries and benefits	<b>35,433</b>	77,393
Trustees' pensions paid	<b>2,498</b>	7,744
Trustees' expenses	<b>1,524</b>	1,720
Wages	<b>41,584</b>	41,257
Social security	<b>981</b>	4,852
Pensions	<b>1,411</b>	642
Direct charitable expenditure	<b>26,370</b>	10,648
Church and administration costs	<b>78,466</b>	77,445
Charity overheads	<b>21,685</b>	31,400
Depreciation	<b>4,499</b>	4,013
	<b>214,451</b>	257,114
<b>Support costs</b>		
<b>Management</b>		
Legal and professional fees	<b>3,000</b>	4,200
<b>Total resources expended</b>	<b>217,451</b>	261,314
<b>Net income before gains and losses</b>	<b>52,320</b>	20,942
<b>Realised recognised gains and losses</b>		
Carried forward	<b>49,320</b>	16,742

This page does not form part of the statutory financial statements

**REDHILL BAPTIST CHURCH**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 DECEMBER 2023**

---

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
<b>Realised recognised gains and losses</b>		
Brought forward	<b>49,320</b>	16,742
Actuarial gains on defined benefit schemes	-	16,646
	<hr/>	<hr/>
<b>Net income</b>	<b>52,320</b>	<b>37,588</b>
	<hr/> <hr/>	<hr/> <hr/>

This page does not form part of the statutory financial statements

**REDHILL BAPTIST CHURCH**

England & Wales - Charity number 1130958

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# Accounts

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Report of the Trustees and  
Unaudited Financial Statements  
for the Year Ended 31 December 2022  
for  
Redhill Baptist Church

A J Bennewith FCA, FCPA, FFA, FFTA,  
FIPA, DChA, FRSA  
3 Wey Court  
Mary Road  
Guildford  
Surrey  
GU1 4QU

**Contents of the Financial Statements**  
**for the Year Ended 31 December 2022**

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<b>Notes to the Financial Statements</b>	9 to 19

**Report of the Trustees**  
**for the Year Ended 31 December 2022**

The trustees present their report and the financial statements of the charity for the year ended 31 December 2022.

**OBJECTIVES AND ACTIVITIES**

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

**ACHIEVEMENT AND PERFORMANCE**

**Ministry & leadership**

-After 4 years of ministry at Redhill Baptist Church Graham McBain moved on from the church in November 2022. The church is grateful for Graham's ministry through some significant challenges, most notably the Covid lockdowns and subsequent re-orientation that was required.

-Mari McBain completed her training for Baptist ministry and was ordained on 27th November 2022.

-Miranda successfully moved through the ministerial recognition process and was called to be the Minister at Westvale Community Church, a church plant in the new housing development of Westvale, near Reigate.

-The church is grateful to the core leadership team of the church for the many hours of service that was given throughout the year - they went above and beyond what would be expected throughout the year and the church is very grateful to them.

**Sunday worship**

-The church gathered for public worship every Sunday in 2022 and held additional services at Easter and Christmas.

-Preaching from the Bible contributed to the discipleship growth of the congregation.

-Many members of the congregation contributed to organising and leading Sunday services. The church is grateful to all those who offered extra help and support.

-Groups for children and young people aged 1-18 were on offer throughout the year and contributing significantly to the life of the church.

**Pastoral care**

-The pastoral care team provided significant amounts of help and support to the church as well as to the wider community.

-The church is grateful to the whole team for their contribution to this aspect of the churches life as it enables the congregation to be resilient and persevere in their service of the Redhill community and beyond.

**Link-up**

Link-Up, for those free on Tuesday afternoons, usually older folk, is a friendly and welcoming place where we pray, care, sing, learn, lunch, think, chat together for about 90 minutes. Each meeting includes refreshments, news of one another, prayer, a hymn and an activity.

In 2022 we enjoyed hearing from speakers inside and outside RBC : learning about several local agencies (e.g.YMCA, Sparkfish, Street Pastors, Emerge), as well as those further afield (e.g. Open Doors, the Churchills, Nursing training years ago, MAF, trip to Jordan and John the Baptist) and musical items (e.g. U3A handbell group, Julie McLean, a harpist). RBC folks have shared their enthusiasms (e.g. Fun with trains, testimony, A life in print).

We also enjoyed quizzing, lunching (especially Christmas), celebrating (the Jubilee and a 100th birthday with afternoon tea) and sharing memories. As a group we support each other in prayer, phone calls, texts, emails, birthday and Christmas cards, and using our donations to give to many of the ministries our speakers represent.

**Food club**

The food club continued to serve clients week by week at the church building. There are between 25 -35 clients attending the club each week to receive food as well as a range of input from council services.

The team work very hard to support clients and provide a warm and inviting space for them. The team of volunteers numbers around 10 and they vary the weeks that they serve at the club. The team work hard with local suppliers including the supermarkets to provide a good range of different foods.

**Report of the Trustees**  
**for the Year Ended 31 December 2022**

The food club brings positive change to the lives of families in our local community enabling them to live better, healthier lives.

**Youth & Children's work**

- Youth on Sunday and Rock Solid sessions were available throughout the year for young people aged 11-14. Both groups offered opportunities for young people to build friendships, have fun and explore the Christian faith.
- Mettle sessions were available throughout the year for young people aged 15-18. Mettle involves a weekly meal and Bible study with discussion.
- Youth Band practised regularly and led public worship once a month.
- Emily Irving continued to support local schools work charity SparkFish as part of her role at Redhill Baptist Church and supported students at Merstham Park School at a lunch time drop in club.

**Families work**

- Baby-grow continued to welcome babies under 1 year with their adults to a friendly group with refreshments, toys and songs. Miranda handed over leadership of this group to a well-established team of volunteers.
- After a couple of years without a midweek group for toddlers, Toddler Praise began in November 2022 combining free play, craft, refreshments and songs for 1-3 year olds and their adults.

**Administration**

The administration of the church continues day by day and week by week under the leadership of Marion. Amongst other things here's what happened:

- Daily checking of emails and responding where required.
- Checking certifications, seeing what maintenance needs to be done, setting up appointments with the various service providers ensuring all the necessary work is done and that documentation is received.
- Helping in the various groups with setting up bookings for use of the church, drawing up of rotas, printing of notices and pamphlets, sound set up etc. Keeping volunteers updated regarding Bible readings and communion serving.
- Taking and typing up minutes of CLT business meetings and church meetings.
- Helping with the accounting function in doing regular banking, counting of monies from weekly offerings and the various groups, (Babygrow and Toddlers) posting of receipts, expenses and various journal entries.
- Regularly notify the treasurer of payments due.
- Manage the cleaning staff, order cleaning and stationery supplies.
- Checking and applying for DBS for volunteers.
- Helping pre-school with any issues they might have crop up.

**Buildings - Facilities management team**

The main achievements in 2022 were rebuilding the wall at the back, which saved the church considerable sums of money in planning and labour. It also enabled us to involve church members not in the team and built new friendships. The other achievement was a list too long to mention of little jobs that team members have responded to which have collectively saved the church considerable expense.

The FMT generally meet once a month: alternating between the church and the pub which seems to allow a less business-like approach to conversation. There has been a lot going on in church and we have tried to follow the model we have adopted of cultivating honest and respectful conversation so that our connection with the church is not just through nuts and bolts, but remains embedded in hearts and minds.

**Unrestricted reserves policy**

The trustees have established a policy whereby the cash at bank including gift aid repayable held by the church should represent six months of essential expenditure, this equating to 50% of non-outside giving expenditure. As at the period end free reserves amounted to £240,625, the reserves policy requiring £99,144.

**Report of the Trustees**  
**for the Year Ended 31 December 2022**

**FUTURE PLANS**

Plans for the future:

- Perform review of ministry support, church management and administration roles
- Recruit new staff following review
- Re-evaluate church life and ministries as we emerge from significant changes and enter a period of pastoral interregnum.
- Appoint a new Treasurer and Church Secretary
- Expand the eldership; grow and develop ministry leaders & co-ordinators
- Continue to apply learning from the LICC learning hub
- Review approach to discipleship (including growth groups)
- Review approach to staff appraisals
- Make significant progress toward becoming a Charitable Incorporated Organisation (CIO)

It was decided by the Trustees that a full audit of the accounts would only be carried out every 3 years and from 2021 accounts an Independent Examination would be undertaken on the accounts during the years when a full audit is not carried out.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

The pastor, assistant pastors and elders are the Charity Trustees and they are responsible for the governance of the Church and the fulfilment of the Purpose through its Activities acting according to the will of God as discerned by the Church Members' Meeting. The Church's organisational structure and the procedures for the appointment of the leadership are specified in the Church Constitution. This constitution was approved by the Church Meeting and can only be altered by a resolution of a Special Church Members' Meeting.

The Charity Trustees are aware of the need to examine the major financial, strategic and operational risks faced by the Church. We confirm that systems have been established so that necessary steps can be taken to manage and mitigate those risks.

It is the opinion of the Charity Trustees that there are sufficient reserves to maintain on-going operations.

The trustees have complied with the duty in section 17(5) of the 2011 Charities Act to have due regard to public benefit guidance published by the Charity Commission.

**Report of the Trustees**  
**for the Year Ended 31 December 2022**

**REFERENCE AND ADMINISTRATIVE DETAILS**

Registered charity name	Redhill Baptist Church
Charity registration number	1130958
Principal office	Hatchlands Road Redhill Surrey RH1 6AE
The trustees	G McBain - resigned 31/12/22 E Irving - resigned 17/09/23 C McNish - resigned 30/06/23 I Buck - resigned 31/08/23 C Tewkesbury - appointed 06/11/22 T Stuart - appointed 26/03/23 R Davies - appointed 06/11/22 N Joubert - appointed 06/11/22, resigned 02/06/23
Independent examiner	A J Bennewith FCA, FCPA, FFA, FFTA, FIPA, DChA, FRSA 3 Wey Court Mary Road Guildford GU1 4QU

**TRUSTEES' RESPONSIBILITY STATEMENT**

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period.

In preparing these financial statements, the trustees are required to:


- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust Deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Redhill Baptist Church

Report of the Trustees  
for the Year Ended 31 December 2022

Approved by order of the board of trustees on .....15/11/23..... and signed on its behalf by:

  
.....  
C Tewkesbury - Trustee

Independent Examiner's Report to the Trustees of  
Redhill Baptist Church

**Independent examiner's report to the trustees of Redhill Baptist Church**

I report to the charity trustees on my examination of the accounts of Redhill Baptist Church (the Trust) for the year ended 31 December 2022.

**Responsibilities and basis of report**

As the charity trustees of the Trust 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 Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

**Independent examiner's statement**

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

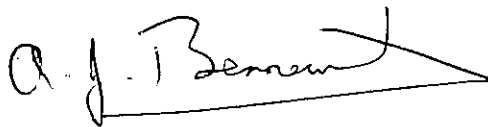
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

A J Bennewith FCA, FCPA, FFA, FFTA, FIPA, DChA, FRSA

A J Bennewith FCA, FCPA, FFA, FFTA,  
FIPA, DChA, FRSA  
3 Wey Court  
Mary Road  
Guildford  
Surrey  
GU1 4QU



Date: .....15 November 2023.....

**Statement of Financial Activities**  
**for the Year Ended 31 December 2022**

	Notes	Unrestricted funds £	Restricted funds £	31.12.22 Total funds £	31.12.21 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	3	261,455	6,737	268,192	319,818
<b>Charitable activities</b>					
Charitable Activities	5	13,928	-	13,928	14,473
Investment income	4	136	-	136	1
<b>Total</b>		<u>275,519</u>	<u>6,737</u>	<u>282,256</u>	<u>334,292</u>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
Charitable Activities	6	<u>256,403</u>	<u>4,911</u>	<u>261,314</u>	<u>265,168</u>
<b>NET INCOME</b>					
Transfers between funds	15	19,116	1,826	20,942	69,124
Other recognised gains/(losses)		555	(555)	-	-
Actuarial gains on defined benefit schemes		<u>16,646</u>	-	<u>16,646</u>	<u>942</u>
<b>Net movement in funds</b>		<u>36,317</u>	<u>1,271</u>	<u>37,588</u>	<u>70,066</u>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		808,223	162,401	970,624	900,558
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>844,540</u></u>	<u><u>163,672</u></u>	<u><u>1,008,212</u></u>	<u><u>970,624</u></u>

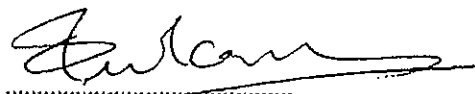
The notes form part of these financial statements

Redhill Baptist Church

Balance Sheet  
31 December 2022

	Notes	Unrestricted funds £	Restricted funds £	31.12.22 Total funds £	31.12.21 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	11	649,308	150,555	799,863	801,966
<b>CURRENT ASSETS</b>					
Debtors	12	141,172	250	141,422	148,972
Cash at bank		89,604	12,867	102,471	59,190
		<u>230,776</u>	<u>13,117</u>	<u>243,893</u>	<u>208,162</u>
<b>CREDITORS</b>					
Amounts falling due within one year	13	(35,544)	-	(35,544)	(20,804)
<b>NET CURRENT ASSETS</b>		<u>195,232</u>	<u>13,117</u>	<u>208,349</u>	<u>187,358</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>844,540</u>	<u>163,672</u>	<u>1,008,212</u>	<u>989,324</u>
<b>PROVISIONS FOR LIABILITIES</b>	14	-	-	-	(18,700)
<b>NET ASSETS</b>		<u>844,540</u>	<u>163,672</u>	<u>1,008,212</u>	<u>970,624</u>
<b>FUNDS</b>					
Unrestricted funds	15			844,540	808,223
Restricted funds				163,672	162,401
<b>TOTAL FUNDS</b>				<u>1,008,212</u>	<u>970,624</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 15/11/23 and were signed on its behalf by:



.....  
C Tewkesbury - Trustee

**Notes to the Financial Statements**  
**for the Year Ended 31 December 2022**

**1. GENERAL INFORMATION**

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is Hatchlands Road, Redhill, Surrey, RH1 6AE.

**Statement of compliance**

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

**2. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of one freehold property measured at fair value through income or expenditure.

**Going concern**

There are no material uncertainties about the charity's ability to continue.

**Income**

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

-income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

-legacy income is recognised when receipt is probable and entitlement is established.

-income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

-income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

**Expenditure**

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

-expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.

-expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

-other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 December 2022**

**2. ACCOUNTING POLICIES - continued**

**Expenditure**

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

**Tangible fixed assets**

Tangible fixed assets are stated at cost, except for the freehold Church premises, which are stated at a valuation obtained in 1995. The premises have not been revalued since 1995 as the Eldership considers that the costs involved in obtaining an annual valuation would outweigh the value of the information to the Church's members.

Freehold property is not depreciated as it is the Eldership's policy to maintain the buildings to such a standard that their estimated residual value is not less than their book value, subject to market fluctuations.

**Depreciation**

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Plant and machinery - 25% straight line

Property improvements - 7% straight line

**Fund accounting**

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future projects or commitments.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

**Defined contribution plans**

The Church contributes to pension arrangements for the Pastors. The Pastors contribute to a defined contribution stakeholder pension scheme. The contributions are charged in the accounts when due for payment.

The Church also operates an auto-enrolment defined contribution scheme for other staff members in accordance with pension regulations. The contributions are charged in the accounts when due for payment.

**Provisions**

Provisions are recognised when the entity has an obligation at the reporting date as a result of a past event, it is probable that the entity will be required to transfer economic benefits in settlement and the amount of the obligation can be estimated reliably. Provisions are recognised as a liability in the statement of financial position and the amount of the provision as an expense.

Provisions are initially measured at the best estimate of the amount required to settle the obligation at the reporting date and subsequently reviewed at each reporting date and adjusted to reflect the current best estimate of the amount that would be required to settle the obligation. Any adjustments to the amounts previously recognised are recognised in income or expenditure unless the provision was originally recognised as part of the cost of an asset. When a provision is measured at the present value of the amount expected to be required to settle the obligation, the unwinding of the discount is recognised as a finance cost in the statement of financial activities in the period it arises, and is allocated to the appropriate expenditure heading.

Notes to the Financial Statements - continued  
for the Year Ended 31 December 2022

3. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Total Funds 2022
Donations	£	£	£
Offerings	261,455	6,737	268,192

	Unrestricted Funds	Restricted Funds	Total Funds 2021
Donations	£	£	£
Offerings	311,737	8,081	319,818

4. INVESTMENT INCOME

	31.12.22	31.12.21
Bank Interest Receivable	£ 136	£ 1

5. INCOME FROM CHARITABLE ACTIVITIES

	31.12.22 Charitable Activities	31.12.21 Total activities
Income from non-investment property in furtherance of the charity's objects	£ 13,728	£ 14,473
Other income	200	-
	13,928	14,473

**Notes to the Financial Statements - continued  
for the Year Ended 31 December 2022**

**6. CHARITABLE ACTIVITIES COSTS**

**Expenditure on charitable activities by fund type**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Charitable activities	253,403	4,911	258,314
Support costs	3,000	-	3,000
	256,403	4,911	261,314
	256,403	4,911	261,314

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Charitable activities	260,796	1,372	262,168
Support costs	3,000	-	3,000
	263,796	1,372	265,168
	263,796	1,372	265,168

**Expenditure on charitable activities by activity type**

	Activities undertaken directly £	Support costs £	Total Funds 2022 £	Total Funds 2021 £
Charitable activities	258,314	-	258,314	262,168
Governance costs	-	3,000	3,000	3,000
	257,035	3,000	260,035	265,168
	257,035	3,000	260,035	265,168

**7. TRUSTEES' REMUNERATION AND BENEFITS**

**Trustee remuneration and expenses**

The following Elder/trustees received the following remuneration under the church's constitution:

	<b>2022</b>	2021
<b>Gross Pay</b>		
E Irving	£28,797	£28,797
G McBain	£35,996	£35,756
<b>Pension</b>		
E Irving	£3,330	£3,330
G McBain	£4,414	£4,414
<b>Housing Allowance</b>		
E Irving	£12,600	£12,600
<b>Expenses</b>		
E Irving	£1,434	£1,265
G McBain	£286	£1,461

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 December 2022**

**7. TRUSTEES' REMUNERATION AND BENEFITS - continued****Trustees' expenses**

No sums were reimbursed to the Elders for their work as Elders in either year. The expenses recorded above are expenses paid in relation to their ordinary work, not their work as Trustees.

**8. STAFF COSTS**

The total staff costs and employee benefits for the reporting period are analysed as follows:

	<b>2022</b>	2021
	£	£
Wages and salaries	114,088	127,260
Social security costs	4,852	5,736
Employer contributions to pension plans	8,483	9,025
Other employee benefits	12,600	12,600
	<u>140,023</u>	<u>154,621</u>

The average head count of employees during the year was 5 (2021: 8).

No employee received employee benefits of more than £60,000 during the year (2021: Nil).

**9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted funds £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	311,737	8,081	319,818
<b>Charitable activities</b>			
Charitable Activities	14,473	-	14,473
Investment income	1	-	1
<b>Total</b>	<u>326,211</u>	<u>8,081</u>	<u>334,292</u>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Charitable Activities	263,796	1,372	265,168
<b>NET INCOME</b>			
<b>Other recognised gains/(losses)</b>	62,415	6,709	69,124
Actuarial gains on defined benefit schemes	942	-	942
<b>Net movement in funds</b>	<u>63,357</u>	<u>6,709</u>	<u>70,066</u>
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	744,866	155,692	900,558

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 December 2022**

## 9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>808,223</u>	<u>162,401</u>	<u>970,624</u>

## 10. NET INCOME

Net income is stated after charging:

	<b>2022</b> £	2021 £
Depreciation of tangible fixed assets	4,013	2,728
The amount recognised in income or expenditure as an expense in relation to defined contribution plans	8,483	9,025
Independent Examiner's fee	4,200	3,000
	<u>16,700</u>	<u>14,753</u>

## 11. TANGIBLE FIXED ASSETS

	Freehold property £	Improvements to property £	Computer equipment £	Totals £
<b>COST</b>				
At 1 January 2022	759,257	40,800	52,518	852,575
Additions	-	-	1,909	1,909
Disposals	-	-	(880)	(880)
At 31 December 2022	<u>759,257</u>	<u>40,800</u>	<u>53,547</u>	<u>853,604</u>
<b>DEPRECIATION</b>				
At 1 January 2022	-	227	50,382	50,609
Charge for year	-	2,720	1,292	4,012
Eliminated on disposal	-	-	(880)	(880)
At 31 December 2022	<u>-</u>	<u>2,947</u>	<u>50,794</u>	<u>53,741</u>
<b>NET BOOK VALUE</b>				
At 31 December 2022	<u>759,257</u>	<u>37,853</u>	<u>2,753</u>	<u>799,863</u>
At 31 December 2021	<u>759,257</u>	<u>40,573</u>	<u>2,136</u>	<u>801,966</u>

The freehold church premises were revalued in 1995 and the surplus on revaluation at that date of £150,000 is included in the above total of £759,257.

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 December 2022**

**12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31.12.22	31.12.21
	£	£
Accrued gift aid	138,153	145,985
Prepayments	3,269	2,987
	<u>141,422</u>	<u>148,972</u>

**13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31.12.22	31.12.21
	£	£
Trade creditors	29	160
Other creditors	8,505	4,823
Accrued expenses	27,010	15,821
	<u>35,544</u>	<u>20,804</u>

**14. PROVISIONS FOR LIABILITIES****FRS102 pensions disclosure****- Background to the disclosure**

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

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

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

The Pastors of the Church are eligible to join the Scheme.

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Legal and General Life Assurance Society Limited. In addition, the employer pays a further 4% of pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Unum Limited. The further 4% contribution rate is reduced to 3% for Employer contributions made to the Segregated DC Arrangement.

Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the Scheme. The main benefits for pre-2012 service were a defined benefit pension of one eightieth of Final Minimum Pensionable Income for each year of Pensionable Service, together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011.

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 December 2022**

**14. PROVISIONS FOR LIABILITIES - continued**

- Actuarial valuation as at 31 December 2019

A formal valuation of the Defined Benefit (DB) Plan was performed at 31st December 2019 by a professionally qualified Actuary using the Projected Unit Method. The market value of the DB Plan assets at the valuation date was £298 million. The valuation of the DB Plan revealed a deficit of assets compared with the value of liabilities of £18 million (equivalent to a past service funding level of 94%). As a result of the valuation, in addition to the contributions to the Defined Contribution Plan set out above, it was agreed that the standard rate of deficiency contributions from churches and other employers involved in the DB Plan will remain at previously agreed levels, increasing each year in line with increases in the Minimum Pensionable Income. The deficiency contributions are broadly based on 12% of Pensionable Income / Minimum Pensionable Income, reflecting each employer's contributions in March 2015. Some employers that were involved in the DB Plan for a short period pay lower contributions. The Trustee and the Council agreed a 50% reduction for all deficiency contributions payable between 1st July 2020 to 31st December 2020.

At the end of June 2022, the BPS signed an agreement with the insurance company Just Group to secure members' pension benefits under the DB Plan. As a result, the Scheme no longer has a shortfall. A revised statement of contributions was announced in July 2022 with deficit contributions from each participating employer in the DB Plan reducing to £1 per month from August 2022. However, the participating employers remain responsible for providing a share of any additional funds that the DB Plan may require in the future.

The key assumptions underlying the valuation were as follows:

Type of financial assumption	%pa
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income increases (CPI plus 0.75% pa)	3.20
Assumed investment returns	
-Pre-retirement	2.95
-Post-retirement	1.70
Deferred pension increases	
-Pre April 2009	3.20
-Post April 2009	2.50
Pension increases	2.70

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

In addition, the Baptist Union of Great Britain agreed to contribute a lump sum of £0.5m by 31st December 2020. The current Recovery Plan dated 30th September 2020 envisages deficiency contributions continuing until 30th June 2026.

- Movement in Balance Sheet liability

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

Accounting date (year ending):	31 December 2022	31 December 2021
	£	£
Balance sheet liability at year start	18,700	23,609
Minus deficiency contributions paid	(2,404)	(4,053)
Interest cost (recognised in SoFA)	350	86

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 December 2022**

**14. PROVISIONS FOR LIABILITIES - continued**

Remaining change to balance sheet liability* (recognised in SOFA)	(16,646)	(942)
Balance sheet liability at year end	-	18,700

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

This liability represents the present value of the deficit contributions agreed as at the accounting date and has been valued using the following assumptions set by reference to the duration of the deficit recovery payments:

Accounting date	31 December 2022	31 December 2021	31 December 2020
Discount rate	5.7%	2.0%	0.4%
Future increases to Minimum Pensionable Income	3.3%	4.1%	3.0%

**15. MOVEMENT IN FUNDS**

	At 1.1.22 £	Net movement in funds £	Transfers between funds £	At 31.12.22 £
<b>Unrestricted funds</b>				
General fund	808,223	35,762	555	844,540
<b>Restricted funds</b>				
Property Revaluation Reserve	150,000	-	-	150,000
COVID-19 Fund	2,304	-	-	2,304
Bassra Bereavement Fund	1,360	(1,258)	-	102
Redhill Community Food Club	3,046	2,254	-	5,300
CMES	5,691	(137)	-	5,554
Computer Equipment	-	967	(555)	412
	<u>162,401</u>	<u>1,826</u>	<u>(555)</u>	<u>163,672</u>
<b>TOTAL FUNDS</b>	<u>970,624</u>	<u>37,588</u>	<u>-</u>	<u>1,008,212</u>

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 December 2022**

**15. MOVEMENT IN FUNDS - continued**

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
<b>Unrestricted funds</b>				
General fund	275,519	(256,403)	16,646	35,762
<b>Restricted funds</b>				
Bassra Bereavement Fund	101	(1,359)	-	(1,258)
Redhill Community Food Club	3,723	(1,469)	-	2,254
CMES	1,663	(1,800)	-	(137)
Computer Equipment	1,250	(283)	-	967
	<u>6,737</u>	<u>(4,911)</u>	<u>-</u>	<u>1,826</u>
<b>TOTAL FUNDS</b>	<u><u>282,256</u></u>	<u><u>(261,314)</u></u>	<u><u>16,646</u></u>	<u><u>37,588</u></u>

**Comparatives for movement in funds**

	At 1.1.21 £	Net movement in funds £	At 31.12.21 £
<b>Unrestricted funds</b>			
General fund	744,866	63,357	808,223
<b>Restricted funds</b>			
Property Revaluation Reserve	150,000	-	150,000
COVID-19 Fund	2,274	30	2,304
Bassra Bereavement Fund	-	1,360	1,360
Redhill Community Food Club	-	3,046	3,046
CMES	3,418	2,273	5,691
	<u>155,692</u>	<u>6,709</u>	<u>162,401</u>
<b>TOTAL FUNDS</b>	<u><u>900,558</u></u>	<u><u>70,066</u></u>	<u><u>970,624</u></u>

Notes to the Financial Statements - continued  
for the Year Ended 31 December 2022

**15. MOVEMENT IN FUNDS - continued**

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
<b>Unrestricted funds</b>				
General fund	326,211	(263,796)	942	63,357
<b>Restricted funds</b>				
COVID-19 Fund	30	-	-	30
Bassra Bereavement Fund	2,000	(640)	-	1,360
Redhill Community Food Club	3,778	(732)	-	3,046
CMES	2,273	-	-	2,273
	<u>8,081</u>	<u>(1,372)</u>	<u>-</u>	<u>6,709</u>
<b>TOTAL FUNDS</b>	<u>334,292</u>	<u>(265,168)</u>	<u>942</u>	<u>70,066</u>

Restricted funds is funding given for specific external projects, approved by the trustees, that are passed on to the specific projects during the course of the year.

Revaluation reserve is a restricted fund arising on the church's premises revaluation in 1995. The revaluation reserve represents the surplus of the 1995 valuation over the original costs of the building.

**16. RELATED PARTY DISCLOSURES**

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

The Baptist Union was paid £892 (2021: £907) as a subscription based on the number of registered members.

South Eastern Baptist Association was donated £7,000 (2021: £7,000). The home mission fund, a fund that supports churches in the area that do not have sufficient funds, received £7,000 (2021: £7,000). A payment of £206 (2020: £206) was paid as a subscription based on the number of members registered with the church.

BMS World Mission, a related entity to the Baptist Union of Great Britain, was donated £4,000 (2021: £4,700). It is an agency that supports personnel working around the world on short, medium and long term missions.

G McBain and E Irving are trustees of the Church and are paid a stipend which is approved by the members at the end of the year for the coming year at a church meeting.

In their capacity as pastors, one elder receives a housing allowance from the church under a rent agreement and one has use of a property as manse.

**REDHILL BAPTIST CHURCH**

England & Wales - Charity number 1130958

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# Accounts

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**Redhill Baptist Church**  
**Financial Statements**  
**31 December 2021**

**A J Bennewith**  
Independent Examiner  
3 Wey Court  
Mary Road  
Guildford  
GU1 4QU

# Redhill Baptist Church

## Financial Statements

Year ended 31 December 2021

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# Redhill Baptist Church

## Trustees' Annual Report

Year ended 31 December 2021

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The trustees present their report and the financial statements of the charity for the year ended 31 December 2021.

### Reference and administrative details

**Registered charity name** Redhill Baptist Church

**Charity registration number** 1130958

**Principal office**  
Hatchlands Road  
Redhill  
Surrey  
RH1 6AE

### The trustees

G McBain – resigned 31/12/22  
E Irving  
A Ritter – resigned 30/4/21  
S Kamangirira – resigned 22/11/21  
T Glaze - resigned 22/11/21  
C McNish  
S Parkhe - resigned 6/12/21  
I Buck - appointed 22/7/21  
R Greenwood – appointed 22/7/21, resigned 31/12/22

### Charity secretary

A Ritter - resigned 30/4/21  
S Kamangirira – appointed 30/4/21, resigned 22/11/21

### Independent examiner

A J Bennewith FCA, FCPA, FFA, FFTA, FIPA, DChA, FRSA  
3 Wey Court  
Mary Road  
Guildford  
GU1 4QU

### Structure, governance and management

The pastor, assistant pastors and elders are the Charity Trustees and they are responsible for the governance of the Church and the fulfilment of the Purpose through its Activities acting according to the will of God as discerned by the Church Members' Meeting. The Church's organisational structure and the procedures for the appointment of the leadership are specified in the Church Constitution. This constitution was approved by the Church Meeting and can only be altered by a resolution of a Special Church Members' Meeting.

The Charity Trustees are aware of the need to examine the major financial, strategic and operational risks faced by the Church. We confirm that systems have been established so that necessary steps can be taken to manage and mitigate those risks.

# Redhill Baptist Church

## Trustees' Annual Report *(continued)*

### Year ended 31 December 2021

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#### Structure, governance and management *(continued)*

It is the opinion of the Charity Trustees that there are sufficient reserves to maintain on-going operations.

The trustees have complied with the duty in section 17(5) of the 2011 Charities Act to have due regard to public benefit guidance published by the Charity Commission.

#### Objectives and activities

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

#### Achievements and performance

The church began the year in much the same way as 2020 had ended. Still in the midst of national lockdowns and the global pandemic, we continued to hold our Sunday services on Zoom with breakout rooms afterwards in order to catch up and chat with one another. Our Senior Pastor was off ill for the first two weeks or so of the year, and returned refreshed in about mid-January.

As news of the Covid-19 Vaccines being approved and a national vaccine roll out being planned continued to dominate local news channels, as Church Leadership we were preparing for how to open the church and return to in-person gatherings and the pre-pandemic activities we were used to. In part due to people moving away or attending different churches and also because of the impact of the Covid-19 lockdowns and furlough the church's income through donations had dropped and when the budget for 2021 was prepared we had a shortfall of about £35,000. The Elders proposed we held a Gift Day where we would seek God, and the church reflect on whether they could increase their giving, or make a one off financial gift to the church at this time.

We held a week of prayer (via Zoom) during the first week of February where we had a Zoom call for about an hour each evening that week for those who wanted to gather to pray; there were also Zoom calls set up during the morning and at lunch time each day so those where were able to could join in.

On Sunday 14th February we had a gift day and raised £37,000.

As it happened, we were to continue with the Zoom services on a Sunday for a few more months. This allowed time for various cameras, computers and other necessary technical equipment to be set up in the church in order to be able to live stream the services when we were able to meet again in person.

Our onsite services resumed on 2<sup>nd</sup> May 2021, with restricted numbers and a booking system. Masks were to be worn by those gathered and the chairs were spaced metres apart from each other – with only family groups (those from the same household or bubble) being able to sit next to each other. Blankets were laid out on the floor for the children, and no singing (from the congregation) was allowed. The onsite services were livestreamed on Facebook and a zoom call for coffee and a chat was held after each service.

The Youth Groups – Mettle On Sunday Squad (MOSS) and Youth On Sunday (YOS) continued to have zoom calls each week to catch up with each other and study a Bible Lesson together each week. Growth Groups, prayer groups, Link Up and other gatherings continued to meet on Zoom, and then socially-distanced as they were able to. Link-Up (our ministry for older people) were one of the first groups to meet in person and onsite when restrictions were lifted.

From 25<sup>th</sup> July 2021 we increased capacity for services, people no longer needed to book in advance and we were able to sing together! The Livestream continued to run and the zoom calls for coffee and a chat came to an end during the summer. Those who came to services onsite were encouraged to bring their own drinks and a time of fellowship was held outside after the morning service instead.

# Redhill Baptist Church

## Trustees' Annual Report *(continued)*

### Year ended 31 December 2021

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The highlight of the year were the number of baptisms. We had 4 baptisms held outside in the grounds of St Mary's Church, Reigate in the Summer of 2021, which was really well attended and the first time so many of us had been able to gather together in a long time. It was a wonderful chance to see people and catch up with each other too. This was also the first time we were all allowed to sing together in over a year as well.

The Church Baptistry was opened again in the Autumn of 2021 for another baptism. By now more people were gathering in person for the Sunday morning services and this was a special occasion.

Other events that happened:

- Cluster Groups were set up and launched during January of 2021. A way to connect people with others from church who lived near them. Each Cluster had a couple of leaders and each group was different – but everyone was connected in some way through Whatsapp chat groups; meeting for walks; or having Zoom catchups.
- The newly revamped, more modern church website was launched in February 2021
- Our Technical Co-Ordinator began his Light College placement with the Church in 2021.
- Our Minister in Training began her final year and after year's placement with a different church, she returned to us for this last year.
- There were a few changes in the Church Leadership team as three Elders came to the end of their term, another resigned and two more were voted into leadership.
- Mid-week groups began running and external groups – Maths Masters – began to use the church again too.

In May 2021 we experienced a failure of one of the warm air units which resulted in overheating of electrical components, leading to burning of electrical insulation and smoke. The existing warm air units are likely to have exceeded their design life (they were installed c. 1988). Without knowing the specific failure mechanism and recognizing their age, the decision was made to permanently shut down both existing warm air units. After much consultation and consideration it was agreed that the warm air units be replaced with a conventional wet boiler at a cost of £40,800 (Inclusive of VAT), which was funded in large part by the funds received during the Gift Day held earlier in the year and the Gift Aid payment received from HMRC in April 2021.

### **Covid**

The Church continued to be impacted by the Covid-19 pandemic throughout 2021 and continued to follow national guidance and held Sunday services online. Considerable time and expertise were invested in creating a setup that would allow us to live stream church services and we began to do these as restrictions lifted and more people were allowed to gather on site. Precautions such as hand sanitising and mask wearing remain in place. Average giving has remained fairly consistent through lockdown. As expected, some essential maintenance work was carried out in 2021 with the majority of it being delayed further into 2022. The trustees continue to review the situation at their meetings and at this time have not decided to make any changes to the reserve policy.

### **Unrestricted reserves policy**

The trustees have established a policy whereby the cash at bank including gift aid repayable held by the church should represent six months of essential expenditure, this equating to 50% of non-outside giving expenditure. As at the period end free reserves amounted to £180,370, the reserves policy requiring £103,922.

# Redhill Baptist Church

## Trustees' Annual Report *(continued)*

Year ended 31 December 2021

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### Plans for future periods

Plans for the future:

- Perform review of ministry support, church management and administration roles
- Recruit new staff following review
- Re-evaluate church life and ministries as we emerge from the COVID pandemic and restrictions
- Appoint a new Treasurer and Church Secretary
- Expand the eldership; grow and develop ministry leaders & co-ordinators
- Continue to apply learning from the LICC learning hub
- Review approach to discipleship (including growth groups)
- Review approach to staff appraisals
- Make significant progress toward becoming a Charitable Incorporated Organisation (CIO)

It was decided by the Trustees that a full audit of the accounts would only be carried out every 3 years and from 2021 accounts an Independent Examination would be undertaken on the accounts during the years when a full audit is not carried out.

### Trustees' responsibilities statement

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

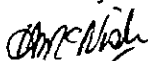
The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust Deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees' annual report was approved on 12/02/2023 and signed on behalf of the board of trustees by:



C McNish  
Trustee

# Redhill Baptist Church

## Independent Examiner's Report to the Trustees

### Year ended 31 December 2021

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I report to the charity trustees on my examination of the accounts of the Redhill Baptist Church (the Trust) for the year ended 31 December 2021.

#### Responsibilities and basis of report

As the charity's trustees of the Trust 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 Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

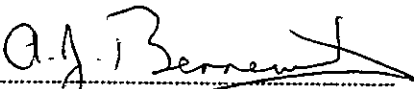
#### Independent Examiner's Statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of the Institute of Chartered Accountants in England and Wales which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.



A J Bennewith FCA, FCPA, FFA, FFTA,  
FIPA, DChA, FRSA  
3 Wey Court  
Mary Road  
Guildford  
Surrey, GU1 4QU

16 February Date: 2023

# Redhill Baptist Church

## Statement of Financial Activities

Year ended 31 December 2021

		Unrestricted funds	2021 Restricted funds	Total funds	2020 Total funds
	Note	£	£	£	£
<b>Income and endowments</b>					
Donations and legacies	4	311,737	8,081	319,818	273,007
Charitable activities	5	14,473	–	14,473	12,129
Coronavirus Job Retention Scheme		–	–	–	1,125
Investment income	6	1	–	1	19
<b>Total income</b>		<u>326,211</u>	<u>8,081</u>	<u>334,292</u>	<u>286,280</u>
<b>Expenditure</b>					
Expenditure on charitable activities	7,8	263,796	1,372	265,168	275,534
<b>Total expenditure</b>		<u>263,796</u>	<u>1,372</u>	<u>265,168</u>	<u>275,534</u>
<b>Net income</b>		<u>62,415</u>	<u>6,709</u>	<u>69,124</u>	<u>10,746</u>
<b>Other recognised gains and losses</b>					
Actuarial gains/(losses) on defined benefit pension schemes	13	942	–	942	11,808
<b>Net movement in funds</b>		<u>63,357</u>	<u>6,709</u>	<u>70,066</u>	<u>22,554</u>
<b>Reconciliation of funds</b>					
Total funds brought forward		<u>744,866</u>	<u>155,692</u>	<u>900,558</u>	<u>878,004</u>
<b>Total funds carried forward</b>		<u>808,223</u>	<u>162,401</u>	<u>970,624</u>	<u>900,558</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 8 to 19 form part of these financial statements.

# Redhill Baptist Church

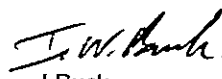
## Balance Sheet

As at 31 December 2021

	Note	2021 £	2020 £
<b>Fixed assets</b>			
Tangible fixed assets	14	801,966	761,975
<b>Current assets</b>			
Debtors	15	148,972	154,449
Cash at bank and in hand		59,190	24,523
		<u>208,162</u>	<u>178,972</u>
<b>Creditors: amounts falling due within one year</b>	16	<u>20,804</u>	<u>16,780</u>
<b>Net current assets</b>		<u>187,358</u>	<u>162,192</u>
<b>Total assets less current liabilities</b>		<u>989,324</u>	<u>924,167</u>
<b>Provisions</b>	13	<u>18,700</u>	<u>23,609</u>
<b>Net assets</b>		<u>970,624</u>	<u>900,558</u>
<b>Funds of the charity</b>			
Restricted income funds:			
Revaluation reserve		150,000	150,000
Other restricted income funds		12,401	5,692
Unrestricted funds:			
Other unrestricted income funds	17	808,223	744,866
<b>Total unrestricted funds</b>		<u>808,223</u>	<u>744,866</u>
<b>Total charity funds</b>		<u>970,624</u>	<u>900,558</u>

These financial statements were approved by the board of trustees and authorised for issue on ~~12/02/2023~~ and are signed on behalf of the board by:

  
C McNish  
Trustee

  
I Buck  
Trustee

The notes on pages 8 to 19 form part of these financial statements.

# Redhill Baptist Church

## Notes to the Financial Statements

Year ended 31 December 2021

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### 1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is Hatchlands Road, Redhill, Surrey, RH1 6AE.

### 2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

### 3. Accounting policies

#### Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of one freehold property measured at fair value through income or expenditure.

#### Going concern

There are no material uncertainties about the charity's ability to continue.

#### Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future projects or commitments.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

# Redhill Baptist Church

## Notes to the Financial Statements *(continued)*

### Year ended 31 December 2021

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#### 3. Accounting policies *(continued)*

##### Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

##### Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

##### Tangible assets

Tangible fixed assets are stated at cost, except for the freehold Church premises, which are stated at a valuation obtained in 1995. The premises have not been revalued since 1995 as the Eldership considers that the costs involved in obtaining an annual valuation would outweigh the value of the information to the Church's members.

# Redhill Baptist Church

## Notes to the Financial Statements *(continued)*

Year ended 31 December 2021

---

### 3. Accounting policies *(continued)*

#### Tangible assets *(continued)*

Freehold property is not depreciated as it is the Eldership's policy to maintain the buildings to such a standard that their estimated residual value is not less than their book value, subject to market fluctuations.

#### Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Plant and machinery	-	25% straight line
Property improvements	-	7% straight line

#### Provisions

Provisions are recognised when the entity has an obligation at the reporting date as a result of a past event, it is probable that the entity will be required to transfer economic benefits in settlement and the amount of the obligation can be estimated reliably. Provisions are recognised as a liability in the statement of financial position and the amount of the provision as an expense.

Provisions are initially measured at the best estimate of the amount required to settle the obligation at the reporting date and subsequently reviewed at each reporting date and adjusted to reflect the current best estimate of the amount that would be required to settle the obligation. Any adjustments to the amounts previously recognised are recognised in income or expenditure unless the provision was originally recognised as part of the cost of an asset. When a provision is measured at the present value of the amount expected to be required to settle the obligation, the unwinding of the discount is recognised as a finance cost in the statement of financial activities in the period it arises, and is allocated to the appropriate expenditure heading.

#### Defined contribution plans

The Church contributes to pension arrangements for the Pastors. The Pastors contribute to a defined contribution stakeholder pension scheme. The contributions are charged in the accounts when due for payment.

The Church also operates an auto-enrolment defined contribution scheme for other staff members in accordance with pension regulations. The contributions are charged in the accounts when due for payment.

### 4. Donations and legacies

	Unrestricted Funds	Restricted Funds	Total Funds 2021
	£	£	£
Donations			
Offerings	<u>311,737</u>	<u>8,081</u>	<u>319,818</u>

# Redhill Baptist Church

## Notes to the Financial Statements *(continued)*

Year ended 31 December 2021

### 4. Donations and legacies *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
<b>Donations</b>			
Offerings	<u>267,757</u>	<u>5,250</u>	<u>273,007</u>

### 5. Charitable activities

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Income from non-investment property in furtherance of the charity's objects	<u>14,473</u>	<u>14,473</u>	<u>12,129</u>	<u>12,129</u>

### 6. Investment income

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Bank interest receivable	<u>1</u>	<u>1</u>	<u>19</u>	<u>19</u>

### 7. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Charitable activities	260,796	1,372	262,168
Support costs	<u>3,000</u>	<u>–</u>	<u>3,000</u>
	<u>263,796</u>	<u>1,372</u>	<u>265,168</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Charitable activities	262,911	3,023	265,934
Support costs	<u>9,600</u>	<u>–</u>	<u>9,600</u>
	<u>272,511</u>	<u>3,023</u>	<u>275,534</u>

### 8. Expenditure on charitable activities by activity type

	Activities Undertaken directly £	Support costs £	Total funds 2021 £	Total fund 2020 £
Charitable activities	262,168	–	262,168	265,934
Governance costs	<u>–</u>	<u>3,000</u>	<u>3,000</u>	<u>9,600</u>
	<u>262,168</u>	<u>3,000</u>	<u>265,168</u>	<u>275,534</u>

# Redhill Baptist Church

## Notes to the Financial Statements *(continued)*

Year ended 31 December 2021

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### 9. Net income

Net income is stated after charging:

	2021	2020
	£	£
Depreciation of tangible fixed assets	2,728	3,252
The amount recognised in income or expenditure as an expense in relation to defined contribution plans	<u>9,025</u>	<u>9,136</u>

### 10. Auditors remuneration

	2021	2020
	£	£
Fees payable for the audit of the financial statements	-	7,200
Independent Examiner's fee	<u>3,000</u>	<u>-</u>

### 11. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2021	2020
	£	£
Wages and salaries	127,260	115,267
Social security costs	5,736	5,790
Employer contributions to pension plans	9,025	9,136
Other employee benefits	<u>12,600</u>	<u>12,600</u>
	<u>154,621</u>	<u>142,793</u>

The average head count of employees during the year was 8 (2020: 7).

No employee received employee benefits of more than £60,000 during the year (2020: Nil).

# Redhill Baptist Church

## Notes to the Financial Statements *(continued)*

Year ended 31 December 2021

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### 12. Trustee remuneration and expenses

The following Elder/trustees received the following remuneration under the church's constitution:

<b>Gross pay</b>	<b>2021</b>	<b>2020</b>
E Irving	£28,797	£23,416
G McBain	£35,756	£35,516
<b>Pension</b>	<b>2021</b>	<b>2020</b>
E Irving	£3,330	£3,330
G McBain	£4,414	£4,414
<b>Housing allowance</b>	<b>2021</b>	<b>2020</b>
E Irving	£12,600	£12,600
<b>Expenses</b>	<b>2021</b>	<b>2020</b>
E Irving	£1,265	£204
G McBain	£1,461	£1,124

No sums were reimbursed to the Elders for their work as Elders in either year. The expenses recorded above are expenses paid in relation to their ordinary work, not their work as Trustees.

### 13. FRS102 pensions disclosure

- Background to the disclosure

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

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

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

The Pastors of the Church are eligible to join the Scheme.

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Legal and General Life Assurance Society Limited. In addition, the employer pays a further 4% of pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Unum Limited. The further 4% contribution rate is reduced to 3% for Employer contributions made to the Segregated DC Arrangement.

# Redhill Baptist Church

## Notes to the Financial Statements *(continued)*

### Year ended 31 December 2021

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#### 13. FRS102 pensions disclosure *(continued)*

Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the Scheme. The main benefits for pre-2012 service were a defined benefit pension of one eightieth of Final Minimum Pensionable Income for each year of Pensionable Service, together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011.

- Actuarial valuation as at 31 December 2019

A formal valuation of the Defined Benefit (DB) Plan was performed at 31st December 2019 by a professionally qualified Actuary using the Projected Unit Method. The market value of the DB Plan assets at the valuation date was £298 million. The valuation of the DB Plan revealed a deficit of assets compared with the value of liabilities of £18 million (equivalent to a past service funding level of 94%). As a result of the valuation, in addition to the contributions to the Defined Contribution Plan set out above, it was agreed that the standard rate of deficiency contributions from churches and other employers involved in the DB Plan will remain at previously agreed levels, increasing each year in line with increases in the Minimum Pensionable Income. The deficiency contributions are broadly based on 12% of Pensionable Income / Minimum Pensionable Income, reflecting each employer's contributions in March 2015. Some employers that were involved in the DB Plan for a short period pay lower contributions. The Trustee and the Council agreed a 50% reduction for all deficiency contributions payable between 1st July 2020 to 31st December 2020.

At the end of June 2022, the BPS signed an agreement with the insurance company Just Group to secure members' pension benefits under the DB Plan. As a result, the Scheme no longer has a shortfall. A revised statement of contributions was announced in July 2022 with deficit contributions from each participating employer in the DB Plan reducing to £1 per month from August 2022. However, the participating employers remain responsible for providing a share of any additional funds that the DB Plan may require in the future.

The key assumptions underlying the valuation were as follows:

Type of financial assumption	% pa
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income increases (CPI plus 0.75% pa)	3.20
Assumed investment returns	
- Pre-retirement	2.95
- Post retirement	1.70
Deferred pension increases	
- Pre April 2009	3.20
- Post April 2009	2.50
Pension increases	2.70

# Redhill Baptist Church

## Notes to the Financial Statements *(continued)*

### Year ended 31 December 2021

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#### 13. FRS102 pensions disclosure *(continued)*

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

In addition, the Baptist Union of Great Britain agreed to contribute a lump sum of £0.5m by 31st December 2020. The current Recovery Plan dated 30th September 2020 envisages deficiency contributions continuing until 30th June 2026.

- Movement in Balance Sheet liability

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

Accounting date (year ending):	31 December 2021	31 December 2020
	£	£
Balance sheet liability at year start	23,609	37,785
Minus deficiency contributions paid	(4,053)	(2,987)
Interest cost (recognised in SoFA)	86	617
Remaining change to balance sheet liability* (recognised in SoFA)	(942)	(11,808)
Balance sheet liability at year end	18,700	23,609

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

This liability represents the present value of the deficit contributions agreed as at the accounting date and has been valued using the following assumptions set by reference to the duration of the deficit recovery payments:

Accounting date	31 December 2021	31 December 2020	31 December 2019
Discount rate	2.0%	0.4%	1.7%
Future increases to Minimum Pensionable Income	4.1%	3.0%	3.2%

# Redhill Baptist Church

## Notes to the Financial Statements *(continued)*

Year ended 31 December 2021

### 14. Tangible fixed assets

	Freehold property £	Property improve £	Plant and machinery £	Total £
<b>Cost or valuation</b>				
At 1 January 2021	759,257	–	51,025	810,282
Additions	–	40,800	1,919	42,719
Disposals	–	–	(426)	(426)
<b>At 31 December 2021</b>	<u>759,257</u>	<u>40,800</u>	<u>52,518</u>	<u>852,575</u>
<b>Depreciation</b>				
At 1 January 2021	–	–	48,307	48,307
Charge for the year	–	227	2,501	2,728
Disposals	–	–	(426)	(426)
<b>At 31 December 2021</b>	<u>–</u>	<u>227</u>	<u>50,382</u>	<u>50,609</u>
<b>Net book value</b>				
<b>At 31 December 2021</b>	<u>759,257</u>	<u>40,573</u>	<u>2,136</u>	<u>801,966</u>
At 31 December 2020	<u>759,257</u>	<u>–</u>	<u>2,718</u>	<u>761,975</u>

The freehold church premises were revalued in 1995 and the surplus on revaluation at that date of £150,000 is included in the above total of £759,257.

### 15. Debtors

	2021 £	2020 £
Prepayments and accrued income	2,987	1,593
Accrued gift aid	145,985	152,856
	<u>148,972</u>	<u>154,449</u>

### 16. Creditors: amounts falling due within one year

	2021 £	2020 £
Trade Creditors	160	–
Accruals and deferred income	15,821	10,706
Other creditors	4,823	6,074
	<u>20,804</u>	<u>16,780</u>

# Redhill Baptist Church

## Notes to the Financial Statements *(continued)*

Year ended 31 December 2021

### 17. Analysis of charitable funds

Unrestricted funds					
	At 1 January 20 21 £	Income £	Expenditure £	Gains £	At 31 December 2021 £
General funds	744,866	326,211	(264,796)	942	808,223
	<u>744,866</u>	<u>326,211</u>	<u>(264,796)</u>	<u>942</u>	<u>808,223</u>

	At 1 January 20 20 £	Income £	Expenditure £	Gains and losses £	At 31 December 2020 £
General funds	724,539	281,030	(272,511)	11,808	744,866
	<u>724,539</u>	<u>281,030</u>	<u>(272,511)</u>	<u>11,808</u>	<u>744,866</u>

Restricted funds					
	At 1 January 20 21 £	Income £	Expenditure £	Gains and Losses £	At 31 December 2021 £
Restricted funds	5,692	8,081	(1,372)	-	12,401
Revaluation reserve	150,000	-	-	-	150,000
	<u>155,692</u>	<u>8,081</u>	<u>(1,372)</u>	<u>-</u>	<u>162,401</u>

	At 1 January 20 20 £	Income £	Expenditure £	Gains and Losses £	At 31 December 2020 £
Restricted funds	3,465	5,250	(3,023)	-	5,692
Revaluation reserve	150,000	-	-	-	150,000
	<u>153,465</u>	<u>5,250</u>	<u>(3,023)</u>	<u>-</u>	<u>155,692</u>

# Redhill Baptist Church

## Notes to the Financial Statements *(continued)*

Year ended 31 December 2021

---

### 17. Analysis of charitable funds *(continued)*

Restricted funds is funding given for specific external projects, approved by the trustees, that are passed on to the specific projects during the course of the year.

Revaluation reserve is a restricted fund arising on the church's premises revaluation in 1995. The revaluation reserve represents the surplus of the 1995 valuation over the original costs of the building.

### 18. Analysis of net assets between funds

	Unrestricted Funds	Restricted Funds	Total Funds 2021
	£	£	£
Tangible fixed assets	651,966	150,000	801,966
Net current assets	174,957	12,401	187,358
Defined benefit pension	(18,700)	–	(18,700)
<b>Net assets</b>	<b>808,223</b>	<b>162,401</b>	<b>970,624</b>

	Unrestricted Funds	Restricted Funds	Total Funds 2020
	£	£	£
Tangible fixed assets	611,975	150,000	761,975
Net current assets	156,500	5,692	162,192
Defined benefit pension	(23,609)	–	(23,609)
<b>Net assets</b>	<b>744,866</b>	<b>155,692</b>	<b>900,558</b>

# Redhill Baptist Church

## Notes to the Financial Statements *(continued)*

Year ended 31 December 2021

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### 19. Related parties

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

The Baptist Union was paid £907 (2020: £917) as a subscription based on the number of registered members.

South Eastern Baptist Association was donated £7,000 (2020: £7,300). The home mission fund, a fund that supports churches in the area that do not have sufficient funds, received £7,000 (2020: £7,300). A payment of £206 (2020: £206) was paid as a subscription based on the number of members registered with the church.

BMS World Mission, a related entity to the Baptist Union of Great Britain, was donated £4,700 (2020: £6,380). It is an agency that supports personnel working around the world on short, medium and long term missions.

G McBain and E Irving are trustees of the Church and are paid a stipend which is approved by the members at the end of the year for the coming year at a church meeting.

M McBain, the spouse of G McBain, in their capacity as minister in training received expenses reimbursements of £2,500 (2020: £2,500). This included college fees, study materials and travel.

In their capacity as pastors, one elder receives a housing allowance from the church under a rent agreement and one has use of a property as manse.

**REDHILL BAPTIST CHURCH**

England & Wales - Charity number 1130958

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# Accounts

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**Redhill Baptist Church**  
**Financial Statements**  
**31 December 2021**

**A J Bennewith**  
Independent Examiner  
3 Wey Court  
Mary Road  
Guildford  
GU1 4QU

# Redhill Baptist Church

## Financial Statements

Year ended 31 December 2021

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# Redhill Baptist Church

## Trustees' Annual Report

Year ended 31 December 2021

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The trustees present their report and the financial statements of the charity for the year ended 31 December 2021.

### Reference and administrative details

**Registered charity name** Redhill Baptist Church

**Charity registration number** 1130958

**Principal office** Hatchlands Road  
Redhill  
Surrey  
RH1 6AE

### The trustees

G McBain – resigned 31/12/22  
E Irving  
A Ritter – resigned 30/4/21  
S Kamangirira – resigned 22/11/21  
T Glaze - resigned 22/11/21  
C McNish  
S Parkhe - resigned 6/12/21  
I Buck - appointed 22/7/21  
R Greenwood – appointed 22/7/21, resigned 31/12/22

### Charity secretary

A Ritter - resigned 30/4/21  
S Kamangirira – appointed 30/4/21, resigned 22/11/21

### Independent examiner

A J Bennewith FCA, FCPA, FFA, FFTA, FIPA, DChA, FRSA  
3 Wey Court  
Mary Road  
Guildford  
GU1 4QU

### Structure, governance and management

The pastor, assistant pastors and elders are the Charity Trustees and they are responsible for the governance of the Church and the fulfilment of the Purpose through its Activities acting according to the will of God as discerned by the Church Members' Meeting. The Church's organisational structure and the procedures for the appointment of the leadership are specified in the Church Constitution. This constitution was approved by the Church Meeting and can only be altered by a resolution of a Special Church Members' Meeting.

The Charity Trustees are aware of the need to examine the major financial, strategic and operational risks faced by the Church. We confirm that systems have been established so that necessary steps can be taken to manage and mitigate those risks.

# Redhill Baptist Church

## Trustees' Annual Report *(continued)*

### Year ended 31 December 2021

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#### Structure, governance and management *(continued)*

It is the opinion of the Charity Trustees that there are sufficient reserves to maintain on-going operations.

The trustees have complied with the duty in section 17(5) of the 2011 Charities Act to have due regard to public benefit guidance published by the Charity Commission.

#### Objectives and activities

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

#### Achievements and performance

The church began the year in much the same way as 2020 had ended. Still in the midst of national lockdowns and the global pandemic, we continued to hold our Sunday services on Zoom with breakout rooms afterwards in order to catch up and chat with one another. Our Senior Pastor was off ill for the first two weeks or so of the year, and returned refreshed in about mid-January.

As news of the Covid-19 Vaccines being approved and a national vaccine roll out being planned continued to dominate local news channels, as Church Leadership we were preparing for how to open the church and return to in-person gatherings and the pre-pandemic activities we were used to. In part due to people moving away or attending different churches and also because of the impact of the Covid-19 lockdowns and furlough the church's income through donations had dropped and when the budget for 2021 was prepared we had a shortfall of about £35,000. The Elders proposed we held a Gift Day where we would seek God, and the church reflect on whether they could increase their giving, or make a one off financial gift to the church at this time.

We held a week of prayer (via Zoom) during the first week of February where we had a Zoom call for about an hour each evening that week for those who wanted to gather to pray; there were also Zoom calls set up during the morning and at lunch time each day so those where were able to could join in.

On Sunday 14th February we had a gift day and raised £37,000.

As it happened, we were to continue with the Zoom services on a Sunday for a few more months. This allowed time for various cameras, computers and other necessary technical equipment to be set up in the church in order to be able to live stream the services when we were able to meet again in person.

Our onsite services resumed on 2<sup>nd</sup> May 2021, with restricted numbers and a booking system. Masks were to be worn by those gathered and the chairs were spaced metres apart from each other – with only family groups (those from the same household or bubble) being able to sit next to each other. Blankets were laid out on the floor for the children, and no singing (from the congregation) was allowed. The onsite services were livestreamed on Facebook and a zoom call for coffee and a chat was held after each service.

The Youth Groups – Mettle On Sunday Squad (MOSS) and Youth On Sunday (YOS) continued to have zoom calls each week to catch up with each other and study a Bible Lesson together each week. Growth Groups, prayer groups, Link Up and other gatherings continued to meet on Zoom, and then socially-distanced as they were able to. Link-Up (our ministry for older people) were one of the first groups to meet in person and onsite when restrictions were lifted.

From 25<sup>th</sup> July 2021 we increased capacity for services, people no longer needed to book in advance and we were able to sing together! The Livestream continued to run and the zoom calls for coffee and a chat came to an end during the summer. Those who came to services onsite were encouraged to bring their own drinks and a time of fellowship was held outside after the morning service instead.

# Redhill Baptist Church

## Trustees' Annual Report *(continued)*

### Year ended 31 December 2021

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The highlight of the year were the number of baptisms. We had 4 baptisms held outside in the grounds of St Mary's Church, Reigate in the Summer of 2021, which was really well attended and the first time so many of us had been able to gather together in a long time. It was a wonderful chance to see people and catch up with each other too. This was also the first time we were all allowed to sing together in over a year as well.

The Church Baptistry was opened again in the Autumn of 2021 for another baptism. By now more people were gathering in person for the Sunday morning services and this was a special occasion.

Other events that happened:

- Cluster Groups were set up and launched during January of 2021. A way to connect people with others from church who lived near them. Each Cluster had a couple of leaders and each group was different – but everyone was connected in some way through Whatsapp chat groups; meeting for walks; or having Zoom catchups.
- The newly revamped, more modern church website was launched in February 2021
- Our Technical Co-Ordinator began his Light College placement with the Church in 2021.
- Our Minister in Training began her final year and after year's placement with a different church, she returned to us for this last year.
- There were a few changes in the Church Leadership team as three Elders came to the end of their term, another resigned and two more were voted into leadership.
- Mid-week groups began running and external groups – Maths Masters – began to use the church again too.

In May 2021 we experienced a failure of one of the warm air units which resulted in overheating of electrical components, leading to burning of electrical insulation and smoke. The existing warm air units are likely to have exceeded their design life (they were installed c. 1988). Without knowing the specific failure mechanism and recognizing their age, the decision was made to permanently shut down both existing warm air units. After much consultation and consideration it was agreed that the warm air units be replaced with a conventional wet boiler at a cost of £40,800 (Inclusive of VAT), which was funded in large part by the funds received during the Gift Day held earlier in the year and the Gift Aid payment received from HMRC in April 2021.

### **Covid**

The Church continued to be impacted by the Covid-19 pandemic throughout 2021 and continued to follow national guidance and held Sunday services online. Considerable time and expertise were invested in creating a setup that would allow us to live stream church services and we began to do these as restrictions lifted and more people were allowed to gather on site. Precautions such as hand sanitising and mask wearing remain in place. Average giving has remained fairly consistent through lockdown. As expected, some essential maintenance work was carried out in 2021 with the majority of it being delayed further into 2022. The trustees continue to review the situation at their meetings and at this time have not decided to make any changes to the reserve policy.

### **Unrestricted reserves policy**

The trustees have established a policy whereby the cash at bank including gift aid repayable held by the church should represent six months of essential expenditure, this equating to 50% of non-outside giving expenditure. As at the period end free reserves amounted to £180,370, the reserves policy requiring £103,922.

# Redhill Baptist Church

## Trustees' Annual Report *(continued)*

Year ended 31 December 2021

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### Plans for future periods

Plans for the future:

- Perform review of ministry support, church management and administration roles
- Recruit new staff following review
- Re-evaluate church life and ministries as we emerge from the COVID pandemic and restrictions
- Appoint a new Treasurer and Church Secretary
- Expand the eldership; grow and develop ministry leaders & co-ordinators
- Continue to apply learning from the LICC learning hub
- Review approach to discipleship (including growth groups)
- Review approach to staff appraisals
- Make significant progress toward becoming a Charitable Incorporated Organisation (CIO)

It was decided by the Trustees that a full audit of the accounts would only be carried out every 3 years and from 2021 accounts an Independent Examination would be undertaken on the accounts during the years when a full audit is not carried out.

### Trustees' responsibilities statement

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

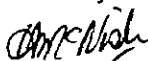
The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust Deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees' annual report was approved on 12/02/2023 and signed on behalf of the board of trustees by:



C McNish  
Trustee

# Redhill Baptist Church

## Independent Examiner's Report to the Trustees

**Year ended 31 December 2021**

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I report to the charity trustees on my examination of the accounts of the Redhill Baptist Church (the Trust) for the year ended 31 December 2021.

### Responsibilities and basis of report

As the charity's trustees of the Trust 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 Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

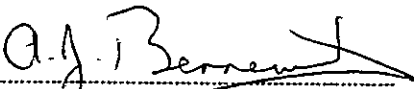
### Independent Examiner's Statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of the Institute of Chartered Accountants in England and Wales which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.



A J Bennewith FCA, FCPA, FFA, FFTA,  
FIPA, DChA, FRSA  
3 Wey Court  
Mary Road  
Guildford  
Surrey, GU1 4QU

16 February Date: 2023

# Redhill Baptist Church

## Statement of Financial Activities

Year ended 31 December 2021

		Unrestricted funds	2021 Restricted funds	Total funds	2020 Total funds
	Note	£	£	£	£
<b>Income and endowments</b>					
Donations and legacies	4	311,737	8,081	319,818	273,007
Charitable activities	5	14,473	–	14,473	12,129
Coronavirus Job Retention Scheme		–	–	–	1,125
Investment income	6	1	–	1	19
<b>Total income</b>		<u>326,211</u>	<u>8,081</u>	<u>334,292</u>	<u>286,280</u>
<b>Expenditure</b>					
Expenditure on charitable activities	7,8	263,796	1,372	265,168	275,534
<b>Total expenditure</b>		<u>263,796</u>	<u>1,372</u>	<u>265,168</u>	<u>275,534</u>
<b>Net income</b>		<u>62,415</u>	<u>6,709</u>	<u>69,124</u>	<u>10,746</u>
<b>Other recognised gains and losses</b>					
Actuarial gains/(losses) on defined benefit pension schemes	13	942	–	942	11,808
<b>Net movement in funds</b>		<u>63,357</u>	<u>6,709</u>	<u>70,066</u>	<u>22,554</u>
<b>Reconciliation of funds</b>					
Total funds brought forward		<u>744,866</u>	<u>155,692</u>	<u>900,558</u>	<u>878,004</u>
<b>Total funds carried forward</b>		<u>808,223</u>	<u>162,401</u>	<u>970,624</u>	<u>900,558</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 8 to 19 form part of these financial statements.

# Redhill Baptist Church

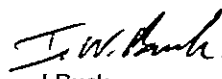
## Balance Sheet

As at 31 December 2021

	Note	2021 £	2020 £
<b>Fixed assets</b>			
Tangible fixed assets	14	801,966	761,975
<b>Current assets</b>			
Debtors	15	148,972	154,449
Cash at bank and in hand		59,190	24,523
		<u>208,162</u>	<u>178,972</u>
<b>Creditors: amounts falling due within one year</b>	16	<u>20,804</u>	<u>16,780</u>
<b>Net current assets</b>		<u>187,358</u>	<u>162,192</u>
<b>Total assets less current liabilities</b>		<u>989,324</u>	<u>924,167</u>
<b>Provisions</b>	13	<u>18,700</u>	<u>23,609</u>
<b>Net assets</b>		<u>970,624</u>	<u>900,558</u>
<b>Funds of the charity</b>			
Restricted income funds:			
Revaluation reserve		150,000	150,000
Other restricted income funds		12,401	5,692
Unrestricted funds:			
Other unrestricted income funds	17	<u>808,223</u>	<u>744,866</u>
<b>Total unrestricted funds</b>		<u>808,223</u>	<u>744,866</u>
<b>Total charity funds</b>		<u>970,624</u>	<u>900,558</u>

These financial statements were approved by the board of trustees and authorised for issue on ~~12/02/2023~~ and are signed on behalf of the board by:

  
C McNish  
Trustee

  
I Buck  
Trustee

The notes on pages 8 to 19 form part of these financial statements.

# Redhill Baptist Church

## Notes to the Financial Statements

Year ended 31 December 2021

---

### 1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is Hatchlands Road, Redhill, Surrey, RH1 6AE.

### 2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

### 3. Accounting policies

#### Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of one freehold property measured at fair value through income or expenditure.

#### Going concern

There are no material uncertainties about the charity's ability to continue.

#### Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future projects or commitments.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

# Redhill Baptist Church

## Notes to the Financial Statements *(continued)*

### Year ended 31 December 2021

---

#### 3. Accounting policies *(continued)*

##### **Incoming resources**

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

##### **Resources expended**

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

##### **Tangible assets**

Tangible fixed assets are stated at cost, except for the freehold Church premises, which are stated at a valuation obtained in 1995. The premises have not been revalued since 1995 as the Eldership considers that the costs involved in obtaining an annual valuation would outweigh the value of the information to the Church's members.

# Redhill Baptist Church

## Notes to the Financial Statements *(continued)*

Year ended 31 December 2021

---

### 3. Accounting policies *(continued)*

#### Tangible assets *(continued)*

Freehold property is not depreciated as it is the Eldership's policy to maintain the buildings to such a standard that their estimated residual value is not less than their book value, subject to market fluctuations.

#### Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Plant and machinery	-	25% straight line
Property improvements	-	7% straight line

#### Provisions

Provisions are recognised when the entity has an obligation at the reporting date as a result of a past event, it is probable that the entity will be required to transfer economic benefits in settlement and the amount of the obligation can be estimated reliably. Provisions are recognised as a liability in the statement of financial position and the amount of the provision as an expense.

Provisions are initially measured at the best estimate of the amount required to settle the obligation at the reporting date and subsequently reviewed at each reporting date and adjusted to reflect the current best estimate of the amount that would be required to settle the obligation. Any adjustments to the amounts previously recognised are recognised in income or expenditure unless the provision was originally recognised as part of the cost of an asset. When a provision is measured at the present value of the amount expected to be required to settle the obligation, the unwinding of the discount is recognised as a finance cost in the statement of financial activities in the period it arises, and is allocated to the appropriate expenditure heading.

#### Defined contribution plans

The Church contributes to pension arrangements for the Pastors. The Pastors contribute to a defined contribution stakeholder pension scheme. The contributions are charged in the accounts when due for payment.

The Church also operates an auto-enrolment defined contribution scheme for other staff members in accordance with pension regulations. The contributions are charged in the accounts when due for payment.

### 4. Donations and legacies

	Unrestricted Funds	Restricted Funds	Total Funds 2021
	£	£	£
Donations			
Offerings	<u>311,737</u>	<u>8,081</u>	<u>319,818</u>

# Redhill Baptist Church

## Notes to the Financial Statements *(continued)*

Year ended 31 December 2021

### 4. Donations and legacies *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
<b>Donations</b>			
Offerings	<u>267,757</u>	<u>5,250</u>	<u>273,007</u>

### 5. Charitable activities

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Income from non-investment property in furtherance of the charity's objects	<u>14,473</u>	<u>14,473</u>	<u>12,129</u>	<u>12,129</u>

### 6. Investment income

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Bank interest receivable	<u>1</u>	<u>1</u>	<u>19</u>	<u>19</u>

### 7. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Charitable activities	260,796	1,372	262,168
Support costs	<u>3,000</u>	<u>–</u>	<u>3,000</u>
	<u>263,796</u>	<u>1,372</u>	<u>265,168</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Charitable activities	262,911	3,023	265,934
Support costs	<u>9,600</u>	<u>–</u>	<u>9,600</u>
	<u>272,511</u>	<u>3,023</u>	<u>275,534</u>

### 8. Expenditure on charitable activities by activity type

	Activities Undertaken directly £	Support costs £	Total funds 2021 £	Total fund 2020 £
Charitable activities	262,168	–	262,168	265,934
Governance costs	<u>–</u>	<u>3,000</u>	<u>3,000</u>	<u>9,600</u>
	<u>262,168</u>	<u>3,000</u>	<u>265,168</u>	<u>275,534</u>

# Redhill Baptist Church

## Notes to the Financial Statements *(continued)*

Year ended 31 December 2021

---

### 9. Net income

Net income is stated after charging:

	2021	2020
	£	£
Depreciation of tangible fixed assets	2,728	3,252
The amount recognised in income or expenditure as an expense in relation to defined contribution plans	<u>9,025</u>	<u>9,136</u>

### 10. Auditors remuneration

	2021	2020
	£	£
Fees payable for the audit of the financial statements	-	7,200
Independent Examiner's fee	<u>3,000</u>	<u>-</u>

### 11. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2021	2020
	£	£
Wages and salaries	127,260	115,267
Social security costs	5,736	5,790
Employer contributions to pension plans	9,025	9,136
Other employee benefits	<u>12,600</u>	<u>12,600</u>
	<u>154,621</u>	<u>142,793</u>

The average head count of employees during the year was 8 (2020: 7).

No employee received employee benefits of more than £60,000 during the year (2020: Nil).

# Redhill Baptist Church

## Notes to the Financial Statements *(continued)*

Year ended 31 December 2021

---

### 12. Trustee remuneration and expenses

The following Elder/trustees received the following remuneration under the church's constitution:

<b>Gross pay</b>	<b>2021</b>	<b>2020</b>
E Irving	£28,797	£23,416
G McBain	£35,756	£35,516
<b>Pension</b>	<b>2021</b>	<b>2020</b>
E Irving	£3,330	£3,330
G McBain	£4,414	£4,414
<b>Housing allowance</b>	<b>2021</b>	<b>2020</b>
E Irving	£12,600	£12,600
<b>Expenses</b>	<b>2021</b>	<b>2020</b>
E Irving	£1,265	£204
G McBain	£1,461	£1,124

No sums were reimbursed to the Elders for their work as Elders in either year. The expenses recorded above are expenses paid in relation to their ordinary work, not their work as Trustees.

### 13. FRS102 pensions disclosure

- Background to the disclosure

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

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

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

The Pastors of the Church are eligible to join the Scheme.

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Legal and General Life Assurance Society Limited. In addition, the employer pays a further 4% of pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Unum Limited. The further 4% contribution rate is reduced to 3% for Employer contributions made to the Segregated DC Arrangement.

# Redhill Baptist Church

## Notes to the Financial Statements *(continued)*

### Year ended 31 December 2021

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#### 13. FRS102 pensions disclosure *(continued)*

Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the Scheme. The main benefits for pre-2012 service were a defined benefit pension of one eightieth of Final Minimum Pensionable Income for each year of Pensionable Service, together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011.

- Actuarial valuation as at 31 December 2019

A formal valuation of the Defined Benefit (DB) Plan was performed at 31st December 2019 by a professionally qualified Actuary using the Projected Unit Method. The market value of the DB Plan assets at the valuation date was £298 million. The valuation of the DB Plan revealed a deficit of assets compared with the value of liabilities of £18 million (equivalent to a past service funding level of 94%). As a result of the valuation, in addition to the contributions to the Defined Contribution Plan set out above, it was agreed that the standard rate of deficiency contributions from churches and other employers involved in the DB Plan will remain at previously agreed levels, increasing each year in line with increases in the Minimum Pensionable Income. The deficiency contributions are broadly based on 12% of Pensionable Income / Minimum Pensionable Income, reflecting each employer's contributions in March 2015. Some employers that were involved in the DB Plan for a short period pay lower contributions. The Trustee and the Council agreed a 50% reduction for all deficiency contributions payable between 1st July 2020 to 31st December 2020.

At the end of June 2022, the BPS signed an agreement with the insurance company Just Group to secure members' pension benefits under the DB Plan. As a result, the Scheme no longer has a shortfall. A revised statement of contributions was announced in July 2022 with deficit contributions from each participating employer in the DB Plan reducing to £1 per month from August 2022. However, the participating employers remain responsible for providing a share of any additional funds that the DB Plan may require in the future.

The key assumptions underlying the valuation were as follows:

Type of financial assumption	% pa
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income increases (CPI plus 0.75% pa)	3.20
Assumed investment returns	
- Pre-retirement	2.95
- Post retirement	1.70
Deferred pension increases	
- Pre April 2009	3.20
- Post April 2009	2.50
Pension increases	2.70

# Redhill Baptist Church

## Notes to the Financial Statements *(continued)*

### Year ended 31 December 2021

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#### 13. FRS102 pensions disclosure *(continued)*

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

In addition, the Baptist Union of Great Britain agreed to contribute a lump sum of £0.5m by 31st December 2020. The current Recovery Plan dated 30th September 2020 envisages deficiency contributions continuing until 30th June 2026.

- Movement in Balance Sheet liability

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

Accounting date (year ending):	31 December 2021	31 December 2020
	£	£
Balance sheet liability at year start	23,609	37,785
Minus deficiency contributions paid	(4,053)	(2,987)
Interest cost (recognised in SoFA)	86	617
Remaining change to balance sheet liability* (recognised in SoFA)	(942)	(11,808)
Balance sheet liability at year end	18,700	23,609

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

This liability represents the present value of the deficit contributions agreed as at the accounting date and has been valued using the following assumptions set by reference to the duration of the deficit recovery payments:

Accounting date	31 December 2021	31 December 2020	31 December 2019
Discount rate	2.0%	0.4%	1.7%
Future increases to Minimum Pensionable Income	4.1%	3.0%	3.2%

# Redhill Baptist Church

## Notes to the Financial Statements *(continued)*

### Year ended 31 December 2021

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#### 14. Tangible fixed assets

	Freehold property £	Property improve £	Plant and machinery £	Total £
<b>Cost or valuation</b>				
At 1 January 2021	759,257	–	51,025	810,282
Additions	–	40,800	1,919	42,719
Disposals	–	–	(426)	(426)
<b>At 31 December 2021</b>	<u>759,257</u>	<u>40,800</u>	<u>52,518</u>	<u>852,575</u>
<b>Depreciation</b>				
At 1 January 2021	–	–	48,307	48,307
Charge for the year	–	227	2,501	2,728
Disposals	–	–	(426)	(426)
<b>At 31 December 2021</b>	<u>–</u>	<u>227</u>	<u>50,382</u>	<u>50,609</u>
<b>Net book value</b>				
<b>At 31 December 2021</b>	<u>759,257</u>	<u>40,573</u>	<u>2,136</u>	<u>801,966</u>
At 31 December 2020	<u>759,257</u>	<u>–</u>	<u>2,718</u>	<u>761,975</u>

The freehold church premises were revalued in 1995 and the surplus on revaluation at that date of £150,000 is included in the above total of £759,257.

#### 15. Debtors

	2021 £	2020 £
Prepayments and accrued income	2,987	1,593
Accrued gift aid	145,985	152,856
	<u>148,972</u>	<u>154,449</u>

#### 16. Creditors: amounts falling due within one year

	2021 £	2020 £
Trade Creditors	160	–
Accruals and deferred income	15,821	10,706
Other creditors	4,823	6,074
	<u>20,804</u>	<u>16,780</u>

# Redhill Baptist Church

## Notes to the Financial Statements *(continued)*

Year ended 31 December 2021

### 17. Analysis of charitable funds

<b>Unrestricted funds</b>					
	At 1 January 20 21 £	Income £	Expenditure £	Gains £	At 31 December 2021 £
General funds	744,866	326,211	(264,796)	942	808,223
	<u>744,866</u>	<u>326,211</u>	<u>(264,796)</u>	<u>942</u>	<u>808,223</u>
	At 1 January 20 20 £	Income £	Expenditure £	Gains and losses £	At 31 December 2020 £
General funds	724,539	281,030	(272,511)	11,808	744,866
	<u>724,539</u>	<u>281,030</u>	<u>(272,511)</u>	<u>11,808</u>	<u>744,866</u>
<b>Restricted funds</b>					
	At 1 January 20 21 £	Income £	Expenditure £	Gains and Losses £	At 31 December 2021 £
Restricted funds	5,692	8,081	(1,372)	–	12,401
Revaluation reserve	150,000	–	–	–	150,000
	<u>155,692</u>	<u>8,081</u>	<u>(1,372)</u>	<u>–</u>	<u>162,401</u>
	At 1 January 20 20 £	Income £	Expenditure £	Gains and Losses £	At 31 December 2020 £
Restricted funds	3,465	5,250	(3,023)	–	5,692
Revaluation reserve	150,000	–	–	–	150,000
	<u>153,465</u>	<u>5,250</u>	<u>(3,023)</u>	<u>–</u>	<u>155,692</u>

# Redhill Baptist Church

## Notes to the Financial Statements *(continued)*

Year ended 31 December 2021

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### 17. Analysis of charitable funds *(continued)*

Restricted funds is funding given for specific external projects, approved by the trustees, that are passed on to the specific projects during the course of the year.

Revaluation reserve is a restricted fund arising on the church's premises revaluation in 1995. The revaluation reserve represents the surplus of the 1995 valuation over the original costs of the building.

### 18. Analysis of net assets between funds

	Unrestricted Funds	Restricted Funds	Total Funds 2021
	£	£	£
Tangible fixed assets	651,966	150,000	801,966
Net current assets	174,957	12,401	187,358
Defined benefit pension	(18,700)	–	(18,700)
<b>Net assets</b>	<b>808,223</b>	<b>162,401</b>	<b>970,624</b>

	Unrestricted Funds	Restricted Funds	Total Funds 2020
	£	£	£
Tangible fixed assets	611,975	150,000	761,975
Net current assets	156,500	5,692	162,192
Defined benefit pension	(23,609)	–	(23,609)
<b>Net assets</b>	<b>744,866</b>	<b>155,692</b>	<b>900,558</b>

# Redhill Baptist Church

## Notes to the Financial Statements *(continued)*

Year ended 31 December 2021

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### 19. Related parties

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

The Baptist Union was paid £907 (2020: £917) as a subscription based on the number of registered members.

South Eastern Baptist Association was donated £7,000 (2020: £7,300). The home mission fund, a fund that supports churches in the area that do not have sufficient funds, received £7,000 (2020: £7,300). A payment of £206 (2020: £206) was paid as a subscription based on the number of members registered with the church.

BMS World Mission, a related entity to the Baptist Union of Great Britain, was donated £4,700 (2020: £6,380). It is an agency that supports personnel working around the world on short, medium and long term missions.

G McBain and E Irving are trustees of the Church and are paid a stipend which is approved by the members at the end of the year for the coming year at a church meeting.

M McBain, the spouse of G McBain, in their capacity as minister in training received expenses reimbursements of £2,500 (2020: £2,500). This included college fees, study materials and travel.

In their capacity as pastors, one elder receives a housing allowance from the church under a rent agreement and one has use of a property as manse.