

WEST MALLING BAPTIST CHURCH

England & Wales - Charity number 1130977

Details

Status Registered

Legal form Other

Registered 2009-08-04

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

Contact

Address 61 Swan Street
West Malling
ME19 6LW

Phone 01732843117

Email secretary@wmbc.org.uk

Website www.wmbc.org.uk

Activities

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

Activities: Services Sunday mornings and evenings, mid week meetings, Prayer Meetings, Youth Work, Swan Street Pre-School, Parent & Toddlers, Oasis, Coffee Mornings, House Groups, Table Tennis,

Classification

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

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£96,972	£100,576	-	-
2023-12-31	£93,881	£82,111	-	-
2022-12-31	£127,749	£154,363	-	-
2021-12-31	£154,361	£162,908	-	-
2020-12-31	£169,974	£158,936	-	-

Trustees

Name	Role	Appointed
Dave Baxter	Chair	2017-01-01
CHRIS CORNWALL		
Dr Matthew Sadler		2023-11-23
JANICE MARY WEBB		
Susan Margaret Mckie		2024-01-25

WEST MALLING BAPTIST CHURCH

England & Wales - Charity number 1130977

Accounts

West Malling Baptist Church

2024 Report for Charity Commission

Statutory Information

Registered Address

61 Swan Street, West Malling, Kent, ME19 6LW

Charity Registration Number 1130977

Trustees

Name	Date appointed
Rev D.Baxter (Minister)	January 2017
Mr. C.Cornwall (Treasurer)	March 2022
Miss J.Webb (Secretary)	March 2023
Mr. M.Cocks	January 2025
Dr. M.Saddler	November 2023
Mrs. S.Mckie	January 2022

Property Trustees

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

Bankers

National Westminster Bank Plc
718 London Road
Larkfield
Aylesford
Kent ME20 6AN

Independent Examiner

Precision Accountancy LLP
Suite 48/49 Bradbourne House
New Road
East Malling
Kent ME19 6DZ

Annual Report for 2024

The trustees present their Annual Report and financial statements for 2024.

Charitable Object

The Charity is governed by an Approved Governing Document which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

The Church occupies premises which are held by the Baptist Union Corporation Ltd. on Trusts which are entirely compatible with the above object.

Organisational Structure and Decision making processes

Members of the Church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptized or by profession of faith in Jesus Christ, or following other modes of baptism to renew their public profession of faith in Jesus Christ.

The members Meeting normally takes place six times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint up to ten Trustees (including the Church Secretary and Treasurer) and collectively known as the Deacons, who together with the Minister (when in office), are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church Meeting by the Trustees for guidance, or may be raised by members in Church Meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

Objectives and Activities

In order to achieve the principal objective which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

Central to the work and witness of the Church is the provision of regular public services of Christian worship. These services take place each Sunday at both 10:45 a.m. There are also occasional services at other times which are advertised on the Church Notice Board and the website (www.wmbc.org.uk). There is a full children's programme during the morning services. The church seeks to be a friendly and welcoming community and anybody is free to attend any of these services.

The Church runs a series of house groups for the growth of faith and discipleship in the homes of some members, and further details of these can be obtained from the Trustees on request, or at the Sunday services of worship.

The Church runs a number of groups that meet on the church premises. These include:

- Monthly coffee morning (second & fourth Wednesday in the month)
- CAP Money Course and CAP Life Course
- Weekly Morning Popin Café (Warms space)
- Table tennis group

All of these have the purpose of assisting the community and demonstrating the love of Jesus Christ. From time to time the Church runs courses for people interested in discovering more about Christianity.

It has also continued to support the local community, for example: giving food to the local foodbank. The local Men's Retirement group continue to meet on our premises every fortnight.

The Church operates systems to ensure that all people working with children and adults at risk are appropriately vetted with regard to the Disclosure and Barring Service. We have an appointed Safeguarding Trustee and policy. Church volunteers who are involved with groups that serve children and adults at risk receive the Baptist Union safeguarding training every 4 years.

The Church Trustees has read the Charity Commission guidance on public benefit, and is satisfied that the activities outlined above clearly demonstrate that the Charity is providing a benefit to the public.

Achievements and Performance

The Church does not measure the success of its programs only in numbers, including financial numbers, but also in less tangible areas like fellowship and encouragement. The Trustees recognize that these are difficult to measure, but believe that 2024 was a positive year in the life of the church, and that it is able to pursue its mission purposes in 2024 with confidence.

Trustees & Membership in 2024

There are appointed Trustees for Safeguarding and General Data Protection.

The overall church membership total at 31st December 2024 was 73.

Financial Review 2024

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year.

Total income increased by £3,091 in 2024 to £96,972 mainly due to Offerings which increased by £2,821 (4.2%).

Total expenditure increased by £18,465 to £100,576 mainly due to refurbishment of the Manse by replacing the doors and windows at a cost of £14,373. This was planned expenditure met from the Manse Development Fund which had been built up over recent years.

Bank and Cash Balances decreased by £3,604 during 2024 to a total of £49,431 at 31 December 2024 which is adequate to fully continue the work of the Church in 2025 and beyond.

The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose.

The Church is heavily dependent on its membership working as volunteers in all aspects of the Church's activities, many of which run with little or no impact on the Church's expenditure but nevertheless contribute substantially to the achievement of the Church's objectives.

The financial results for the year, together with a summary of the accounting policies adopted, are set out in the accompanying Financial Statement.

The reserves policy of West Malling Baptist Church is to hold two months of all expenditure to allow the church to adapt to any changes in the income or expenditure of the church, plus a further £10,000 to allow for emergency repairs to one or more of the three buildings it owns.

The Trustees currently believe this amount to be £26,364 compared to £49,431 in free cash reserves held on 31 December 2024. The Trustees recognise that this high level of cash reserves is necessary because of the significant expenditure on the buildings planned in 2025.

WEST MALLING BAPTIST CHURCH

CHARITY NUMBER 1130977

FINANCIAL STATEMENT

FOR THE YEAR ENDED

31 DECEMBER 2024

WEST MALLING BAPTIST CHURCH

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2024

GENERAL FUNDS RECEIPTS AND PAYMENTS ACCOUNT

Receipts	Note	2024	2023
Weekly offerings		£70,403	£67,582
Donations	2	£2,714	£1,902
Income tax recovered on gifts		£17,042	£16,768
Investment income	3	£691	£695
Rents and contributions for use of premises		£721	£780
Raised for other causes	4	£2,931	£3,744
Total Receipts		£94,502	£91,471
Payments			
Ministry	5	£45,564	£50,907
Mission	6	£14,073	£16,168
Upkeep of premises	7	£26,390	£19,727
Administration and other costs	8	£7,106	£6,399
Total Payments		£93,133	£93,201
(Deficit)/Surplus for the year		£1,369	£(1,730)
Balance brought forward		£19,687	£21,417
Balance carried forward		£21,056	£19,687

ADDITIONAL MISSIONARY FUND RECEIPTS AND PAYMENTS ACCOUNT

Receipts			
<u>Donations received</u>		£2,390	£2,160
Payments			
CBM UK		£600	£0
Embrace the Middle East		£575	£0
Local Foodbanks		£430	£0
Blythswood Care		£300	£250
BMS World Mission		£245	£480
Tearfund		£240	£240
Mission with a Vision (Kenya)		£0	£480
The Family Trust (Maidstone)		£0	£355
World Vision		£0	£355
Total Payments		£2,390	£2,160
 Surplus for the year		 £0	 £0
Balance brought forward		£0	£0
 Balance carried forward		 £0	 £0

	Note	2024	2023
BUILDINGS MAINTENANCE FUND			
Receipts			
Transfer from General Fund	7	<u>£8,900</u>	<u>£6,000</u>
Payments			
		<u>£0</u>	<u>£0</u>
Surplus for the year		£8,900	£6,000
Balance brought forward		£15,848	£9,848
Balance carried forward		<u>£24,748</u>	<u>£15,848</u>

		2024	2023
MANSE DEVELOPMENT FUND			
Receipts			
Transfer from General Fund	5	<u>£500</u>	<u>£6,500</u>
Payments			
Replacement windows & doors		<u>£14,373</u>	<u>£0</u>
Surplus/(Deficit) for the year		£(13,873)	£6,500
Balance brought forward		£16,500	£10,000
Balance carried forward		<u>£2,627</u>	<u>£16,500</u>

PASTORAL FUND			
Receipts			
Transfer from General Fund	6	£110	£750.00
Donations Received		<u>£80</u>	<u>£250.00</u>
		<u>£190</u>	<u>£1,000.00</u>
Payments			
Support given		<u>£190</u>	<u>£0.00</u>
Surplus/(Deficit) for the year		£0	£1,000
Balance brought forward		£1,000	£0
Balance carried forward		<u>£1,000</u>	<u>£1,000</u>

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2024

	Notes	2024	2023
ASSETS:			
Bank and Deposit Account Balances	9	<u>£49,431</u>	<u>£53,035</u>
REPRESENTING BALANCES ON THE FOLLOWING FUNDS			
General Funds (unrestricted fund)		£21,056	£19,687
Buildings Maintenance Fund (designated fund)		£24,748	£15,848
Manse Development Fund (designated fund)		£2,627	£16,500
Additional Missionary Fund (restricted fund)		£0	£0
Pastoral Fund		<u>£1,000</u>	<u>£1,000</u>
		<u>£49,431</u>	<u>£53,035</u>
Assets held for the Church's own use	10	<u>£3,198,690</u>	<u>£3,102,527</u>
CREDITORS:			
Pension Scheme liability	11	<u>£0</u>	<u>£0</u>
Total Liabilities		<u>£0</u>	<u>£0</u>

NOTES TO THE ACCOUNTS

1 Basis of accounts: These accounts have been prepared on a "receipts and payments" basis and in accordance with Section 133 Charities Act 2011.

	2024	2023
2 Donations and other income:		
Donations	£2,075	£1,612
Legacies	£0	£0
Other income	£639	£290
Total Donations and Other Income	<u>£2,714</u>	<u>£1,902</u>
3 Investment Income:		
Bank interest	£69	£57
Interest on deposit with the Baptist Union of Great Britain	£622	£638
Total Investment Income	<u>£691</u>	<u>£695</u>

	2024		2023	
	Raised	Given	Raised	Given
Restricted Funds				
BMS World Mission	£1,260	£1,340	£656	£656
Project Possible (formerly Rope Charitable Trust)	£696	£696	£696	£696
Lewy Body Society	£284	£284	£0	£0
Tools with a Mission	£275	£275	£340	£340
Tearfund	£0	£0	£1,163	£1,163
World Vision	£25	£0	£674	£699
Other items	£391	£221	£215	£100
	<u>£2,931</u>	<u>£2,816</u>	<u>£3,744</u>	<u>£3,654</u>
Unrestricted Funds				
BMS World Mission	£0	£4,329	£0	£3,940
Home Mission	£0	£4,425	£0	£3,875
Evangelical Alliance	£0	£200	£0	£200
	<u>£0</u>	<u>£8,954</u>	<u>£0</u>	<u>£8,015</u>
Total Other Causes	<u>£2,931</u>	<u>£11,770</u>	<u>£3,744</u>	<u>£11,669</u>

	2024	2023
5 Ministry:		
Minister's stipend	£28,600	£26,707
Pension contribution	£3,641	£3,746
National Insurance less Employment Allowance	£0	£0
Minister's expenses	£1,477	£1,327
Pulpit supplies	£415	£1,195
Manse upkeep	£10,637	£9,959
Transfer to Manse Development Fund	£500	£6,500
Other ministry costs	£294	£1,473
	<u>£45,564</u>	<u>£50,907</u>

The Minister acts as one of the Church's trustees and receives remuneration and other benefits in respect of his services as Minister, including the provision of manse accommodation owned by the Church.

	2024	2023
6 Mission:		
Given to other causes (per note 4)	£11,770	£11,669
Local evangelism & social action	£2,193	£3,749
Transfer to Pastoral Fund	£110	£750
	<u>£14,073</u>	<u>£16,168</u>
7 Upkeep of Church and Abbey View House premises:		
Utilities	£6,176	£3,773
Cleaning	£2,043	£1,845
Insurances	£3,066	£2,981
Gardening	£1,229	£1,188
Repairs and maintenance	£993	£2,246
Transfers to Buildings Maintenance Fund	£8,900	£6,000
Purchase and replacement of equipment	£3,340	£999
Other items	£643	£695
	<u>£26,390</u>	<u>£19,727</u>
8 Administration:		
Printing and stationery	£1,897	£1,781
Telephone, broadband and postage	£1,170	£911
Subscriptions	£523	£492
Bank charges	£356	£363
Television and copyright licences	£1,068	£999
Professional fees	£300	£288
Other items	£1,792	£1,565
	<u>£7,106</u>	<u>£6,399</u>
9 Bank and deposit balances		
National Westminster Bank accounts	£21,518	£25,744
Baptist Union Corporation deposit account	£27,913	£27,291
	<u>£49,431</u>	<u>£53,035</u>
10 Assets held for the Church's own use		
The Church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the Church's custodian trustee, the Baptist Union Corporation Ltd:		
They are shown at insured value.		
Church premises, 63 Swan Street, West Malling	£1,306,434	£1,264,710
Abbey View House, 61 Swan Street, West Malling	£1,306,434	£1,264,710
The Manse, 86 Offham Road, West Malling	£478,737	£469,442
	<u>£3,091,605</u>	<u>£2,998,862</u>
The Church also owns fixtures, furniture and equipment with an insured value of:	£107,085	£103,665
	<u>£3,198,690</u>	<u>£3,102,527</u>

11 Pension Scheme Liabilities

The Church is a participating employer in the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity which is administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925. At the beginning of the financial year, the scheme comprised of a defined benefits scheme which was closed to future accrual on 31 December 2011 and a defined contribution plan opened in January 2012. The assets of the Scheme are held separately from those of the Employer and other participating employers.

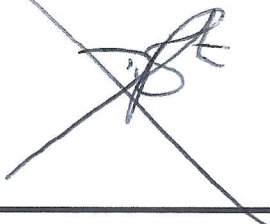
For the current financial year, the pension provision for members of the Scheme is being made through the Defined Contribution (DC) Plan. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs and an associated insurance policy which provides income protection for Scheme members if they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited. Furthermore, members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

In October 2024 the insurance company Just Group completed a buy out of the liabilities of the closed defined benefit scheme. From that date any remaining liability of the participating scheme members to the defined benefit scheme ceased and the £1 per month deficit contributions payable by the participating employers which were agreed in the recovery plan approved in August 2022 also ceased from that date. Administration of the closed defined benefit scheme transferred from the pension trustees to Just Group from that date.


The Minister is eligible to join the Scheme.

The accounts and statement of assets and liabilities set out on pages 1 to 5 relating to the year ending 31 December 2024 are as approved by the Trustees on 12th June 2025, and are signed on their behalf by:

Minister:



Treasurer:



INDEPENDENT EXAMINER'S REPORT

Report to the Trustees/members of WEST MALLING BAPTIST CHURCH
On accounts for the year ended 31 December 2024 Charity number 1130977
Set out on pages 1 to 5
Respective responsibilities of trustees and examiner The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

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

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

Independent examiner's statement In connection with my examination no matter has come to my attention

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

Signed  Date 7TH AUGUST 2025

Name JAMES BEVIS FCCA

Address SUITE 48/49 BRADBOURNE HOUSE
NEW ROAD
EAST MALLING
KENT ME19 6DZ

WEST MALLING BAPTIST CHURCH

England & Wales - Charity number 1130977

Accounts

West Malling Baptist Church

2023 Report for Charity Commission

Statutory Information

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61 Swan Street, West Malling, Kent, ME19 6LW

Charity Registration Number 1130977

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Name	Date appointed
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Mr. C.Cornwall (Treasurer)	April 2019
Miss J.Webb (Secretary)	March 2023
Mr J Davis	September 2021
Dr. Mathew Saddler	November 2023

Property Trustees

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

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National Westminster Bank Plc
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The Church runs a number of groups that meet on the church premises. These include:

- Monthly Messy Church for families
- Monthly coffee morning (second & fourth Wednesday in the month)
- CAP Money Course and CAP Life Course

All of these have the purpose of assisting the community and demonstrating the love of Jesus Christ. From time to time the Church runs courses in parenting, marriage preparation, and courses for people interested in discovering more about Christianity. Some of these courses are run in partnership with other local churches.

The church also provided a Warm Space as part of a national Scheme known as Popin through the winter to support those who might appreciate being in the warmth during the cost of living crisis. It extended this to continue to open weekly though the year as there was an awareness for a need to support a social gathering. The church worked in partnership with our two local churches.

It has also continued to support the local community, for example: giving food to the local foodbank. We offered our premises to support the local Men's Retirement group to enable them continue to meet every fortnight.

The Church operates systems to ensure that all people working with children and adults at risk are appropriately vetted with regard to the Disclosure and Barring Service. We have an appointed Safeguarding Trustee and policy.

The Church Trustees has read the Charity Commission guidance on public benefit, and is satisfied that the activities outlined above clearly demonstrate that the Charity is providing a benefit to the public.

Achievements and Performance

The Church does not measure the success of its programs only in numbers, including financial numbers, but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure, but believe that 2023 was a positive year in the life of the church, and that it is able to pursue its mission purposes in 2023 with confidence.

Trustees & Membership in 2023

There are appointed Trustees for Safeguarding and General Data Protection.

The overall church membership total at 31st December 2023 was 72.

Financial Review 2023

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year.

Total income fell by £33,868 in 2023 mainly due to the closure of the Pre-School in July 2022 (£37,430 in 2022). Offerings increased by £5,249 (8.4%), but other income tax fell by £1,687

Total expenditure fell by £72,252 again mainly due to the closure of the Pre-School (£46,355 in 2022 plus redundancy payments of £23,131).

Bank and Cash Balances increased by £11,770 during 2023 to a total of £53,035 at 31 December 2023 which is adequate to fully continue the work of the Church in 2024 and beyond.

The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose.

The Church is heavily dependent on its membership working as volunteers in all aspects of the Church's activities, many of which run with little or no impact on the Church's expenditure, but nevertheless contribute substantially to the achievement of the Church's objectives.

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The reserves policy of West Malling Baptist Church is to hold two months of all expenditure to allow the church to adapt to any changes in the income or expenditure of the church plus a further £10,000 to allow for emergency repairs to one or more of the three buildings it owns.

The trustees currently believe this amount to be £23,325, compared to £53,035 in free cash reserves held on 31 December 2023. The Trustees recognise that this high level of cash reserves is necessary because of the significant expenditure on the buildings planned in 2024.

WEST MALLING BAPTIST CHURCH

INCLUDING SWAN STREET PRE-SCHOOL

CHARITY NUMBER 1130977

FINANCIAL STATEMENT

FOR THE YEAR ENDED

31 DECEMBER 2023

WEST MALLING BAPTIST CHURCH

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2023

GENERAL FUNDS RECEIPTS AND PAYMENTS ACCOUNT

Receipts	Note	2023	2022
Weekly offerings		£67,582	£62,333
Donations	2	£1,902	£4,712
Income tax recovered on gifts		£16,768	£15,924
Investment income	3	£695	£276
Rents and contributions for use of premises		£780	£137
Raised for other causes	4	£3,744	£4,857
Reimbursement of Pre-School Support		£0	£7,072
Total Receipts		£91,471	£95,311
 Payments			
Ministry	5	£50,907	£42,902
Mission	6	£16,168	£27,016
Upkeep of premises	7	£19,727	£22,305
Administration and other costs	8	£6,399	£7,512
Total Payments		£93,201	£99,735
(Deficit)/Surplus for the year		£(1,730)	£(4,424)
Balance brought forward		£21,417	£25,841
Balance carried forward		£19,687	£21,417

ADDITIONAL MISSIONARY FUND RECEIPTS AND PAYMENTS ACCOUNT

Receipts			
<u>Donations received</u>		£2,160	£2,080
 Payments			
BMS World Mission - Link Missionaries		£480	£0
Mission with a Vision (Kenya)		£480	£0
The Family Trust (Maidstone)		£355	£0
World Vision		£355	£0
Tearfund		£240	£240
Blythswood Care		£250	£250
Barnabus Aid		£0	£230
South Eastern Baptist Association - Home Mission		£0	£465
Local Food Banks		£0	£450
General Fund for "Known & Loved"		£0	£445
Total Payments		£2,160	£2,080
Surplus for the year		£0	£0
Balance brought forward		£0	£0
Balance carried forward		£0	£0

SWAN STREET PRE-SCHOOL RECEIPTS AND PAYMENTS ACCOUNT

During the 2022/23 academic year it became clear that Swan Street Pre-School was no longer financially viable and the decision was taken to close the the Pre-School at the end of the academic year on 20th July 2022. The Managers and all remaining staff were made redundant on that day, with all due redundancy payments being met from Church funds.

	Note	2023	2022
Receipts			
Kent County Council funding		£0	£35,053
Other fees		£0	£1,686
Disposal of Equipment		£0	£650
Other income		£0	£41
Total Receipts		£0	£37,430
Payments			
Wages and training costs		£0	£32,014
Pre-Schools Collaboration		£0	£162
Craft items		£0	£82
Equipment		£0	£1,032
Uniforms		£0	£125
Refreshments		£0	£210
Administration		£0	£384
Insurance		£0	£483
Upkeep of premises		£0	£190
Closure costs		£0	£684
Refund of financial support to Church funds		£0	£7,072
Total Payments		£0	£42,438
Surplus/(Deficit) for the year		£0	£(5,008)
Balance brought forward		£0	£5,008
Balance carried forward		£0	£0

BUILDINGS MAINTENANCE FUND

Receipts			
Transfer from General Fund	7	£6,000	£2,500
Payments			
Transfer to General Fund		£0	£0
Surplus for the year		£6,000	£2,500
Balance brought forward		£9,848	£7,348
Balance carried forward		£15,848	£9,848

MANSE DEVELOPMENT FUND	2023	2022
Receipts		
Transfer from General Fund	5 £6,500	£1,500
Payments		
Pre-School Redundancy Payments	£0	£1,500
Surplus/(Deficit) for the year	£6,500	£0
Balance brought forward	£10,000	£10,000
Balance carried forward	<u>£16,500</u>	<u>£10,000</u>

MINISTERIAL SUPPORT FUND

Receipts		
	£0	£0
Payments		
Pre-School Redundancy Payments	£0	£19,682
Surplus(Deficit) for the year	£0	£(19,682)
Balance brought forward		£19,682
Balance carried forward	<u>£0</u>	<u>£0</u>

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2023

	Notes	2023	2022
ASSETS:			
Bank and Deposit Account Balances	9	£53,035	£41,265
REPRESENTING BALANCES ON THE FOLLOWING FUNDS			
General Funds (unrestricted fund)		£19,687	£21,417
Buildings Maintenance Fund (designated fund)		£15,848	£9,848
Manse Development Fund (designated fund)		£16,500	£10,000
Ministerial Support Fund (designated fund)		£0	£0
Additional Missionary Fund (restricted fund)		£0	£0
Swan Street Pre-School (restricted fund)		£0	£0
Pastoral Fund		£1,000	£0
		<u>£53,035</u>	<u>£41,265</u>
Assets held for the Church's own use	10	£3,102,527	£2,937,477
CREDITORS:			
Pension Scheme liability	11	£0	£0
Total Liabilities		<u>£0</u>	<u>£0</u>

NOTES TO THE ACCOUNTS

1 Basis of accounts: These accounts have been prepared on a "receipts and payments" basis and accordance with Section 133 Charities Act 2011.

	2023	2022
2 Donations and other income:		
Donations	£1,612	£3,421
Legacies	£0	£1,000
Other income	£290	£291
Total Donations and Other Income	<u>£1,902</u>	<u>£4,712</u>

3 Investment Income:		
Bank interest	£57	£10
Interest on deposit with the Baptist Union of Great Britain	£638	£266
Total Investment Income	<u>£695</u>	<u>£276</u>

	2023		2022	
	Raised	Given	Raised	Given
Restricted Funds				
BMS World Mission	£656	£656	£1,450	£1,450
Tearfund	£1,163	£1,163	£20	£80
World Vision	£674	£699	£0	£0
Project Possible (formerly Rope Charitable Trust)	£696	£696	£760	£760
Tools with a Mission	£340	£340	£0	£0
Assistance to Church Family	£100	£100	£100	£100
Churches Together in Malling	£0	£0	£1,500	£1,500
Barnabus Fund	£0	£0	£487	£572
Other items	£115	£0	£540	£540
	<u>£3,744</u>	<u>£3,654</u>	<u>£4,857</u>	<u>£5,002</u>
Unrestricted Funds				
BMS World Mission	£0	£3,940	£0	£4,290
Home Mission	£0	£3,875	£0	£3,600
Evangelical Alliance	£0	£200	£0	£200
	<u>£0</u>	<u>£8,015</u>	<u>£0</u>	<u>£8,090</u>
Total Other Causes	<u>£3,744</u>	<u>£11,669</u>	<u>£4,857</u>	<u>£13,092</u>

	2023	2022
5 Ministry:		
Minister's stipend	£26,707	£24,854
Pension contribution	£3,746	£5,548
National Insurance less Employment Allowance	£0	£153
Minister's expenses	£1,327	£1,004
Pulpit supplies	£1,195	£640
Manse upkeep	£9,959	£9,031
Transfer to Manse Development Fund	£6,500	£1,500
Other ministry costs	£1,473	£172
	<u>£50,907</u>	<u>£42,902</u>

The Minister acts as one of the Church's trustees and receives remuneration and other benefits in respect of his services as Minister, including the provision of manse accommodation owned by the Church.

	2023	2022
6 Mission:		
Given to other causes (per note 4)	£11,669	£13,092
Local evangelism & social action	£3,749	£2,935
Transfer to Pastoral Fund	£750	£0
Pre-School Support	£0	£10,989
	<u>£16,168</u>	<u>£27,016</u>
7 Upkeep of Church and Abbey View House premises:		
Utilities	£3,773	£3,343
Cleaning	£1,845	£1,874
Insurances	£2,981	£2,709
Gardening	£1,188	£0
Repairs and maintenance	£2,246	£10,741
Transfers to Buildings Maintenance Fund	£6,000	£2,500
Purchase and replacement of equipment	£999	£551
Other items	£695	£587
	<u>£19,727</u>	<u>£22,305</u>
8 Administration:		
Printing and stationery	£1,781	£1,981
Telephone, broadband and postage	£911	£995
Subscriptions	£492	£454
Bank charges	£363	£396
Television and copyright licences	£999	£983
Professional fees	£288	£288
Other items	£1,565	£2,415
	<u>£6,399</u>	<u>£7,512</u>
9 Bank and deposit balances		
National Westminster Bank accounts	£25,744	£29,612
Baptist Union Corporation deposit account	£27,291	£11,653
	<u>£53,035</u>	<u>£41,265</u>
10 Assets held for the Church's own use		
The Church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the Church's custodian trustee, the Baptist Union Corporation Ltd:		
They are shown at insured value.		
Church premises, 63 Swan Street, West Malling	£1,264,710	£1,206,786
Abbey View House, 61 Swan Street, West Malling	£1,264,710	£1,206,786
The Manse, 86 Offham Road, West Malling	£469,442	£424,988
	<u>£2,998,862</u>	<u>£2,838,560</u>
The Church also owns fixtures, furniture and equipment with an insured value of:	£103,665	£98,917
	<u>£3,102,527</u>	<u>£2,937,477</u>

11 Pension Scheme Liabilities

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

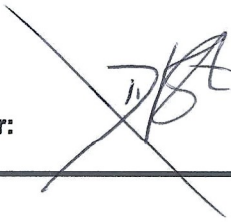
The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 was made by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316 million, giving a deficit of £18 million (equivalent to a past service funding level of 94%). The Church and other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

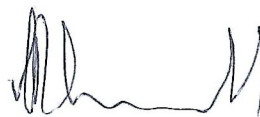
On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just are now providing financial backing for all pensions provided through the Scheme's DB Plan and following this transaction, the Scheme no longer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

The accounts and statement of assets and liabilities set out on pages 1 to 6 relating to the year ending 31 December 2023 are as approved by the Trustees on 9th May 2024, and are signed on their behalf by:

Minister:



Treasurer:



INDEPENDENT EXAMINER'S REPORT

Report to the Trustees/members of WEST MALLING BAPTIST CHURCH
On accounts for the year ended 31 December 2023 Charity number 1130977
Set out on pages 1 to 6
Respective responsibilities of trustees and examiner The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

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

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

Independent examiner's statement In connection with my examination no matter has come to my attention
(1) which gives me reasonable cause to believe that in any material respect the requirements:
(a) to keep accounting records in accordance with section 130 of the 2011 Act; and
(b) to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act have not been met; or
(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached

Signed  Date 19TH JULY 2024

Name PRECISION ACCOUNTANCY LLP
Address SUITE 48/49 BRADBOURNE HOUSE
NEW ROAD
EAST MALLING
KENT ME19 6DZ

WEST MALLING BAPTIST CHURCH

England & Wales - Charity number 1130977

Accounts

West Malling Baptist Church

2022 Report for Charity Commission

Statutory Information

Registered Address

61 Swan Street, West Malling, Kent, ME19 6LW

Charity Registration Number 1130977

Trustees

Name	Date appointed
Rev D.Baxter (Minister)	January 2017
Mr. C.Cornwall (Treasurer)	April 2019
Miss J.Webb (Secretary)	March 2020
Mrs.W.Mann	March 2020 (Deceased August 2023)
Mr J Davis	September 2021

Property Trustees

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

Bankers

National Westminster Bank Plc
718 London Road
Larkfield
Aylesford
Kent ME20 6AN

Independent Examiner

Precision Accountancy LLP
Suite 48/49 Bradbourne House
New Road
East Malling
Kent ME19 6DZ

Annual Report for 2022

The trustees present their Annual Report and financial statements for 2022.

Charitable Object

The Charity is governed by an Approved Governing Document which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

The Church occupies premises which are held by the Baptist Union Corporation Ltd. on Trusts which are entirely compatible with the above object.

Organisational Structure and Decision making processes

Members of the Church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptized or by profession of faith in Jesus Christ, or following other modes of baptism to renew their public profession of faith in Jesus Christ.

The members Meeting normally takes place six times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint up to ten Trustees (including the Church Secretary and Treasurer) and collectively known as the Deacons, who together with the Minister (when in office), are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church Meeting by the Trustees for guidance, or may be raised by members in Church Meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

Objectives and Activities

In order to achieve the principal objective which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

Central to the work and witness of the Church is the provision of regular public services of Christian worship. These services take place each Sunday at 10:45 a.m. There are also occasional services at other times which are advertised on the Church Notice Board and the website (www.wmbc.org.uk). There is a full children's programme during the morning services. The church seeks to be a friendly and welcoming community and anybody is free to attend any of these services.

The Church runs a series of house groups for the growth of faith and discipleship in the homes of some members, and further details of these can be obtained from the Trustees on request, or at the Sunday services of worship.

The Church runs a number of groups that meet on the church premises. These include:

- Monthly Messy Church for families (Last Saturday)
- Monthly coffee morning (second & Fourth Wednesday in the month)
- CAP Money Course

All of these have the purpose of assisting the community and demonstrating the love of Jesus Christ. From time to time the Church runs courses in parenting, marriage preparation, and courses for people interested in discovering more about Christianity. Some of these courses are run in partnership with other local churches.

The church also provided a Warm Space in the winter to support those who might appreciate being in the warmth during the cost of living crisis. The church worked in partnership with our two local churches.

In May 2022 the church supported the local community of West Malling by serving as a Polling Station. It has also continued to support the local community, for example: giving supermarket vouchers and food parcels to those in need.

The Church operates systems to ensure that all people working with children and adults at risk are appropriately vetted with regard to the Disclosure and Barring Service. We have an appointed Safeguarding Trustee and policy.

The Church Trustees has read the Charity Commission guidance on public benefit, and is satisfied that the activities outlined above clearly demonstrate that the Charity is providing a benefit to the public.

Achievements and Performance

The Church does not measure the success of its programs only in numbers, including financial numbers, but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure, but believe that 2022 was a positive year in the life of the church, and that it is able to pursue its mission purposes in 2022 with confidence.

Swan St Pre-school

For many years the church has run a pre-school. In September 2021 it was becoming obvious that pupil numbers had significantly decreased, as well as local council funding, to the point that it was facing an ever increasing deficit. It was reported by the Pre-school Managers to the Trustees in September 2021.

The Trustees agreed to church funding Pre-School and underpin the deficit for the coming academic year. But, this would be on the firm proviso that a 'rescue plan/plan of action' be drawn up and worked through in this academic year to give the Pre-School the best chance of continuation. It was agreed that there should be an action plan to address:

1. Accountability
2. Preschool as part of the mission of the church
3. Viability

The Trustee kept the development of the Pre-school under constant review. A Special Church Members Meeting gathered in November to allow Members to discuss the situation. However it had become increasingly apparent that by December Pre-school was unsustainable moving into 2022. It was decided by the Church Members at a Special Church members Meeting in December to begin the process of closing the Preschool at the end of July 2022.

Trustees & Membership in 2022

There are appointed Trustees for Safeguarding, Health and Safety, General Data Protection.

The overall church membership total at 31st December 2022 was 71.

Financial Review 2022

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year.

Total income fell by £26,612 in 2022 mainly due to the reduction in Pre-School income of £24,587 because, as mentioned above, the Pre-School closed in July 2022. Offerings increased by £1,725 (2.8%), but Income tax recovered on gifts fell by £2,542 reflecting the reduction in offerings experienced in 2021.

Total expenditure fell by £8,545 again mainly due to the closure of the Pre-School whose expenditure was down by £17,162. This did not include redundancy payments to managers and staff of £23,131 which was met from Church funds, mainly the Ministerial Support Fund.

Bank and Cash Balances decreased by £26,614 during 2022 to a total of £41,265 at 31 December 2022 which is adequate to fully continue the work of the Church in 2023 and beyond.

The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose.

The Church is heavily dependent on its membership working as volunteers in all aspects of the church's activities, many of which run

with little or no impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives.

The financial results for the year, together with a summary of the accounting policies adopted, are set out in the accompanying Financial Statement.

The Trustees have established a Reserves Policy and are satisfied that there are sufficient reserves at the Balance Sheet date, together with ongoing income anticipated, to enable the Church to function effectively in the coming year.

WEST MALLING BAPTIST CHURCH

INCLUDING SWAN STREET PRE-SCHOOL

CHARITY NUMBER 1130977

FINANCIAL STATEMENT

FOR THE YEAR ENDED

31 DECEMBER 2022

WEST MALLING BAPTIST CHURCH

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2022

GENERAL FUNDS RECEIPTS AND PAYMENTS ACCOUNT

Receipts	Note	2022	2021
Weekly offerings		£62,333	£60,608
Donations	2	£4,712	£5,212
Income tax recovered on gifts		£15,924	£18,466
Investment income	3	£276	£80
Rents and contributions for use of premises		£137	£591
Raised for other causes	4	£4,857	£4,412
Reimbursement of Pre-School Support		£7,072	£0
Total Receipts		£95,311	£89,369
Payments			
Ministry	5	£42,902	£40,791
Mission	6	£27,016	£23,067
Upkeep of premises	7	£22,305	£18,590
Administration and other costs	8	£7,512	£5,385
Total Payments		£99,735	£87,833
(Deficit)/Surplus for the year		£(4,424)	£1,536
Balance brought forward		£25,841	£24,305
Balance carried forward		£21,417	£25,841

ADDITIONAL MISSIONARY FUND RECEIPTS AND PAYMENTS ACCOUNT

Receipts			
<u>Donations received</u>		<u>£2,080</u>	<u>£2,975</u>
Payments			
South Eastern Baptist Association - Home Mission		£465	£0
Local Food Banks		£450	£0
General Fund for "Known & Loved"		£445	£0
Tearfund		£240	£315
Blythwood Care		£250	£250
Barnabus Aid		£230	£0
Mission Aviation Fellowship		£0	£1,135
BMS World Mission		£0	£940
Mercy Ships		£0	£335
Total Payments		£2,080	£2,975
Surplus for the year		£0	£0
Balance brought forward		£0	£0
Balance carried forward		£0	£0

SWAN STREET PRE-SCHOOL RECEIPTS AND PAYMENTS ACCOUNT

During the 2022/23 academic year it became clear that Swan Street Pre-School was no longer financially viable and the decision was taken to close the the Pre-School at the end of the academic year on 20th July 2022. The Managers and all remaining staff were made redundant on that day, with all due redundancy payments being met from Church funds.

	Note	2022	2021
Receipts			
Kent County Council funding		£35,053	£48,764
Other fees		£1,686	£8,077
Pre-Schools Collaboration	9	£0	£5,176
Disposal of Equipment		£650	£0
Other income		£41	£0
Total Receipts		<u>£37,430</u>	<u>£62,017</u>
Payments			
Wages and training costs		£32,014	£51,721
Pre-Schools Collaboration	9	£162	£5,003
Craft items		£82	£143
Equipment		£1,032	£521
Uniforms		£125	£0
Refreshments		£210	£377
Administration		£384	£786
Insurance		£483	£806
Upkeep of premises		£190	£243
Closure costs		£684	£0
Refund of financial support to Church funds		£7,072	£0
Total Payments		<u>£42,438</u>	<u>£59,600</u>
Surplus/(Deficit) for the year		£(5,008)	£2,417
Balance brought forward		£5,008	£2,591
Balance carried forward		<u>£0</u>	<u>£5,008</u>

BUILDINGS MAINTENANCE FUND

Receipts			
Transfer from General Fund	7	<u>£2,500</u>	<u>£0</u>
Payments			
Transfer to General Fund	7	<u>£0</u>	<u>£12,500</u>
Surplus for the year		£2,500	£(12,500)
Balance brought forward		£7,348	£19,848
Balance carried forward		<u>£9,848</u>	<u>£7,348</u>

MANSE DEVELOPMENT FUND		2022	2021
Receipts			
Transfer from General Fund	5	<u>£1,500</u>	<u>£0</u>
Payments			
Pre-School Redundancy Payments		<u>£1,500</u>	<u>£0</u>
Surplus/(Deficit) for the year		£0	£0
Balance brought forward		£10,000	£10,000
Balance carried forward		<u>£10,000</u>	<u>£10,000</u>

MINISTERIAL SUPPORT FUND

Receipts			
		<u>£0</u>	<u>£0</u>
Payments			
Pre-School Redundancy Payments		<u>£19,682</u>	<u>£0</u>
Surplus(Deficit) for the year		£(19,682)	£0
Balance brought forward		£19,682	£19,682
Balance carried forward		<u>£0</u>	<u>£19,682</u>

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2022

	Notes	2022	2021
ASSETS:			
Bank and Deposit Account Balances	10	<u>£41,265</u>	<u>£67,879</u>
REPRESENTING BALANCES ON THE FOLLOWING FUNDS			
General Funds (unrestricted fund)		£21,417	£25,841
Buildings Maintenance Fund (designated fund)		£9,848	£7,348
Manse Development Fund (designated fund)		£10,000	£10,000
Ministerial Support Fund (designated fund)		£0	£19,682
Additional Missionary Fund (restricted fund)		£0	£0
Swan Street Pre-School (restricted fund)		£0	£5,008
		<u>£41,265</u>	<u>£67,879</u>
Assets held for the Church's own use	11	<u>£2,937,477</u>	<u>£2,603,109</u>
CREDITORS:			
Current liabilities		£0	£495
Pension Scheme liability	12	£0	£16,874
Total Liabilities		<u>£0</u>	<u>£17,369</u>

NOTES TO THE ACCOUNTS

1 Basis of accounts: These accounts have been prepared on a "receipts and payments" basis and accordance with Section 133 Charities Act 2011.

	2022	2021
2 Donations and other income:		
Donations	£3,421	£1,633
Legacies	£1,000	£0
Grants for repairs to listed building	£0	£3,356
Other income	£291	£223
Total Donations and Other Income	<u>£4,712</u>	<u>£5,212</u>

3 Investment Income:		
Bank interest	£10	£1
Interest on deposit with the Baptist Union of Great Britain	£266	£79
Total Investment Income	<u>£276</u>	<u>£80</u>

	2022		2021	
	Raised	Given	Raised	Given
Restricted Funds				
BMS World Mission	£1,450	£1,450	£1,206	£1,201
Churches Together in Malling	£1,500	£1,500	£0	£0
Project Possible (formerly Rope Charitable Trust)	£760	£760	£1,736	£1,736
Transforming Lives for Good	£0	£0	£45	£0
Tearfund	£20	£80	£450	£420
Assistance to Church Family	£100	£100	£975	£975
Barnabus Fund	£487	£572	£0	£0
Other items	£540	£540	£0	£0
	<u>£4,857</u>	<u>£5,002</u>	<u>£4,412</u>	<u>£4,332</u>
Unrestricted Funds				
BMS World Mission	£0	£4,290	£0	£4,490
Home Mission	£0	£3,600	£0	£4,490
Evangelical Alliance	£0	£200	£0	£200
	<u>£0</u>	<u>£8,090</u>	<u>£0</u>	<u>£9,180</u>
Total Other Causes	<u>£4,857</u>	<u>£13,092</u>	<u>£4,412</u>	<u>£13,512</u>

	2022	2021
5 Ministry:		
Minister's stipend	£24,854	£24,500
Pension contribution	£5,548	£6,968
National Insurance less Employment Allowance	£153	£25
Minister's expenses	£1,004	£654
Pulpit supplies	£640	£595
Manse upkeep	£9,031	£7,639
Transfer to Manse Development Fund	£1,500	£0
Other ministry costs	£172	£410
	<u>£42,902</u>	<u>£40,791</u>

The Minister acts as one of the Church's trustees and receives remuneration and other benefits in respect of his services as Minister, including the provision of manse accommodation owned by the Church.

	2022	2021
6 Mission:		
Given to other causes (per note 4)	£13,092	£13,512
Local evangelism & social action	£2,935	£2,262
Pre-School Support	£10,989	£7,293
	<u>£27,016</u>	<u>£23,067</u>
7 Upkeep of Church and Abbey View House premises:		
Utilities	£3,343	£2,565
Cleaning	£1,874	£1,618
Insurances	£2,709	£2,444
Repairs and maintenance	£10,741	£21,560
Transfers to/(from) Buildings Maintenance Fund	£2,500	£(12,500)
Purchase and replacement of equipment	£551	£1,878
Other items	£587	£1,025
	<u>£22,305</u>	<u>£18,590</u>
8 Administration:		
Printing and stationery	£1,981	£1,214
Telephone, broadband and postage	£995	£736
Subscriptions	£454	£480
Bank charges	£396	£395
Television and copyright licences	£983	£897
Professional fees	£288	£282
Other items	£2,415	£1,381
	<u>£7,512</u>	<u>£5,385</u>
9 Pre-Schools Collaboration is a Training Fund for a group of 10 Pre-Schools that commenced in September 2017 and for which Swan Street Pre-School was the lead. Funding is provided by Kent County Council on a school year basis, September to August, so income and expenditure are not fully matched in these accounts that are produced on a calendar year basis.		
10 Bank and deposit balances		
National Westminster Bank accounts	£29,612	£36,492
Baptist Union Corporation deposit account	£11,653	£31,387
	<u>£41,265</u>	<u>£67,879</u>
11 Assets held for the Church's own use		
The Church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the Church's custodian trustee, the Baptist Union Corporation Ltd: They are shown at insured value.		
Church premises, 63 Swan Street, West Malling	£1,206,786	£1,072,686
Abbey View House, 61 Swan Street, West Malling	£1,206,786	£1,072,686
The Manse, 86 Offham Road, West Malling	£424,988	£369,812
	<u>£2,838,560</u>	<u>£2,515,184</u>
The Church also owns fixtures, furniture and equipment with an insured value of:	£98,917	£87,925
	<u>£2,937,477</u>	<u>£2,603,109</u>

12 Pension Scheme Liabilities

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

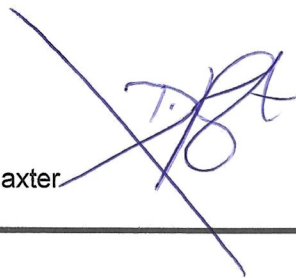
The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 was made by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316 million, giving a deficit of £18 million (equivalent to a past service funding level of 94%). The Church and other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

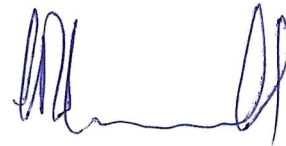
On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just are now providing financial backing for all pensions provided through the Scheme's DB Plan and following this transaction, the Scheme no longer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

The accounts and statement of assets and liabilities set out on pages 1 to 6 relating to the year ending 31 December 2022 are as approved by the Trustees on 8th June 2023, and are signed on their behalf by:

Minister: Rev David Baxter



Treasurer:



Mr C P Cornwall

INDEPENDENT EXAMINER'S REPORT

Report to the Trustees/members of	WEST MALLING BAPTIST CHURCH	
On accounts for the year ended	31 December 2022	Charity number 1130977
Set out on pages	1 to 6	
Respective responsibilities of trustees and examiner	<p>The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.</p> <p>It is my responsibility to:</p> <ul style="list-style-type: none">. examine the accounts under section 145 of the Act;. to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and. to state whether particular matters have come to my attention.	
Basis of independent examiner's statement	<p>My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.</p>	
Independent examiner's statement	<p>In connection with my examination no matter has come to my attention</p> <p>(1) which gives me reasonable cause to believe that in any material respect the requirements:</p> <ul style="list-style-type: none">(a) to keep accounting records in accordance with section 130 of the 2011 Act; and(b) to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act have not been met; or <p>(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached</p>	

Signed



Date

10TH JULY 2023.

Name

PRECISION ACCOUNTANCY LLP

Address

SUITE 48/49 BRADBOURNE HOUSE
NEW ROAD
EAST MALLING
KENT ME19 6DZ

WEST MALLING BAPTIST CHURCH

England & Wales - Charity number 1130977

Accounts

West Malling Baptist Church

2021 Report for Charity Commission

Statutory Information

Registered Address

61 Swan Street, West Malling, Kent, ME19 6LW

Charity Registration Number 1130977

Trustees

Name	Date appointed
Rev D.Baxter (Minister)	January 2017
Mr. R.Colechin	April 2019 (Stood down March 2022)
Mr. C.Cornwall (Treasurer)	April 2019
Mr. A.Waitt	May 2018 (Resigned March 2021)
Miss J.Webb (Secretary)	March 2020
Mrs.W.Mann	March 2020
Mr J Davis	September 2021

Property Trustees

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

Bankers

National Westminster Bank Plc
718 London Road
Larkfield
Aylesford
Kent ME20 6AN

Independent Examiner

Precision Accountancy LLP
454 New Hythe Lane
Aylesford
Kent ME20 7UH

Annual Report for 2021

The trustees present their Annual Report and financial statements for 2021.

Charitable Object

The Charity is governed by an Approved Governing Document which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

The Church occupies premises which are held by the Baptist Union Corporation Ltd. on Trusts which are entirely compatible with the above object.

Organisational Structure and Decision making processes

Members of the Church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptized or by profession of faith in Jesus Christ, or following other modes of baptism to renew their public profession of faith in Jesus Christ.

The members Meeting normally takes place six times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint up to ten Trustees (including the Church Secretary and Treasurer) and collectively known as the Deacons, who together with the Minister (when in office), are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church Meeting by the Trustees for guidance, or may be raised by members in Church Meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

Objectives and Activities

In order to achieve the principal objective which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

Central to the work and witness of the Church is the provision of regular public services of Christian worship. These services take place each Sunday at 10:45am. There are also occasional services at other times which are advertised on the Church Notice Board and the website (www.wmbc.org.uk). There is a full children's programme during the morning services. The church seeks to be a friendly and welcoming community and anybody is free to attend any of these services.

The Church runs a series of house groups for the growth of faith and discipleship in the homes of some members, and further details of these can be obtained from the Trustees on request, or at the Sunday services of worship.

The Church runs a number of groups that meet on the church premises, but may not have gathered during the period of Government Covid restrictions in 2021. These include:

- Monthly Messy Church for families (Last Saturday)
- Monthly coffee morning (second Wednesday)
- CAP Money Course

All of these have the purpose of assisting the community and demonstrating the love of Jesus Christ. From time to time the Church runs courses in parenting, marriage preparation, and courses for people interested in discovering more about Christianity. Some of these courses are run in partnership with other local churches.

The Church had an established Pre-School through 2021, which served the local community. In 2021 it has been run by trained qualified personnel and is inspected by Ofsted. The Church also runs various other events for young people, and men and women. (A fuller listing of all our activities is shown in our Annual Church Report for 2021 (which is available on request).

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service. We have an appointed Safeguarding Trustee and policy.

The Church Trustees have read the Charity Commission guidance on public benefit, and are satisfied that the activities outlined above clearly demonstrate that the Charity is providing a benefit to the public.

Achievements and Performance

The Church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure, but believe that 2021 was a positive year in the life of the church despite the restrictions placed through the Government through the national Coronavirus pandemic, and that it is able to pursue its mission purposes in 2022 with confidence.

The Impact of the Covid-19 in 2020

From March 2019 the church closed for Sunday Worship following the UK Government guidance and that of The Baptist Union of Great Britain. Sunday worship moved to an on-line service. All weekly activities closed until restrictions on lockdown were lifted and the Pre-school could recommence. To be inclusive, the congregation who were unable to access the internet were invited to attend a Monday worship service when this was permissible, keeping within the Government restrictions on church gatherings.

Eventually, as Government restrictions were lifted from July 2021, the church members meeting moved from 'zoom' to meeting physically. At this meeting any decisions made during "lockdown" were duly ratified by the members. Written reports from the Treasurer, Secretary and Minister were emailed or posted to all members prior to these meetings.

Other regular gatherings began reopening:

1. Sunday morning worship (including activities for children and youth) reopened from July 2021
2. Monthly coffee morning and Messy Church recommenced from September 2021

In May 2021 the church supported the local community of West Malling by serving as a Polling Station. It has also continued to support the local community, for example: offering lifts for appointments, giving supermarket vouchers and food parcels to those in need.

Swan St Pre-school

For many years the church has run a pre-school. In September 2021 it was becoming obvious that pupil numbers had significantly decreased, as well as local council funding, to the point that it was facing an ever increasing deficit. It was reported by the Pre-school Managers to the Trustees in September 2021.

The Trustees agreed to church funding Pre-School and underpin the deficit for the coming academic year. But, this would be on the firm proviso that a 'rescue plan/plan of action' be drawn up and worked through in this academic year to give the Pre-School the best chance of continuation. It was agreed that there should be an action plan to address:

1. Accountability
2. Preschool as part of the mission of the church
3. Viability

The Trustee kept the development of the Pre-school under constant review. A Special Church Members Meeting gathered in November to allow Members to discuss the situation. However it had become increasingly apparent that by December Pre-school was unsustainable moving into 2022. It was decided by the Church Members at a Special Church members Meeting in December to begin the process of closing the Preschool at the end of July 2022.

Trustees & Membership in 2021

There are appointed Trustees for Safeguarding, Health and Safety, General Data Protection.

The Trustees also continued their monthly meetings in person or over Zoom.

Church membership dropped by three during 2021.

The overall membership total at 31st December 2021 was 70.

Financial Review 2021

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year.

Total income fell by £15,613 in 2021. Offerings fell by £6,403 (9.6%) mainly due to changes in membership and changes in circumstances. Pre-School income decreased by more than £7,000 as numbers of children attending were lower. As mentioned above the decision to close the Pre-School at the end of the 2021/22 academic year was taken by the Church in December 2021.

Total expenditure increased by more than £3,972 mainly due to carrying out repairs and redecoration of the Church building which had been delayed from previous years due to Covid-19, the expenditure mainly being met from our reserves. Pre-School expenditure decreased by £7,162 reflecting the reduction in income.

Bank and Cash Balances decreased by £8,547 during 2021 to a total of £67,879 at 31 December 2021 which is adequate to fully continue the work of the Church in 2021 and beyond, including meeting redundancy payments arising from the closure of the Pre-School.

The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose.

The Church is heavily dependent on its membership working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives.

The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying Financial Statement.

The Trustees have established a Reserves Policy and are satisfied that there are sufficient reserves at the Balance Sheet date, together with ongoing income anticipated, to enable the Church to function effectively in the coming year.

INDEPENDENT EXAMINER'S REPORT

Report to the Trustees/members of	WEST MALLING BAPTIST CHURCH	
On accounts for the year ended	31 December 2021	Charity number 1130977
Set out on pages	1 to 6	
Respective responsibilities of trustees and examiner	<p>The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.</p> <p>It is my responsibility to:</p> <ul style="list-style-type: none">· examine the accounts under section 145 of the Act;· to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and· to state whether particular matters have come to my attention.	
Basis of independent examiner's statement	<p>My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.</p>	
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Signed  Date 22ND AUGUST 2022

Name PRECISION ACCOUNTANCY LLP

Address EDEN HOUSE
454 NEW HYTHE LANE
LARKFIELD
AYLESFORD
KENT
ME20 7UH

WEST MALLING BAPTIST CHURCH

England & Wales - Charity number 1130977

Accounts

West Malling Baptist Church

2020 Report for Charity Commission

Statutory Information

Registered Address

61 Swan Street, West Malling, Kent, ME19 6LW

Charity Registration Number 1130977

Trustees

Name	Date appointed
Rev D.Baxter (Minister)	January 2017
Mr. R.Colechin	April 2019
Mr. C.Cornwall (Treasurer)	April 2019
Mr. A.Waitt	May 2018 – resigned March 2021
Miss J.Webb (Secretary)	March 2017
Mrs.W.Mann	March 2017
Mr J Davis	September 2021

Property Trustees

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

Bankers

National Westminster Bank Plc
718 London Road
Larkfield
Aylesford
Kent ME20 6AN

Independent Examiner

Precision Accountancy LLP
15 Commercial Road
Paddock Wood
Kent TN12 6EN

Annual Report for 2020

The trustees present their Annual Report and financial statements for 2020.

Charitable Object

The Charity is governed by an Approved Governing Document which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

The Church occupies premises which are held by the Baptist Union Corporation Ltd. on Trusts which are entirely compatible with the above object.

Organisational Structure and Decision making processes

Members of the Church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptized or by profession of faith in Jesus Christ, or following other modes of baptism to renew their public profession of faith in Jesus Christ.

The members Meeting normally takes place six times per year and has responsibility for the overall policy of the church. An annual meeting takes place in September when the annual accounts, reports and approval of the auditors for the next years accounts takes place. In accordance with the Constitution, the members appoint up to ten Trustees (including the Church Secretary and Treasurer) and collectively known as the Deacons, who together with the Minister (when in office), are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church Meeting by the Trustees for guidance, or may be raised by members in Church Meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

Objectives and Activities

In order to achieve the principal objective which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

Central to the work and witness of the Church is the provision of regular public services of Christian worship. These services take place each Sunday at both 10:45 a.m. and 6.30 p.m. There are also occasional services at other times which are advertised on the Church Notice Board and the website (www.wmbc.org.uk). There is a full children's programme during the morning services. The church seeks to be a friendly and welcoming community and anybody is free to attend any of these services.

The Church runs a series of house groups for the growth of faith and

discipleship in the homes of some members, and further details of these can be obtained from the Trustees on request, or at the Sunday services of worship.

The Church runs a number of groups that meet on the church premises. These include:

- Weekly Parent & Toddler Group (Monday)
- Monthly Messy Church for families (Last Saturday)
- Monthly coffee morning (second Wednesday)

All of these have the purpose of assisting the community and demonstrating the love of Jesus Christ. From time to time the Church runs courses in parenting, marriage preparation, and courses for people interested in discovering more about Christianity. Some of these courses are run in partnership with other local churches.

The Church has an established Pre-School, which serves the local community. It is run by trained qualified personnel and is inspected by Ofsted. The Church, in partnership with third parties, provides its premises for use to socially disadvantaged groups and a local community choir. The Church also runs various other events for young people, and men and women. A fuller listing of all our activities is shown in our AGM report for 2020 (which is available on request).

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

The Church Trustees has read the Charity Commission guidance on public benefit, and is satisfied that the activities outlined above clearly demonstrate that the Charity is providing a benefit to the public.

Achievements and Performance

The Church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure, but believe that 2020 was a positive year in the life of the church despite the restrictions by the Government through the national Coronavirus pandemic, and that it is able to pursue its mission purposes in 2021 with confidence.

The Impact of the Covid-19

From March 2019 the church closed for Sunday Worship following the UK Government guidance and that of The Baptist Union of Great Britain. Sunday worship moved to an on-line service. All weekly activities closed until restrictions on lockdown were lifted. However the Pre-school could recommence when allowed to do so. To be inclusive, the congregation who were unable to access the internet were invited to attend a Monday worship service when this was permissible, keeping within the Government restrictions on church gatherings.

The church members meeting also moved onto 'zoom' and any decisions were later ratified by the members when they met physically in July 2021. Written reports from the Treasurer, Secretary and Minister were emailed or posted to all members prior to these meetings.

The church also continued to support the local community, for example: offering

lifts for appointments, giving supermarket vouchers to those in need.

The Trustees also continued their monthly meetings over Zoom.

One new member joined the church in 2020. The overall membership total at 31st December 2020 was 74.

Financial Review 2020

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year.

Total income fell by £3,400 in 2020. Offerings increased by £557 which was a surprise as due to Covid-19 the Church was closed for much of the year and normal weekly offerings could not be taken. However, the congregation ensured their Offerings reached the Churches bank account in other ways for which we are grateful.

Pre-School income decreased by more £5,000 as numbers of children attending were lower also at least partially due to Covid-19.

Total expenditure decreased by more than £37,000 mainly due to suspending maintenance projects in 2020 until the financial effects of Covid-19 on our income became clear plus the high expenditure mainly on the Manse in 2019 not needing to be repeated. Pre-School expenditure decreased reflecting the reduction in their income.

Bank and Cash Balances increased by £11,038 during 2020 to a total of £76,426 at 31 December 2020 which is adequate to fully continue the work of the Church in 2021 and beyond.

The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose.

The Church is heavily dependent on its membership working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives.

The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying Financial Statement.

The Trustees have established a Reserves Policy and are satisfied that there are sufficient reserves at the Balance Sheet date, together with ongoing income anticipated, to enable the Church to function effectively in the coming year.

WEST MALLING BAPTIST CHURCH

INCLUDING SWAN STREET PRE-SCHOOL

CHARITY NUMBER 1130977

FINANCIAL STATEMENT

FOR THE YEAR ENDED

31 DECEMBER 2020

WEST MALLING BAPTIST CHURCH

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2020

GENERAL FUNDS RECEIPTS AND PAYMENTS ACCOUNT

Receipts	Note	2020	2019
Weekly offerings		£67,011	£66,454
Donations	2	£6,602	£1,939
Income tax recovered on gifts		£18,052	£17,824
Investment income	3	£124	£516
Rents and contributions for use of premises		£540	£2,346
Raised for other causes	4	£6,603	£7,440
Total Receipts		£98,932	£96,519
Payments			
Ministry	5	£47,018	£46,276
Mission	6	£23,738	£19,854
Upkeep of premises	7	£18,505	£21,816
Administration and other costs	8	£7,039	£6,525
Total Payments		£96,300	£94,471
Surplus for the year		£2,632	£2,048
Balance brought forward		£21,673	£19,625
Balance carried forward		£24,305	£21,673

ADDITIONAL MISSIONARY FUND RECEIPTS AND PAYMENTS ACCOUNT

Receipts			
<u>Donations received</u>		<u>£1,875</u>	<u>£2,581</u>
Payments			
Tearfund		£756	£144
Transforming Lives for Good		£439	£0
Blythwood Care		£250	£250
Christian Blind Mission		£170	£384
Barnabus Fund		£160	£0
BMS World Mission		£100	£250
WMBC - BMS Insight Mission to France/50 Days of Mission		£0	£955
The Family Trust		£0	£484
The Salvation Army		£0	£114
Total Payments		£1,875	£2,581
Surplus for the year		£0	£0
Balance brought forward		£0	£0
Balance carried forward		£0	£0

SWAN STREET PRE-SCHOOL RECEIPTS AND PAYMENTS ACCOUNT

	Note	2020	2019
Receipts			
Kent County Council funding		£55,144	£56,124
Other fees		£5,756	£12,794
Pre-Schools Collaboration	9	£5,382	£4,741
Coronavirus Job Retention Scheme		£2,599	£0
Other income		£286	£615
Total Receipts		£69,167	£74,274
Payments			
Wages and training costs		£56,050	£65,537
Pre-Schools Collaboration	9	£9,200	£4,707
Speech Therapy		£70	£770
Craft items		£290	£422
Equipment		£201	£427
Uniforms		£225	£555
Refreshments		£366	£785
Administration		£860	£1,155
Insurance		£806	£795
Upkeep of premises		£694	£1,440
Total Payments		£68,762	£76,593
Surplus/(Deficit) for the year		£405	£(2,319)
Balance brought forward		£2,186	£4,505
Balance carried forward		£2,591	£2,186

BUILDINGS MAINTENANCE FUND

Receipts			
Transfer from General Fund		£5,000	£0
Payments			
		£0	£0
Surplus for the year		£5,000	£0
Balance brought forward		£14,848	£14,868
Balance carried forward		£19,848	£14,868

MANSE DEVELOPMENT FUND

Receipts			
Transfer from General Fund		£5,000	£5,000
Payments (transferred to General Funds)			
		£0	£20,036
Surplus/(Deficit) for the year		£5,000	£(15,036)
Balance brought forward		£5,000	£20,036
Balance carried forward		£10,000	£5,000

MINISTERIAL SUPPORT FUND

	2020	2019
Receipts	<u>£0</u>	<u>£0</u>
Payments		
Donations to churches in France	£1,000	£0
Donation to BMS World Mission	£500	£0
Donation to Home Mission	£500	£0
Transferred to General Funds	£0	£7,425
Total Payments	<u>£2,000</u>	<u>£7,425</u>
(Deficit) for the year	£(2,000)	£(7,425)
Balance brought forward	£21,682	£29,107
Balance carried forward	<u>£19,682</u>	<u>£21,682</u>

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2020

	Notes	2020	2019
ASSETS:			
Bank and other cash balances	10	<u>£76,426</u>	<u>£65,388</u>
REPRESENTING BALANCES ON THE FOLLOWING FUNDS			
General Funds (unrestricted fund)		£24,305	£21,673
Buildings Maintenance Fund (designated fund)		£19,848	£14,848
Manse Development Fund (designated fund)		£10,000	£5,000
Ministerial Support Fund (designated fund)		£19,682	£21,682
Additional Missionary Fund (restricted fund)		£0	£0
Swan Street Pre-School (restricted fund)		<u>£2,591</u>	<u>£2,185</u>
		<u>£76,426</u>	<u>£65,388</u>
Assets held for the Church's own use	11	<u>£2,490,003</u>	<u>£2,450,594</u>
CREDITORS:			
Current liabilities		£465	£293
Pension Scheme liability	12	<u>£20,325</u>	<u>£31,977</u>
Total Liabilities		<u>£20,790</u>	<u>£32,270</u>

NOTES TO THE ACCOUNTS

1 Basis of accounts: These accounts have been prepared on a "receipts and payments" basis and accordance with Section 133 Charities Act 2011.

	2020	2019
2 Donations and other income:		
Donations	£4,425	£1,153
Legacies	£2,000	£0
Other income	£177	£786
Total Donations and Other Income	<u>£6,602</u>	<u>£1,939</u>
3 Investment Income:		
Bank interest	£4	£9
Interest on Deposit with the Baptist Union of Great Britain	£120	£507
Total Investment Income	<u>£124</u>	<u>£516</u>

	2020		2019	
	Raised	Given	Raised	Given
Restricted Funds				
BMS World Mission	£2,415	£2,390	£992	£992
ROPE Charitable Trust	£2,475	£2,475	£1,351	£1,351
Transforming Lives for Good	£765	£810	£0	£0
Barnabus Fund	£705	£705	£0	£0
Salvation Army	£0	£0	£925	£925
Insight Mission to France	£0	£0	£4,132	£3,984
Other items	£243	£283	£40	£0
	<u>£6,603</u>	<u>£6,663</u>	<u>£7,440</u>	<u>£7,252</u>
Unrestricted Funds				
BMS World Mission	£0	£5,725	£0	£4,649
Home Mission	£0	£5,030	£0	£4,550
Evangelical Alliance	£0	£200	£0	£200
	<u>£0</u>	<u>£10,955</u>	<u>£0</u>	<u>£9,399</u>
Total Other Causes	<u>£6,603</u>	<u>£17,618</u>	<u>£7,440</u>	<u>£16,651</u>

	2020	2019
5 Ministry:		
Minister's stipend	£24,000	£23,460
Pension contribution	£5,947	£6,731
National Insurance	£438	£518
Minister's expenses	£738	£1,382
Pulpit supplies	£510	£1,405
Manse upkeep	£10,277	£35,002
Transfer to/(from) Manse Development Fund (net)	£5,000	£(15,036)
Transfer to Ministerial Support Fund	£0	£(7,425)
Other ministry costs	£108	£239
	<u>£47,018</u>	<u>£46,276</u>

The Minister acts as one of the Church's trustees and receives remuneration and other benefits in respect of his services as Minister, including the provision of manse accommodation owned by the Church.

	2020	2019
6 Mission:		
Given to other causes (per note 4)	£17,618	£16,651
Local evangelism & social action	£2,630	£3,203
Pre-School Support	£3,490	£0
	<u>£23,738</u>	<u>£19,854</u>

7 Upkeep of Church and Abbey View House premises:

Utilities	£3,707	£4,633
Cleaning	£1,839	£1,629
Insurances	£2,356	£2,324
Repairs and maintenance	£4,489	£10,158
Transfers to Buildings Maintenance Fund	£5,000	£0
Purchase and replacement of equipment	£139	£2,355
Other items	£975	£717
	<u>£18,505</u>	<u>£21,816</u>

8 Administration:

Printing and stationery	£2,435	£2,522
Telephone and postage	£824	£670
Subscriptions	£470	£443
Bank charges	£448	£534
Church website	£88	£126
Television and copyright licences	£889	£784
Professional fees	£276	£264
Other items	£1,609	£1,182
	<u>£7,039</u>	<u>£6,525</u>

9 Pre-Schools Collaboration is a Training Fund for a group of 11 Pre-Schools that commenced in September 2017 and for which Swan Street Pre-School is the lead. Funding is provided by Kent County Council on a school year basis, September to August, so income and expenditure are not fully matched in these accounts that are produced on a calendar year basis.

10 Bank and other cash balances

National Westminster Bank accounts	£40,119	£29,170
Baptist Union Corporation deposit account	£36,307	£36,188
Petty cash	£0	£30
	<u>£76,426</u>	<u>£65,388</u>

11 Assets held for the Church's own use

The Church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the Church's custodian trustee, the Baptist Union Corporation Ltd:

They are shown at insured value.

Church premises, 63 Swan Street, West Malling	£1,033,528	£1,022,291
Abbey View House, 61 Swan Street, West Malling	£1,033,528	£1,022,291
The Manse, 86 Offham Road, West Malling	£338,232	£322,218
	<u>£2,405,288</u>	<u>£2,366,800</u>

The Church also owns fixtures, furniture and equipment with an insured value of:

	£84,715	£83,794
	<u>£2,490,003</u>	<u>£2,450,594</u>

12 Pension Scheme Liabilities

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

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

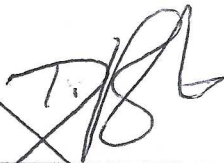
A formal valuation of the DB Plan as at 31 December 2019 was made by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316 million, giving a deficit of £18 million (equivalent to a past service funding level of 94%). The Church and other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Under the Schedule of Contributions, the Church makes a monthly payment in respect of the DB scheme deficit, currently £308, which will increase in line with increases in Minimum Pensionable Income. The Schedule of Contributions foresees these contributions continuing until June 2026. The pension scheme liability shown in the Statement of Assets and Liabilities is calculated as the current rate per month multiplied by the number of months remaining in the current Schedule of Contributions, which amounted to £20,325 at 31 December 2020.

The Church has been advised that the estimated cost for the Church to buyout their Pension Scheme liabilities at 31 December 2020 was £42,800.

The accounts and statement of assets and liabilities set out on pages 1 to 6 relating to the year ending 31 December 2020 are as approved by the Trustees on 10th June 2021, and are signed on their behalf by:

Minister:



Treasurer:



INDEPENDENT EXAMINER'S REPORT

Report to the Trustees/members of	WEST MALLING BAPTIST CHURCH	
On accounts for the year ended	31 December 2020	Charity number 1130977
Set out on pages	1 to 6	
Respective responsibilities of trustees and examiner	<p>The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.</p> <p>It is my responsibility to:</p> <ul style="list-style-type: none">· examine the accounts under section 145 of the Act;· to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and· to state whether particular matters have come to my attention.	
Basis of independent examiner's statement	<p>My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.</p>	
Independent examiner's statement	<p>In connection with my examination no matter has come to my attention</p> <p>(1) which gives me reasonable cause to believe that in any material respect the requirements:</p> <ul style="list-style-type: none">(a) to keep accounting records in accordance with section 130 of the 2011 Act; and(b) to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act have not been met; or <p>(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached</p>	

Signed



Date

200 JULY 2021.

Name

PRECISION ACCOUNTANCY LLP

Address

15 COMMERCIAL ROAD
PADDOCK WOOD
KENT
TN12 6EN