

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.

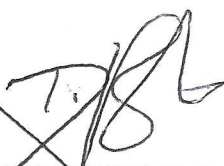
A formal valuation of the DB Plan as at 31 December 2019 was made by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316 million, giving a deficit 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

2nd July 2021.

Name

PRECISION ACCOUNTANCY LLP

Address

15 COMMERCIAL ROAD
PADDOCK WOOD
KENT
TN12 6EN