

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>	<u>£2,390</u>	<u>£2,160</u>
Payments		
CBM UK	£600	£0
Embrace the Middle East	£575	£0
Local Foodbanks	£430	£0
Blythwood 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>

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>

4 Other Causes:	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.

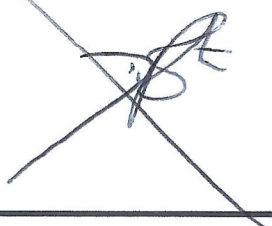
For the current financial year, the pension provision for members of the Scheme is being made through the Defined Contribution (DC) Plan. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and 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.

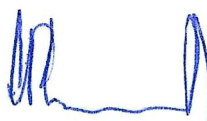
The Minister is eligible to join the Scheme.

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:

A handwritten signature in blue ink, appearing to be 'J. E.', is written over a large 'X' mark.

Treasurer:

A handwritten signature in blue ink, appearing to be 'M. A.', is written.

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	<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 7TH AUGUST 2025

Name

JAMES BEVIS FCCA

Address

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NEW ROAD
EAST MALLING
KENT ME19 6DZ