

LONDON ROAD BAPTIST CHURCH

England & Wales - Charity number 1131765

Details

Status Registered

Legal form Other

Registered 2009-09-23

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

Contact

Address London Road Baptist Church
Kirkley Park Road
Lowestoft
NR33 0LQ

Phone 01502514091

Email office@londonroad.org.uk

Website www.londonroad.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: - Sunday worship- Work and activities with children and families- Parent & Toddler groups - Lunch club- Community centre & cafe in an area of deprivation - Parenting courses, community support work

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE LOCAL
- Suffolk

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£215,731	£170,211	-	-
2023-12-31	£187,522	£188,073	-	-
2022-12-31	£183,859	£235,619	-	-
2021-12-31	£209,541	£227,223	-	-
2020-12-31	£182,918	£193,455	-	-

Trustees

Name	Role	Appointed
Anna Smith		2016-10-01
Carol Jessica Peacock		2024-01-21
Carolyn Scott		2023-01-22
Craig Wayne Emerson		2024-01-21
Ian Davies		2023-01-22
Irene Hughes		2025-01-26
JONATHAN READ		2011-11-22
Keith Robert Hitcham		2026-02-08
Rev Louise Alice Webber		2023-08-01
Richard William Goldspink		2026-02-08
Trevor Stratton		2025-01-26

LONDON ROAD BAPTIST CHURCH

England & Wales - Charity number 1131765

Accounts

Annual Report for 2024

Registered Charity Number 1131765

Address:

Kirkley Park Road

Lowestoft

Suffolk

NR33 0LQ

Trustees:

I Davies

C Emerson

J Peacock (Church Secretary)

J Read

L Scott

A Smith (Church Treasurer)

I Hughes (Appointed January 2025)

T Stratton (Appointed January 2025)

Bankers:

CAF Bank Limited

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

Charitable Objectives

The Charity is governed by a constitution which states that “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.”

Structure, Governance and Management

The Charity is governed in accordance with a Constitution dated 21st March 2009, (revised in 2019 and 2020), a copy of which is available to all members of the Charity.

Members are admitted in accordance with the provisions of the Constitution by vote of the Church Meeting on the basis of their public profession of Christian faith by Believers Baptism, or following other modes of baptism to renew their public profession of faith in Jesus Christ. Our list of members is reviewed yearly as part of our Constitutional review schedule.

Members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

In accordance with the Constitution, the members appoint Deacons, who together with the Minister are collectively known as the Diaconate and are the Charity’s Trustees. Two of the Deacons are appointed to be Treasurer and Secretary. The Diaconate is responsible for the day to day running of the church’s work and witness, and the financial and legal aspects of the Charity. The Diaconate meet twice a month. One meeting as diaconate only and the other together with paid staff members. (Pioneer Chaplain, Whitton Coordinator, Children & Families Worker, Youth Specialist)

Relevant matters may be submitted to the Church Meeting by the Trustees for guidance, or may be raised by members in the 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.

A meeting of the Church members is held about 4 times a year and has the responsibility for the overall policy of the church. One of the meetings incorporates the constitutional annual Church Members Meeting to receive the annual accounts and report, to appoint an Independent Examiner and to consider other appropriate matters. During 2024 these meetings took place in January, April, July and October. The members appoint the Trustees, who together with the Minister, Church Secretary and Treasurer (who are also appointed by the Members), are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity. 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 (and provision of Public Benefit)

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 public community. 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. We do this across both of our sites, at London Road and our Community Hub, Whitton Life.

Central to the work and witness of the Church is the provision of regular public services of Christian worship which take place each Sunday at 10.30 am at London Road, with teaching from these services made publicly available via our website. Provision for children (Kidz Church) on Sunday mornings during the service is available for all services apart from when an All-Age service is held. Communion Services are held on the first Sunday morning of each month.

Our Wild Church Community meet monthly on a Sunday morning outside. They are a group who together explore spirituality, meditation, and seek to experience God as well as enjoying food and nature.

All our services are advertised on the website and our social media platforms.

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 small homegroups for the growth of faith and discipleship.

During the week the Church is responsible for;

Knit & Natter Group: at Whitton Life on Tuesday mornings

Little Fishes: a toddler group at London Road Wednesday morning and afternoon.

Lunch Box: a lunch group for local retired folk on Wednesday lunch times

Family Coffee: at Whitton Life on Thursday mornings

Whitton Life Café: Thursday lunch times

MOTB (Message On The Ball) Youth Football: Thursday evenings at local pitches

After School Club: at Whitton Life on Friday afternoons

Pulse: Youth Group on Friday evenings at London Road

The Chaplaincy Collective: supported and led by our Pioneer Chaplain, this group includes others from different churches across Lowestoft who together provide a town centre chaplaincy that looks after the emotional, spiritual and practical needs of individuals through love and care based on a Christian worldview.

These groups have the purpose of building links with and supporting our community as well as demonstrating the love of Jesus Christ.

The Church is pleased to be able to make its facilities available to school group visits and for assemblies, also for hire by other local and national charitable organisations that this year have ranged from the University of the Third Age, to Al Anon and the Suffolk Music Service.

The Church continues to operate systems to ensure that all people working with children and adults at risk are appropriately vetted with regard to the Disclosure and Barring Service.

The Church 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 2024 was a positive year in the life of the church.

We had 113 members at the end of the year. During 2024 we were delighted to celebrate 4 Baptisms.

Our work with Children and Families continues to be very popular, with both Little Fishes sessions full and our Kidz Church well attended. Summer holiday family mornings were held again this year along with a Pumpkin Heroes Day in October. All were well attended.

Our Youth work started the year well, however our Youth Specialist left in April which caused some difficulties. It was decided in April that MOTB would close. Fortunately, volunteers stepped up to ensure most other groups continued, although on a less frequent basis. The membership agreed to seek a replacement Youth leader. This process has been started.

Our Chaplaincy work has included attending both Latitude Festival and First Light Festival and involved working alongside other local churches. Wild Church services continue to draw those more comfortable in a less 'churchy and formal' setting into creative acts of worship. In the Autumn we were delighted to celebrate the ordination of our Pioneer Chaplain and have committed to support her during her probationary period (3 years)

Our Whitton Life Hub continues to be very popular with local residents. In addition to the regular activities, we have also served many families through the FISH scheme (Food in School Holidays) and have enjoyed contact with the families. We have also hosted events for other organisations including Citizens Advice, Housing Support Officers and an event with East Suffolk Council Impact. We continue to work closely with other agencies and local education settings.

Financial Review

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.

Income received in 2024 was £215,731 (2023 £187,522) which was £32,731 over the budget figure of £183,000. This includes £25,000 received from The Peter Hinsley Grant towards our Children's and Youth work. Income for our budgeted general expenditure, excluding the above donation, was £190,731, £7731 above budget.

Expenditure during the year totalled £170,211 (2023 £188,073).

The balance of income and expenditure of non-restricted/designated transactions was a of £45,520, which would have been a surplus of £25,020 without the receipt of the above donation.

Four claims were made for Gift Aid Refunds during the year.

Many of our fixed rate energy tariffs came to an end during the year with increased costs for the new fixed tariffs.

The church has increased its deposits, because of the above donation and also a reduced spending on salaries following our Youth Specialist's departure.

We continue to make grants to local, national and international Christian organisations and societies with Christian aims and other charities with objectives compatible with the Church's own charitable purpose. Unrestricted mission payments totalled £18,050, 9.5% of our unrestricted income (2023: £17,916, 9.6%).

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. We offer our deep heartfelt thanks to all who serve in this way their service is invaluable and is very much appreciated.

Early in the year the Trustees were concerned regarding finances of the Church, these concerns were shared with the membership. Many members responded by increasing their regular donations and the Trustees made a commitment to reducing the expenditure on the running costs wherever possible.

During the year, we purchased credit card readers for the Church and Whitton and set up accounts with Sum Up and Dona so that donations and purchases could be made by credit or debit card. Xero accounts package was purchased with the plan to transfer the accounts from spreadsheets to a more professional accounting system.

Trustees have assessed the major risks facing the Church and are satisfied that there are policies in place to minimise these risks. The three major risks are:

The loss of income generally due to the number of members reducing and the increase in household costs which may affect giving – managed by increasing the amount of reserves.

The loss of several higher donors – managed by holding reserves

The destruction of the church building, e.g. by fire – managed by insurance.

Having considered the relevant risks of changes in income and expenditure, the Trustees have established a Reserves Policy of six months of the budgeted expenditure for the following year. Our budget for 2024 was set at £183,000, (2023 £180,660) to reflect the reality of our economic situation. These figures included an allowance for a part time youth worker.

The church is satisfied that we have sufficient reserves at the end of the year, together with ongoing income anticipated, to enable the Church to function effectively in the coming year. As at 31 December 2024, the church held total reserves of £183,476 of which £25,000 were restricted and £15,099 designated. Reserves that were neither restricted nor designated amounted to £156,967.

The church is a participating employer within the Defined Benefit section of the Baptist Pension scheme and has been making ongoing deficit payments to cover the costs of past service of its employees within the scheme under a recovery plan. This recovery plan has now reached its goal and no further payments are planned.

The financial results for the year are set out in the accompanying financial statements.

Plans for future periods

Future plans for 2025 include us continuing on our journey to recruit a new Youth Specialist.

We also hope to continue to build on our relationship with local agencies as we seek to serve our community especially with our activities at Whitton Life.

We plan to review and update some of our sound equipment at London Road.

Finances are challenging but, with prudence, we believe the financial basis of our church remains strong. Approved by the Diaconate of London Road Baptist Church on 6th October 2025 and signed on their behalf by



Rev Lou Webber

LRBC Church Accounts for the Year 1st January - 31st December 2024

	2024	2023
<u>Assets at the start of year</u>		
Staffing Fund	18,398	13608
Maintenance Fund	102	1456
Mission Funds	39,131	32887
Legacy/Capital Fund	80,325	80325
Youth Minister Fund	0	10230
Total	<u>137956</u>	<u>138506</u>

	2024	2023
<u>Income</u>		
Legacies/Capital Gifts	15000	0
Peter Hinsley Grant	25000	0
Grant Benefact Trust	0	1150
Weekly Offerings	38,323	39634
Gift Aided Offerings	85,154	81514
Income tax recovered on gift aids	24,294	24300
Other income (Lettings etc.)	9,375	15821
Directed Income	12,629	20516
Interest Received	5,956	4587
Total	<u>215731</u>	<u>Total 187522</u>

	2024	2023
<u>Expenditure</u>		
Property	34205	49901
Admin	8181	8304
Staffing	93122	90778
Capital Fund	2300	0
Wider Mission	18050	17916
Mission Training	0	3887
Local Mission	14353	17287
Total	<u>170211</u>	<u>Total 188073</u>

Total Cash Assets at start of year	137956	138506
Plus Income	215731	187522
Less Expenditure	170211	188073
Cash Assets carried forward	<u>183476</u>	<u>137955</u>

Non Monetary Assets

Insurance Values 2024		
Church buildings	4,790,259	
Church contents	178,474	
Manse	386,374	
Manse Contents	25000	
Minibus	0	
Whitton Life Centre	417,971	
Whitton Life Contents	102,214	
Total	5,900,292	

	2024	2023
<u>Expenditure</u>		
Property		
Property upkeep	9,953	11324
Church utilities	7,694	8652
Insurance	3,998	3930
Manse Maintenance	3,650	6556
Whitton Life utilities	8,747	5261
Minibus	163	1144
Manse refurbishment	0	13034
Total	<u>34205</u>	<u>49901</u>
Administration		
General Admin	6,925	6292
Computer Costs	439	1248
Bank Charges	60	61
Affiliations	757	703
Total	<u>8181</u>	<u>8304</u>
Staffing		
Salaries	82,608	68874
Staff support	2,764	6874
Youth Minister Fund	0	10230
Internal Mission Fund	7750	4800
Total	<u>93122</u>	<u>90778</u>
Capital		
New Railings	2,300	0
Total	<u>2,300</u>	<u>0</u>
External Mission		
Ukraine Refugees	0	796
Leprosy Mission	500	0
TWAM	500	750
BMS Appeal (Ukraine 2022)	0	0
BMS Birthday Scheme	450	420
BMS	7,800	6700
Home Mission	7,800	6700
Open Doors	500	500
BMS (Lebanon)	500	0
BMS Appeal (Syria)	0	1050
Christian Aid Gaza Appeal	0	1000
Total	<u>18050</u>	<u>17916</u>
Mission/ Training		
Ministry Training E Day	0	3638
Ministry Training J Dorling	0	249
Total		<u>3887</u>
Local Mission	14353	17287
Total Expenditure	<u>£ 170,211</u>	<u>£ 188,073</u>

Independent Examiners report

Report of the Independent Examiner(s) to the Trustees of LONDON ROAD BAPTIST CHURCH
On the accounts for the year ended 31/12/24

Respective responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities 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 church 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

I confirm that I am qualified to undertake the examination because I am a member of [*insert named of applicable listed body*], which is one of the listed bodies.

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed by or on behalf of the Examiner 

Date 10/6/25

Name R GOLDSPINK

Relevant Professional Qualification(s) or body (if any) ACCA (Part)

Address 34 HOLYSTONE WAY

LOWESTOFT NR33 8FP

LONDON ROAD BAPTIST CHURCH

England & Wales - Charity number 1131765

Accounts

Annual Report for 2023

Registered Charity Number 1131765

Address:

Kirkley Park Road

Lowestoft

Suffolk

NR33 0LQ

Trustees:

P Axon (Church Secretary)

I Davies

R Dorling

J Read

L Scott

A Smith (Church Treasurer)

F Tucker

C Emerson (appointed January 2024)

J Peacock (appointed January 2024)

Bankers:

CAF Bank Limited

The trustees present their Annual Report and financial statements for 2023.

Structure, Governance and Management

The Charity is governed by an Approved Governing Document. Members of the Church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptised on the 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 take place four times per year and have responsibility for the overall policy of the church. The members appoint the Trustees, who together with the Minister, Church Secretary and Treasurer (who are also appointed by the Members), 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

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. 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 normally take place each Sunday at 10.30 am.

During 2023 our Youth Specialist completed her degree in Theology, Mission and Ministry (Youth Work). Also, two young people completed a young leader training course. The Church welcomed

approximately 70 young people to one or more of the weekly youth groups. The Church continued to remain in relationship with local primary schools, offering prayer spaces and support to children in year 6 supporting them through SATs and the transition to High School. Connection with local High Schools continues to grow too.

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 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 2023 was a positive year in the life of the church. The beginning of 2023 continued with the interregnum with Rev. Danny Pritchard as moderator. Following her appointment, Rev. Lou Webber took up her position as Senior Minister in August. The Church formally welcomed Rev. Webber into the church at the induction service in September. During 2023 four people joined the membership during the year and two people left. The membership stood at 119 people at the end of 2023

In our work with Children and families, Little Fishes Toddler Groups have been busy all year with both groups being full with a waiting list. We now have approx. 55-60 families we see regularly and new volunteers who have fitted in well with the team. We have built strong relationships with our families and support some meeting for coffee. Adults and families are coming to all age services with more coming along and returning. At Kidz Church on Sunday morning, we have approx. 21 children attend. This is now split into two groups by age so we can help them personally grow in faith. The Older children have also served at all age services with refreshments, welcoming and giving out gifts. Other activities during the year included a local schools event, Music for Schools in June for two days where we created a welcome board and gave out our activity leaflets. We had three summer Family fun mornings using superheroes from the bible. We had around 60 families per session come along. In October we held another family event, Pumpkin Heroes with 150 people coming through the doors.

In 2023 the Chaplaincy merged into a wider collective being present at different occasions such as mind body spirit fairs, wellbeing events, statutory and voluntary sector events. We took a team to First Light Lowestoft and Latitude, working with the festival pastors. Weekly we continue to pop up in a cafe and deliver breakfast and support to local retailers. Our Wild Church has continued to grow with one person coming to faith and around 10 attending each time

We have had some challenging times at Whitton Life this past year but that has only made us strive harder for our goals. We have still seen growth in our groups following on from changing the signage on the front of the building. We have been building greater relationships with those we see on a regular basis. We continue to work with the local community services and the council to provide those we see with the best information and sign posting for all the issues that they come to us with. One of those has been a regular person from the Citizens Advice Bureau coming in once a term to give advice particularly to families, these can range from housing, benefit claims etc. This has been a valuable service to the community and we hope that this will continue providing the funding will remain. Our aim is the same as previous years, to help people and the community where we can, to work with local services to provide the best help that we can, to show love and care in every aspect

of the work that we do and through that showing them God's love we can bring them to a place where they themselves will be able to grow and have a personal faith themselves.

Financial Review

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. 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. Early in 2023, the trustees identified a potential funding deficit once our new Senior minister came to post. This issue was brought to the membership with a plan for reducing costs and hopefully increasing revenue. The flat owned by the Church received a tenant in April 23 and the rent paid contributes towards general funding. The Trustees were thankful with the numbers in the congregation increasing and general giving increasing. A review of ongoing costs continue. The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying financial statements. The church is a participating employer within the Defined Benefit section of the Baptist Pension scheme and has been making ongoing deficit payments to cover the costs of past service of its employees within the scheme under a recovery plan.

LRBC Church Accounts for the Year 1st January - 31st December 2023

	2023	2022
<u>Assets at the start of year</u>		
Staffing Fund	13608	6,883
Maintenance Fund	1456	436
Mission Funds	32887	34,755
Legacy/Capital Fund	80325	121,964
Youth Minister Fund	10230	26,230
Total	<u>138506</u>	<u>190268</u>

Income

Legacies/Capital Gifts	0	21861
Grant Benefact Trust	1150	0
Weekly Offerings	39634	39,093
Gift Aided Offerings	81514	69,468
Income tax recovered on gift aids	24300	19,456
Other income (Lettings etc.)	15821	1,450
Directed Income	20516	30,160
Interest Received	4587	2,371
Total	<u>187522</u>	<u>183859</u>

Expenditure

Property	49901	30219
Admin	8304	7454
Staffing	90778	85065
Capital Fund	0	63500
Wider Mission	17916	18131
Mission Training	3887	9632
Local Mission	17287	21618
Total	<u>188073</u>	<u>235619</u>

Total Cash Assets at start of year	138506	190268
Plus Income	187522	183859
Less Expenditure	188073	235619
Cash Assets carried forward	<u>137955</u>	<u>138508</u>

Non Monetary Assets

Insurance Values 2023	Church buildings	£	4,637,269.00
	Church contents	£	172,774.00
	Manse	£	272,199.00
	Minibus	£	-
	Whitton Life Centre	£	404,622.00
	Whitton Life Contents	£	98,950.00
	Total	£	5,585,814.00

<u>Expenditure</u>		2023	2022
Property			
	Property upkeep	11324	9,950
	Church utilities	8652	5,965
	Insurance	3930	3,947
	Manse Maintenance	6556	3,754
	Whitton Life utilities	5261	5,547
	Minibus	1144	1,056
	Manse refurbishment	13034	0
	Total	49901	30219
Administration			
	General Admin	6292	6,480
	Computer Costs	1248	148
	Bank Charges	61	104
	Affiliations	703	722
	Total	8304	7454
Staffing			
	Salaries	68874	63,682
	Staff support	6874	5,783
	Youth Minister Fund	10230	12000
	Internal Mission Fund	4800	3600
	Total	90778	85065
Capital			
	Asbestos and Heating		53,600
	Whitton Flat Refurb		9900
	Total	0	63500
External Mission			
	Ukraine Refugees	796	519
	Leprosy Mission	0	750
	TWAM	750	0
	BMS Appeal (Ukraine 2022)	0	1,143
	BMS Birthday Scheme	420	405
	BMS	6700	7,200
	Home Mission	6700	7,200
	Open Doors	500	750
	Tearfund Pakistan Appeal	0	165
	BMS Appeal (Syria)	1050	0
	Christian Aid Gaza Appeal	1000	0
	Total	17916	18,132
Mission/ Training			
	Ministry Training E Day	3638	5032
	Ministry Training J Dorling	249	4600
	Total	3887	9632
Local Mission		17287	21,618
Total Expenditure		£ 188,073	£ 235,620

Independent Examiners report

Report of the Independent Examiner(s) to the Trustees of LONDON RD BAPTIST CHURCH
On the accounts for the year ended 31st DECEMBER 2023

Respective responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities 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 church 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

I confirm that I am qualified to undertake the examination because I am a member of [*insert named of applicable listed body*], which is one of the listed bodies.

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed by or on behalf of the Examiner 

Date 11/2/24

Name R W GOUDSPINK

Relevant Professional Qualification(s) or body (if any) ACCA (Part)

Address 34 Holystone way Lower Hill
Suffolk.

LONDON ROAD BAPTIST CHURCH

England & Wales - Charity number 1131765

Accounts

Annual Report for 2022

Registered Charity Number 1131765

Address:

Kirkley Park Road

Lowestoft

Suffolk

NR33 0LQ

Trustees:

P Axon (Church Secretary)

R Dorling

W Graham

J Read

A Smith (Church Treasurer)

F Tucker

I Davies Appointed January 2023

L Scott Appointed January 2023

Bankers:

CAF Bank Limited

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

Structure, Governance and Management

The Charity is governed by an Approved Governing Document. Members of the Church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptised on the 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 take place four to six times per year and have responsibility for the overall policy of the church. The members appoint the Trustees, who together with the Minister, Church Secretary and Treasurer (who are also appointed by the Members), 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

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. 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 normally take place each Sunday at 10.30 am.

2022 saw a full return of youth groups in person following the Covid-19 restrictions. The Friday evening youth group welcomed approximately 20 young people every week, who enjoyed snacks,

activities, games and trips. Our Youth Football group, which shares faith through football welcomed many young people from within the community who would not usually attend church. During the transition to High School period, we gifted year 6's with a resource to help ease anxiety, this was well received. During the Summer, we took a group of 20 children and young people away on a residential. During October we welcomed young people in to our church building for a Light Party as an alternative to Halloween. In collaboration with our Children and Families team, we gifted back to school and advent packs to over 50 young people throughout the year. Relationship building and pastoral care remains important, and as a church we connected with 60 young people regularly through our usual weekly groups. Contact with schools increased, and we welcomed a local primary school into the building for their nativity play. As part of this outreach we were able to gift each child a Christmas story and chocolate. All-Age services were re-introduced which saw our young people taking responsibility of planning a delivering a Sunday morning service. It was a blessing to baptise one young person during 2022.

Girls Brigade: Sessions were held during spring and summer. Unfortunately, due to the retirement of the GB Captain and a helper and no successor available, it was decided to close the group at the end of the summer session.

Boys Brigade: Sessions were held during spring and summer. Efforts were made both within the Church and Boys Brigade community to recruit leaders for the forthcoming Autumn session. Sadly, there were no willing helpers to replace those current leaders who were retiring and so reluctantly the group closed in September.

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 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 2022 was a positive year in the life of the church, although early in the year our Minister, Rev Neal Smith announced he would be retiring from ministry with effect from 1st March 2022. The trustees were previously aware of the impending retirement and had made preparations for this interregnum period. Rev. Danny Pritchard was appointed as moderator to assist the Church and trustees during this period. Applications for a new Senior Minister were invited, and applications were scrutinised by the trustees. Following on from this several meetings between the Trustees, the moderator and Rev. Lou Webber took place. Rev. Webber met with the church family in November and following this a meeting of the Church membership voted overwhelmingly to invite Rev Webber to become new senior Minister. Rev Webber accepted the appointment and a start date during 2023 was agreed. During 2022 we were delighted to baptise five people. Five people joined the membership during the year and four people left. The membership stood at 125 people at the end of 2022

During 2022 we were able to work with Children and Families fully. We continued to give out packs for events and special days, such as Valentines, back to school and Mother's Day, whitton After School Club, Toddlers and Kidz Church were the main recipients. We held all age services with family tables in the Sanctuary and activities three times during the year with all groups invited. In October half- term, we held a family event inside the church for all our families and community with over 100 people attending. Our groups, two toddler groups, Kidz Church, After School Club and special

events started back in September with about 80 families. Contact continued with families via email and face to face. In the summer we had 3 family events in the garden with 140 people per session attending with games, crafts and food. We were also able to be involved in the county children's music festival with packs going out to children and staff, also Phoenix St. Peter school nativity event and The Grove school visit and talk. We held a party aided by the children and youth for all the helpers in December.

In 2022 Chaplaincy continued to visit independent shops offering breakfast alternate Mondays and Fridays, also local cafes and pop up Chaplaincy's on the alternate weeks. We also began to trial a new expression of Church community and have had friends and chaplaincy guests join with us. We ran a Chaplaincy tent at the First Light Festival offering hand-massage and prayer, supporting 100s of people over the couple of days. We also ran an Alpha course for 6 people which resulted in two people coming to faith

We loved 2022 at Whitton Life, this was the year of change for us. We finished 2022 by changing the sign on the front of the building. We changed the sign to Whitton Life Community Hub. This almost had an immediate impact for us, we saw lots of new people coming through the door in all of our groups. It has been great to see all of our groups grow through something so simple changing. All of the new people have really settled in well and enjoy coming along and have gone to some of the other groups we run too. We have also had some of these people come along to Church on a Sunday and it has been great to see them there. We have continued to work with FISH, which is alongside other Churches in the local area and it's been really good to see great relationships and trust forming within the families that we see. We have had more requests for prayer and answers to prayer from these families as they get to know the teams better. We have had people from the local authorities coming in and giving us advice which they have all found to be really helpful and beneficial.

We are continuing to work with individuals from the estate and we feel that our relationship with them has been better this year and we will work to continue to improve that as each year goes by. We want nothing more than to see them have a personal relationship with God.

Financial Review

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. 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. Early in 2022 a new heating system was installed in the Church building at a cost of £54,000 The membership was particularly grateful to receive a legacy of £10,000 which helped with the financial cost of the replacement heating system together with gifts from the membership. The flat at the Whitton premises was refurbished largely funded by financial gifts with a view to renting it out during 2023 to create additional income for the Church. The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying financial statements. The church is a participating employer within the Defined Benefit section of the Baptist Pension scheme and has been making ongoing deficit payments to cover the costs of past service of its employees within the scheme under a recovery plan.

LRBC Church Accounts for the Year 1st January - 31st December 2022

	2022	2021
<u>Assets at the start of year</u>		
Staffing Fund	6,883	7676
Maintenance Fund	436	8753
Mission Funds	34,755	37509
Legacy/Capital Fund	121,964	115793
Youth Minister Fund	26,230	38230
Total	<u>190268</u>	<u>207961</u>

<u>Income</u>		
Legacies/Capital Gifts	21861	49338
Furlough Payments	0	7748
Weekly Offerings	39,093	27883
Gift Aided Offerings	69,468	78227
Income tax recovered on gift aids	19,456	21663
Other income (Lettings etc.)	1,450	191
Directed Income	30,160	24145
Interest Received	2,371	346
Total	<u>183859</u>	<u>209541</u>

<u>Expenditure</u>		
Property	30219	25269
Admin	7454	8274
Staffing	85065	102250
Capital Fund	63500	55500
Wider Mission	18131	12928
Mission Training	9632	9908
Local Mission	21618	13104
Total	<u>235619</u>	<u>227233</u>

Total Cash Assets at start of year	190268	207961
Plus Income	183859	209541
Less Expenditure	235619	227233
Cash Assets carried forward	<u>138508</u>	<u>190269</u>

Non Monetary Assets

Insurance Values 2022	Church buildings	£	4,424,882.00
	Church contents	£	164,861.00
	Manse	£	250,641.00
	Minibus	£	9,000.00
	Whitton Life Centre	£	386,090.00
	Whitton Life Contents	£	94,418.00
	Total	£	5,329,892.00

		2022	2021
Expenditure	Property		
	Property upkeep	9,950	9466
	Church utilities	5,965	4509
	Insurance	3,947	3735
	Manse Maintenance	3,754	2656
	Whitton Life utilities	5,547	3664
	Minibus	1,056	1239
	Total	30219	25269
	Administration		
	General Admin	6,480	7166
	Computer Costs	148	279
	Bank Charges	104	98
	Affiliations	722	731
	Total	7454	8274
	Staffing		
	Salaries	63,682	83974
	Staff support	5,783	3276
	Advertising and interviews	0	0
	Youth Minister Fund	12000	12000
	Internal Mission Fund	3600	3000
	Total	85065	102250
	Capital		
	Asbestos and Heating	53,600	2000
	Sound System/PA	0	6500
	Sanctuary Refurbishment		45000
	Whitton Flat Refurb	9900	0
	Basement Refurbishment	0	2000
	Total	63500	55500
	External Mission		
	Ukraine Refugees	519	0
	Leprosy Mission	750	0
	TWAM	0	350
	BMS Appeal (Ukraine 2022)	1,143	118
	BMS Birthday Scheme	405	410
	BMS	7,200	6200
	Home Mission	7,200	5500
	Open Doors	750	350
	Tearfund Pakistan Appeal	165	
	Total	18,132	12928
	Mission/ Training		
	Ministry Training E Day	5032	4258
	Ministry Training J Dorling	4600	5650
	Total	9632	9908
	Local Mission	21,618	13104
	Total Expenditure	£ 235,620	£ 227,233

Independent Examiners report

Report of the Independent Examiner(s) to the Trustees of LONDON RD BAPTIST CHURCH
On the accounts for the year ended 31/12/22

Respective responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities 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 church 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

I confirm that I am qualified to undertake the examination because I am a member of [*insert named of applicable listed body*], which is one of the listed bodies.

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed by or on behalf of the Examiner 

Date 16/5/23

Name RW GOLDSPIR?

Relevant Professional Qualification(s) or body (if any) ACCA (Part)

Address 34 HOLYSTONE WAY LOWESTOFT
SUFFOLK

LONDON ROAD BAPTIST CHURCH

England & Wales - Charity number 1131765

Accounts

Annual Report for 2021

Registered Charity Number 1131765

Address:

Kirkley Park Road

Lowestoft

Suffolk

NR33 0LQ

Trustees:

P Axon (Church Secretary)

M Dorling

R Dorling

W Graham

J Read

A Smith (Church Treasurer)

N Smith (Minister)

A Warner

N Webb

Bankers:

CAF Bank Limited

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

Structure, Governance and Management

The Charity is governed by an Approved Governing Document. Members of the Church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptised on the 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 have responsibility for the overall policy of the church, although during 2021, because of Covid restrictions the number of meetings were restricted. The meetings in the first half of the year, were held via Zoom, with the October meeting held in person. In accordance with the Constitution, the members appoint the Trustees, who together with the Minister, Church Secretary and Treasurer (who are also appointed by the Members), 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

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. 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 normally take place each Sunday at 10.30

am. However, due to Covid restrictions services continued via zoom for the first part of the year with the first face to face service in April. An online service was made available, also recordings of the services were made for those not able to access the service online. Also, a 'Meet and Greet' zoom meeting was held each Sunday morning to keep members in touch with one another until the church re-opened. During the first part of 2021 the normal activities and programmes for both children and adults have been severely curtailed.

Youth groups continued online during 2021 until restrictions ended. Following this ease restrictions youth groups initially met in the church garden then returned to the church building for both mid-week groups and Sunday morning worships. Time away from *normal* was used to explore all of our youth groups, and after consideration and consultation with young people and our volunteers we made a few changes to our offerings. Additionally, during 2021 our youth football group was able to resume. In the Summer, we took a group of 18 children and young people (aged 7 – 18) away for a Summer residential. Our relationship building and pastoral care continued throughout 2021 and we were able to remain in contact with approximately 30 young people. Contact with schools remained and where Covid allowed, we were able to support the schools, pupils and staff local to us. We ran a mentoring session for year 6s at a local primary school, focussing on the move to High School and with easing anxiety about this milestone. During this session we were able to give 30 young people a gift to help with this time. Throughout 2021 the priority was to remain in contact with young people and their families, to reach out into the community both as outreach and to offer support.

During 2021 in our work with Children and Families continued, children continued to be sent out packs weekly both for Kids Church, Whitton after school club and packs to the Toddler group and a Valentines/lent pack out to all groups at the beginning of the year. Family tables were added within the Church sanctuary when we were able to open, with bookings put in place. In the May half term, a family picnic event was arranged in the garden of the church for all our families and the Toddler group started again from June in the garden area and Kids Church from Easter to the end of term. Contact was made with families with care packs still going out. In September about 60 families went back into the building for Kids Church and Toddler Group. Small events took place for the October half term and Christmas Christingle service with packs going to families unable to make it.

Girls Brigade: It was good to keep in contact with the GB families by email during the first part of 2021. The girls and parents/carers enjoyed receiving the gift bags that were delivered by the Church. After intensive Risk Assessments for use at the Church we were able to have a very welcomed catch-up with the girls for outside activities for a few weeks before the summer holidays. In September we were able to meet indoors and begin our GB syllabus. As a Company we could also celebrate our 50th Birthday.

Boys Brigade: With Covid restrictions we were not able to meet until the Spring / Summer term. We were then able to enjoy the light evenings outside doing a wide range of activities, various games, lighting a Fire Pit with limited resources, make a small raft from twigs which floated in a bowl of water. After the summer holidays we were able to return inside, so as the darker colder nights came along, we did our normal range of indoor activities, Games, Group Badge work, Discussions, etc., etc.,

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 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 2021 was a positive year in the life of the church, we were glad to return to some sort of normality after the summer. We will be able to pursue our mission purposes in 2022 with renewed enthusiasm. Early in 2021 the membership agreed to a major refurbishment of the Sanctuary including removal of the organ. Early works were undertaken voluntarily by church members to remove the organ and prepare for the builders. A new prayer space was made where the organ was previously installed. During this time improvements to the pa and steaming capabilities also took place. The Sanctuary was re-opened in September. During the year once we were able to use the sanctuary, we were delighted to baptise 12 people. Sadly, three church members died during the year. At 31st December 2021 the membership stood at 130. Four people joined the membership during the year.

During 2021 the Discipleship Program continued at first on Zoom and later in person within the bounds of the Covid regulations. The Alpha course that was run on Zoom was problematic mainly due to the lack of suitable equipment amongst those attending, the majority only having mobile phones. The Alpha courses were attended by mainly non church members and resulted in some of the group coming into a relationship with Jesus and being baptised. The Freedom in Christ was attended mainly by Church members and a second course is planned in the Autumn of 2022. In 2021 Chaplaincy resumed with a new look post lockdown. We started delivering breakfast to independent shops alternate weeks, regrouped in Shake and Cake Cafe, and began wellbeing walks and pop-up chaplaincies in Kirkley. We continue to meet lots of people and build relationships

Whitton Life was still very active within the community during 2021. We have seen a growth in numbers, including new families, old ones returning and our regulars that we see each week, some have come through from Church and they all love to be part of this community that we serve in. We are continuing to work with the local charities in the area and they have played a significant part in supporting us. We are looking into new ways of how we can support the community during what looks to be a difficult time coming up with the increase cost of living crisis.

We still have the challenges that come with working along-side a community that is in need but it is good and we are know that we are making a difference. We feel that we could offer a lot more support within the community and are looking into new ways to bring the community together. We are constantly reevaluating different ways in which we can serve.

Financial Review

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. The Church continued to take advantage of the Government Furlough Scheme and Furloughed the Whitton Life staff, Chaplaincy and youth workers. Other staff remained fully employed during the year. 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 membership was particularly grateful to receive legacies of £49,338 which helped with the financial cost of the refurbishment. The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying financial statements. The church is a participating employer within the Defined Benefit section of the Baptist Pension scheme and has been making ongoing deficit payments to cover the costs of past service of

its employees within the scheme under a recovery plan. The church understands that if it had left the scheme at the year-end, it would have to have made a one-off payment estimated to be £46,900 to meet its statutory obligations to the scheme. The church has no plan to leave the scheme and expects to continue to make payments to the scheme in line with the recovery plan.

LRBC Church Accounts for the Year 1st January - 31st December 2021

	2021	2020
<u>Assets at the start of year</u>		
Staffing Fund	7676	9549
Maintenance Fund	8753	6592
Mission Funds	37509	32672
Legacy/Capital Fund	115793	119004
Youth Minister Fund	38230	50682
Total	<u>207961</u>	<u>218499</u>

Income

Suffolk County Council Grant	0	10000
HMRC Refunds		6906
Legacies	49338	0
Furlough Payments	7748	0
Weekly Offerings	27883	29411
Gift Aided Offerings	78227	80272
Income tax recovered on gift aids	21663	21078
Other income (Lettings etc.)	191	3041
Directed Income	24145	30900
Interest Received	346	1310
Total	<u>209541</u>	<u>£ 182,918</u>

Expenditure

Property	25269	27978
Admin	8274	7690
Staffing	102250	102104
Baptist Insurance Grant	0	1543
Capital Fund	55500	8211
External Mission	12928	15380
Mission Training	9908	5446
Internal Mission	13104	25103
Total	<u>227233</u>	<u>£ 193,455</u>

Total Cash Assets at start of year	207961	218499
Plus Income	209541	182918
Less Expenditure	227233	193455
Cash Assets carried forward	<u>190269</u>	<u>£ 207,962</u>

Non Monetary Assets

Insurance Values 2021	church buildings	3,933,182
	Pipe organ	0
	Church contents	146,541
	Manse	213,675
	Minibus	9,000
	Whitton Life Centre	343,187
	Whitton Life Contents	83,926
	Total	£ 4,729,511

Other Debts

Baptist Pension Trust Limited	Total	£ 46,900
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	2021	2020
Expenditure		
Property		
Property upkeep	9466	11393
Church utilities	4509	4080
Insurance	3735	3607
Manse Maintenance	2656	3922
Whitton Life utilities	3664	3560
Minibus	1239	1416
Total	25269	27978
Administration		
General Admin	7166	6789
Computer Costs	279	70
Bank Charges	98	60
Affiliations	731	771
Total	8274	7690
Staffing		
Salaries	83974	87966
Staff support	3276	2030
Advertising and interviews	0	0
Youth Minister Fund	12000	12451
Internal Mission Fund	3000	1200
Total	102250	103647
Capital		
Asbestos and Heating	2000	0
Sound System/PA	6500	0
Sanctuary Refurbishment	45000	3211
Skylight Repairs	0	5000
Basement Refurbishment	2000	0.00
Total	55500	8211
External Mission		
Smile International	0	150
Leprosy Mission	0	60
TWAM	350	0
BMS Appeal	118	270
BMS Birthday Scheme	410	410
BMS	6200	6600
Home Mission	5500	7000
Open Doors	350	890
Total	12928	15380
Mission/ Training		
Light Project	0	1599
Ministry Training E Day	4258	847
Ministry Training J Dorling	5650	3000
Total	9908	5446
Internal Mission	13104	25103
Total Expenditure	£ 227,233	£ 168,352

Independent Examiners report

Report of the Independent Examiner(s) to the Trustees of LONDON RD BAPTIST CHURCH
On the accounts for the year ended 31.12.2021

Respective responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities 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 church 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

I confirm that I am qualified to undertake the examination because I am a member of [*insert named of applicable listed body*], which is one of the listed bodies.

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed by or on behalf of the Examiner 

Date 3/5/22

Name R Golosnik

Relevant Professional Qualification(s) or body (if any) ACCA (Part)

Address 34 Holystone Way
Cowthorpe Colville Lowerthorpe

LONDON ROAD BAPTIST CHURCH

England & Wales - Charity number 1131765

Accounts

Annual Report for 2020

Registered Charity Number 1131765

Address:

Kirkley Park Road

Lowestoft

Suffolk

NR33 0LQ

Trustees:

P Axon (Church Secretary)

M Dorling

R Dorling

W Graham

J Read

A Smith (Church Treasurer)

N Smith (Minister)

A Warner

N Webb

Bankers:

CAF Bank Limited

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

Structure, Governance and Management

The Charity is governed by an Approved Governing Document. Members of the Church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptised on the 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, although during 2020, because of Covid restrictions the number of meetings were restricted. Those meetings which were held, were held via Zoom. In accordance with the Constitution, the members appoint the Trustees, who together with the Minister, Church Secretary and Treasurer (who are also appointed by the Members), 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

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. 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 normally take place each Sunday at 10.30 am. However, during 2020 normal services ceased in late March 2020 due to Covid restrictions.

Instead, an online service was made available, also recordings of the services were made for those not able to access the service online. Also, a 'Meet and Greet' zoom meeting was held each Sunday morning to keep members in touch with one another. During 2020 the normal activities and programmes for both children and adults have been severely curtailed.

In January 2020, a Youth Specialist was appointed by the Church. Members felt the guidance and inclusion of young people in the life of the Church was of the utmost importance. Usually during the year the leaders would meet with approximately 60 young people within our various church and outreach groups, during the lockdown however we had to adapt our offering and how we remained in contact with youth. We launched a Youth Online programme which met both on a Sunday afternoon for a bible study and a midweek Zoom Youth Group which ran for 40 weeks. We increased our social media presence specifically targeting the 13+ age group, including a weekly Sunday message. We concentrated on building relationships with local schools, and we ran an online transition session for youth starting High School in September 2020. During the last year we concentrated on delivering blessings to young people in small ways including Make your own pizza kits, bible encouragements, and treats. For events such as Summer holidays, Christmas, Easter, Lent and Halloween the church sent out parcels which included treats, bible readings, encouragements and videos posted on You Tube covering these themes. These were both inclusive for Youth known to the church and also used as an outreach opportunity within the community. The Church also runs a Boys Brigade and Girls Brigade Company, contact was maintained during the year by the leaders, also receiving parcels with treats and crafts etc.

During the year, parents and carers from the Parent and Toddler group were contacted at various times, with gifts and crafts sent to the children. Leaders of children's groups also sent out parcels to the children and their parents and maintained contact with parents and carers.

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 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 if very difficult year in the life of the church, and that it will be able to pursue its mission purposes in 2021 with renewed enthusiasm, especially as the Church Building will be given a complete refurbishment to improve and update the furnishings and to accommodate Live streaming of services. During the year we were not able to perform Baptisms due to the restrictions, however we intend to hold a Baptismal Service as soon as the rules allow. During 2020 sadly three church members died during the year. At 31st December 2020 the membership stood at 136 which was higher than the previous year. The Alpha course was full, with a large proportion of members continuing to do a growth course and now a prayer course. Chaplaincy ran online during covid with 100s of people listening to the daily thought for the day, and chaplains continued to leave messages of hope around the town. The year finished with running an outdoor fire pit mid-winter Christmas service

At our outreach Community centre, we continue to see a growth of people who just wished to be cared for. We have found that, especially over lockdown, that there is a real need for individuals and families to have place where they can come and be listened to. We continue to serve the whole community, along with its challenges, each day. Our groups were well attended, particularly our After School Club, which had a waiting list, and we are constantly reevaluating different ways in which we can serve. We recently did a Social media survey and the results said that they wanted to see the premises and the café open more.

Financial Review

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. The Church took advantage of the Government Furlough Scheme and Furloughed the Church Cleaner and a Whitton Life worker, all other staff remained fully employed during the year. 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 statements. The church is a participating employer within the Defined Benefit section of the Baptist Pension scheme and has been making ongoing deficit payments to cover the costs of past service of its employees within the scheme under a recovery plan. The church understands that if it had left the scheme at the year-end, it would have to have made a one-off payment estimated to be £70,400 to meet its statutory obligations to the scheme. The church has no plan to leave the scheme and expects to continue to make payments to the scheme in line with the recovery plan.

LRBC Church Accounts for the Year 1st January - 31st December 2020

	2020	2019
<u>Assets at the start of year</u>		
Staffing Fund	9,549	6513
Maintenance Fund	6,592	11028
Mission Funds	32,672	21892
Legacy/Capital Fund	119,004	134304
Youth Minister Fund	50,682	51667
Total	<u>218499</u>	<u>225404</u>

Income

Suffolk County Council Grant	10,000	0
HMRC Refunds	6,906	0
Suffolk Community Foundation Grant	0	2745
Baptist Insurance Grant	0	2000
Weekly Offerings	29,411	33878
Gift Aided Offerings	80,272	77753
Income tax recovered on gift aids	21,078	21611
Other income (Lettings etc.)	3,041	11504
Directed Income	30,900	25983
Interest Received	1310	808
Total	<u>182,918</u>	<u>£ 176,282</u>

Expenditure

Property	27978	27607
Admin	7690	11041
Staffing	102104	82987
Suffolk Community Foundation Grant	0	2745
Baptist Insurance Grant	1543	457
Capital Fund	8211	15300
External Mission	15380	17637
Mission Training	5446	4874
Internal Mission	25103	20538
Total	<u>193455</u>	<u>£ 183,186</u>

Total Cash Assets at start of year	218499	225404
Plus Income	182918	176282
Less Expenditure	193455	183186
Cash Assets carried forward	<u>£ 207,962</u>	<u>£ 218,500</u>

Non Monetary Assets

Insurance Values 2020	church buildings	3,789,604
	Pipe organ	0
	Church contents	141,192
	Manse	193,202
	Minibus	9,000
	Whitton Life Centre	330,659
	Whitton Life Contents	80,862
	Total	£ 4,544,519

Other Debts

Baptist Pension Trust Limited	Total	£ 70,400
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	2020	2019
Expenditure		
Property		
Property upkeep	11393	8000
Church utilities	4080	5016
Insurance	3607	3548
Manse Maintenance	3922	3237
Whitton Life maintenance		1133
Whitton Life utilities	3560	4803
Minibus	1416	1870
Total	27978	27607
Administration		
General Admin	6789	7098
Computer Costs	70	3053
Bank Charges	60	60
Affiliations	771	830
Total	7690	11041
Staffing		
Salaries	87966	81357
Staff support	2030	3847
Advertising and interviews	0	985
Youth Minister Fund	12451	0.00
Internal Mission Fund	1200	0.00
Total	103647	86189
Capital		
Asbestos and Heating	0	7000
Sound System	0	8300
Basement Refurbishment	3211	0.00
Skylight Repairs	5000	0.00
Total	8211	15300
External Mission		
Smile International	150	520
Leprosy Mission	60	40
CAP	0	25
TWAM	0	900
MAF	0	900
Tearfund	0	150
LCMN	0	30
BMS Appeal	270	220
BMS Birthday Scheme	410	452
BMS	6600	7200
Home Mission	7000	7200
Open Doors	890	0.00
Total	15380	17637
Mission/ Training		
D Etherington	0	1600
LRBC staff/ church training	0	40
Light Project	1599	2834
D Pierpoint	0	400
Ministry Training E Day	847	0.00
Ministry Training J Dorling	3000	0.00
Total	5446	4874
Internal Mission	25103	20538

Total Expenditure £ 193,455

£ 183,186

**Report of the Independent Examiner to the Trustees of London Road Baptist Church
On the accounts for the year ended 31st December 2020**

Respective responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities 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 church 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.

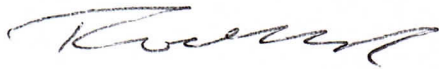
Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination. I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*Delete the words in the brackets if they do not apply

Signed by or on behalf of the Examiner



Date 19/5/21

Name Richard Goldpink

Relevant Professional Qualification(s) or body (if any) ACCA (part)

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Kewstoke
Suffolk