

# GARLAND STREET BAPTIST CHURCH

England & Wales · Charity number 1131966

## Details

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Other names	GSBC
Status	Registered
Legal form	Previously excepted
Registered	2009-10-01
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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**Address** Garland Street Baptist Church  
Pump Lane  
Bury St Edmunds  
Suffolk  
IP33 1HN

**Phone** 01284 755576

**Email** [hello@garlandstreet.org.uk](mailto:hello@garlandstreet.org.uk)

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

## Activities

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**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:** Christian religious activities

## Classification

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

## Geography

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

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£138,320	£151,808	-	-
2024-03-31	£134,124	£93,304	-	-
2023-03-31	£302,095	£141,005	-	-
2022-03-31	£82,077	£123,555	-	-
2021-03-31	£69,741	£72,807	-	-

## Trustees

Name	Role	Appointed
<b>Rev Gavin Stephen Henry Walter</b>	Chair	2021-09-01
ADRIAN STUART MUNDELL		2019-03-22
Adrian Simon Terry Treasurer		2013-03-26
Helene Terry		2013-03-26
Joan Lesley Anne Warnett		2022-05-19
Thomas Mundell		2019-03-22

**GARLAND STREET BAPTIST CHURCH**

England & Wales - Charity number 1131966

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# Accounts

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# Garland Street Baptist Church

Report and Accounts  
Year ended 31 March 2025

Stewardship   
*Active generosity*

1 Lamb's Passage, London EC1Y 8AB  
[www.stewardship.org.uk](http://www.stewardship.org.uk)

**GARLAND STREET BAPTIST CHURCH**  
**LEGAL & ADMINISTRATIVE DETAILS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

ADDRESS FOR CORRESPONDENCE	Garland Street Bury St Edmunds Suffolk, IP33 1EZ
GOVERNING DOCUMENT	Constitution adopted 3 September 2009
CHARITY REGISTRATION NUMBER	1131966
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Revd Gavin Walter – Minister (from September 2021) Ms Claire McMillan (resigned May 2024) Mr Adrian Mundell – Secretary (from March 2019) Mr Thomas Mundell (from March 2019) Dr Adrian Terry - Treasurer (from March 2021) Mrs Helene Terry (from March 2013) Mrs Joan Warnett (from May 2022)
CUSTODIAN TRUSTEES	The Baptist Union Corporation Limited Baptist House 129 Broadway, Didcot Oxfordshire, OX11 8RT
BANKERS	National Westminster Bank Plc 7 Cornhill Bury St Edmunds Suffolk, IP33 1BQ
INDEPENDENT EXAMINER	Lisa Darby FCA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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**GARLAND STREET BAPTIST CHURCH**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 MARCH 2025**

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 March 2025. On 21st November 2024 the church meeting voted to adopt the new Church Vision 2025-28 document, a result of prayer, discernment, feedback and discussion. A sermon series launched the New Year based on the vision and it will be exciting to see how God leads us to fulfil his vision through us in the coming years.

The Sunday school reestablished in April 2024 as a response to new children and families worshipping with us. We are grateful to Helene and Adrian Terry for coordinating the team and delivering such a varied programme. We give thanks to God for all the new people who have joined us in the past year and pray that we continue to encourage and raise each other up, to serve and spiritually grow together.

**Leadership**

Deacon elections were held on 20th of March 2025 at the church meeting. There was one nomination, and Joan Warnett was re-elected for another three-year term. All current deacons have served for several consecutive years, and we must pray that new people in the coming year will step forward and use their gifts to serve GSBC as deacons.

**Membership**

Membership as of 31st March 2025 stood at 55.

**Prayer**

Helene Terry continued as the deacon overseeing prayer. The River of Prayer within our Sunday morning services continued to inspire and challenge us to keep prayer central to our faith. The quarterly evening prayer service offered a time to reflect and be still as we gathered to pray. The monthly prayers letters enabled different people to contribute to the prayer life of GSBC. We give thanks to the people on our prayer chain, who continually lift up in prayer the people and situations that we face as a church family, in complete confidence.

**Pastoral Care**

Rosemary Clare stepped down from leading the team after many years of faithful service. We give thanks for her commitment and pastoral gifts. The team held two teas, one on 5th June which included a walk around Abbey Gardens and the other on 7th January, both were well attended and appreciated. We continue to be grateful for the visits, phone calls and conversations the pastoral team undertake in supporting people in our fellowship.

The team hosted a 'holiday at home' day on 18th August 2024, the day included a quiz, a sing along, fish and chip lunch and a cream tea. It was wonderful to see so many people appreciate the chance to meet up and share a day together.

Fellowship deaths in the past year were Jack Chant, Yvonne Gadd, Joan Everett and Wendy Pryer who were Church members, and Doreen Simmonds who had been a regular member of the congregation. We give thanks to God for the life and witness of these faithful servants.

## **Homegroups**

Adrian Terry overviews our Homegroups which continue to be a source of pastoral care and spiritual growth for those who attend. A range of biblical subjects were studied in the year and two homegroups led Sunday morning services again this year, which were well received.

## **Outreach**

We have had numerical growth at several of our outreach activities, which is really encouraging. And a bimonthly book group was started in September 2024. We thank the coordinators of each group for their service and hard work.

- Carpet Bowls - Monday evening.
- Friendship Club - First and third Tuesday afternoon each month.
- CAMEO – Craft activities on the second and fourth Tuesday afternoon each month.
- Table Tennis - Wednesday morning.
- Prayer Group – First Thursday of each month.
- Arise Youth Club - Friday evening.
- Homegroups: Tuesday - three groups, Thursday - one group.
- Walking Group – Last Friday of each month.

## **Boys' Brigade and Girls' Association and Arise**

During the year the difficult decision was made to close the Boys' Brigade and Girls' Association Company which had been running for 105 years. This was due to staff commitments and enhanced regulations from BB HQ. The leaders agreed that we should transition into a non-uniformed youth group, meeting every second and fourth Friday and not paying subscriptions. The new group, Arise, was started in September 2024 and the BB Company decommissioned on 31st August 2024. The majority of young people who were attending remained with the new group and with new members having joined since September the numbers of young people are now slightly higher than they previously were.

## **World Mission**

Anne Wiles from BMS spoke at our BMS Sunday service held on 12th May 2024 and as a church we have a new mission partner Genesis Acaye a trained agriculturalist living and working in Uganda. Working through local church networks, Genesis now trains pastors, farmers, and community groups in sustainable methods of growing crops and raising livestock. With higher household incomes and better standards of living, children in previously isolated communities can attend school. Genesis also seeks to encourage those he teaches in their faith.

Through prayer we support many mission organisations in our home groups and services. In addition, individuals from the fellowship maintain personal links with missionaries, which are then shared.

## **Local Church links**

On Sunday 19th January 2025 we hosted the launch service for the Week of Prayer for Christian Unity, 70 people sat down to enjoy an agape meal, and we give thanks to the catering team for organising and delivering the meal of soup, bread and cheese boards. The meal was the first for many years as Churches Together and feedback was very positive.

The Good Friday Walk of Witness was well organised. David Honeyball played at the worship service in the market square, which was well attended. Thomas Mundell led the procession beating the drum and was interviewed by BBC Look East. GSBC hosted hot cross buns after the services, which was an ideal way to close such a moving day, as we witness our faith to the community as Churches Together Bury St. Edmunds.

**Elven Centre Sale**

There had been a delay in placing The Elven centre on the market, due to clarifications on the Church Trust deeds and boundary lines. The Elven Centre was placed on the market in February 2025 and at the time of writing, we have had several interested parties, with two offers made; we are hopeful that the sale will go through in the coming year.

### **Fabric**

Joan Warnett continued as the deacon overseeing the day-to-day fabric upkeep of the Church and Elven Centre. We thank her and the small team who undertook several jobs. In July 2024 work on the new kitchen in the church lounge started and by the Autumn had been completed. A very generous donation was received, which covered the cost.

We are grateful to the cleaning team who each week keep all areas of the church clean and tidy, and to the catering team who organised, prepared and served fellowship lunches in the year and catered for funerals and special events throughout the year.

### **Worship**

We are grateful to our stewards and refreshment teams who provide such a warm welcome as people arrive to our services. Thomas Mundell continued to lead our morning worship and David Honeyball the evening. We are delighted that several new people joined the singing group and the rota to read in church and lead our prayers of intercession on a Sunday morning. All age service were held at Easter, Harvest and Christmas.

We continued to hear from a range of local preachers, offering a different voice and perspective to our worship and during our morning services we raised awareness of many organisations which included BMS World Mission, our local Women's refuge, BCY, St. Nicholas Hospice, West Suffolk Hospital Chaplaincy and Fairtrade. We have seen an average of 70 people regularly attending the morning service and 21 people at our evening service over the past year.

### **Safeguarding and DBS**

The Church operates policies and systems to ensure that all people working with children, young people and vulnerable adults are appropriately equipped with regards to Safeguarding and checked through the Disclosure and Barring Service. (DBS).

The Safeguarding team reviewed our Safeguarding policy and no changes were required, the 19th September 2024 church meeting adopted the existing policy for the coming year. The EBA Level 1 training (video) was shown as part of our morning and evening worship services on 8th September 2024.

### **GDPR**

Adrian Terry continued as the deacon overseeing our GDPR policies and procedures. Appropriate permission continues to be in place and are reviewed regularly.

### **Training**

On 19th October ten people renewed their Level 3 Emergency First Aid at Work training with Bartram Training Services. In addition, several of our catering team renewed their Level 2 Food Hygiene and Safety for catering on-line course, with Hi-Speed Training.

### **Financial review**

The Church continues to raise the funds that 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 financial results for the year, together with a summary of the accounting policies adopted, are set out in the accompanying financial statements.

**Reserves policy**

The Trustees have established a Reserves Policy (equivalent to 6 months direct running costs), and are satisfied that they have sufficient reserves at the year end, together with on-going income anticipated, to enable the church to function effectively in the coming year.

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.

**Thank You**

It has been another exciting year for GSBC as God has continued to bless us as we tried to faithfully follow him in all that we have done in His name and for His glory. The minister and deacons thank you all for your support, encouragement and commitment as we all worship and serve God together.

**Approval**

This report was approved by the trustees and signed on their behalf by:

*Adrian Terry*

Adrian Terry (Dec 20, 2025 16:36:09 GMT)

Dr A S Terry

Date: Dec 20, 2025

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

I report to the trustees on my examination of the accounts of Garland Street Baptist Church (the charity) for the year ended 31 March 2025 on pages 7 to 10 following.

**Responsibilities and basis of report**

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent examiner's statement**

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

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and 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.

*Lisa Darby*

Lisa Darby (Jan 5, 2026 12:26:50 GMT)

Lisa Darby FCA  
Stewardship  
1 Lamb's Passage  
LONDON  
EC1Y 8AB

Date: Jan 5, 2026

**GARLAND STREET BAPTIST CHURCH**

**RECEIPTS AND PAYMENTS ACCOUNT**

**FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	<u>Unrestricted Funds</u>		2025 £	2024 £
		General Funds £	Restricted Funds £		
<b><i>Income receipts</i></b>					
Voluntary income	2	63,146	25,010	88,156	101,671
Income from charitable activities		3,070	-	3,070	1,500
Investment income		4,530	3,808	8,338	10,843
Legacy income		30,000	-	30,000	10,000
Uniformed organisations		-	2,740	2,740	2,979
DCMS VAT Refund		6,016	-	6,016	5,886
Grants		-	-	-	-
Other		-	-	-	1,246
		<u>106,762</u>	<u>31,558</u>	<u>138,320</u>	<u>134,124</u>
<b><i>Total receipts</i></b>		<u><u>106,762</u></u>	<u><u>31,558</u></u>	<u><u>138,320</u></u>	<u><u>134,124</u></u>
<b><i>Payments</i></b>					
Payments in relation to charitable activities undertaken directly	3	78,796	31,557	110,353	85,120
Grants paid in relation to charitable activities undertaken by others	4	7,382	1,093	8,475	8,184
		<u>86,178</u>	<u>32,650</u>	<u>118,828</u>	<u>93,304</u>
Purchase of fixed assets		-	32,980	32,980	-
		<u>-</u>	<u>32,980</u>	<u>32,980</u>	<u>-</u>
<b><i>Total payments</i></b>		<u><u>86,178</u></u>	<u><u>65,630</u></u>	<u><u>151,808</u></u>	<u><u>93,304</u></u>
Net of receipts / (payments) before transfers		20,584	(34,072)	(13,488)	40,820
Transfers between funds		-	-	-	-
<b>Net movement in funds</b>		<u>20,584</u>	<u>(34,072)</u>	<u>(13,488)</u>	<u>40,820</u>
Cash funds as at last year end		174,751	296,963	471,714	430,894
<b>Cash funds at this year end</b>	A	<u><u>195,335</u></u>	<u><u>262,891</u></u>	<u><u>458,226</u></u>	<u><u>471,714</u></u>

The notes on pages 9-10 form part of these accounts.

**GARLAND STREET BAPTIST CHURCH**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**FOR THE YEAR ENDED 31 MARCH 2025**

	Unrestricted funds	Restricted funds	2025	2024
Notes	£	£	£	£
<b>A Cash funds</b>				
Cash at bank with immediate access	56,425	17,516	73,941	94,849
Notice deposits	138,910	245,375	384,285	376,734
Petty cash	-	-	-	131
	<u>195,335</u>	<u>262,891</u>	<u>458,226</u>	<u>471,714</u>
<b>B Other monetary assets</b>				
Gift aid due to charity	14,372	-	14,372	19,267
Prepayments	3,213	-	3,213	4,502
	<u>17,585</u>	<u>-</u>	<u>17,585</u>	<u>23,769</u>
<b>C Liabilities</b>				
<b>Falling due within one year</b>				
Fee for Independent Examination	1,680	-	1,680	1,560
Agency funds (see below)	-	293	293	493
Accrued expenses	6,375	-	6,375	5,361
	<u>8,055</u>	<u>293</u>	<u>8,347</u>	<u>7,414</u>
<i>Agency funds relating to 'Who Cares' and the Farmers' Club (not included in cash balances)</i>				
Opening balance				493
Additional amounts received				1,112
Amounts paid over				(1,311)
Closing balance				<u>293</u>
<b>D Assets retained for charity's own use</b>				
				Current value £
Church Building				4,073,423
Hall Building				1,195,257
Church & Hall Contents				370,708
Manse				251,948
Manse Contents				5,000
				<u>5,896,336</u>

The trustees have used re-instatement insurance values as an approximation for current values.

The accounts were approved by the trustees and signed on their behalf by:

Adrian Terry  
Adrian Terry (Dec 20, 2025 16:36:09 GMT)

Dr A S Terry

Date: Dec 20, 2025

The notes on pages 9 - 10 form part of these accounts.

**GARLAND STREET BAPTIST CHURCH**

**NOTES TO THE ACCOUNTS**

**FOR THE YEAR ENDED 31 MARCH 2025**

**1 Accounting policies**

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

**2 Voluntary income**

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
General donations	51,709	17,450	69,159	88,989
Tax recoverable	11,437	7,560	18,997	12,682
	<u>63,146</u>	<u>25,010</u>	<u>88,156</u>	<u>101,671</u>

**3 Payments in relation to charitable activities undertaken directly**

**a Direct Charitable Costs**

	£	£	£	£
Visiting speakers	1,091	-	1,091	681
Youth work including Youth & Family Worker salary	44	-	44	595
Uniformed organisations	-	3,317	3,317	1,452
Gas, electricity and water	9,973	-	9,973	12,835
Repairs & renewals	16,514	-	16,514	1,175
Cleaning	756	-	756	1,161
Subscriptions, fees and donations	1,939	-	1,939	1,773
Publicity and outreach	1,296	-	1,296	1,330
Other church costs	100	-	100	275
Discipleship and training	526	-	526	70
Manse - other costs	5,776	-	5,776	3,479
Stipend	29,439	-	29,439	27,206
National Insurance	17	-	17	-
Pension scheme	2,949	-	2,949	2,706
Building works	-	28,240	28,240	6,960
Support & Administration (see note 3(b))	7,949	-	7,949	7,628
Media Equipment	426	-	426	15,795
	<u>78,796</u>	<u>31,557</u>	<u>110,353</u>	<u>85,120</u>

**b Support & Administration**

Administration	2,106	-	2,106	2,029
Insurance	4,283	-	4,283	4,099
Accounts and examination	1,560	-	1,560	1,500
	<u>7,949</u>	<u>-</u>	<u>7,949</u>	<u>7,628</u>

**4 Grants paid in relation to charitable activities undertaken by others**

Grants for:				
Home and Overseas Mission	<u>7,382</u>	<u>1,093</u>	<u>8,475</u>	<u>8,184</u>

The grants to institutions amounting to more than £1,000 in the year were:

BUGB Home Mission	2,520
BMS	3,000
BCY - Bury St Edmunds and District Christian Youth	1,000

**GARLAND STREET BAPTIST CHURCH**

England & Wales - Charity number 1131966

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# Accounts

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# Garland Street Baptist Church

Report and Accounts  
Year ended 31 March 2024

**Stewardship**   
*Active generosity*

1 Lamb's Passage, London EC1Y 8AB  
[www.stewardship.org.uk](http://www.stewardship.org.uk)

**GARLAND STREET BAPTIST CHURCH**  
**LEGAL & ADMINISTRATIVE DETAILS**  
**FOR THE YEAR ENDED 31 MARCH 2024**

ADDRESS FOR CORRESPONDENCE	Garland Street Bury St Edmunds Suffolk, IP33 1EZ
GOVERNING DOCUMENT	Constitution adopted 3 September 2009
CHARITY REGISTRATION NUMBER	1131966
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Revd Gavin Walter – Minister (from September 2021) Ms Claire McMillan (resigned May 2024) Mr Adrian Mundell – Secretary (from March 2019) Mr Thomas Mundell (from March 2019) Dr Adrian Terry - Treasurer (from March 2021) Mrs Helene Terry (from March 2013) Mrs Joan Warnett (from May 2022)
CUSTODIAN TRUSTEES	The Baptist Union Corporation Limited Baptist House 129 Broadway, Didcot Oxfordshire, OX11 8RT
BANKERS	National Westminster Bank Plc 7 Cornhill Bury St Edmunds Suffolk, IP33 1BQ
INDEPENDENT EXAMINER	Lisa Darby FCA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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## **GARLAND STREET BAPTIST CHURCH**

### **REPORT OF THE TRUSTEES**

#### **FOR THE YEAR ENDED 31 MARCH 2024**

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 December 2024.

It has been another busy year and one in which we have taken the decision to sell the Elven Centre (details below). The redevelopment has been on the church agenda for over 20 years; and in many ways we acknowledge that moving forward without the Elven Centre brought a sense of bereavement.

We have been blessed by new people becoming part of the church fellowship. This has clearly energised our gathered worship and enriched the life of the church.

The prayerful discernment with regards the church vision for 2025-28 has already started, and with the church growing we will need to listen to the new voices amongst us to help shape the vision. And also, be honest with each other in realising that more volunteers will need to come forward to enable us to fulfil that vision.

#### **Leadership**

On the 21st March 2024 church meeting, deacon elections were held; Adrian Mundell, Thomas Mundell, Adrian Terry, and Helene Terry were re-elected for another three-year term. Joan Warnett continues her role as a deacon and is in the middle of her three-year term. Claire McMillan will be stepping down as a Deacon in May 2024 and we give thanks for her service and hard work.

#### **Membership**

During the year there was one resignation of membership, Margaret Marsh. Membership as of 31st March 2024 stood at 57.

#### **Prayer**

Helene Terry continued as the deacon overseeing prayer. The various streams to access or receive prayer remained in place, namely: The Sunday morning prayer team, prayer chain, Thursday prayer group, monthly prayer letter and prayer points from Church and Deacon meetings, River of Prayer (part of our Sunday morning service this year).

#### **Pastoral Care**

Claire McMillan continued as the deacon overseeing pastoral care and with Rosemary Clare led the team. We are grateful to all who visited, phoned, and supported people in our fellowship in many different ways. It is also good to report that the team has increased in number this year, a real answer to prayer.

Fellowship deaths in the past year were David Hughes, Jean Gillatt, Doreen Painter, Ruth Lister, David Marsh, Phil Marsh, Jean Taylor, and Ivan Abbott. We give thanks to God for the life and witness of these faithful servants.

#### **Outreach**

Our regular activities continued this year, and a monthly walking group was started in September 2023. We thank the coordinators of each group for their hard work.

- Carpet Bowls - Monday evening.
- Friendship Club - First and third Tuesday afternoon each month.
- CAMEO – Craft activities on the second and fourth Tuesday afternoon each month.

- Table Tennis - Wednesday morning.
- Prayer Group - Thursday afternoon.
- Boys' Brigade and Girls' Association - Friday evening.
- Homegroups: Tuesday - two groups in person, third group on zoom. Thursday - one group on zoom.
- Walking Group – Last Friday of each month.

The Catering team were very busy this year as we held a number of fellowship lunches after Sunday services. In addition, the team served refreshments and cake at a number of funerals held at GSBC.

An Alpha course was run from February 2024, we thank Adrian and Helene Terry for leading this course and to the volunteers who cooked the meals each week.

Boys' Brigade and Girls' Association continued to deliver a wide-ranging programme of activities that encourage spiritual, emotional, and physical community development. The delayed Centenary Celebrations (1919-2019) took place over the weekend of 29th and 30th April 2023 with around 130 attending the Church service on the Sunday along with a parade around the local streets. It was encouraging to see and get reacquainted with so many "old boys" that had been part of our company over so many years. A number of these had also been part of the Church and other Church activities when they were younger, and it was a great opportunity for them to see how the Church had changed over the years.

### **World Mission**

As a Baptist Church we support BMS and their work in many countries of the world. Caroline and Victor, our BMS mission partners left BMS after 20+ years at the start of April 2024; and we have started the process of finding new mission partners. Through prayer we support many mission organisations in our home groups and services. In addition, individuals from the fellowship maintain personal links with missionaries, which are then shared.

### **Local Church links**

On Tuesday 16th January 2024 we hosted a service, as part of the Week of Prayer for Christian Unity, an annual opportunity for the Churches Together in Bury St. Edmunds to come together. On Good Friday, circa 600 people worshipped at the cathedral, with 400 then taking the Walk of Witness of which over 200 came to Garland Street to partake of a hot cross bun. It is so uplifting to witness our faith to the community as Churches Together Bury St. Edmunds.

We hosted the World Day of Prayer service on 1st March 2024, this was well attended by many local churches and seemed very relevant to world events at the moment, as the material was written by Palestinian women.

### **Elven Centre**

On 21st September 2023 a Special Church Meeting was held, two motions were brought to the meeting:

Motion one - 'As a church, we will cease work on the project to redevelop the Elven Centre.'

Motion two – 'As a church, we will proceed with the sale of the Elven Centre.'

Both motions were passed, and in both cases 32 votes were in favour, 2 votes against.

### **Fabric**

Joan Warnett continued as the deacon overseeing the day-to-day fabric upkeep of the Church and Elven Centre. We thank her and the small team who undertook several jobs. The kitchen lounge will be replaced in the coming year, with the cost being covered by a very generous donation.

## **Worship**

Thomas Mundell continued to lead our morning worship and David Honeyball the evening. Other musicians have also led worship and the singing group has grown in the year. The audio and visual equipment has enhanced our worship through clarity of sound and the ability to widen our resources. There is a settled audio and visual team, which we pray will grow in the coming year.

We are grateful to everyone involved in leading our worship, from the front or the back of the church. Thank you for your gifts and commitment of time to ensure we continue to praise God in an authentic and connected way. God's word remains central to all our services, and we pray that the Holy Spirit continues to shape our approach to how we worship.

We have seen an average of 68 people regularly attending the morning service and 25 people at our evening service over the past three months. As a Church we have seen a growth in numbers attending since our last Vision document was written at the end of 2019 when we had an average of around 50 in the mornings and mid-teens in the evening.

## **Safeguarding and DBS**

The Church operates policies and systems to ensure that all people working with children, young people and vulnerable adults are appropriately equipped with regards to Safeguarding and checked through the Disclosure and Barring Service. (DBS).

The EBA Level 1 training (video) was shown as part of our morning and evening worship services on 24th September 2023. The Safeguarding team reviewed our Safeguarding policy and made the necessary changes, the 21st of September 2023 church meeting adopted the revised policy.

## **GDPR**

Adrian Terry continued as the deacon overseeing our GDPR policies and procedures. Appropriate permission continues to be in place and are reviewed regularly. A new church directory was published in March 2024.

## **Financial review**

The Church continues to raise the funds that 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 financial results for the year, together with a summary of the accounting policies adopted, are set out in the accompanying financial statements.

## **Reserves policy**

The Trustees have established a Reserves Policy (equivalent to 6 months direct running costs), and are satisfied that they have sufficient reserves at the Balance Sheet date, together with on-going income anticipated, to enable the church to function effectively in the coming year.

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.

## **Thank You**

The minister and deacons wish to thank everyone who has served Garland Street Baptist Church through their gifts, time, and volunteering in the past year. God has continued to bless us as we tried to faithfully follow him in all that we have done in His name and for His glory.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

**Approval**

This report was approved by the trustees and signed on their behalf by:

Adrian Terry  
Adrian Terry (Jan 23, 2025 20:38 GMT)

Dr A S Terry

Date: Jan 23, 2025

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

I report to the trustees on my examination of the accounts of Garland Street Baptist Church (the charity) for the year ended 31 March 2024 on pages 7 to 10 following.

**Responsibilities and basis of report**

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent examiner's statement**

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

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and 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.

*Lisa Darby*  
Lisa Darby (Jan 29, 2025 11:12 GMT)

Lisa Darby FCA  
Stewardship  
1 Lamb's Passage  
LONDON  
EC1Y 8AB

Date: Jan 29, 2025

**GARLAND STREET BAPTIST CHURCH**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
**FOR THE YEAR ENDED 31 MARCH 2024**

		<u>Unrestricted Funds</u>			
		General Funds	Restricted Funds	2024	2023
Notes		£	£	£	£
<b><i>Income receipts</i></b>					
	2	71,228	40,443	111,671	82,220
Voluntary income		1,500	-	1,500	700
Income from charitable activities		5,722	5,121	10,843	4,658
Investment income		-	-	-	3,000
Rental income		-	2,979	2,979	2,222
Uniformed organisations		-	5,886	5,886	6,626
DCMS VAT Refund		-	-	-	20,000
Fund raising for building		1,246	-	1,246	25
Other		<u>79,695</u>	<u>54,429</u>	<u>134,124</u>	<u>119,451</u>
<b><i>Capital and similar receipts</i></b>					
Sale of fixed assets		-	-	-	182,644
		<u>-</u>	<u>-</u>	<u>-</u>	<u>182,644</u>
<b><i>Total receipts</i></b>					
		<u>79,695</u>	<u>54,429</u>	<u>134,124</u>	<u>302,095</u>
<b><i>Payments</i></b>					
Payments in relation to charitable activities undertaken directly	3	76,709	8,412	85,120	130,986
Grants paid in relation to charitable activities undertaken by others	4	7,472	712	8,184	10,019
<b><i>Total payments</i></b>					
		<u>84,181</u>	<u>9,123</u>	<u>93,304</u>	<u>141,005</u>
Net of receipts / (payments) before		(4,486)	45,306	40,820	161,090
Transfers between funds		-	-	-	-
<b><i>Net movement in funds</i></b>					
		<u>(4,486)</u>	<u>45,306</u>	<u>40,820</u>	<u>161,090</u>
Cash funds as at last year end		179,237	251,657	430,894	269,804
<b>Cash funds at this year end</b>	A	<u>174,751</u>	<u>296,963</u>	<u>471,714</u>	<u>430,894</u>

The notes on pages 9-10 form part of these accounts.

**GARLAND STREET BAPTIST CHURCH**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**FOR THE YEAR ENDED 31 MARCH 2024**

Notes	Unrestricted funds £	Restricted funds £	2024 £	2023 £
<b>A Cash funds</b>				
Cash at bank with immediate access	77,087	17,763	94,849	64,152
Notice deposits	97,664	279,070	376,734	366,577
Petty cash	-	131	131	165
	<u>174,751</u>	<u>296,963</u>	<u>471,714</u>	<u>430,894</u>
<b>B Other monetary assets</b>				
Gift aid due to charity	19,267	-	19,267	12,682
Prepayments	4,502	-	4,502	4,039
	<u>23,769</u>	<u>-</u>	<u>23,769</u>	<u>16,721</u>
<b>C Liabilities</b>				
<b>Falling due within one year</b>				
Fee for Independent Examination	1,560	-	1,560	1,500
Balance due on new PA System	-	-	-	11,906
Agency funds (see below)	-	493	493	388
Accrued expenses	5,361	-	5,361	-
	<u>6,921</u>	<u>493</u>	<u>7,414</u>	<u>13,794</u>
<i>Agency funds relating to 'Who Cares' and the Farmers' Club (not included in cash balances)</i>				
Opening balance				388
Additional amounts received				1,373
Amounts paid over				(1,268)
Closing balance				<u>493</u>
<b>D Assets retained for charity's own use</b>				
				Current value £
Church Building				3,839,596
Hall Building				1,126,645
Church & Hall Contents				396,469
Manse				218,136
Manse Contents				5,000
				<u>5,585,846</u>

The trustees have used re-instatement insurance values as an approximation for current values.

The accounts were approved by the trustees and signed on their behalf by:

Adrian Terry  
Adrian Terry (Jan 23, 2025 20:38 GMT)

Dr A S Terry

Date: Jan 23, 2025

The notes on pages 9 - 10 form part of these accounts.

**GARLAND STREET BAPTIST CHURCH**

**NOTES TO THE ACCOUNTS**

**FOR THE YEAR ENDED 31 MARCH 2024**

**1 Accounting policies**

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

<b>2 Voluntary income</b>	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
	£	£	£	£
General donations	58,545	40,443	98,989	68,949
Tax recoverable	12,682	-	12,682	13,271
	<u>71,228</u>	<u>40,443</u>	<u>111,671</u>	<u>82,220</u>

**3 Payments in relation to charitable activities undertaken directly**

**a Direct Charitable Costs**

	£	£	£	£
Visiting speakers	681	-	681	965
Youth work including Youth & Family Worker salary	595	-	595	20,208
Uniformed organisations	-	1,452	1,452	2,128
Gas, electricity and water	12,835	-	12,835	5,016
Repairs & renewals	1,175	-	1,175	1,727
Cleaning	1,161	-	1,161	821
Subscriptions, fees and donations	1,773	-	1,773	2,222
Publicity and outreach	1,330	-	1,330	1,604
Other church costs	275	-	275	729
Discipleship and training	70	-	70	898
Manse - other costs	3,479	-	3,479	5,466
Stipend	27,206	-	27,206	25,187
Pension scheme	2,706	-	2,706	4,015
Building works	-	6,960	6,960	38,639
Support & Administration (see note 3(b))	7,628	-	7,628	8,681
Media Equipment	15,795	-	15,795	12,679
	<u>76,709</u>	<u>8,412</u>	<u>85,120</u>	<u>130,986</u>

**b Support & Administration**

Administration	2,029	-	2,029	1,916
Insurance	4,099	-	4,099	5,385
Accounts and examination	1,500	-	1,500	1,380
	<u>7,628</u>	<u>-</u>	<u>7,628</u>	<u>8,681</u>

**4 Grants paid in relation to charitable activities undertaken by others**

Grants for:				
Home and Overseas Mission	<u>7,472</u>	<u>712</u>	<u>8,184</u>	<u>10,019</u>

The grants to institutions amounting to more than £1,000 in the year were:

BUGB Home Mission	2,520
BMS	3,000
BCY - Bury St Edmunds and District Christian Youth	1,000

**GARLAND STREET BAPTIST CHURCH**

**NOTES TO THE ACCOUNTS**

**FOR THE YEAR ENDED 31 MARCH 2024**

**5 Staff & Trustees**

The charity had one full time equivalent employed staff; a Minister for the whole year. In 2023 there was also a Youth & Family Worker for 9 months. Its activities are generally carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum.

Rev'd Gavin Walter was paid a stipend of £27,118 (2023: £25,187) and a pension contribution of £1,724 (2023: £2,483) in his capacity of Minister, not as a Trustee, as permitted by the governing document. The related pension costs that were paid are detailed in note 3a.

In addition the charity provided accommodation (which is customary for ministers) to Gavin Walter, trustee, so that he could better perform his duties.

No other remuneration was paid to any trustee during the year nor to any person connected to them and no trustee received any expenses other than reimbursements of expenditure incurred on behalf of the church.

**6 Movement of funds**

	Balance at 01.04.23 £	Receipts £	Payments £	Transfers £	Balance at 31.03.24 £
<i>Restricted Income Funds</i>					
Building Fund - for repairs and renovations	16,156	41,547	(6,960)	-	50,743
Vision 2024	26,401	8,330	-	-	34,731
Fellowship Fund - assistance for those in need	326	-	-	-	326
Mission Appeals	10	272	(272)	-	10
Uniformed Organisations	17,248	2,979	(1,452)	-	18,775
Ministry & Training - new Youth & Family Worker	7,562	1,301	-	-	8,864
Toddler Group	589	-	(440)	-	149
Wellbeing Group	1,188	-	-	-	1,188
Youth Group	42	-	-	-	42
Lunch Club Donations	440	-	-	-	440
Building Sale Fund	181,694	-	-	-	181,694
	<b>251,657</b>	<b>54,429</b>	<b>(9,123)</b>	<b>-</b>	<b>296,963</b>
<i>General Funds</i>	172,237	79,695	(84,181)	-	167,751
<i>Designated Building Fund</i>	7,000	-	-	-	7,000
<b>Total Funds</b>	<b>430,894</b>	<b>134,124</b>	<b>(93,304)</b>	<b>-</b>	<b>471,714</b>

The Mission Appeals Fund is in support of the Baptist Missionary Society and other missionary organisations.

The Building Sale Fund is the capital from the sale proceeds of Fornham Chapel and is restricted to be used for building works unless another use is approved by the Baptist Union.

The Vision 2024 Fund is to support the costs of additional staff planned for the future.

Other Funds purposes are as described in their fund names.

**GARLAND STREET BAPTIST CHURCH**

England & Wales - Charity number 1131966

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# Accounts

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# Garland Street Baptist Church

Report and Accounts  
Year ended 31 March 2023

Stewardship   
*Active generosity*

1 Lamb's Passage, London EC1Y 8AB  
[www.stewardship.org.uk](http://www.stewardship.org.uk)

**GARLAND STREET BAPTIST CHURCH**  
**LEGAL & ADMINISTRATIVE DETAILS**  
**FOR THE YEAR ENDED 31 MARCH 2023**

ADDRESS FOR CORRESPONDENCE	Garland Street Bury St Edmunds Suffolk, IP33 1EZ
GOVERNING DOCUMENT	Constitution adopted 3 September 2009
CHARITY REGISTRATION NUMBER	1131966  A registered charity affiliated to the Baptist Union of Great Britain
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Rev'd Gavin Walter - Minister Ms Claire McMillan Mr Adrian Mundell Mr Thomas Mundell Dr Adrian Terry - Church Treasurer Mrs Helene Terry Mrs Jane Jennison - resigned February 2023 Mrs Joan Warnett - appointed May 22
CUSTODIAN TRUSTEES	The Baptist Union Corporation Limited Baptist House 129 Broadway, Didcot Oxfordshire, OX11 8RT
BANKERS	National Westminster Bank Plc 7 Cornhill Bury St Edmunds Suffolk, IP33 1BQ
INDEPENDENT EXAMINER	Lisa Darby FCA Stewardship 1 Lamb's Passage London, EC1Y 8AB

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Pages 2- 5	Trustees' Report
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Page 7	Receipts and Payments Account
Page 8	Statement of Assets & Liabilities
Pages 9-11	Notes to the Accounts

## **GARLAND STREET BAPTIST CHURCH**

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

The Trustees have pleasure in submitting the Report and Accounts for the year to 31 March 2023.

One of the roles of church is to continually discern what God is saying to us and what he wants us to do. In this regard it has been another busy year; as we sold Fornham Chapel, appointed a Family and Young Adult worker and journeyed towards making a final decision about the Elven Centre redevelopment.

Our intention is to always show the love and grace of Jesus Christ in both word and deed inside and outside the church, so people are brought to a relationship, or closer relationship with Jesus. We continue to be a church which seeks to be friendly, welcoming and available to all.

#### **Leadership**

On the 19th of May 2022 Deacon elections were held at the Church meeting, with Joan Warnett joining the leadership team for a three-year term. Joan overviews the fabric team who help maintain our buildings. In February 2023, Jane Jennison stepped down as a deacon, feeling called by God to rest and have what she called a 'fallow period'. We thank Jane for her service to the church.

#### **Membership**

During the year there were three resignations of membership, one couple transferred their membership to another Baptist church and Jane Jennison.

Membership as at 31st March 2023 stood at 61, however sadly one member passed away in April 2023. Membership, of course, forms only a part of the total Garland Street Church family, and we see on average between 50 and 60 people regularly attending the morning service and circa 25 people at our evening service. In addition, there are several people who do not worship with us but enjoy being part of our activities which regularly meet during the week.

#### **Prayer**

Prayer remains a foundation stone for the church, as we listen to God and discern his will and way.

Helene Terry continues to be the Deacon overseeing prayer.

Prayer points from Church and Deacon meetings are distributed through the prayer champions, a monthly prayer guide is produced, with people from the fellowship being asked to contribute each month, giving fresh and different viewpoints. The Sunday morning prayer team, prayer chain, Thursday prayer group and River of Prayer days continue to bring opportunities for everyone to pray for the life of the church.

#### **Pastoral Care**

Claire McMillan continues to be the deacon overseeing pastoral care, working closely with Rosemary Clare and the rest of the team. Members of the team had bereavement care training in the year.

Homegroups continue to be a valuable pastoral care support for the fellowship, and we must pray that in the coming year more people will come forward to join the team.

Four members of the fellowship passed away in the past year and two further members also sadly passed away in April 2023 after the end of the reporting year. We give thanks to God for the life and witness of these faithful servants.

## **Mission**

### **Church activities**

We give thanks that people enjoyed our church activities / groups which run during the week. All our activities bring opportunity to deepen relationships within the church and for invitations to be given to people in the community to join in.

- 'Carpet Bowls' meet on Monday evening.
- 'Friendship Club', meet on the first and third Tuesday afternoon each month.
- CAMEO a group for ladies who can bring their favoured craft to share skills and enjoy the company of other women, meet on the second and fourth Tuesday afternoon each month.
- Table Tennis' meet on Wednesday morning.
- 'Thursday Prayer Group' meet on a Thursday afternoon.
- 'Boys' Brigade and Girls' Association' meet on Friday evenings.
- 'There are three homegroups, all meet on a Tuesday, two groups in person, the other via zoom.

### **Outreach**

#### **Children's & Youth Ministry**

Daniel Robson was employed as our Families and Young Adult Worker in June 2022. Through existing BCY and Open the Book connections, relationships were started with two local schools. In addition, activities for children were delivered in August and December 2022. The leadership team decided not to continue with Daniel's employment beyond February 2023. Recognising that currently, GSBC needed someone who has more experience in working through the strategies for, planning and delivering of material, to families and children.

A young adult group met for lunch in February 2023, and we pray they will continue to meet. An Alpha course ran from September 2022, and was well received by the two people who attended.

Boys' Brigade and Girls Association continued to deliver a wide-ranging programme of activities that encourage spiritual, emotional, and physical community development. The delayed Centenary Celebrations (1919-2019) took place over the weekend of 29th and 30th April 2023 with around 130 attending the Church service on the Sunday. A report will be given in next year's annual report.

#### **World Mission**

We support several mission organisations including BMS with visits from missionaries where possible. We remember these in prayer (home groups and public worship) and several individual members maintain personal contacts with mission links.

#### **Local Church links**

Garland Street welcomed everyone on Tuesday 17th January 2022 for a service, part of the Week of Prayer for Christian Unity, with circa twenty people attending. The Walk of Witness was a wonderful opportunity to share our faith, as Bury Churches Together, with the community. This year through Look East filmed the event and we pray that people who saw the Walk of Witness reflect on its purpose and seek to know more about Jesus.

#### **Fornham Chapel**

At the Special Church Meeting held on 19th May 2022 the membership voted and accepted a bid of £190,000 for Fornham Chapel from Edward and Wendy Hepper, who are the current tenants at Fornham Chapel. On 24th March 2023 the sale was completed.

## **Elven Centre**

The proposed redevelopment tenders were sent out to four local building contractors in October 2022. Overview figures were sent to the fellowship and discussed at the January 16th, 2023, Open church meeting. The financial position of the church and the tender figures clearly showed a significant shortfall (which exceed current and projected available church funds). At the March 16th, 2023, church meeting after further discussion, it was agreed a decision would need to be taken, to proceed or not, as the project has been a focus for the church for over twenty years. The decision will be reported in next year's report.

## **Fabric**

Joan Warnett is the Deacon who overviews the day-to-day fabric upkeep of the Church and Elven Centre. Working as a team the church overviews the installation a fire alarm system in the church and completed PAT testing. Several jobs were undertaken, and we are grateful for all who give their time and serve on the team, and we must pray that in the coming year more people will come forward to join the team.

## **Worship**

Thomas Mundell continued to lead our morning service, usually accompanied by a singing group, and David Honeyball our evening service. We are grateful to both, and to the singers who lead our worship, for their commitment of time and service. A bi-monthly family service was introduced from October 2022, and this will continue as we seek to engage with families through our worship. God's word through the bible which is heard in our services and the movement of the Holy Spirit must continue to shape our lives and actions, spiritual growth requires both a gathered and personal response.

## **Safeguarding and DBS**

The Safeguarding Team reviewed the church policy in the Autumn of 2022, ensuring it was up to date with regards to its content. The Trustees approved the amendments to the policy on 5th September 2022 at the Deacons meeting, with the church adopting the policy on September 15th September 2022, at the Church meeting.

The Safeguarding team continue to keep records of everyone who is required to undertake level 2 and or level 3 safeguarding training from the Eastern Baptist Association. Several people were trained in 2022 and this will continue as new people join us and when renewed training is required, in line with our Safeguarding guidelines.

## **GDPR**

Adrian Terry continued as the deacon overseeing our GDPR policies and procedures. Appropriate permission continues to be in place and are reviewed regularly.

## **Thank You**

The Deacons wish to thank everyone who has served Garland Street Baptist Church with their hard work and gifts in the past year. We give thanks to God for blessing us for another year and look forward to serving him as he calls us into another financial year of the church.

## **Financial review**

The Church continues to raise the funds that 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 financial results for the year, together with a summary of the accounting policies adopted, are set out in the accompanying financial statements.

**Reserves policy**

The Trustees have established a Reserves Policy (equivalent to 6 months direct running costs), and are satisfied that they have sufficient reserves at the Balance Sheet date, together with on-going income anticipated, to enable the church to function effectively in the coming year.

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.

**Risk Statement**

The Trustees have conducted a risk assessment on the current activities of the church. The child protection policy has been reaffirmed and those working with children and young people have received and signed for a copy. Courses have been held for Food Hygiene and First Aid for the relevant people.

**Trustees' Responsibilities**

Charity law requires us as Trustees to prepare financial statements for each accounting year which give a true and fair view of the state of the charity and of its income and expenditure for the year.

We are required to:

1. Select suitable accounting policies and apply them consistently
2. Make judgements and estimates that are reasonable and prudent
3. State whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts
4. Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in business.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

**Approval**

This report was approved by the Trustees on 6 November 2023 and signed on their behalf by:

*A S Terry*

---

Dr A S Terry

## **INDEPENDENT EXAMINER'S REPORT**

### **TO THE TRUSTEES OF GARLAND STREET BAPTIST CHURCH**

I report to the trustees on my examination of the accounts of Garland Street Baptist Church (the charity) for the year ended 31 March 2023 on pages 7 to 11 following.

#### **Responsibilities and basis of report**

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

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

#### **Independent examiner's statement**

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

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with those records.

I have no concerns and 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.

*Lisa Darby*

Lisa Darby FCA

For and on behalf of:  
Stewardship  
1 Lamb's Passage  
London, EC1Y 8AB

Date: 4 December 2023

**GARLAND STREET BAPTIST CHURCH**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
**FOR THE YEAR ENDED 31 MARCH 2023**

	Notes	Unrestricted Funds £	Restricted Funds £	2023 £	2022 £
<b>Income receipts</b>					
Voluntary income	2	62,074	20,146	82,220	74,755
Income from charitable activities		700	-	700	400
Investment income		346	4,312	4,658	385
Rental income		3,000	-	3,000	3,000
Uniformed organisations		-	2,222	2,222	929
DCMS VAT Refund		-	6,626	6,626	-
Fund raising for building		-	20,000	20,000	-
Other		-	25	25	2,608
<b>Sub Total</b>		<u>66,120</u>	<u>53,331</u>	<u>119,451</u>	<u>82,077</u>
<b>Capital and similar receipts</b>					
Sale of fixed assets		-	182,644	182,644	-
<b>Total Receipts</b>		<u>66,120</u>	<u>235,975</u>	<u>302,095</u>	<u>82,077</u>
<b>Payments</b>					
Payments in relation to charitable activities undertaken directly	3	89,287	41,699	130,986	112,884
Grants paid in relation to charitable activities undertaken by others	4	7,572	2,447	10,019	10,670
<b>Total payments</b>		<u>96,859</u>	<u>44,146</u>	<u>141,005</u>	<u>123,554</u>
Net of receipts / (payments) before transfers		(30,739)	191,829	161,090	(41,477)
Transfers between funds		-	-	-	-
<b>Net movement in funds</b>					
Cash funds as at last year end		209,976	59,828	269,804	311,281
<b>Cash funds at this year end</b>	A	<u>179,237</u>	<u>251,657</u>	<u>430,894</u>	<u>269,804</u>

The notes on pages 9 - 11 form part of these accounts.

**GARLAND STREET BAPTIST CHURCH**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**FOR THE YEAR ENDED 31 MARCH 2023**

	Unrestricted funds £	Restricted funds £	2023 £	2022 £
<b>A Cash funds</b>				
Cash at bank with immediate access	47,470	16,682	64,152	47,385
Notice deposits	131,781	234,796	366,577	180,542
Petty cash	40	125	165	399
	<b>179,291</b>	<b>251,602</b>	<b>430,894</b>	<b>228,326</b>
<b>B Other monetary assets</b>				
Gift aid due to charity	12,368	314	12,682	13,268
Prepayments	4,039	-	4,039	3,656
	<b>16,407</b>	<b>314</b>	<b>16,721</b>	<b>16,924</b>
<b>C Liabilities</b>				
Fee for Independent Examination	1,500	-	1,500	1,380
Balance due on new PA System	11,906	-	11,906	-
Agency funds (see below)	-	388	388	62
	<b>13,406</b>	<b>388</b>	<b>13,794</b>	<b>1,442</b>

*Agency funds relating to 'Who Cares' and the Farmers' Club (not included in cash balances)*

Opening balance	62
Additional amounts received	1,842
Amounts paid over	(1,517)
Closing balance	<b>388</b>

**D Assets retained for charity's own use**

	Current value £
Church Building	3,839,596
Hall Building	1,126,645
Church & Hall Contents	396,469
Manse	218,136
Manse Contents	5,000
	<b>5,585,846</b>

The trustees have used re-instatement insurance values as an approximation for current values.

The accounts were approved by the trustees and signed on their behalf

by A S Terry date: 6 November 2023  
 -----  
 Dr A S Terry

The notes on pages 9 - 11 form part of these accounts.

**GARLAND STREET BAPTIST CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2023**

**1 Accounting Policies**

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes; currently no such funds have been set aside. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

<b>2 Voluntary income</b>	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
General donations	49,369	19,581	68,949	66,998
Tax recoverable	12,706	565	13,271	7,757
	<u>62,074</u>	<u>20,146</u>	<u>82,220</u>	<u>74,755</u>

**3 Payments in relation to charitable activities undertaken directly**

<b>a Direct Charitable Costs</b>	£	£	£	£
Visiting speakers	965	-	965	484
Youth work including Youth & Family Worker salary	20,208	-	20,208	637
Uniformed organisations	-	2,128	2,128	1,012
Gas, electricity and water	5,016	-	5,016	4,846
Repairs & renewals	1,727	-	1,727	7,088
Cleaning	821	-	821	874
Subscriptions, fees and donations	2,222	-	2,222	1,902
Publicity and outreach	1,604	-	1,604	566
Other church costs	729	-	729	2,147
Discipleship and training	898	-	898	-
Manse - other costs	5,466	-	5,466	4,252
Ministerial expenses	-	-	-	-
Stipend	25,187	-	25,187	26,604
Pension scheme	4,015	-	4,015	6,363
Building works	-	38,639	38,639	42,484
Ladies' Fellowship	-	-	-	0
Support & Administration (see note 3(b))	8,681	-	8,681	12,557
Media Equipment	11,747	932	12,679	1,068
	<u>89,287</u>	<u>41,699</u>	<u>130,986</u>	<u>112,884</u>

**b Support & Administration**

Administration	1,916	-	1,916	1,303
Insurance	5,385	-	5,385	4,875
Accounts and examination	1,380	-	1,380	1,380
Manse Excess	-	-	-	5,000
	<u>8,681</u>	<u>-</u>	<u>8,681</u>	<u>12,557</u>

**4 Grants paid in relation to charitable activities undertaken by others**

Grants for:				
Home and Overseas Mission	<u>7,572</u>	<u>2,447</u>	<u>10,019</u>	<u>10,670</u>

The grants to institutions amounting to more than £1,000 in the year were:

BUGB Home Mission	2,570
BMS	3,478
BCY - Bury St Edmunds and District Christian Youth	1,000

**GARLAND STREET BAPTIST CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2023**

**4 Staff & Trustees**

The charity had two full time equivalent employed staff; a Minister for the whole year and a Youth & Family Worker for 9 months. Its activities are generally carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum.

Rev'd Robert Green, who resigned as Minister and Trustee in August 2021, was paid a stipend of £nil (2022: £11,759) in his capacity of Minister, not as a Trustee, as permitted by the governing document. The related pension costs that were paid are detailed in note 6.

Rev'd Gavin Walter was paid a stipend of £25,187 (2022: £14,354) and a pension contribution of £2,483 (2022: £1,021) in his capacity of Minister, not as a Trustee, as permitted by the governing document. The related pension costs that were paid are detailed in note 6.

In addition the charity provided accommodation (which is customary for ministers) to Robert Green and Gavin Walter, trustees, so that they could better perform their duties.

No other remuneration was paid to any trustee during the year nor to any person connected to them and no trustee received any expenses other than reimbursements of expenditure incurred on behalf of the church.

**5 Funds**

The restricted and designated funds represent amounts received for specific purposes. Movements in the year across all funds are as follows:

	Balance shown at 01.04.22	Receipts	Payments	Transfers	Balance at 31.03.23
	£	£	£	£	£
<i>Restricted Income Funds</i>					
Building Fund - for repairs and renovations	17,372	37,423	(38,639)	-	16,156
Vision 2024	15,500	10,901	-	-	26,401
Fellowship Fund - assistance for those in need	326	-	-	-	326
Mission Appeals	43	1,168	(1,201)	-	10
Uniformed Organisations	17,154	2,222	(2,128)	-	17,248
Ministry & Training Fund for the new Youth & Family Worker (when appointed)	5,971	1,591	-	-	7,562
Toddler Group	589	-	-	-	589
Wellbeing Group	1,460	25	(297)	-	1,188
Youth Group	42	-	-	-	42
Lunch Club Donations	440	-	-	-	440
Media Equipment	932	-	(932)	-	-
Building Sale Fund	-	182,644	(950)	-	181,694
	<u>59,828</u>	<u>235,975</u>	<u>(44,146)</u>	<u>-</u>	<u>251,657</u>
<i>General Funds</i>	202,976	66,120	(96,859)	-	172,237
<i>Designated Building Fund</i>	7,000	-	-	-	7,000
	<u>209,976</u>	<u>66,120</u>	<u>(96,859)</u>	<u>-</u>	<u>179,237</u>
<b>Total Funds</b>	<u>269,804</u>	<u>302,095</u>	<u>(141,005)</u>	<u>-</u>	<u>430,894</u>

The **Mission Appeals Fund** is in support of the Baptist Missionary Society and other missionary organisations.

The **Building Sale Fund** is the capital from the sale proceeds of Fornham Chapel and is restricted to be used for building works unless another use is approved by the Baptist Union.

The **Vision 2024 Fund** is to support the costs of additional staff planned for the future.

Other Funds purposes are as described in their fund names.

**GARLAND STREET BAPTIST CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2023**

**6 Pensions**

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

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

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members’ Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by 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.

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. Because it is not possible to attribute the Scheme’s assets and liabilities to specific employers, the scheme is accounted for as if the Scheme were a defined contribution scheme.

Actuarial valuation as at 31 December 2019

A formal valuation of the DB Plan as at 31 December 2019 was carried out by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The charity and the other participating employers in the DB Plan are collectively responsible for funding this deficit.

The next actuarial valuation of the DB Plan within the Scheme will commence in 2023/24 to reflect the position as at 31 December 2022.

Recovery plan

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Plan reveals a deficit the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan. Following the 2019 valuation a Recovery Plan was signed in September 2020 under which deficiency contributions are payable until June 2026. These contributions were broadly based on each employer’s membership at 31 December 2014 and increase annually in line with increases to Minimum Pensionable Income as defined in the Rules.

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

Payments made in the year

	2023	2022
	£	£
Employer’s contributions to Defined Contribution Plan	2,483	1,365
Employer’s deficiency contributions to Defined Benefit Plan	1,532	3,773
	4,015	5,138

Basis for determining the DB plan pension liability

Following the agreement reached with Just during the year (see above), the pension liability at the year end is now considered to be negligible.

**7 Sale of Fixed Assets**

The Mission Hall was sold in March 2023 for £190,000 less fees of £7,356 and a donation of £950 given to the Baptist Union Corporation. The funds are held in a BU Trust Fund.

**GARLAND STREET BAPTIST CHURCH**

England & Wales - Charity number 1131966

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# Accounts

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# Garland Street Baptist Church

Report and Accounts  
Year ended 31 March 2022

Stewardship   
*Active generosity*

1 Lamb's Passage, London EC1Y 8AB  
[www.stewardship.org.uk](http://www.stewardship.org.uk)

**GARLAND STREET BAPTIST CHURCH**  
**LEGAL & ADMINISTRATIVE DETAILS**  
**FOR THE YEAR ENDED 31 MARCH 2022**

ADDRESS FOR CORRESPONDENCE	Garland Street Bury St Edmunds Suffolk, IP33 1EZ
GOVERNING DOCUMENT	Constitution adopted 3 September 2009
CHARITY REGISTRATION NUMBER	1131966  A registered charity affiliated to the Baptist Union of Great Britain
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Rev'd Robert Green - Minister - resigned August 21 Rev'd Gavin Walter - Minister - appointed September 21 Ms Claire McMillan Mr Adrian Mundell Mr Thomas Mundell Mr Paul Seymour - Church Treasurer - resigned April 21 Dr Adrian Terry - Church Treasurer - appointed June 21 Mrs Helene Terry Mr Terry Tyrrell - resigned March 22 Mrs Jane Jennison - appointed 8 July 2021 Mrs Joan Warnett - appointed May 22
CUSTODIAN TRUSTEES	The Baptist Union Corporation Limited Baptist House 129 Broadway, Didcot Oxfordshire, OX11 8RT
BANKERS	National Westminster Bank Plc 7 Cornhill Bury St Edmunds Suffolk, IP33 1BQ
INDEPENDENT EXAMINER	Lisa Darby ACA Stewardship 1 Lamb's Passage London, EC1Y 8AB

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Pages 10-13	Notes to the Accounts

## **GARLAND STREET BAPTIST CHURCH**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022**

The Trustees have pleasure in submitting the Report and Accounts for the year to 31 March 2022.

#### **Charitable objects**

An Approved Governing Document (based on the model constitution provided by the Baptist Union), has been adopted by the charity. This document states that the principal purpose of the charity 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'*.

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

#### **Organisation Structure and Decision-making Process**

Members of the Church are accepted in accordance with the Constitution, which normally 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 Church Members' Meeting normally takes place six times per year (of which two will be open to the whole congregation, following a decision at the Church meeting of 15-3-12) Members, under the guidance of the Holy Spirit, have responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint Trustees, who include the Minister, Church Secretary, Treasurer, Deacons and Elders (if there are any). The Church Secretary and Treasurer are normally also elected Deacons, and the Minister and Deacons (collectively known as the Diaconate), are responsible for the overall day-to-day running of the Church's work, 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 meetings 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.

Throughout the past year, due to the Coronavirus pandemic, it has not been possible to hold properly constituted Church meetings and accordingly the Diaconate have delayed decisions on major items until such time as a meeting can be properly held. Additionally it has not be possible to vote on the re-appointment of trustees during this period and accordingly the trustees in place immediately prior to the pandemic restrictions being imposed, have continued to serve, in accordance with Baptist Union guidance, pending the ability to hold a properly constituted Church meeting to vote on their re-appointment.

## **Objectives and Activities**

Our current Vision Statement is:

'By 2023, in God's strength, we will be united by a vibrant faith and deepening knowledge of Christ. We will be a multigenerational church, committed to sharing the love and message of Jesus with our community.'

Our mission statement is:

**'To follow Jesus and to make Him known'**

This sums up our objective to be a Missionary Congregation.

In order to achieve the principal objective set out above, the Church engages in a variety of activities (either on its own, or with others) 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. Our activities include local community work, evangelism and financial support of national and international evangelism, teaching and encouragement of existing and new Christians, pastoral care and supporting charitable social action locally and abroad.

## **Achievements and Performance**

The Church does not measure its success only in numbers, including financial numbers, but also in less tangible areas like fellowship, encouragement, community outreach and being obedient to the will of God, and the Trustees recognise that these are difficult to measure. The actual membership as at March 2021 is 67.

During the year four members of the church family sadly died plus five other people who were part of the wider Church family.

As with other Churches across the country, in March 2020 church activities were forced to cease due to the Covid-19 pandemic.

Although we couldn't meet physically, the family of the church has continued as we have learned to sustain church in new ways. We have seen worship moved online along with some of the other church activities. We were able to hold Christmas and Easter services in person, albeit with a reduced capacity and complying with the government guidelines. During the time of the pandemic we have also conducted six funerals of members of our fellowship in a socially distanced way.

The church has learned a lot over the last year, having been thrust into using technology for worship, meetings, bible studies and prayer. We will doubtless continue using online platforms as part of church life alongside our physical meetings.

We have done our best to include all the church family – those who are online and those who are not – in worship, prayer and information. Messages have been posted in The Outlook, River of Prayer days have been accessible online and at home enabling us to pray together. Without personal visits, the phone has been a valuable tool in pastoral care. Boys' Brigade and Aspire has been able to keep vital links with families with online activities for children and young people.

As we have tentatively resumed in-person worship we have started meeting in the afternoon as an interim plan so we can make the most of musical skills. As we move forward, we expect to meet weekly (by June).

The deacons and church leadership team have continued to work, both in terms of the day to day running of church life and thinking ahead to the Vision, financial planning and resuming church life in more recognisable ways, including in-person worship, meeting for prayer and bible study and the mission/outreach of the church. It is inevitable that, as we resume using the buildings, things will be different to how they were a year ago. Some groups will cease, others will continue and we hope to develop new initiatives as opportunity and volunteers enable.

During 2020 Rev. Robert Green announced that he would step down as minister of GSBC at the end of August 2021. This led to the early search for a minister to continue leading the church family with the advice and guidance of the regional minister and National Settlement Team in starting the process of seeking a new minister. The due process was followed and on 5th May 2021 Rev. Gavin Walter was called by the church to be the next Minister of the Church, which he has accepted.

Work has been ongoing discussing the refurbishment of the Elven Centre and the quinquennial review maintenance work on all the buildings. During 2020 'Czechers' and the stairs were redecorated and the sash windows refurbished.

A major challenge has been the inability to hold properly constituted Church Meetings during 2020/21. Some churches have had church meetings online but with around half the GSBC church family being contacted by post/phone, it would be very difficult to justify making decisions based on the views of half the church (or less?) being present at an online meeting.

The Charity Commission have encouraged charities to take a 'flexible and pragmatic' approach which enables us to continue in unprecedented circumstances. This has been why the current deacons have served beyond their period of office and deacons elections will be held in the coming months to confirm appointments.

Any big decisions that might have been made would have to be ratified at a later church meeting. Accordingly the deacons have avoided making big decisions outside a church meeting, and have reluctantly delayed those decisions until we can hold properly constituted church meetings. This has delayed the AGM, Deacons' elections and crucial decisions about the Vision and building refurbishment and maintenance.

During 2020, Rosemary Hills stood down as Church Secretary (having served beyond her term of office) which is why the deacons agreed to Adrian Mundell serving as Church Secretary with other jobs being shared out. Christine Mundell has been fulfilling some administrative tasks which has been really helpful. This appointment will be ratified at the Annual General Meeting.

These are all necessary interim measures that have been taken to enable the work of the Church to continue and will be addressed by the church meeting in coming weeks. Throughout, we have consulted with the Regional Minister (Rev. Graeme Ross) to ensure that anything we have done (or not done!) has been appropriate in the less-than-ideal circumstances.

The last year or so has been very disruptive to church life and we have all experienced that disruption in different ways. For some it's been fearful and lonely while for others it's been very busy. For all of us it has been frustrating! As we look ahead, trusting in the grace of God, we will need to continue to be patient, understanding and forgiving of one another and most of all prayerful and watchful as to what the Spirit is saying to the church.

## **Safeguarding**

The Church operates systems to ensure that all people working with children, young people and vulnerable adults are appropriately equipped with regard to Safeguarding and checked through the Disclosure and Barring Service. A majority of volunteers received training on 13th October 2018. Level 1 training (BU Training video) was done on Sept 22nd 2019 with the whole congregation. Ongoing training is now being restarted now that the pandemic restrictions are being lifted.

## **GDPR**

The church has implemented a GDPR policy with Adrian Terry as the GDPR Trustee. Appropriate permissions are now required for the distribution of emails (e.g. weekly newsheet by email and entries to the church directory)

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

## **Financial review**

The Church continues to raise the funds that 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. Work continues to seek grant support for the refurbishment of the Elven Centre.

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

## **Reserves Policy**

The Trustees have established a Reserves Policy (equivalent to 6 months' direct running costs), and are satisfied that they have sufficient reserves at the year-end, together with on-going income anticipated, to enable the church to function effectively in the coming year.

## **Risk Statement**

The Trustees have conducted a risk assessment on the current activities of the church. The child protection policy has been reaffirmed and those working with children and young people have received and signed for a copy. Courses have been held for Food Hygiene and First Aid for the relevant people.

## **Trustees' Responsibilities**

Charity law requires us as Trustees to prepare financial statements for each accounting year which give a true and fair view of the state of the charity and of its income and expenditure for the year.

We are required to:

1. Select suitable accounting policies and apply them consistently
2. Make judgements and estimates that are reasonable and prudent
3. State whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts
4. Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in business.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

**Approval**

This report was approved by the Trustees on 5 December 2022 and signed on their behalf by:

*Dr A S Terry*

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Dr A S Terry

**INDEPENDENT EXAMINER'S REPORT**

**TO THE TRUSTEES OF  
GARLAND STREET BAPTIST CHURCH**

I report to the trustees on my examination of the accounts of Garland Street Baptist Church (the charity) for the year ended 31 March 2022 on pages 10 to 13 following.

**Responsibilities and basis of report**

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

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

**Independent examiner's statement**

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

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with those records.

I have no concerns and 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.

*Lisa Darby*

Lisa Darby ACA

For and on behalf of:  
Stewardship  
1 Lamb's Passage  
London, EC1Y 8AB

Date: 12 December 2022

**GARLAND STREET BAPTIST CHURCH**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
**FOR THE YEAR ENDED 31 MARCH 2022**

	Notes	Unrestricted Funds £	Restricted Funds £	2022 £	2021 £
<b>Income receipts</b>					
Voluntary income	2	59,377	15,379	74,755	60,234
Income from charitable activities		400	-	400	-
Investment income		11	374	385	644
Rental income		3,000	-	3,000	3,000
Uniformed organisations		-	929	929	843
Ladies' Fellowship		-	-	-	20
Other		-	2,608	2,608	5,000
<b>Total Receipts</b>		<b>62,788</b>	<b>19,289</b>	<b>82,077</b>	<b>69,741</b>
<b>Payments</b>					
Payments in relation to charitable activities undertaken directly	3	63,320	49,564	112,884	66,408
Grants paid in relation to charitable activities undertaken by others	4	8,820	1,850	10,670	6,398
<b>Total payments</b>		<b>72,140</b>	<b>51,414</b>	<b>123,555</b>	<b>72,807</b>
Net of receipts / (payments) before transfers		(9,352)	(32,125)	(41,478)	(3,066)
Transfers between funds		172,000	(172,000)	-	-
<b>Net movement in funds</b>					
Cash funds as at last year end		47,328	263,953	311,281	314,346
<b>Cash funds at this year end</b>	A	<b>209,975</b>	<b>59,828</b>	<b>269,803</b>	<b>311,281</b>

The notes on pages 10 - 13 form part of these accounts.

**GARLAND STREET BAPTIST CHURCH**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**FOR THE YEAR ENDED 31 MARCH 2022**

	Unrestricted funds £	Restricted funds £	2022 £	2021 £
<b>A Cash funds</b>				
Cash at bank with immediate access	29,434	59,429	88,863	130,622
Notice deposits	180,542		180,542	180,168
Petty cash	-	399	399	491
	<u>209,975</u>	<u>59,828</u>	<u>269,803</u>	<u>311,281</u>

**B Other monetary assets**

Gift aid due to charity	12,703	565	13,268	7,757
Prepayments	3,656	-	3,656	3,864
	<u>16,359</u>	<u>565</u>	<u>16,924</u>	<u>11,621</u>

**C Liabilities**

Fee for Independent Examination	1,380	-	1,380	1,380
Agency funds (see below)	-	62	62	653
	<u>1,380</u>	<u>62</u>	<u>1,442</u>	<u>2,033</u>

*Agency funds relating to 'Who Cares', the Farmers' Club and a leaving gift for the Minister who left in August 2021.*

Opening balance	653
Additional amounts received	2,250
Amounts paid over	(2,841)
Closing balance	<u>62</u>

**D Assets retained for charity's own use**

	Current value £
Church Building	3,567,318
Church Contents	384,579
Hall Building	1,126,645
Hall Contents	162,473
Mission Hall	271,298
Mission Hall Contents	33,258
Manse	218,136
Manse Contents	5,000
	<u>5,768,707</u>

The trustees have used re-instatement insurance values as an approximation for current values.

**E Long term liability**

		2022 £	2021 £
Pension scheme deficit	Note 6	17,900	38,000

The accounts were approved by the trustees and signed on their behalf

by Dr A S Terry date 5 December 2022  
 Dr A S Terry

The notes on pages 10 - 13 form part of these accounts.

**GARLAND STREET BAPTIST CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2022**

**1 Accounting Policies**

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes; currently no such funds have been set aside. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

<b>2 Voluntary income</b>	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
General donations	51,726	15,273	66,998	49,319
Tax recoverable	7,651	106	7,757	10,915
	<u>59,377</u>	<u>15,379</u>	<u>74,755</u>	<u>60,234</u>

**3 Payments in relation to charitable activities undertaken directly**

<b>a Direct Charitable Costs</b>	£	£	£	£
Visiting speakers	484	-	484	-
Youth work	637	-	637	358
Uniformed organisations	-	1,012	1,012	299
Gas, electricity and water	4,846	-	4,846	2,120
Repairs & renewals	7,088	-	7,088	2,741
Cleaning	874	-	874	553
Subscriptions, fees and donations	1,902	-	1,902	1,425
Publicity and outreach	566	-	566	70
Other church costs	2,147	-	2,147	-
Discipleship and training	-	-	-	-
Manse - other costs	4,252	-	4,252	4,511
Ministerial expenses	-	-	-	-
Stipend	26,604	-	26,604	29,400
Pension scheme	6,363	-	6,363	7,026
Building works	-	42,484	42,484	9,847
Ladies' Fellowship	-	0	0	20
Support & Administration (see note 3(b))	7,557	5,000	12,557	8,039
Media Equipment	-	1,068	1,068	-
	<u>63,320</u>	<u>49,564</u>	<u>112,884</u>	<u>66,408</u>

**b Support & Administration**

Printing, postage and stationery	1,303	-	1,303	1,507
Insurance	4,875	-	4,875	5,152
Accounts and examination	1,380	-	1,380	1,380
Manse Excess	-	5,000	5,000	-
	<u>7,557</u>	<u>5,000</u>	<u>12,557</u>	<u>8,039</u>

**4 Grants paid in relation to charitable activities undertaken by others**

Grants for:				
Home and Overseas Mission	<u>8,820</u>	<u>1,850</u>	<u>10,670</u>	<u>6,398</u>

The grants to institutions amounting to more than £1,000 in the year were:

BUGB Home Mission	3,120
BMS	3,734
BCY - Bury St Edmunds and District Christian Youth	1,500

**GARLAND STREET BAPTIST CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2022**

**4 Staff & Trustees**

The charity has one full time equivalent employed staff. Its activities are generally carried out by volunteers. No staff received salaries at a rate of more than £60,000 per annum.

Rev'd Robert Green was paid a stipend of £11,759 (2021: £29,400) in his capacity of Minister, not as a Trustee, as permitted by the governing document. The related pension costs that were paid are detailed in note 6.

Rev'd Gavin Walter was paid a stipend of £14,354 (2021: £nil) and a pension contribution of £1,021 £ (2021: £nil) in his capacity of Minister, not as a Trustee, as permitted by the governing document. The related pension costs that were paid are detailed in note 6.

In addition the charity provided accommodation (which is customary for ministers) to Robert Green and Gavin Walter, trustees, so that they could better perform their duties.

No other remuneration was paid to any trustee during the year nor to any person connected to them and no trustee received any expenses other than reimbursements of expenditure incurred on behalf of the church.

**5 Funds**

The restricted and designated funds represent amounts received for specific purposes. Movements in the year across all funds are as follows:

	Balance shown at 01.04.21	Receipts	Payments	Transfers	Balance at 31.03.22
	£	£	£	£	£
<i>Restricted Income Funds</i>					
Building Fund - for repairs and renovations	229,820	2,035	(42,484)	(172,000)	17,372
Vision 2024	7,460	8,040	-	-	15,500
Fellowship Fund - assistance for those in need	326	-	-	-	326
Mission Appeals	20	725	(702)	-	43
Uniformed Organisations	17,238	929	(1,012)	-	17,154
Ministry & Training Fund for the new Youth & Family Worker (when appointed)	3,500	2,471	-	-	5,971
Manse Insurance tenant deposit	5,000	-	(5,000)	-	-
Toddler Group	589	-	-	-	589
Wellbeing Group	-	2,608	(1,148)	-	1,460
Youth Group	-	42	-	-	42
Lunch Club Donations	-	440	-	-	440
Media Equipment	-	2,000	(1,068)	-	932
	<u>263,954</u>	<u>19,289</u>	<u>(51,414)</u>	<u>(172,000)</u>	<u>59,829</u>
<i>General Funds</i>	47,328	62,788	(72,140)	165,000	202,976
<i>Designated Building Fund</i>	-	-	-	7,000.00	7,000
<b>Total Funds</b>	<u><u>311,282</u></u>	<u><u>82,077</u></u>	<u><u>(123,554)</u></u>	<u><u>-</u></u>	<u><u>269,805</u></u>

The **Mission Appeals Fund** is in support of the Baptist Missionary Society.

The transfer of £165,000 from the Building Fund to the General Fund was made following advice taken from the Baptist Union. In previous years these funds had either been transferred from the General fund or allocated from gift days held or gift aid claims received. As such these funds were Designated Funds and not Restricted funds and the Charity was therefore able to transfer back to the General Fund. No funds that were specifically given, or raised, for the Building Fund have been transferred back. The transfer did not reflect the full amount of Designated Funds that could have been transferred to the General Fund; the balance is shown as a Designated Fund.

**GARLAND STREET BAPTIST CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2022**

**6 Pensions**

*Background to the disclosure*

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

The pension cost shown in the Receipts and Payments Statement comprises contributions to the Defined Contribution Plan and deficiency contributions to the Defined Benefit Plan (see below).

The Minister is eligible to join the Scheme.

*The Defined Contribution Plan*

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members’ Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Legal and General Life Assurance Society Limited. In addition, the employer pays a further 4% of Pensionable Income (or 3% if the employer is in the segregated DC section) to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva. Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

*The Defined Benefit Plan*

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

**GARLAND STREET BAPTIST CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2022**

Actuarial valuation as at 31 December 2016

A formal valuation of the Defined Benefit (DB) Plan was performed at 31 December 2016 by a professionally qualified Actuary using the Projected Unit Method. The market value of the DB Plan assets at the valuation date was £219 million. The valuation of the DB Plan revealed a deficit of assets compared with the value of liabilities of £93 million (equivalent to a past service funding level of 70%). The next actuarial valuation of the DB Plan is due to take place not later than as at 31 December 2019.

Recovery plan

A recovery plan has been agreed to make good the above deficit in assets. Therefore, in addition to the contributions to the DC Plan set out above, the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan.

For the time being it has been agreed that the standard rate of deficiency contributions from churches and other employers involved in the DB Plan will remain at previously agreed levels, increasing each year in line with increases in the Minimum Pensionable Income. The deficiency contributions are broadly based on 12% of Pensionable Income / Minimum Pensionable Income, reflecting each employer's contributions in March 2015. Some employers that were involved in the DB Plan for a short period pay lower contributions. The Recovery Plan envisages deficiency contributions continuing until 31 December 2028.

As part of the recovery plan, the Baptist Union of Great Britain paid £33m towards the deficit in December 2018 and is expected to make further contributions totalling £0.5m by 31 December 2023.

Key assumptions

The key assumptions underlying the actuarial valuation of the DB Plan were as follows:

<i>Type of financial assumption</i>	<i>% pa</i>
RPI price inflation assumption	3.5
CPI price inflation assumption	2.75
Minimum Pensionable Income increases (CPI plus 0.75% pa)	3.5
Assumed investment returns	
- Pre-retirement	3.5
- Post retirement	2.25
Deferred pension increases	
- Pre April 2009	3.50
- Post April 2009	2.50
Pension increases	
- Main Scheme pension Pre April 2006	2.70
- Main Scheme pension Post April 2006	2.00

Payments made in the year

	2022	2021
	£	£
Defined Contribution Plan:		
Employee contributions	491	1,275
Employer contributions	1,365	3,685
	<hr/>	<hr/>
Deficiency contributions to Defined Benefit Plan	3,773	3,341
	<hr/>	<hr/>

Basis for determining the DB plan pension liability

The pension liability disclosed in the Statement of Assets and Liabilities in respect of the DB Plan is based on an estimate of the amount that the charity would be required to pay should the charity decide to settle the debt immediately; the Baptist Pension Scheme (the 'BPS') have provided this estimate. The BPS is collecting deficit contributions monthly however these deficit contributions have not been calculated by reference to the charity's share of the pension deficit and, based on the current schedule of contributions, it is possible that the sum of all future annual deficit contributions will be significantly less than the liability disclosed in the Statement of Assets and Liabilities. The charity does not foresee any circumstances that could result in immediate payment of the whole debt however the trustees believe that the BPS may ask the church to increase its contributions towards the deficit and therefore, to be prudent, they have chosen to disclose a liability for the employer debt in the Statement of Assets and Liabilities.

**GARLAND STREET BAPTIST CHURCH**

England & Wales - Charity number 1131966

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# Accounts

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# Garland Street Baptist Church

Report and Accounts  
Year ended 31 March 2021

Stewardship   
*Active generosity*

1 Lamb's Passage, London EC1Y 8AB  
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**GARLAND STREET BAPTIST CHURCH**  
**LEGAL & ADMINISTRATIVE DETAILS**  
**FOR THE YEAR ENDED 31 MARCH 2021**

ADDRESS FOR CORRESPONDENCE	Garland Street Bury St Edmunds Suffolk, IP33 1EZ
GOVERNING DOCUMENT	Constitution adopted 3 September 2009
CHARITY REGISTRATION NUMBER	1131966  A registered charity affiliated to the Baptist Union of Great Britain
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Rev'd Robert Green - Minister - resigned August 21 Rev'd Gavin Walter - Minister - appointed September 21 Rosemary Hills - resigned August 2020 Ms Claire McMillan Mr Adrian Mundell Mr Thomas Mundell Mr Paul Seymour - Church Treasurer - resigned April 21 Dr Adrian Terry - Church Treasurer - appointed June 21 Mrs Helene Terry Mr Terry Tyrrell Mrs Jane Jennison - appointed 8 July 2021
CUSTODIAN TRUSTEES	The Baptist Union Corporation Limited Baptist House 129 Broadway, Didcot Oxfordshire, OX11 8RT
BANKERS	National Westminster Bank Plc 7 Cornhill Bury St Edmunds Suffolk, IP33 1BQ
INDEPENDENT EXAMINER	Lisa Darby ACA Stewardship 1 Lamb's Passage London, EC1Y 8AB

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Pages 10-12	Notes to the Accounts

## **GARLAND STREET BAPTIST CHURCH**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2021**

The Trustees have pleasure in submitting the Report and Accounts for the year to 31 March 2021.

#### **Charitable objects**

An Approved Governing Document (based on the model constitution provided by the Baptist Union), has been adopted by the charity. This document states that the principal purpose of the charity 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'*.

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

#### **Organisation Structure and Decision-making Process**

Members of the Church are accepted in accordance with the Constitution, which normally 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 Church Members' Meeting normally takes place six times per year (of which two will be open to the whole congregation, following a decision at the Church meeting of 15-3-12) Members, under the guidance of the Holy Spirit, have responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint Trustees, who include the Minister, Church Secretary, Treasurer, Deacons and Elders (if there are any). The Church Secretary and Treasurer are normally also elected Deacons, and the Minister and Deacons (collectively known as the Diaconate), are responsible for the overall day-to-day running of the Church's work, 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 meetings 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.

Throughout the past year, due to the Coronavirus pandemic, it has not been possible to hold properly constituted Church meetings and accordingly the Diaconate have delayed decisions on major items until such time as a meeting can be properly held. Additionally it has not be possible to vote on the re-appointment of trustees during this period and accordingly the trustees in place immediately prior to the pandemic restrictions being imposed, have continued to serve, in accordance with Baptist Union guidance, pending the ability to hold a properly constituted Church meeting to vote on their re-appointment.

## **Objectives and Activities**

Our current Vision Statement is:

'By 2023, in God's strength, we will be united by a vibrant faith and deepening knowledge of Christ. We will be a multigenerational church, committed to sharing the love and message of Jesus with our community.'

Our mission statement is:

**'To follow Jesus and to make Him known'**

This sums up our objective to be a Missionary Congregation.

In order to achieve the principal objective set out above, the Church engages in a variety of activities (either on its own, or with others) 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. Our activities include local community work, evangelism and financial support of national and international evangelism, teaching and encouragement of existing and new Christians, pastoral care and supporting charitable social action locally and abroad.

## **Achievements and Performance**

The Church does not measure its success only in numbers, including financial numbers, but also in less tangible areas like fellowship, encouragement, community outreach and being obedient to the will of God, and the Trustees recognise that these are difficult to measure. The actual membership as at March 2021 is 67.

During the year four members of the church family sadly died plus five other people who were part of the wider Church family.

As with other Churches across the country, in March 2020 church activities were forced to cease due to the Covid-19 pandemic.

Although we couldn't meet physically, the family of the church has continued as we have learned to sustain church in new ways. We have seen worship moved online along with some of the other church activities. We were able to hold Christmas and Easter services in person, albeit with a reduced capacity and complying with the government guidelines. During the time of the pandemic we have also conducted six funerals of members of our fellowship in a socially distanced way.

The church has learned a lot over the last year, having been thrust into using technology for worship, meetings, bible studies and prayer. We will doubtless continue using online platforms as part of church life alongside our physical meetings.

We have done our best to include all the church family – those who are online and those who are not – in worship, prayer and information. Messages have been posted in The Outlook, River of Prayer days have been accessible online and at home enabling us to pray together. Without personal visits, the phone has been a valuable tool in pastoral care. Boys' Brigade and Aspire has been able to keep vital links with families with online activities for children and young people.

As we have tentatively resumed in-person worship we have started meeting in the afternoon as an interim plan so we can make the most of musical skills. As we move forward, we expect to meet weekly (by June).

The deacons and church leadership team have continued to work, both in terms of the day to day running of church life and thinking ahead to the Vision, financial planning and resuming church life in more recognisable ways, including in-person worship, meeting for prayer and bible study and the mission/outreach of the church. It is inevitable that, as we resume using the buildings, things will be different to how they were a year ago. Some groups will cease, others will continue and we hope to develop new initiatives as opportunity and volunteers enable.

During 2020 Rev. Robert Green announced that he would step down as minister of GSBC at the end of August 2021. This led to the early search for a minister to continue leading the church family with the advice and guidance of the regional minister and National Settlement Team in starting the process of seeking a new minister. The due process was followed and on 5th May 2021 Rev. Gavin Walter was called by the church to be the next Minister of the Church, which he has accepted.

Work has been ongoing discussing the refurbishment of the Elven Centre and the quinquennial review maintenance work on all the buildings. During 2020 'Czechers' and the stairs were redecorated and the sash windows refurbished.

A major challenge has been the inability to hold properly constituted Church Meetings during 2020/21. Some churches have had church meetings online but with around half the GSBC church family being contacted by post/phone, it would be very difficult to justify making decisions based on the views of half the church (or less?) being present at an online meeting.

The Charity Commission have encouraged charities to take a 'flexible and pragmatic' approach which enables us to continue in unprecedented circumstances. This has been why the current deacons have served beyond their period of office and deacons elections will be held in the coming months to confirm appointments.

Any big decisions that might have been made would have to be ratified at a later church meeting. Accordingly the deacons have avoided making big decisions outside a church meeting, and have reluctantly delayed those decisions until we can hold properly constituted church meetings. This has delayed the AGM, Deacons' elections and crucial decisions about the Vision and building refurbishment and maintenance.

During 2020, Rosemary Hills stood down as Church Secretary (having served beyond her term of office) which is why the deacons agreed to Adrian Mundell serving as Church Secretary with other jobs being shared out. Christine Mundell has been fulfilling some administrative tasks which has been really helpful. This appointment will be ratified at the Annual General Meeting.

These are all necessary interim measures that have been taken to enable the work of the Church to continue and will be addressed by the church meeting in coming weeks. Throughout, we have consulted with the Regional Minister (Rev. Graeme Ross) to ensure that anything we have done (or not done!) has been appropriate in the less-than-ideal circumstances.

The last year or so has been very disruptive to church life and we have all experienced that disruption in different ways. For some it's been fearful and lonely while for others it's been very busy. For all of us it has been frustrating! As we look ahead, trusting in the grace of God, we will need to continue to be patient, understanding and forgiving of one another and most of all prayerful and watchful as to what the Spirit is saying to the church.

## **Safeguarding**

The Church operates systems to ensure that all people working with children, young people and vulnerable adults are appropriately equipped with regard to Safeguarding and checked through the Disclosure and Barring Service. A majority of volunteers received training on 13th October 2018. Level 1 training (BU Training video) was done on Sept 22nd 2019 with the whole congregation. Ongoing training is now being restarted now that the pandemic restrictions are being lifted.

## **GDPR**

The church has implemented a GDPR policy with Adrian Terry as the GDPR Trustee. Appropriate permissions are now required for the distribution of emails (e.g. weekly newsheet by email and entries to the church directory)

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

## **Financial review**

The Church continues to raise the funds that 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. Work continues to seek grant support for the refurbishment of the Elven Centre.

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

## **Reserves Policy**

The Trustees have established a Reserves Policy (equivalent to 6 months' direct running costs), and are satisfied that they have sufficient reserves at the year-end, together with on-going income anticipated, to enable the church to function effectively in the coming year.

## **Risk Statement**

The Trustees have conducted a risk assessment on the current activities of the church. The child protection policy has been reaffirmed and those working with children and young people have received and signed for a copy. Courses have been held for Food Hygiene and First Aid for the relevant people.

## **Trustees' Responsibilities**

Charity law requires us as Trustees to prepare financial statements for each accounting year which give a true and fair view of the state of the charity and of its income and expenditure for the year.

We are required to:

1. Select suitable accounting policies and apply them consistently
2. Make judgements and estimates that are reasonable and prudent
3. State whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts
4. Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in business.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

**Approval**

This report was approved by the Trustees on 21 November 2021 and signed on their behalf by:

Dr A R Terry

**INDEPENDENT EXAMINER'S REPORT**

**TO THE TRUSTEES OF  
GARLAND STREET BAPTIST CHURCH**

I report to the trustees on my examination of the accounts of Garland Street Baptist Church (the charity) for the year ended 31 March 2021 on pages 10 to 12 following.

**Responsibilities and basis of report**

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

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

**Independent examiner's statement**

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

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with those records.

I have no concerns and 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.

Lisa Darby ACA

For and on behalf of:  
Stewardship  
1 Lamb's Passage  
London, EC1Y 8AB

Date: 22 November 2021

**GARLAND STREET BAPTIST CHURCH**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
**FOR THE YEAR ENDED 31 MARCH 2021**

	Notes	Unrestricted Funds £	Restricted Funds £	2021 £	2020 £
<b>Income receipts</b>					
Voluntary income	2	53,743	6,491	60,234	80,287
Income from charitable activities		-	-	-	885
Investment income		50	594	644	1,826
Rental income		3,000	-	3,000	3,000
Uniformed organisations		-	843	843	2,005
Ladies' Fellowship		-	20	20	911
Other		-	5,000	5,000	-
<b>Total Receipts</b>		<b>56,793</b>	<b>12,948</b>	<b>69,741</b>	<b>88,913</b>
<b>Payments</b>					
Payments in relation to charitable activities undertaken directly	3	56,243	10,165	66,408	124,090
Grants paid in relation to charitable activities undertaken by others	4	6,318	80	6,398	10,560
<b>Total payments</b>		<b>62,561</b>	<b>10,245</b>	<b>72,807</b>	<b>134,650</b>
Net of receipts / (payments) before transfers		(5,768)	2,703	(3,066)	(45,737)
Transfers between funds		-	-	-	-
<b>Net movement in funds</b>					
Cash funds as at last year end		53,096	261,250	314,346	360,083
<b>Cash funds at this year end</b>	A	<b>47,328</b>	<b>263,953</b>	<b>311,281</b>	<b>314,346</b>

The notes on pages 10 - 12 form part of these accounts.

**GARLAND STREET BAPTIST CHURCH**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**FOR THE YEAR ENDED 31 MARCH 2021**

	Unrestricted funds £	Restricted funds £	2021 £	2020 £
<b>A Cash funds</b>				
Cash at bank with immediate access	47,328	83,294	130,622	134,255
Notice deposits	-	180,168	180,168	179,575
Petty cash	-	491	491	416
	<u>47,328</u>	<u>263,953</u>	<u>311,281</u>	<u>314,246</u>

**B Other monetary assets**

Gift aid due to charity	7,651	106	7,757	10,915
Prepayments	3,864	-	3,864	3,623
	<u>11,515</u>	<u>106</u>	<u>11,621</u>	<u>14,538</u>

**C Liabilities**

Fee for Independent Examination	1,380	-	1,380	1,500
Agency funds (see below)	-	653	653	567
	<u>1,380</u>	<u>653</u>	<u>2,033</u>	<u>2,067</u>

*Agency funds relating to 'Who Cares' and the Farmers' Club*

Opening balance				567
Additional amounts received				187
Amounts paid over				(102)
Closing balance				<u>653</u>

**D Assets retained for charity's own use**

	Current value £
Church Building	3,365,394
Church Contents	427,861
Hall Building	1,062,872
Hall Contents	103,723
Mission Hall	255,941
Manse	211,783
	<u>5,427,574</u>

The trustees have used re-instatement insurance values as an approximation for current values.

**E Long term liability**

		2021 £	2020 £
Pension scheme deficit	Note 6	38,000	51,500

The accounts were approved by the trustees and signed on their behalf

by date  
 Dr A R Terry 21 November 2021

The notes on pages 10 - 12 form part of these accounts.

**GARLAND STREET BAPTIST CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**1 Accounting Policies**

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes; currently no such funds have been set aside. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

<b>2 Voluntary income</b>	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
General donations	43,005	6,314	49,319	67,485
Tax recoverable	10,738	177	10,915	12,802
	<u>53,743</u>	<u>6,491</u>	<u>60,234</u>	<u>80,287</u>

**3 Payments in relation to charitable activities undertaken directly**

<b>a Direct Charitable Costs</b>	£	£	£	£
Visiting speakers	-	-	-	735
Youth work	358	-	358	358
Uniformed organisations	-	299	299	2,777
Gas, electricity and water	2,120	-	2,120	4,494
Repairs & renewals	2,741	-	2,741	1,554
Cleaning	553	-	553	618
Subscriptions, fees and donations	1,425	-	1,425	1,329
Publicity and outreach	70	-	70	376
Other church costs	-	-	-	1,493
Discipleship and training	-	-	-	95
Manse - other costs	4,511	-	4,511	4,129
Ministerial expenses	-	-	-	180
Stipend	29,400	-	29,400	28,895
Pension scheme	7,026	-	7,026	8,021
Building works	-	9,847	9,847	60,910
Ladies' Fellowship	-	20	20	955
Support & Administration (see note 3(b))	8,039	-	8,039	7,171
	<u>56,243</u>	<u>10,165</u>	<u>66,408</u>	<u>124,090</u>

**b Support & Administration**

Printing, postage and stationery	1,507	-	1,507	1,017
Insurance	5,152	-	5,152	4,831
Accounts and examination	1,380	-	1,380	1,324
	<u>8,039</u>	<u>-</u>	<u>8,039</u>	<u>7,171</u>

**4 Grants paid in relation to charitable activities undertaken by others**

Grants for:				
Home and Overseas Mission	<u>6,318</u>	<u>80</u>	<u>6,398</u>	<u>10,560</u>

The grants to institutions amounting to more than £1,000 in the year were:

BUGB Home Mission	2,088
BMS	2,361
BCY - Bury St Edmunds and District Christian Youth	1,250

**GARLAND STREET BAPTIST CHURCH**  
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**4 Staff & Trustees**

The charity has one full time equivalent employed staff. Its activities are generally carried out by volunteers. No staff received salaries at a rate of more than £60,000 per annum.

Rev'd Robert Green was paid a stipend of £29,400 (2020: £28,894) in his capacity of Minister, not as a Trustee, as permitted by the governing document. The related pension costs that were paid are detailed in note 6. No other remuneration was paid to any trustee during the year nor to any person connected to them and no trustee received any expenses other than reimbursements of expenditure incurred on behalf of the church.

**5 Funds**

The restricted and designated funds represent amounts received for specific purposes. Movements in the year across all funds are as follows:

	Balance shown at 01.04.20	Receipts	Payments	Transfers	Balance at 31.03.21
	£	£	£	£	£
<i>Restricted Income Funds</i>					
Building Fund - for repairs and renovations	236,172	3,495	(9,847)	-	229,820
Vision 2024	7,460	-	-	-	7,460
Fellowship Fund - assistance for those in need	326	-	-	-	326
Mission Appeals	10	90	(80)	-	20
Uniformed Organisations	16,693	843	(299)	-	17,238
Ladies' Fellowships	-	20	(20)	-	0
Ministry & Training Fund for the new Youth & Family Worker (when appointed)	-	3,500	-	-	3,500
Manse Insurance tenant deposit	-	5,000	-	-	5,000
Toddler Group	589	-	-	-	589
	<u>261,249</u>	<u>12,948</u>	<u>(10,245)</u>	<u>-</u>	<u>263,953</u>
<i>General Funds</i>	53,096	56,793	(62,561)	-	47,328
<b>Total Funds</b>	<u>314,346</u>	<u>69,741</u>	<u>(72,806)</u>	<u>-</u>	<u>311,281</u>

The **Mission Appeals Fund** is in support of the Baptist Missionary Society.

**6 Pensions**

Background to the disclosure

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

The pension cost shown in the Receipts and Payments Statement comprises contributions to the Defined Contribution Plan and deficiency contributions to the Defined Benefit Plan (see below).

The Minister is eligible to join the Scheme.

The Defined Contribution Plan

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Legal and General Life Assurance Society Limited. In addition, the employer pays a further 4% of Pensionable Income (or 3% if the employer is in the segregated DC section) to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva. Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

The Defined Benefit Plan

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

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Actuarial valuation as at 31 December 2016

A formal valuation of the Defined Benefit (DB) Plan was performed at 31 December 2016 by a professionally qualified Actuary using the Projected Unit Method. The market value of the DB Plan assets at the valuation date was £219 million. The valuation of the DB Plan revealed a deficit of assets compared with the value of liabilities of £93 million (equivalent to a past service funding level of 70%). The next actuarial valuation of the DB Plan is due to take place not later than as at 31 December 2019.

Recovery plan

A recovery plan has been agreed to make good the above deficit in assets. Therefore, in addition to the contributions to the DC Plan set out above, the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan.

For the time being it has been agreed that the standard rate of deficiency contributions from churches and other employers involved in the DB Plan will remain at previously agreed levels, increasing each year in line with increases in the Minimum Pensionable Income. The deficiency contributions are broadly based on 12% of Pensionable Income / Minimum Pensionable Income, reflecting each employer's contributions in March 2015. Some employers that were involved in the DB Plan for a short period pay lower contributions. The Recovery Plan envisages deficiency contributions continuing until 31 December 2028.

As part of the recovery plan, the Baptist Union of Great Britain paid £33m towards the deficit in December 2018 and is expected to make further contributions totalling £0.5m by 31 December 2023.

Key assumptions

The key assumptions underlying the actuarial valuation of the DB Plan were as follows:

<i>Type of financial assumption</i>	<i>% pa</i>
RPI price inflation assumption	3.5
CPI price inflation assumption	2.75
Minimum Pensionable Income increases (CPI plus 0.75% pa)	3.5
Assumed investment returns	
- Pre-retirement	3.5
- Post retirement	2.25
Deferred pension increases	
- Pre April 2009	3.50
- Post April 2009	2.50
Pension increases	
- Main Scheme pension Pre April 2006	2.70
- Main Scheme pension Post April 2006	2.00

Payments made in the year

	2021	2020
	£	£
Defined Contribution Plan:		
Employee contributions	2,948	2,948
Employer contributions	3,685	3,663
	<u>3,341</u>	<u>4,357</u>
Deficiency contributions to Defined Benefit Plan	<u>3,341</u>	<u>4,357</u>

Basis for determining the DB plan pension liability

The pension liability disclosed in the Statement of Assets and Liabilities in respect of the DB Plan is based on an estimate of the amount that

**7 Opening Balance Adjustment**

A small adjustment of £100 has been made to the 'Uniformed Organisations' opening balance to correct an error in the 2020 Accounts 'Uniformed Organisations' closing balance.