

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

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	£	£	£	£
<i>Income receipts</i>					
Voluntary income	2	71,228	40,443	111,671	82,220
Income from charitable activities		1,500	-	1,500	700
Investment income		5,722	5,121	10,843	4,658
Rental income		-	-	-	3,000
Uniformed organisations		-	2,979	2,979	2,222
DCMS VAT Refund		-	5,886	5,886	6,626
Fund raising for building		-	-	-	20,000
Other		1,246	-	1,246	25
		<u>79,695</u>	<u>54,429</u>	<u>134,124</u>	<u>119,451</u>
<i>Capital and similar receipts</i>					
Sale of fixed assets		-	-	-	182,644
		<u>-</u>	<u>-</u>	<u>-</u>	<u>182,644</u>
<i>Total receipts</i>		<u><u>79,695</u></u>	<u><u>54,429</u></u>	<u><u>134,124</u></u>	<u><u>302,095</u></u>
<i>Payments</i>					
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
<i>Total payments</i>		<u><u>84,181</u></u>	<u><u>9,123</u></u>	<u><u>93,304</u></u>	<u><u>141,005</u></u>
Net of receipts / (payments) before		(4,486)	45,306	40,820	161,090
Transfers between funds		-	-	-	-
Net movement in funds		<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
Cash funds at this year end	A	<u><u>174,751</u></u>	<u><u>296,963</u></u>	<u><u>471,714</u></u>	<u><u>430,894</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 2024

	Unrestricted funds	Restricted funds	2024	2023
Notes	£	£	£	£
A Cash funds				
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
	174,751	296,963	471,714	430,894
B Other monetary assets				
Gift aid due to charity	19,267	-	19,267	12,682
Prepayments	4,502	-	4,502	4,039
	23,769	-	23,769	16,721
C Liabilities				
Falling due within one year				
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	-
	6,921	493	7,414	13,794
<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				493
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
				5,585,846

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.

2 Voluntary income

	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
	251,657	54,429	(9,123)	-	296,963
<i>General Funds</i>	172,237	79,695	(84,181)	-	167,751
<i>Designated Building Fund</i>	7,000		-	-	7,000
Total Funds	430,894	134,124	(93,304)	-	471,714

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.