

Bethel Baptist Church

Report and Accounts

Year ended 31 December 2024

Stewardship 
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1 Lamb's Passage, London EC1Y 8AB
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BETHEL BAPTIST CHURCH
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2024

ADDRESS FOR CORRESPONDENCE	Bethel Baptist Church Penlline Road Cardiff CF14 2AA
GOVERNING DOCUMENT	Constitution adopted in 2009
CHARITY REGISTRATION NUMBER	1132093
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Rev Jonathan Vaughan-Davies Anne Downs (appointed October 2024) Daniel Farewell Andrew Gibbs Richard Hodges Richard Lawson (resigned March 2024) Stuart Oldrey (resigned March 2024, re-appointed October 2024) Stephen Pettit (appointed October 2024) Timothy Pickles (resigned October 2024) Christopher Plummer (appointed October 2024) Rosemary Roberts Paul Rock Catherine Stroemer Juraj Uhrincat (resigned October 2024) Luther Vaughan (resigned July 2025) Robert Vernon (appointed October 2024)
CUSTODIAN TRUSTEES	Baptist Union of Great Britain
BANKERS	Lloyds Bank plc
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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Bethel Baptist Church, Whitchurch, Cardiff

Report of the Trustees for the year ended 31st December 2024

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

Objectives of the charity

Bethel Baptist Church, Whitchurch, Cardiff is a charity, governed by a constitution and constituted as a Trust.

We would emphasise that the Church is not a building, but a gathering of ordinary people of different ages and backgrounds, whose lives have been changed by Jesus Christ, the Son of God. The New Testament reveals the Church as a community of people properly taught and cared for, who by loving and serving Jesus Christ, were committed to love and care for each other and to bring a blessing to the area in which they lived.

Bethel Baptist Church, its trustees and members are committed to the restoration of these New Testament principles. We are not alone in this; Bethel is one of many Churches in the local area, the country and across the world that are passionate about people knowing Jesus Christ and are excited about making this happen. The vision is to see the people of Cardiff, and specifically those within the Church's local area, come into this experience of knowing Jesus as their Lord, Saviour and friend.

Bethel seeks to engage with and support the fellowship and community in several different ways. The charity's principal objects, as set out in its governing document, are:

- a) to advance the Christian faith according to the principles of the Baptist denomination
- b) to advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

As part of our commitment and vision Bethel undertakes a wide range of activities which both seek to meet the spiritual needs of both the members, and those that choose to worship with us, support the social life of members and friends, and undertake a range of activities which reach out to our local community through practical activities which are underpinned by faith and love for those in need of help. In planning these activities, the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Summary of the charity's main activities and achievements

Teaching and discipleship

Sunday Services are a key element of church life. They provide an opportunity for God's people to meet together to worship, pray and study God's word together. These services are open to all who wish to attend. We are not a closed community and seek to engage with anyone who wishes to explore and engage with the Christian faith.

Often, the service will follow a broad pattern of sung worship, prayers, Bible reading, Bible teaching and a time for reflection. However, a rigid prescribed format is not followed; there is room for flexibility and the leading of the Holy Spirit; every service is therefore different even though they may follow the same pattern. Services are participatory and include contributions from people within the church; this will include, although not exclusively, Bible readings, drama, testimonies, prayers, artwork, teaching, leading worship, and music. Children and young people are included within the service either at the beginning before moving to separate

activities appropriate to their age, or at the end of the service when they return to the main service. Once a month our 'All together' services provide an opportunity for the entire church family to worship together.

Sunday services are live-streamed on Bethel's YouTube channel, to ensure that as wide a group of people as possible are blessed by them. Those who are unable to attend in person due to ill health, family and work commitments, a dislike of social situations, or other reasons are able to attend online, for livestream at 10.30 a.m. Remote participation in services is also possible as song lyrics are shown on the screen so that viewers at home can sing along, worshipping God as part of our community. The services are also then available at any time either later in the week or in perpetuity to be viewed at a convenient time. Safeguarding principles are followed, particularly in relation to avoiding children being seen 'on camera' during the services, unless with parental awareness and consent.

Sunday services are followed by the provision of refreshments where attendees can meet together in a social context either in the church sanctuary or the church hall. For those attending online the service ends with an active encouragement for those at home to make a drink and phone someone to have a chat, as a way of building fellowship and community for those who are not present in the church.

Jon, as Minister, writes a regular blog as a further way of encouraging and uplifting people. He uses everyday experiences to highlight Bible truths. It is shared on the website, on social media and paper copies are available to those who would like them.

Caring and pastoral support

Small Groups

Small Groups (of about 10 people) meet in each other's homes every week to support and look after each other. This is done through spending time together and building relationships, reading and studying the Bible as a group, praying together and providing practical support. For those who either cannot (age, commitments which might restrict the ability to attend a physical group, distance etc.) or who do not want to meet in person, an online group is available. These groups are a vital lifeline to many people as it enables them to connect with God's word and God's people on a personal level.

Midweek service

Once a month, the midweek service offers the opportunity to meet together during the day for praise and worship. It is open to all and is particularly attended by those who do not wish to go out to small groups in the evenings.

Coffee mornings

Also, once a month, a fortnight after the midweek service, the coffee morning provides a warm and welcoming environment for the over 60s to meet and socialise over tea and coffee. Many people in this age group experience loneliness and isolation, and these events provide a place for companionship and connection.

Crafty Chatters

This group meets once a month to socialise while undertaking craft projects. It is open to all who enjoy creating, and each person brings whatever project they are working on to the meeting.

Pastoral support

A team of people undertake visits to those who cannot attend services and meetings in person. They spend time chatting, taking communion together, and offering practical help. All on the team are members at Bethel and have been DBS checked.

Bethel seeks to care for everyone it encounters, in both practical and spiritual ways. One very practical way is the short-term support which is offered to all in our fellowship. A team of volunteers provides all manner of practical help, including making meals, shopping, gardening, DIY, dog walking, help with transport and baby-sitting. This may be when someone is experiencing a time of difficulty, when they are ill, when celebrating the birth of a baby, or when moving to a new house. Many have said how blessed they have been by this support and what an excellent witness it is to be able to tell friends that they have received such love in action.

Social events

Occasional church lunches were held during the year for people to enjoy being together as a church family. These are usually based around a 'bring and share' approach with church members providing the dessert.

Mission

Children's and Young People's work

During the service on a Sunday, age relevant activities are provided for children and youth.

Bethel Tots is available to the youngest members (from birth to starting Reception) in an enclosed safe space. A variety of play equipment is provided.

Bethel Kids (school years Reception to year 5) learn through reading the Bible, discussing and acting bible stories, and participating in crafting activities. At the end of the morning service, they return to the main congregation and often share what they have learnt.

Bethel Teens is for school years 5 to 9. The aim is to build relationships and explore faith. This group meets on a Sunday during the morning service, and on a Tuesday evening.

Bethel Youth is for older secondary school children and sixth formers. It builds on the relationships formed at younger levels and looks to deepen faith and support young people as they become adults.

Throughout the year, in addition to the regular weekly groups, a variety of small projects are provided to support the different age groups in various ways.

- School visits - Tim, the Children and Youth worker, leads assemblies in primary schools and supports the Christian Unions in secondary schools. This work is highly valued and explains God's word to a large number of children across Whitchurch.
- In the summer, children aged 11+ had the opportunity to attend *Spree*, a Christian youth camp held at Carmarthen show ground. The weekend is made up of a mixture of Bible teaching and recreational activities and was enjoyed by all who took part. The young people were able to worship and learn with others their own age, as well as building friendships and having lots of fun.
- Families of school aged children were invited to help in telling the Nativity Story, for one of our Christmas services. This was achieved through a service of carols and mini dramas, using a different approach to bring to life the well-known story.
- Jon and Tim (minister and youth leader) undertook two community 2-man shows to present the Christian story to school children from the local area. The first in, May 2024, was *The Greatest Show*, explaining the basis of Christianity. The second was *Jack and the Beanstalk* presenting the Christmas story. Over the course of each week nearly 1000 children came to the church to watch. The shows were imaginative, entertaining, and presented God's message of salvation. In addition to the schools presentations during the day, a weekend evening performance was given for the community, allowing people to bring friends and family to the shows.

Free Food Market

With the increasing cost of living, the free food market provides basic necessities to local people. Whitchurch is, largely, an affluent area, but hidden poverty is increasing, and it can be hard to ask for help when people assume you do not need it. The Free Food Market runs once a month on a Saturday and gives away a mixture of items. Some are collected from supermarkets the previous evening which would otherwise be thrown away as they have reached their use-by date; others are longer-life items donated by people in the church community. Food forms a greater part of the items available, but toiletries and sanitary products are also provided. Through the year, the number of people regularly attending grew and very little is left at the end of the morning. Relationships have been built with many of the regular attendees.

The Free Food market is supported by donations from church members, mainly in the form of financial funds. The leaders of the group are able to use these funds to purchase additional items as appropriate. If funds are provided specifically for the Free Food Market such funds will be ring-fenced for its use only.

A church member ran a short Pilates course whereby the attendees fees were used to provide additional financial support. Additionally, canned produce, which was first used as Pilates weights during the class, was then donated to the Free Food Market.

5k run facility

As in previous years, a 5k run took place in Whitchurch. Bethel provided a bag-drop, refreshment stop and toilet facility for members of the community to use. Whilst this was not a direct mission activity, it served the people of Whitchurch and built positive links.

Community Nativity

A community nativity presentation took place in Bethel's sanctuary. Originally scheduled to take place outdoors in Whitchurch library park, bad weather forced the change of venue.

Christmas Carol service

A 'Celtic carols' by candlelight service also provided an outreach opportunity to the wider local community.

Warm Space

As part of Bethel's community outreach and recognising the need for those facing difficulties in staying warm, either because they could not heat their homes due to cost concerns, or because they had accommodation difficulties, an evening 'warm space' was made available once a week during the winter months. People could come to the main church hall where a warm space, and warm drinks were available.

The Church has left the building

On two Sundays during the year members and attendees are encouraged to engage in a range of activities to support the community. These take place when the Sunday morning service is usually scheduled. Activities include litter picking, singing at a local Care Home, and Prayer walking.

Financial Summary

Financial review

During the year income was £142,800, and expenditure was £152,200.

At the 31st December 2024 the funds available were:

Current account - approximately £5,000

Short term savings – approximately £20,000

Reserve Account – approximately £57,000

It is recognised by the Trustees that Bethel cannot continue to run deficit budgets in the long term. This requires action to try and increase income through a variety of means; e.g. giving, hires and lets, and reduce expenditure; e.g. improved energy usage, salaried staff being replaced by church members undertaking voluntary work. The latter occurred in the last quarter of 2024 when the church cleaner stepped down and was replaced by church members fulfilling the role.

In order to consider Bethel's financial position, the Trustees moved to appoint a Budget Deficit Working Group to consider the issues and determine the appropriate action. The group will meet regularly during 2025, and report back at the end of 2025.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £10,000 (which equates to approximately 1.5 months of ministerial and staff salaries) so that the charity can continue to operate should income and / or expenditure vary adversely.

In addition to this, the reserves policy requires the church to hold £55,000 as a contingency reserve. Funds remain in excess of the specified amount, as maintenance work at the church and manse that was due to take place in 2024 is now scheduled for 2025.

At the year end, the charity held unrestricted cash of £80,400.

Governance

Bethel Baptist Church has a membership, and members of the Church are accepted in accordance with the Constitution which requires them to profess faith in Jesus Christ.

The Church Members' Meeting normally takes place five or six times per year and have responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint Elders and Deacons who, together with the Minister, Church Secretary and Treasurer (who are also appointed by the Members), are collectively known as the Trustees. They are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective. Relevant matters may be submitted to the Church Members' Meeting by the Trustees for guidance or may be raised by members in Church Members' Meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church Members' Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

The Trustees meet bi-monthly and are responsible for the strategic direction and policy of the charity. If there are issues that require more regular meetings of the Trustees, then they will meet together more frequently.

Church life has been broken down into 5 areas, with small leadership teams (Connection Groups- Belong, Believe, Befriend, Serving and Governance) overseeing each area. These teams have a Trustee, together with other church members that are considered to have the suitable knowledge and skills to provide leadership in these areas. Decision making in that area is delegated to the Connection Group, with the Trustee on the team ensuring that decisions are in line with the strategy and vision of the charity – and may then be subject to agreement at the Church Members' Meeting at the discretion of the Trustees. The Connection Groups meet bi-monthly, alternating with Trustees meetings. Minutes of these meetings are circulated to the Trustees so they are aware of decisions made.

Responsibilities of trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

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 and signed on their behalf by:

S J Pettit

[S J Pettit \(Oct 6, 2025 09:54:30 GMT+1\)](#)

Stephen Pettit (Treasurer)

Oct 6, 2025
Date: _____

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
BETHEL BAPTIST CHURCH

I report to the trustees on my examination of the accounts of Bethel Baptist Church ('the charity') for the year ended 31 December 2024 on pages 9 to 12 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.

J. Young

J. Young (Oct 6, 2025 05:56:46 GMT+1)

Jaimée Young
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: Oct 6, 2025

BETHEL BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	<u>Unrestricted Funds</u>		Restricted Funds	2024	2023
		General Funds	Designated Funds			
		£	£	£	£	£
<i>Income receipts</i>						
Donations	5	94,741	-	2,689	97,431	91,369
Gift aid receipts		17,817	-	-	17,817	20,176
Other grants		-	-	-	-	700
Legacies		2,000	-	-	2,000	500
Income from letting of facilities		13,816	-	-	13,816	8,075
Charitable activities		7,647	-	-	7,647	7,115
Interest		3,314	-	-	3,314	3,174
EDF refunds		681	-	-	681	1,031
Other		110	-	-	110	204
<i>Total receipts</i>		<u>140,127</u>	<u>-</u>	<u>2,689</u>	<u>142,816</u>	<u>132,346</u>
<i>Payments</i>						
Payments in relation to charitable activities undertaken directly	2	133,469	-	3,354	136,824	114,398
Grants paid in relation to charitable activities undertaken by others	3	15,341	-	-	15,341	9,368
<i>Total payments</i>		<u>148,811</u>	<u>-</u>	<u>3,354</u>	<u>152,165</u>	<u>123,765</u>
Net of receipts / (payments) before		(8,684)	-	(665)	(9,349)	8,580
Transfers between funds	5	199	(240)	41	-	-
<i>Net movement in funds</i>		<u>(8,485)</u>	<u>(240)</u>	<u>(624)</u>	<u>(9,349)</u>	<u>8,580</u>
Cash funds as at last year end		29,670	59,444	2,612	91,727	83,147
<i>Cash funds at this year end</i>	A	<u>21,185</u>	<u>59,205</u>	<u>1,988</u>	<u>82,378</u>	<u>91,727</u>

The notes on pages 11 - 12 form part of these accounts.

BETHEL BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
AS AT THE YEAR ENDED 31 DECEMBER 2024

Notes	<u>Unrestricted Funds</u>			2024 £	2023 £
	General funds £	Designated funds £	Restricted funds £		
A Cash funds					
Cash at bank with immediate access	21,129	1,901	1,988	25,018	17,279
Notice deposits	-	57,258	-	57,258	74,087
Bank and cash held by church groups	56	46	-	103	361
	<u>21,185</u>	<u>59,205</u>	<u>1,988</u>	<u>82,378</u>	<u>91,727</u>
B Other monetary assets					
Gift aid due to charity	3,654	-	-	3,654	1,569
	<u>3,654</u>	<u>-</u>	<u>-</u>	<u>3,654</u>	<u>1,569</u>
C Liabilities					
Falling due within one year					
Fee for Independent Examination	1,338	-	-	1,338	1,290
	<u>1,338</u>	<u>-</u>	<u>-</u>	<u>1,338</u>	<u>1,290</u>

D Assets retained for charity's own use

	Value 2024 £
<i>Freehold buildings:</i>	
<i>Church and hall</i>	
<i>22 Pendwyallt Road</i>	
 Fixtures, fittings and equipment	 180,492
	<u>180,492</u>

Current values have not been quoted for properties because reliable valuations are not available (disclosure is not mandatory).

The trustees have used insurance values for fixtures, fittings and equipment as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

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

S J Pettit

S J Pettit (Oct 6, 2025 09:54:30 GMT+1)

Stephen Pettit (Treasurer)

Date: Oct 6, 2025

The notes on pages 11 - 12 form part of these accounts.

BETHEL BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 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.

		<u>Unrestricted Funds</u>		Restricted Funds	2024	2023
		General funds	Designated funds			
		£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly						
Salaries, pension and expenses	Note 4	83,522	-	-	83,522	76,521
Local mission and outreach		568	-	1,290	1,858	959
Youth and children's work		3,027	-	-	3,027	2,994
Church events and ministries		4,304	-	-	4,304	3,069
Computers & website		1,423	-	-	1,423	630
Governance costs		1,278	-	-	1,278	1,230
<i>Property costs (church and manse):</i>	<i>Note 4</i>					
Repairs, maintenance and equipment		16,729	-	2,065	18,794	6,400
Utilities and council tax		12,315	-	-	12,315	12,537
Insurance		4,789	-	-	4,789	4,202
Training and resources		387	-	-	387	232
Printing, stationery, other office costs		2,059	-	-	2,059	2,063
Telephone		1,703	-	-	1,703	1,325
Fees and subscriptions		816	-	-	816	1,433
Miscellaneous costs		549	-	-	549	801
		<u>133,469</u>	<u>-</u>	<u>3,354</u>	<u>136,824</u>	<u>114,398</u>

3 Grants paid in relation to charitable activities undertaken by others

Organisations:

South Wales Baptist Association	7,352	-	-	7,352	4,684
BMS World Mission	<u>7,990</u>	<u>-</u>	<u>-</u>	<u>7,990</u>	<u>4,684</u>
	<u>15,341</u>	<u>-</u>	<u>-</u>	<u>15,341</u>	<u>9,368</u>

4 Transactions with related parties

Jonathan Vaughan-Davies served as a church leader and was paid £38,083 [2023: £33,632] for serving in that capacity, not for serving as a trustee; these payments are permitted by the charity's governing document and include employer pension contributions.

In addition, the charity incurred expenditure in respect of the provision of accommodation (which is customary for ministers) to Jonathan Vaughan-Davies, who is a trustee, so that they could better perform their duties. These costs are included within 'Property costs' in note 2 above.

The spouse of Robert Vernon, trustee from October 2024, served as a support worker and was paid £13,706 [2023: n/a] for serving in that capacity; these payments are permitted by the charity's governing document and include employer pension contributions.

No payments were made to any other trustees or persons related to them, except for reimbursement of expenses paid out on behalf of the charity.

BETHEL BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

5 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	29,670	140,127	(148,811)	199	21,185
Designated funds					
Contingency reserve	55,000	-	-	-	55,000
Chatterbox	240	-	-	(240)	-
Bzone	48	-	-	-	48
Lunch Club	4,157	-	-	-	4,157
	<u>59,444</u>	<u>-</u>	<u>-</u>	<u>(240)</u>	<u>59,205</u>
Restricted funds					
Church equipment/lighting project	2,023	-	(2,065)	41	-
Mission	-	20	-	-	20
Free Food Market	589	2,669	(1,290)	-	1,968
	<u>2,612</u>	<u>2,689</u>	<u>(3,354)</u>	<u>41</u>	<u>1,988</u>
Total funds	<u>91,727</u>	<u>142,816</u>	<u>(152,165)</u>	<u>-</u>	<u>82,378</u>

The church equipment fund relates to a donation partly used for church equipment with the remaining balance to be put towards the church lighting project with consent from the donor. A grant of £700 has been added to the lighting project this year.

The Free Food Market is where we open the church once a month to provide a range of food and hygiene products to those in need in our community.

6 The Baptist Pension Scheme

The Church 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 Scheme, previously known as the Baptist Ministers Pension Fund, started in 1925. At the beginning of the financial year, the scheme comprised of a defined benefits scheme which was closed to future accrual on 31 December 2011 and a defined contribution plan which was opened in January 2012. 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.

For the current financial year, the pension provision for members of the Scheme is being made through the Defined Contribution (DC) Plan. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited.

In October 2024, the insurance company Just Group completed a buy out of the liabilities of the closed defined benefit scheme. From that date any remaining liability of the participating scheme members to defined benefit scheme ceased and the £1 per month deficit contributions payable by the participating employers which were agreed in the recovery plan approved in August 2022 also ceased from that date. Administration of the closed defined benefit scheme transferred from the pension trustees to Just Group from that date.