



# Annual Report and Financial Statements



Year to 31 December 2020

# **BESSELS GREEN BAPTIST CHURCH**

## **Annual Report and Financial Statements for the year to 31 December 2020**

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# BESSELS GREEN BAPTIST CHURCH

## TRUSTEES' ANNUAL REPORT 2020

The Charity Trustees present their Annual Report and financial statements for 2020

### Introduction: Covid-19 Virus during 2020 effects.

In common with all aspects of UK society in 2020 Bessels Green Baptist Church has seen the effect of necessary Government policy decisions, resulting from the Covid Pandemic impact its operations.

From 17 March 2020 the church buildings were closed in accordance with UKGov instructions and the normal in-person activities of the church were suspended. Sunday services were taken to an online platform and home groups and youth work also held online meetings. A new online Wednesday morning Prayer meeting was established.

Ministers and employees generally initially worked from home and attendance on the premises was limited to occasional minimal visits. Sunday services were streamed from the church premises with minimal staffing employed to comply with the UKGov allowed work activities at any point in time.

To maintain contact with members actions were taken to ensure all those who could had access to the online Sunday Services. This included repurposing donated laptops and tablets and the purchase of some new equipment. For those in the congregation unable to access online content a weekly news letter was produced and distributed.

A limited number of Church Meetings were held online and the trustees and deacons meetings were also carried out using the Zoom platform for online meeting.

A Church Meeting approved the implementation of previously planned refurbishment of the church sanctuary to take advantage of building works being able to progress whilst the church itself could not meet. This also meant that the Sunday Services remained in a online format throughout 2020.

As allowed by UKGov regulations some youth work and small meetings at the church resumed in the autumn before national restrictions again were implemented and they had to revert to an online format.

Following the initial suspension of activities in the church buildings the treasurer on behalf of the trustees conducted a rebudget for the year 2020 which indicated a possible shortfall in income of c. £37,000 for the full year which the Trustees noted was manageable within the Churches reserves policy.

The following accounts show that whilst there was some reduction in income together with reduced spending on regular items the year end results show a surplus on Unrestricted Funds.

### Section 1 : Reference & Administrative Details

Charity Name : **Bessels Green Baptist Church**

Charity's principal address : **Bessels Green Baptist Church** has its primary place of activities in the church premises in Bessels Green Road, Bessels Green, Sevenoaks Kent TN13 2PS.

Charity Registration No : **1132394**

Bessels Green Baptist Church which previously qualifies as an Excepted Charity under subsection 5 of section 3 of the Charities Act 1993 was required to register a charity with the Charity Commission during 2009. The registration process was completed on 29 October 2009.

Those currently acting as Charity Trustees and those with that responsibility in the reporting period are as listed following:

Minister: [Charles Ingram](#)

Assistant Minister: [Andy Potter](#)

Elders: [Rick Woodward](#)  
[Colin Cross](#)  
[Alison Riches](#)  
[Wilkus Van der Merwe](#)

# BESSELS GREEN BAPTIST CHURCH

## TRUSTEES' ANNUAL REPORT 2020

Treasurer : Neil Hudson (Treasurer)

Secretary : Richard Bevan (Secretary)

Note : On 26 April 2015 the church approved a revised constitution in which only the Minister(s), Elders, Treasurer and Secretary are Charity Trustees. The Deacons post this date operate not as Charity Trustees but with specific agreed portfolios of responsibility as agreed by the Church Meeting.

Premises Trustees: The church is the beneficial owner (subject to the relevant trusts) of the Church premises at Bessels Green Road and the manse at 21 Larkfield Road. These premises are held in trust on behalf of the church by the custodian trustee, The Baptist Union Corporation Ltd. The church also holds a part interest in 1 Darent Close.

Professional Advisers : Bankers:

National Westminster Bank plc  
Sevenoaks Branch  
67 High Street  
Sevenoaks  
Kent  
TN13 1LA

Independent Examiner :

Paul Baker FAIA  
Applied Accountancy, Riverside Suite, 50a Clifford Way,  
Maidstone ME16 8GD

### Section 2 : Charitable Object

Charitable Object : The Charity is governed by an Approved Governing Document which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include advancement of education, community service and other such charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

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

### Section 3 : Organisational Structure and Decision making process

Members of the Church : Members of the church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ, or following other modes of baptism to renew their public profession of faith in Jesus Christ.

Members Meeting : The Members Meeting normally takes place four times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint up to five Elders, Treasurer, Secretary and up to ten Deacons. The Elders, together with the minister(s), Church Secretary and Treasurer, are collectively known as the Charity Trustees, and 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 furtherance of the charitable objective.

Relevant matters may be submitted to the Church meeting by the Charity Trustees for guidance, or may be raised by members in Church meeting for further consideration by the Charity Trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

# **BESSELS GREEN BAPTIST CHURCH**

## **TRUSTEES' ANNUAL REPORT 2020**

### **Section 4 : Objectives and Activities**

In order to achieve the principal objective which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

Central to the work and witness of the Church is a full programme of regular public services of Christian worship. These services take place each Sunday at 10.00 am and at 4.30 pm. There are also occasional services at other times which are advertised on the Church Notice Board, in the weekly Sunday news letter and on the website at [bgbc.co.uk](http://bgbc.co.uk). There are children's programmes during both services. The church seeks to be a friendly and welcoming community and anybody is free to attend any of these services.

The Church has encouraged members to take their Christian faith out into the world in specific activities organised to enable non Christian friends and acquaintances to be involved. These activities can take place at any time in the week but on two Sundays a month participating members are released from the normal Sunday services to pursue those activities which include a walking group and a running group.

The Church runs a series of house groups for the growth of faith and discipleship in the homes of some members, and further details of these can be obtained from the Charity Trustees on request, or at the Sunday services of worship.

From time to time the Church runs or promotes courses in marriage and courses for people interested in discovering more about Christianity.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service.

The church has read the Charity Commission guidance on public benefit and is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public."

The Church is happy, in addition to its own activities and where scheduling of activities permits, to make its premises available for use by the wider community. Such use includes an after school club that meets on part of the premises, a weekly aerobics group, regular use of the church hall for children's parties and occasional use by local primary schools.

### **Section 5 : Achievements and Performance**

The Church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas like fellowship and encouragement. The Charity Trustees recognise that these are difficult to measure but believe that 2020 was a positive year in the life of the church. It continued to pursue its mission purposes in 2020 and will be able to pursue its mission purposes in 2021.

In the year three persons were received into church membership. Nineteen church members were removed by death, transfer, removal or resignation. At 31 December 2020 membership stood at 164 compared to 180 a year earlier.

In 2020 with the restrictions imposed by the Covid Pandemic it has been more difficult to measure the success of church programmes however feedback from the congregation through an online survey and through individual contacts has continued to be positive. Numbers watching online on Sundays have remained stable and the number viewing later in the week through UTube and Facebook posts has been significantly high. New contacts have also been made with a number of individuals not previously connected to the church who have been regularly watching online Sunday Service broadcasts.

Average attendance at worship services before the restrictions imposed by the Covid Pandemic were maintained, and this was also reflected in the children's work and amongst young people.



# BESSELS GREEN BAPTIST CHURCH

## TRUSTEES' ANNUAL REPORT 2020

### Section 6 : Financial Review

The financial year reported herein by the Church is from 01 January 2020  
to 31 December 2020

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year.

The most significant expense relates to the appointment of a Minister and Assistant Minister, to lead and co-ordinate the church's activities including the Sunday Services, to provide pastoral care for the congregation and other people, and to equip and encourage the membership in their lives, Christian witness and service. During the year the Minister was Revd C Ingram and the Assistant Minister was Andy Potter. The Minister and Assistant Minister are assisted by a Children & Youth Worker, Joshua Amott.

The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose. The organisations and financial support given is detailed in Section D of this Report. Through its Mission Team the church seeks to promote support of mission through a number of Core Missions / Mission Partners. In addition members are encouraged to be personally involved.

The Church is heavily dependent on its membership working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives.

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

The Charity Trustees have established a Reserves Policy and are satisfied that they have sufficient reserves at the Balance Sheet date, together with ongoing income anticipated, to enable the church to function effectively in the coming year.

The Charity Trustees have made an assessment of the major financial risks facing the church, and are satisfied that there are policies in place to minimise these risks.

The church is a participating employer within the Defined Benefit section of the Baptist Pension scheme and has been making ongoing deficit payments to cover the costs of past service of its employees within the scheme under a recovery plan. The church has no plan to leave the scheme and expects to continue to make payments to the scheme in line with the recovery plan.

#### Reserves policy :

The Charity Trustees have previously established a policy whereby the unrestricted funds held and not committed or invested in tangible fixed assets (the Free Reserves) should normally be a minimum of 3 and a maximum of 6 months of the resources expended. In 2020 General Funds this equates to between £ 49,500 and £ 99,000.

This level of reserve is judged to enable responsibilities in respect of the employment of the Minister and other employed staff to be discharged whilst continuing current activities in the event of a significant drop in income.

The Free Reserves at year end amount to	<b>£172,398</b> and this provides cover above the minimum
end of the target for required reserves.	Previous year (2019 : £168,677) .

## BESSELS GREEN BAPTIST CHURCH

### TRUSTEES' ANNUAL REPORT 2020

#### Investment policy :

The requirement for easy access to funds to meet the needs of the Church during the year precludes the specialised investment in medium and long term investments. To best suit this access requirement funds placed on deposit and are available on demand.

#### Review of major risks :

The Charity Trustees periodically conduct their own review of the major risks to which the Church is exposed. Following which systems and procedures are identified and implemented to manage those risks.

Where appropriate systems and procedures are backed up by the agreement and authority of the Church Meeting. An example being the "Safe to Grow Policy" established for the care and protection of children and young people together with the considered appointment of leaders for children and young peoples groups.

The church premises are inspected for Health & Safety risk on an annual basis the most recent full assessment and recommendations being made in December 2020. Appropriate items are acted upon by the Charity Trustees. On an ongoing basis H&S issues are reported to and considered by the trustees as appropriate at their regular monthly meetings. A separate specific Asbestos Risk Assessment was made in August 2017 and revealed no areas of concern.

Systems are implemented to ensure that Health & Hygiene procedures in relation to the use of church premises to prepare and distribute food and drink at church events are up to date and applied to church activities.

Agreed policies and procedures are regularly reviewed to ensure they meet current needs and responsibilities. Child Protection Equal Opportunities, Data Protection and Health & Safety Policies are reconfirmed at each church AGM.

In line with UKGov and Baptist Union recommendations a separate Risk Assessment was produced in July 2020 to manage the risks associated with the Covid 19 Pandemic on church activities. This was updated throughout the remainder of the year as required dependent on those activities which were permitted by UKGov rules and recommendations. Measures identified as required were implemented on the premises including but not limited to signage, hygiene measures, social distancing ventilation, and additional cleaning. Individual users of the premises were required to provide their own Risk Assessment and implement appropriate measures in addition to that of the church generally.

### Section 7 : Signature and Declaration

The Charity Trustees present this report and financial statements for the year to 31 December 2020.

The report has been prepared to comply with the requirements of The Charities Act 2011 and the relevant provisions of The Charities (Accounts and Reports) Regulations 2008 and to the Statement of Recommended Practice - Accounting and Reporting by Charities 2005.

We declare, in our capacity as Charity Trustee, that:

- \* the Charity Trustees have approved the report above; and
- \* have authorised us to sign it on their behalf.

Signature :



Position : Treasurer

Date :

9/11/21

Signature :



Position : Trustee

9/11/21

# BESSELS GREEN BAPTIST CHURCH

## Section A : Statement of Financial Activities for the year ended

31 December 2020

	Notes	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS 31 December 2020 £	TOTAL FUNDS 31 December 2019 £
<b>Incoming Resources</b>					
<i>Voluntary Income</i>					
Donations to Church	4.1	252,329	22,301	274,630	413,491
Donations to Missions	4.2		11,400	11,400	19,005
Activities for generating funds	5	2,952		2,952	6,093
Investment Income	6	182		182	395
Profit on Sale of Freehold Property	26				
Other incoming resources	7	9,101	12,875	21,976	26,074
<b>Total Incoming Resources</b>		<b>264,564</b>	<b>46,576</b>	<b>311,140</b>	<b>465,058</b>
<b>Resources Expended</b>					
<i>Costs of generating funds</i>					
	8				
<i>Charitable expenditure</i>					
	9				
Ministry		159,904		159,904	156,650
Mission		57,150	29,201	86,351	110,295
Establishment		34,538	79,796	114,334	119,113
<b>Total Resources Expended</b>		<b>251,592</b>	<b>108,997</b>	<b>360,589</b>	<b>386,058</b>
Net incoming resources before transfers		12,972	(62,421)	(49,449)	79,000
Transfers between funds	14	3,383	(3,383)		
<b>Net incoming resources</b>		<b>16,355</b>	<b>(65,804)</b>	<b>(49,449)</b>	<b>79,000</b>
<b>Net income for the year</b>					
<b>Other recognised gains/(losses)</b>					
Actuarial gains/(losses) on defined benefit pension schemes	24	25,825		25,825	(3,351)
<b>Net movement in funds</b>		<b>42,180</b>	<b>(65,804)</b>	<b>(23,624)</b>	<b>75,649</b>
<b>Total Funds Current at 31 December 2019</b>		<b>646,207</b>	<b>1,494,518</b>	<b>2,140,725</b>	<b>2,065,076</b>
<b>Total Funds Current at 31 December 2020</b>		<b>688,387</b>	<b>1,428,714</b>	<b>2,117,101</b>	<b>2,140,725</b>

Comparative figures for each fund are shown in the notes to the accounts



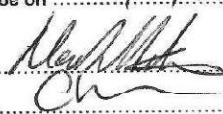
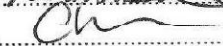
**BESSELS GREEN BAPTIST CHURCH**

**Section B : BALANCE SHEET as at 31 December 2020**

	Notes	Unrestricted Funds	Designated Funds	Unrestricted Funds	Restricted Funds	Totals 31 December 2020	To De 20
<b>Fixed Assets</b>							
Tangible assets	17		581,465	581,465	1,404,575	1,986,040	1
Investments	18						
<b>Total Fixed Assets</b>			581,465	581,465	1,404,575	1,986,040	1
<b>Current Assets</b>							
Debtors	19	16,592		16,592	8,360	24,952	
Cash at Bank and in Hand	20	155,806	68	155,874	75,556	231,430	
<b>Current Liabilities</b>							
Creditors: amounts falling due within one year	21		5,000	5,000	59,777	64,777	
<b>Net current assets / (liabilities)</b>		172,398	(4,932)	167,466	24,139	191,605	
<b>Total Assets less current liabilities</b>		172,398	576,533	748,931	1,428,714	2,177,645	2
Creditors: amounts falling due after one year	21		6,000	6,000		6,000	
<b>Net Assets excluding pension liability</b>		172,398	570,533	742,931	1,428,714	2,171,645	2
Defined benefit pension scheme Asset or Liability	24	(54,544)		(54,544)		(54,544)	
<b>Total Net assets or liabilities</b>		117,854	570,533	688,387	1,428,714	2,117,101	2

The attached notes form an integral part of these accounts.

These accounts were approved by the Trustees on 9/11/21 And signed on their behalf by

a) Treasurer   
b) Trustee 

# BESSELS GREEN BAPTIST CHURCH

## Section C : Notes to the Accounts

### Notes Forming an Integral Part of the Financial Statement for the year ended 31 December 2020

#### 1 Accounting Policies

Basis of preparation	<p>The accounts are prepared in accordance with the Charities Statement of Recommended Practice Charities SORP (FRS102) and with the Charities Act 2011.</p> <p>The church is a registered charity, no. 1132394 and meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy body notes.</p>
Going Concern	<p>It is the trustees view that there are no material uncertainties regarding the charity's ability to continue for the foreseeable future.</p>
Income recognition	<p>All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.</p>
Donations	<p>Income received by way of donations and gifts is included in full in the Statement of Financial Activities when received.</p>
Grants and Legacies	<p>Grants and Legacies including for the purchase of fixed assets, are recognised in full in the Statement of Financial Activities in the year in which they are received.</p>
Investment Income	<p>Investment income is recognised in full in the year in which it is received.</p>
Expenditure recognition	<p>All expenditure is accounted for on an accruals basis. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that settlement will be required and the amount of the obligation can be measured reliably.</p> <p>Expenditure is allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration on each activity, comprising the stipend and overhead costs of the central function is not apportioned but taken in full in the General Fund allocation.</p>
Fund raising and publicity costs	<p>The church does not in the usual course of activities make formal appeals for funds, and expenditure on these items is therefore not material.</p>
Grants payable	<p>The church makes grants to other organisations whose charitable objects compliment its work. They are accounted for in the year in which they are paid or when the recipient has been notified of the grant and payment is unconditional.</p>
Support costs	<p>Support costs are those that assist the work of the church but do not directly represent charitable activities and include office costs and governance cost. Where support costs cannot be directly attributed to particular headings they have been allocated to the cost of raising funds and expenditure on charitable activities on a basis consistent with the use of resources. This represents direct expenditure on the administration of the church. Most of the management is carried out without charge by volunteers. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost to the volunteers for their service.</p>

## BESSELS GREEN BAPTIST CHURCH

Tangible fixed assets for use by the charity	<p>The church premises are included in the balance sheet at insurance value, taken at June 2005, because reliable cost information is not available, and valuation would incur significant cost which would be onerous compared with the additional benefit gained by the user of the accounts.</p> <p>The Manse premises are included in the balance sheet at the value of £ 436,396. This being the cost of purchase of 21 Larkfield Road, Sevenoaks, Kent unadjusted for inflation. The charity does not have a policy of revaluation.</p> <p>The asset value of Manse premises is included in the Designated Manse Fund. The asset value of the church premises and of Investments is in the Specified Fabric Church Buildings Fund since the use of the premises and the invested capital is restricted for property use.</p> <p>Depreciation has not been charged on the Church or Manse premises, because in the opinion of the Trustees, the residual value of the asset is not less than the original valuation.</p> <p>The relative asset value of £ 145,068 applicable to the church interest in the Assistant Ministers house at 1 Darent Close has been included in the Designated Manse Fund. This property was purchased in the first quarter of 2008 and depreciation has not been charged in the current year because in the opinion of the Trustees, the residual value of the asset is not less than the original valuation, This was confirmed by a December 2018 property valuation which indicated a valuation of c £177,000.</p>
Depreciation	<p>Depreciation has not been charged on the Church or Manse premises, because in the opinion of the Trustees, the residual value of the asset is not less than the original cost price.</p> <p>Items costing less than £ 7,500 are wholly depreciated in the year of purchase.</p> <p>Depreciation on other fixed assets where applicable is calculated to write off the cost on a straight-line basis of each asset over its expected useful life, which is normally estimated at 4 years. Or at such rates as the trustees decide.</p>
Investment Assets	No investments are held other than premises noted elsewhere.
Unrestricted funds	Unrestricted funds are donations and other incoming resources received for the objects of the charity without further specified purpose and are available as general funds. They are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.
Designated funds	Designated funds are unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.
Restricted funds	Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements
Independent Examiner Fees	The fee in respect of 2018 accounts was paid in 2019, The fee for 2019 and 2020 accounts has not been included as an accrual as it is considered immaterial.

## BESSELS GREEN BAPTIST CHURCH

Debtors	Debtors relating to Gift Aid Recovery were overstated in the 2019 Accounts by £22,500. This sum has been reconciled and adjusted in the 2020 accounts.
Property Loans	At year end church Bank Balances included the sum of £ 58,125 that had been advanced with the objective of assisting with the purchase of accommodation for the youth worker. Such sums were provided to be used as capital loans in the purchase planned originally for 2020 but delayed until 2021.

### 2 Post Balance Sheet Note

Stewardship Grant: In December 2020 the church was advised by Stewardship Services that an anonymous Stewardship Grant in the gross sum of £1,000,000 had been made to BGBC upon specified terms and conditions of use. Stewardship advised :  
"The intent of the grant is to release the church to be outward looking through serving the local community with the faithful proclamation of the gospel and practical action that enables authentic engagement. It is to be invested in a venue/venues and settings in which this can be achieved. The vision is to enable Kingdom based Christian ministry in the local area around Bessels Green Baptist Church. The wording in the confidential expression of wishes document favours a 'Kingdom' perspective in interacting with the local community. This requires a combination of faithful proclamation of the Gospel of Jesus Christ which is backed up by practical action that enables authentic engagement with the local community. The goal therefore is to invest the funds in such a way as to provide a venue/venues and settings in which those twin goals can be achieved in a manner which enhances community engagement and opens a new basis for dialogue with a wider cross section of the neighbourhood. In summary, the vision is to bless the community in a holistic manner". The only other stipulation is that any assets acquired with the grant need to be suitably ring-fenced so that they are retained to achieve the intended objectives.

Funds will only be released to BGBC once details of the plan for the use of the grant, as agreed by the Trustees of Bessels Green Baptist Church are available, so that Stewardship can draw up a Grant Agreement Form to allow release of the funds.

# BESSELS GREEN BAPTIST CHURCH

## Section C : Statement of Cash Flows for year ending 31 December 2020

	Totals 31 December 2020	Totals 31 December 2019
Reconcillation of net movement in funds to net cash flow from operation activities		
Net movement in funds	(23,624)	75,649
Add back provision for pension deficit payments	(25,825)	3,351
Pension deficit payments in year	(6,899)	(9,000)
Add back depreciation charge	12,457	3,652
Deduct interest income shown in investing activities	(182)	(395)
Decrease (increase) in stock	n/a	n/a
Decrease (increase) in debtors	23,054	10,944
Decrease (increase) in creditors	55,171	(1,490)
Cash Used in operating activities	34,152	82,711
Cash flows from investing activities		
Interest Income	182	395
Purchase of tangible fixed assets	(12,459)	(3,653)
Cash provided by (Used by) in investing activities	(12,277)	(3,258)
Cash flows from financing activities		
Repayment of borrowing	(6,000)	(5,000)
Cash used in financing activities	(6,000)	(5,000)
Increase (decrease) in cash and cash equivalents in the year	15,875	74,453
Cash and cash equivalents at the beginning of the year	215,555	141,102
Total cash and cash equivalents at the end of the year	231,430	215,555
Analysis of cash and cash equivalents		
	01-January 2020	Cash Flow 31-December 2020
Notice deposits		
Short-term deposits	215,555	231,430
	215,555	231,430



**Section D : Notes to the Accounts**

	Unrestricted	Unrestricted (Designated)	Restricted	2020	2019
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**CHARITABLE INCOME**

**4 VOLUNTARY INCOME**

<b>4.1 Donations to Church</b>	252,329		22,301	<b>274,630</b>	413,491
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In 2019 £ 100,000 of the donations to church income was attributable to restricted funds, with the remaining £ 313,492 being attributable to unrestricted funds.

<b>4.2 Donations to Missions</b>			11,400	<b>11,400</b>	19,005
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In 2019 £ 19,005 of the donation to missions income was attributable to restricted funds, with the remaining £ Nil being attributable to unrestricted funds.

<b>Total</b>	252,329		33,701	<b>286,030</b>	432,496
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**5 ACTIVITIES FOR GENERATING FUNDS**

<b>5.1 Use of Premises</b>	2,952			<b>2,952</b>	6,093
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In 2019 £ Nil of the income was attributable to restricted funds, with the remaining £ 6,093 being attributable to unrestricted funds.

Use of premises income from regular lettings is allocated to the Fabric Fund since it relates primarily to the cost of wear and tear on the buildings and the relative cost attributable to heat and light is not considered material. NOTE: Occasional lettings in respect of the use of church premises are covered by a policy of not charging for lettings unless the lessee is intending to charge for the event to be held. Income from these occasional hall lettings are allocated to those missions supported from budgeted giving as an addition.

**6 INVESTMENT INCOME**

Bank Interest	182			<b>182</b>	395
<b>Total</b>	182			<b>182</b>	395

In 2019 £ Nil of the income was attributable to restricted funds, with the remaining £ 395 being attributable to unrestricted funds.

**7 OTHER INCOMING RESOURCES**

<b>Total</b>	9,101		12,875	<b>21,976</b>	26,074
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In 2019 £ 8,925 of the income was attributable to restricted funds, with the remaining £ 17,151 being attributable to unrestricted funds.

**Section D : Notes to the Accounts**

	Unrestricted	Unrestricted (Designated)	Restricted	2020	2019
<b>CHARITABLE EXPENDITURE</b>					
<b>8 COST OF GENERATING FUNDS</b>					
The church does not incur costs under this heading.					
<b>9 CHARITABLE ACTIVITIES</b>					
<b>MINISTRY</b>					
9.1 Minister	65,264			<b>65,264</b>	65,919
9.2 Assistant Minister	39,749			<b>39,749</b>	40,069
9.3 Youth / Community Worker	26,425			<b>26,425</b>	26,564
9.4 Preaching Fees	438			<b>438</b>	992
9.5 Ministry Sundry Costs	(528)			<b>(528)</b>	
<b>Sub Total</b>	<b>131,348</b>			<b>131,348</b>	133,544
Apportionment of Support Costs Note 13	28,556			<b>28,556</b>	23,106
<b>MINISTRY TOTAL</b>	<b>159,904</b>			<b>159,904</b>	156,650

In 2019 £ Nil of the expenditure was attributable to restricted funds,  
with the remaining £ 156,650 being attributable to unrestricted funds.

In the Year the Youth and Community Worker spends part of his time working in Dunton Green for DGFW.  
However costs for the full year are not separated and are included in the Main Church General Fund.

<b>MISSION TOTAL</b>	14,486	42,663	29,202	<b>86,351</b>	110,296
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In 2019 £ 26,622 of the expenditure was attributable to restricted funds,  
with the remaining £ 83,674 being attributable to unrestricted funds.

<b>ESTABLISHMENT TOTAL</b>	16,951	17,587	79,796	<b>114,334</b>	119,114
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In 2019 £ 10,800 of the expenditure was attributable to restricted funds,  
with the remaining £ 108,314 being attributable to unrestricted funds.

**10 Not used**

**11 TOTAL RESOURCES EXPENDED**

This note reanalyses all of the costs in the

	Charitable Activities	Grant Funding	Support Costs		
Cost of Generating Funds					
Charitable Expenditure					
Ministry	131,348		28,556	<b>159,904</b>	156,650
Mission	12,477	71,864	2,010	<b>86,351</b>	110,296
Establishment	111,307		3,027	<b>114,334</b>	119,114
Governance Costs					
	<b>255,132</b>	<b>71,864</b>	<b>33,593</b>	<b>360,589</b>	386,060

**Section D : Notes to the Accounts**

	Unrestricted	Unrestricted (Designated)	Restricted	2020	2019
<b>12 GRANTS PAYABLE</b>					
BMS World Mission		9,464		<b>9,464</b>	9,316
Home Mission Fund		7,301	1	<b>7,302</b>	7,119
Sevenoaks Counselling (Formerly SCCS)		2,812	(7)	<b>2,805</b>	2,730
SAYT		4,127		<b>4,127</b>	3,910
SEBA		679		<b>679</b>	659
West Kent Debt Advice Centre		523		<b>523</b>	508
AWM - (Sharkary)					
Brown's Lebanon					
Guinea Bissau		2,226	9,750	<b>11,976</b>	8,576
Hospice of Hope		2,226	64	<b>2,290</b>	6,876
Powerline Trust		8,716	375	<b>9,091</b>	8,497
Kent Thames Side		2,163	1	<b>2,164</b>	2,198
Harvest : 2016 BMS (2015 Tear Fund)					2,794
CRIBS					2,138
Worth Unlimited		2,226	775	<b>3,001</b>	
Others		200	(2,945)	<b>(2,745)</b>	3,791
Unallocated					
<b>Total</b>		<b>42,663</b>	<b>8,014</b>	<b>50,677</b>	<b>59,112</b>

**13 SUPPORT COSTS**

This item defined in the SORP regulations is small in church contexts, as much support is provided free by volunteers. Administrative costs, including paid administrative staff, which are not Governance costs, are included as support costs and allocated across the other headings on a logical and consistent basis.

Support costs incurred are in respect of the General Fund elements of Ministry Mission and Establishment aspects of BGBC work. Costs are therefore allocated to expenditure in the General Funds as noted below.

<b>SUPPORT TOTAL</b>		<b>33,593</b>	<b>33,593</b>	<b>31,094</b>
Apportionment				
Ministry	28,556		<b>28,556</b>	23,106
Mission	2,010		<b>2,010</b>	4,674
Establishment	3,027		<b>3,027</b>	3,313

**14 TRANSFERS BETWEEN FUNDS**

In 2020 there were generally no transfers impacting as between Unrestricted and Restricted Funds. However one sum of £3,383 was transferred from Restricted to Unrestricted Funds this relates to DGFW Education in Full funds now accounted for within the DGFW Fund Figures.

**15 OTHER CHURCH ACCOUNTS**

Aggregated accounts for Baby Plus, Seniors Lunch Club and BGBC-FC are included within the appropriate parts of notes 4 to 14.

## Section D : Notes to the Accounts

2020 2019

### 16 Staff Costs and Trustees expenses

Salaries	S	109,708	105,794
Social Security Costs	N	4,881	5,651
Pension Costs	P	10,619	10,352
Other Costs		30,750	36,206
		<u>155,958</u>	<u>158,004</u>

The average number of employees during the year (or part year) was

6 6

No employee received emoluments in excess of £60,000 during the year (2019 none)

The minister acts as one of the church's trustees in accordance with the agreed constitution and received remuneration of £34,493 and other benefits in respect of his service as minister, including the provision of manse accommodation part owned by the church and rented in part from the minister and his spouse.

The assistant minister acts as one of the church's trustees in accordance with the agreed constitution and received remuneration of £28,731 and other benefits in respect of his service as minister, including the provision of manse accommodation owned by the church.

No sums were reimbursed to the Trustees for their work as Trustees (2019 none).

The church pays pension contributions for its Ministers and staff to the Baptist Ministers Pension Trust Limited. See also Note 24.

### 17 Tangible Fixed Assets

		Freehold Land & Buildings			Furniture & Fittings	Equipment	Total
		Church	21 Larkfield Road	1 Darent Close	Youth Accdn		
Cost / valuation	31-Dec-19	1,404,575	436,396	145,069	75,699	112,295	2,174,034
Additions					773	11,686	12,459
Disposals	31-Dec-20	1,404,575	436,396	145,069	76,472	123,981	2,186,493
Depreciation	31-Dec-19				75,699	112,295	187,994
Charge for the year on disposals					773	11,686	12,459
	31-Dec-20				76,472	123,981	200,453
Net Book Value	31-Dec-20	1,404,575	436,396	145,069			1,986,040
	31-Dec-19	1,404,575	436,396	145,069			1,986,040

All of the fixed assets are used for direct charitable purposes.

For insurance purposes the value of the church premises is taken at £ 2,358,780 (2019: £2,323,892).

The insured value of furniture, fixtures and equipment is £ 170,958 (2019: £168,456).

A further "All Risks" policy is effective for computers, and video projectors in the insured value of £ 6,234 (2019: £6,142).

For insurance purposes the Manse premises, 21 Larkfield Road, are at an insured value of £ 416,093 (2019: £ 402,802).

The property 21 Larkfield Road was purchased on 27 July 2012 as an Manse for the sale price of £436,396. This being funded from the previous Manse sale proceeds £ 254,775 together with loans £ 40,000 from SEBA, £ 83,000 from the Baptist Union Loan Fund, £ 37,000 loans from members of the congregation and the balance being made up of gifts made by the congregation.

At 31 December 2020 only £10,000 of SEBA loans and £1,000 of loans from members of the congregation remained to be repaid.

The property 1 Darent Close was purchased in 2008 by C Ingram (minister) and his wife with the church owning a share interest equivalent to 15.9% of the sale price (Purchase 2008 @ £ 408,800). This 15.9% of the sale price (£65,000) was funded by direct giving or loans to the church the loans all being repaid before 31 December 2013.

In addition for 1 Darent Close the church originally facilitated additional loans from individual members amounting to £ 110,000 but had no direct interest accruing from these loans or this sum.

In 2013 the church bought out two of these additional loans, original value £60,000 and has hence increased its interest in 1 Darent Close.

In 2014 the church further increased its interest in 1 Darent Close when an interest to the value of £10,553 was purchased from the minister, this being funded from existing church balances.

In 2018 the minister invested significantly in further modernisation and improvements to the premises and the equivalent share interests have accordingly been recalculated.

At 31 December 2018 the current church share interest in 1 Darent Way now amounts to 28% of the Value. A further 11% share interest remains for the additional loans from individual members.

### 18 Investments

This heading refers to properties and stock exchange and other securities held on a long term basis, not simply the prudent investment of short term surplus funds.

The church holds no investments of this nature.

## Section D : Notes to the Accounts

			2020	2019
<b>19 Debtors</b>				
Accrued income	General Fund	Outstanding tax recovery on Gift Aid to Balance Sheet date included here	36,808	78,057
	Mission Donations	Outstanding tax recovery on Gift Aid to Balance Sheet date included here	2,125	3,552
	Specified Funds	Outstanding tax recovery on Gift Aid to Balance Sheet date included here	1,775	775
	Church Refurb. Fund	Outstanding tax recovery on Gift Aid to Balance Sheet date included here		20,000
		Adjust for Claims already repaid in Year	(15,756)	(54,378)
Prepayments and other debtors		No significant prepayments have been made.		
			<b>24,952</b>	<b>48,006</b>
<b>20 Bank and cash balances</b>				
Main Church Accounts				
	<b>National Westminster Bank plc</b>			
1 Business Reserve Acc. No. 13416855		31 December 2020	<b>180,001</b>	200,035
2 Current Account No. 71570594 : BGBC Main		31 December 2020	<b>36,788</b>	3,293
3 Current Account No. 23116285 : BGBC DGFW		31 December 2020	<b>8,054</b>	5,861
		Sub total	<b>224,843</b>	209,189
Other Church Activities Accounts				
Babyplus - National Westminster plc	Account No. 50567624		<b>1,208</b>	1,487
	Cash in Hand			
Wednesday Lunch Club - National Westminster plc	Account No.23250666		<b>3,777</b>	4,113
BGBC-FC - HSBC	Community Account No.41710826		<b>96</b>	96
	Money Manager Account No.41710834		<b>1,506</b>	670
			<b>231,430</b>	<b>215,555</b>
<b>21 Creditors</b>				
<b>Creditors: amounts falling due within one year</b>				
<b>21.1 Loans &amp; Overdrafts</b>				
Purchase Manse 1 : 21 Larkfield Road				
Interest Free Loans			<b>1,000</b>	1,000
SEBA Loans			<b>4,000</b>	4,000
Purchase Youth Worker :				
Capital Loans			<b>58,125</b>	
<b>21.2 Other creditors</b>				
<b>21.3 Accruals</b>	General Funds			1,000
	Mission Funds		<b>1,652</b>	3,606
			<b>64,777</b>	<b>9,606</b>



## Notes Forming Part of the Financial Statement for the year ended 31 December 2020

2020	2019
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**Creditors: amounts falling due after more than one year**

<b>21.4</b>	<b>Loans &amp; Overdrafts</b>		
	Purchase Manse 1 : 21 Larkfield Road		
	Interest Free Loans		2,000
	SEBA Loans	6,000	10,000
	Purchase Youth Worker :		
	Capital Loans		
<b>21.5</b>	<b>Other creditors</b>		
<b>21.6</b>	<b>Accruals</b>		
		<u>6,000</u>	<u>12,000</u>

## 22 Alternate breakdown of funds

## 22.1 Restricted Funds

Restricted Funds	31-Dec-19	Incoming Resources	Resources Expended	Surplus & Deficit	Transfers	31-Dec-20
Name of Fund						
Specified Fabric Church Buildings						
	1,404,575					1,404,575
Church Refurbishment	89,200		79,796	(79,796)		9,404
Mission Donations	16	11,400	8,013	3,387	(3,383)	20
Hardship Fund		22,301	9,563	12,738		12,738
Specified Funds	727	12,875	11,625	1,250		1,977
Totals	1,494,518	46,576	108,997	(62,421)	(3,383)	1,428,714

Specified Fabric / Buildings :	fund related to the church buildings in Bessels Green Road.
Mission Donations:	fund is giving to specified missions by donors.
Specified Funds :	fund is where donors have stipulated purpose for their gift that is not covered elsewhere
Hardship Fund :	fund is to support those financially impacted by Covid-19 coronavirus restrictions.

	Fixed Asset	Investment	Current Asset	Creditors	Total
Specified Fabric Church Buildings					
	1,404,575				1,404,575
Church Refurbishment			9,404		9,404
Mission Donations			1,672	1,652	20
Hardship Fund			12,738		12,738
Specified Funds			1,977		1,977
Totals	1,404,575		25,791	1,652	1,428,714

## 22.2 Designated Funds

Designated Funds	31-Dec-19	Incoming Resources	Resources Expended	Surplus & Deficit	Transfers	31-Dec-20
Fabric Fund	103	2,952	17,587	(14,635)	14,600	68
Manse Fund : 21 Larkfield Road	419,396				6,000	425,396
Manse Fund : 1 Darent Close	145,069					145,069
Mission Budget	231		42,663	(42,663)	42,432	
<b>Totals</b>	<b>564,799</b>	<b>2,952</b>	<b>60,250</b>	<b>(57,298)</b>	<b>63,032</b>	<b>570,533</b>

<b>Fabric Fund :</b>	fund for routine maintenance and upkeep of buildings and equipment together with the purchase of new furniture, fittings and equipment
<b>Manse Fund :</b>	fund related to church Manse ownership
<b>Mission Budget :</b>	fund for giving to mission from church funds as agreed by Church meeting.

	Fixed Asset	Investment	Current Asset	Creditors	Total
Fabric Fund			68		68
Manse Fund : 21 Larkfield Road	436,396			11,000	425,396
Manse Fund : 1 Darent Close	145,069				145,069
Mission Budget					
<b>Totals</b>	<b>581,465</b>		<b>68</b>	<b>11,000</b>	<b>570,533</b>

Section D : Notes to the Accounts

22.3 Unrestricted Funds

2020

2019

	31-Dec-19	Incoming Resources	Resources Expended	Surplus & Deficit	Transfers	31-Dec-20
Name of Fund						
General Fund	69,180	257,725	160,907	96,818	(62,786)	103,212
DGFW Fund	5,861	520	1,380	(860)	3,053	8,054
Other Church Activities	6,367	3,367	3,230	137	84	6,588
Totals	81,408	261,612	165,517	96,095	(59,649)	117,854

General Fund : fund for the general purpose of the church

DGFW Fund : fund for work in Dunton Green.

Other Church Activities : fund is for sums held by church organisations separate from the general funds

	Fixed Asset	Investment	Current Asset	Creditors	Total
General Fund			103,212		103,212
DGFW Fund			8,054		8,054
Other Church Activities			6,588		6,588
Pension Deficit Payments			54,544	54,544	
Totals			172,398	54,544	117,854

23 Analysis of net assets

	Fixed Asset	Investment	Current Asset	Creditors	Total
Restricted Funds	1,404,575		25,791	1,652	1,428,714
Designated Funds	581,465		68	11,000	570,533
Unrestricted Funds			172,398	54,544	117,854
Totals	1,986,040		198,257	67,196	2,117,101

## Section D : Notes to the Accounts

### 24 Pensions

2020

2019

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.

For any month, each participating employer in the Scheme pays contributions as set out in the Schedule of Contributions in force at that time.

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pension costs charged to the SOFA in the year are contributions payable towards benefits and expenses accrued in that year, plus any impact of deficiency contributions (see below).

The Ministers and some members of the church staff are eligible to join the Scheme.

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 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 Unum Limited. Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%. The further 4% contribution rate is reduced to 3% for Employer contributions made to the Segregated DC Arrangement.

Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the Scheme. The main benefits were 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.

#### Actuarial Valuation as at 31 December 2019

A formal valuation of the Defined Benefit (DB) Plan was performed at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. The market value of the DB Plan assets at the valuation date was £298 million. The valuation of the DB Plan revealed a deficit of assets compared with the value of liabilities of £18 million (equivalent to a past service funding level of 94%). The church and the other employers supporting the DB Plan are collectively responsible for funding this deficit.

The key assumptions underlying the valuation were as follows:

Type of Assumption	%pa
RPI price inflation assumption	3.20%
CPI price inflation assumption	2.70%
Minimum Pensionable Income increases (CPI plus 1.0% pa)	3.20%
Assumed investment returns	
- Pre-retirement	2.95%
- Post-retirement	1.70%
Deferred pension increases	
- Pre April 2009	3.20%
- Post April 2009	2.50%
Pension increases	
- Main Scheme pension	2.70%

Post-retirement mortality in accordance with 80% of the S1NFA and S1NMA tables, with allowance for future improvements in mortality rates from 2013 in line with the CMI 2019 core projections, with a long term annual rate of improvement of 1.75% for males and 1.5% for females with the core smoothing parameter and with additional initial mortality improvement factor A)0.5%.

The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than 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 Trustees and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan.

Under the current Recovery Plan dated 30 September 2020, deficiency contributions are payable until 30 June 2026. These contributions are broadly based on the employer's membership at 31 December 2014 and increase annually in line with increases to Minimum Pensionable Income as defined in the Rules. However the Trustees and the Council agreed a 50% reduction for all deficiency contributions payable between 1 July 2020 and 31 December 2020.

## Section D : Notes to the Accounts

### Movement in Balance Sheet Liability

2020

2019

Section 28, 11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The movement in the provision is set out in the table below.

Accounting date (Year ending)	31-Dec-20	31-Dec-19	
Balance sheet Liability at year start	87,268	92,918	5,650
Minus deficiency contributions paid	(6,899)	(9,000)	(2,101)
Interest cost (recognised in SOFA)	1,425	2,123	698
Remaining change to balance sheet liability* (recognised in SOFA)	(27,250)	1,228	28,478
Balance sheet Liability at year end	54,544	87,268	32,724

\* Comprises any change in agreed deficit recovery plan and change in assumptions between year ends

Period Calculation Change	(25,825)	3,351
Actual paid in Year	(6,899)	(9,000)

This liability represents the present value of the deficit contributions agreed as at the accounting date and has been valued using the following assumptions set by reference to the duration of the deficit recovery payments.

Accounting Date	31-Dec-20	31-Dec-19	31-Dec-18
Discount rate	0.4%	1.7%	2.4%
Future increases to Minimum Pensionable Income	3.0%	3.2%	3.3%

Summary Account Entries	Difference	(32,724)	54,544	87,268
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### Cost of benefits earned and expenses in the year

The total pension cost recognised in the Statement of Financial Activities is as follows:

Defined contribution plan:	Current period contributions	10,619	10,352
Multi-employer defined benefit plan:	Deficiency contribution in respect of prior service period (in year)	6,899	9,000

## 25 Related Charities

The custodian Trustee of the Church is the Baptist Union Corporation Limited which is a charity number 249635, and which is controlled by the Baptist Union Council. The church is also a member of the Baptist Union of Great Britain, and the South Eastern Baptist Association.

The Church is in receipt of a loan from the South Eastern Baptist Association as set out in note 21

There were no transactions between the church and its related charities during the year 2020.

There were no transactions during the year with "The Anabaptist Mennonite Network" of which the current Assistant Minister is a trustee.

## 26 Related Party Transactions

There were no transactions between the church and any of the Trustees or their families other than agreed salaries and allowances of Ministers. These Ministers allowances are noted in Note 16.

## **BESSELS GREEN BAPTIST CHURCH**

### **INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 DECEMBER 2020**

#### **INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BESSELS GREEN BAPTIST CHURCH (the 'charity')**

I report to the charity Trustees on my examination of the accounts of the charity for the year ended 31 December 2020.

#### **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**

The Charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Association of International Accountants.

I have completed my examination. I can confirm that no 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 respect of the charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed:



Dated: 10/11/2021

Paul Baker FFA FAIA  
50a Clifford Way  
Maidstone  
Kent  
ME16 8GD