

BESSELS GREEN BAPTIST CHURCH



Love generously Act Justly Forgive swiftly Include selflessly Practice humility

Annual Report and Financial Statements

Year to 31 December 2022

BESSELS GREEN BAPTIST CHURCH

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Annual Report and Financial Statements for the year to 31 December 2022

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BESSELS GREEN BAPTIST CHURCH

TRUSTEES' ANNUAL REPORT for year ending

31 December 2022

The Charity Trustees present their Annual Report & Financial Statements for 2022

Introduction: Covid-19 Virus during 2022 effects.

In common with all aspects of UK society in 2022 Bessels Green Baptist Church has seen the effect of necessary Government policy decisions, resulting from the Covid Pandemic impact its operations.

Throughout 2022 Sunday services and other activities resumed in person with the church implementing protective measures as continued to be recommended by UKGov. Whilst initially there was some reluctance in participation as the year progressed numbers participating in church events rose back towards prepandemic levels.

The church continued to broadcast services live via YouTube and Facebook.

Ministers and employees continued with the option to work from home during the week as appropriate.

The following accounts show that spending during the year was more akin to prepandemic levels and income from the congregation was broadly maintained. The trustees acknowledged that in this respect BGBC has been especially blessed.

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
Rob Ovens

Elected 10/07/2022

Treasurer : Neil Hudson
Luci Wright

Term ended 23/04/2023
Elected 23/04/2023

Secretary : Richard Bevan

Note : On 26 April 2015 the church approved a 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. This Constitution was updated in April 2022 to allow for on line participation in Church Member and Trustee Meetings.

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 and 7 Marvillion Close but the BUCL are not involved in these last two properties.

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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 : The Church is governed by a constitution based on the Approved Governing Document for Baptist Churches. 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.

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Section 4 : Objectives and Activities

In order to achieve the principal objective which is set out in section 2 above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

Central to the work and witness of the Church is the provision of regular public services of Christian worship. These services usually take place each Sunday at 10:00 am and at 5:00 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. There is a creche and children's programme during the morning Service and activities for children and youth at the afternoon service. The church seeks to be a friendly and welcoming community and anybody is free to attend any of these services.

The church broadcasts the Sunday 10:00 am service live via YouTube and Facebook. Additionally this service is available on line in the days following for viewing by those unable to attend in person or view on the Sunday.

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.

The Church encourages members to take their Christian faith out into the world in specific activities organised to enable non Christian friends and acquaintances to be involved.

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

The Church runs various events for Young People and for people in the Third Age.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted by the Disclosure and Baring 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 a weekly aerobics group, use of the church hall for children's parties and occasional use by local primary schools. In addition in 2022 the Church was used as a local venue as part of the Sevenoaks Festival.

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 2022 was a positive year in the life of the church and that it will be able to pursue its mission purposes in 2023.

In the year seven persons were baptised and nine persons were received into church membership. Eleven church members were removed by death, transfer, removal or resignation. At 31 December 2022 membership stood at 154 compared to 156 a year earlier.

Average attendance at worship services increased during the year and have broadly returned to the levels before the impact of restrictions imposed by the Covid Pandemic. A similar pattern has been present in the children's work and amongst young people.

The church was encouraged by remarks made by visitors at events held on the premises as part of the Sevenoaks Festival.

In 2022 the church, recognising the impact of climate change, began investigating ways of modifying activities with the aim of achieving a Net Zero Carbon footprint. Investigation and implementation of identified measures are on going and are inclusive of Carbon Offsetting payments that will have a financial impact in the future years.

In 2022 the church began progressing with consultations to best determine how to utilise the Stewardship Grant that had been for the church to manage See Notes. Consultants were appointed to investigate with local partners and with church members so that the Church Meeting could make a decision on the direction of spend for this grant. This exercise was duly completed and Mental Health issues were identified as the preferred area of spend. Discussion and consultation are ongoing to enable a decision on particular projects that will be supported.

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Section 6 : Financial Review

The financial year reported herein by the Church is from 01 January 2022
to 31 December 2022

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

Income in 2022 increased to £ 411,545 from £ 373,418 in the previous year. This increase was particularly influenced due to the inclusion of £110,000 from disposals and £78,000 special donations for relief due to the Ukraine war.

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 life, 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 an employed 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.

Total expenditure increased from £ 335,194 to £ 416,722 due to increased utilities costs, general inflationary costs, and the increase in outreach initiatives. Grants of £76,500 made from donations for relief due to the Ukraine war also impacted this change.

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

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

At the end of June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group to secure members pension benefits under the Defined Benefit Plan. This agreement is referred to as a 'buy-in-policy'. The agreement means that Just are now providing financial backing for all Defined Benefit Plans provided through the Schemes Defined Benefit Plan. This transaction takes the Scheme out of a shortfall position for the first time in two decades. Although risks remain the Baptist Union and the Trustees of the Scheme have agreed that deficit contributions from each participating employer in the Defined Benefits Plan will be reduced to £1 per month from August 2022. See Note 24 to the accounts.

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.

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Reserves policy :

The Charity Trustees have an established Reserves Policy to enable the church to function effectively and meet its obligations in the event of a decline in income or a major cost.

Having considered the relevant risks of changes in income and expenditure, the Trustees have determined that the appropriate level of reserves should be that 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 2022 General Funds this equates to between £ 62,000 and £ 123,000.

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

Year end effective Free Reserves are £ **118,644** Previous year (2021 : £139,545) .

This sum includes outstanding debtors of £ £ **37,923** Previous year (2021 : £61,307) .

This provides cover slightly below the maximum end of the target for required reserves.

In addition at year end the church held sums in a designated property fund established in 2022 with proceeds from the sale of a part church interest in the property owned jointly with and occupied by the Minister C Ingram. These funds have been designated for use in future property improvements and major property items.

The sum held at year end was £ **108,880**

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.

Section 7 : Management of Risk

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 policies covering safeguarding of children and young people together with the considered appointment of leaders for children and young peoples groups.

Agreed policies and procedures are reviewed to ensure they meet current needs and responsibilities. Policies covering Safeguarding of Children, Young People and Vulnerable Adults are in place together with others dealing with Data Protection and Health & Safety. Policies are reconfirmed at each church AGM.

The church premises are inspected for Health & Safety risk on an annual basis the most recent full assessment and recommendations being made in December 2022. 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.

In line with UKGov and Baptist Union recommendations a separate Risk Assessment was produced to manage the risks associated with the Covid 19 Pandemic on church activities. This was updated throughout 2022 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.

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Section 8 : Signature and Declaration

The Charity Trustees present this report and financial statements for the year to 31 December 2022.


The accounts are prepared in accordance with the, Charities Statement of Recommended Practice (Charities SORP 2021), FRS102 and with the Charities Act 2011

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

Signature : 

Position : Trustee

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Section A : Statement of Financial Activities for the year ended

31 December 2022

		Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS 31 December 2022	TOTAL FUNDS 31 December 2021
	Notes	£	£	£	£	£
Incoming Resources						
<i>Voluntary Income</i>						
Donations to Church	4.1	203,349	561		203,910	313,123
Donations to Missions	4.2		97,838		97,838	17,740
<i>Activities for generating funds</i>	5	390	350		740	2,764
<i>Investment Income</i>	6	381			381	15
<i>Profit on Sale of Freehold Property</i>	26					
<i>Other incoming resources</i>	7	79,798	28,878		108,676	39,776
Total Incoming Resources		283,918	127,627		411,545	373,418
Resources Expended						
<i>Costs of generating funds</i>	8					
<i>Charitable expenditure</i>	9					
Ministry		170,812			170,812	169,936
Mission		80,846	119,868		200,714	106,165
Establishment		45,196			45,196	59,093
Total Resources Expended		296,854	119,868		416,722	335,194
Net incoming resources before transfers		(12,936)	7,759		(5,177)	38,224
Transfers between funds	14	5,000	(1,409,575)	1,404,575		
Net incoming resources		(7,936)	(1,401,816)	1,404,575	(5,177)	38,224
Net income for the year						
Other recognised gains/(losses)						
Actuarial gains/(losses) on defined benefit pension schemes	24					39,639
Net movement in funds		(7,936)	(1,401,816)	1,404,575	(5,177)	77,863
Total Funds Current at 31 December 2021		775,973	1,418,991		2,194,964	2,117,101
Total Funds Current at 31 December 2022		768,037	17,175	1,404,575	2,189,787	2,194,964

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

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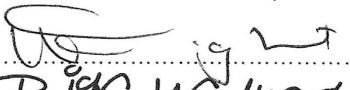
BESSELS GREEN BAPTIST CHURCH Section B : BALANCE SHEET as at

31 December 2022

	Notes	Unrestricted Funds	Restricted Funds	Endowment Funds	Totals 31 December 2022	Totals 31 December 2021
Fixed Assets						
Tangible assets	17	538,336		1,404,575	1,942,911	1,991,040
Investments	18					
Total Fixed Assets		538,336		1,404,575	1,942,911	1,991,040
Current Assets						
Debtors	19	37,923	19,225		57,148	65,761
Cash at Bank and in Hand	20	191,878	6,292		198,170	147,582
Current Liabilities						
Creditors: amounts falling due within one year						
	21	100	8,342		8,442	3,874
Net current assets / (liabilities)		229,701	17,175		246,876	209,469
Total Assets less current liabilities		768,037	17,175	1,404,575	2,189,787	2,200,509
Creditors: amounts falling due after one year						
	21					
Net Assets excluding pension liability		768,037	17,175	1,404,575	2,189,787	2,200,509
Defined benefit pension scheme Asset or Liability	24					(5,545)
Total Net assets or liabilities		768,037	17,175	1,404,575	2,189,787	2,194,964

The attached notes form an integral part of these accounts.

These accounts were approved by the Trustees on 26/10/23 And signed on their behalf by

a) Treasurer 

b) Trustee 

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Section D : Notes to the Accounts

Notes Forming an Integral Part of the
Financial Statement for the year ended 31 December 2022

1 Accounting Policies

Basis of preparation	<p>The accounts are prepared in accordance with the, Charities Statement of Recommended Practice (Charities SORP 2021), 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>
Legacies	<p>Legacies are accounted for when probate has been completed, the amount of the legacy can be reliably quantified and the conditions of the legacy are within the control of the church.</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>

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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 applicable to the church interest in the Ministers house at 1 Darent Close has been included in the Designated Manse Fund. During the year 2022 some of the church interest was sold to the Minister and the asset value has therefore been restated in the 2022 accounts. 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 2022 valuation. The 2022 asset value included in accounts is £ 96,940.</p> <p>The relative asset value of £ 5,000 applicable to the church interest in the Children and Youth Workers house at 7 Marvillon Close has been included in the Youth Worker Accommodation Fund. This property was purchased in the second quarter of 2021 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. In 2022 this asset value has been recategorised as part of Designated Funds having previously been reported as a Restricted Fund.</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 available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.
Designated funds	Designated funds comprise unrestricted funds that have been set aside by the trustees for specific 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 specific 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.

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Endowment Funds	<p>Endowment funds represent those assets which must be held permanently by the charity, principally the Church Buildings at Bessels Green Road. Income arising on the endowment funds can be used in accordance with the objects of the charity and is included as unrestricted income. Any capital gains or losses arising on the investments form part of the fund. Investment management charges and legal advice relating to the fund are charged against the fund. Prior to the 2022 accounts these funds were included with Restricted Funds.</p>
Independent Examiner Fees	<p>The fees in respect of 2021 accounts of £1,050 have been paid in 2023. The fee for 2022 accounts has not been included as an accrual as it is considered immaterial.</p>
Stewardship Grant:	<p>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 ;</p> <p>"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.</p> <p>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.</p> <p>In 2022 some further sums were released and reflected in the accounts to cover costs of employing specialist advisors.</p>

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31 December 2022

Section D : Notes to the Accounts

	Unrestricted	Unrestricted (Designated)	Restricted	Endowment	2022	2021
CHARITABLE INCOME						
4 VOLUNTARY INCOME						
4.1 Donations to Church	203,350		625,788		829,138	313,123
In 2021 £ Nil of the donations to church income was attributable to restricted funds, with the remaining £ 313,123 being attributable to unrestricted funds.						
4.2 Donations to Missions			97,838		97,838	17,740
In 2021 £ 17,740 of the donation to missions income was attributable to restricted funds, with the remaining £ Nil being attributable to unrestricted funds.						
Total	203,350		723,626		926,976	330,863

5 ACTIVITIES FOR GENERATING FUNDS

5.1 Use of Premises	<u>390</u>	<u>350</u>	<u>740</u>	<u>2,764</u>
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In 2021 £ Nil of the income was attributable to restricted funds, with the remaining £ 2,764 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	380	380	15
Total	<u>380</u>	<u>380</u>	<u>15</u>

In 2021 £ Nil of the income was attributable to restricted funds, with the remaining £ 15 being attributable to unrestricted funds.

7 OTHER INCOMING RESOURCES

Total	<u>17,667</u>	<u>62,131</u>	<u>28,878</u>	<u>108,676</u>	<u>39,776</u>
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In 2021 £ 30,949 of the income was attributable to restricted funds, with the remaining £ 8,827 being attributable to unrestricted funds.

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Section D : Notes to the Accounts

	Unrestricted	Unrestricted (Designated)	Restricted	Endowment	2022	2021
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CHARITABLE EXPENDITURE

8 COST OF GENERATING FUNDS

The church does not incur costs under this heading.

9 CHARITABLE ACTIVITIES

MINISTRY

9.1 Minister	73,888				73,888	71,579
9.2 Assistant Minister	41,646				41,646	40,965
9.3 Youth / Community Worker	27,125				27,125	27,476
9.4 Preaching Fees						150
9.5 Ministry Sundry Costs						269
Sub Total	142,659				142,659	140,439
Apportionment of Support Costs Note 13	28,153				28,153	29,497
MINISTRY TOTAL	170,812				170,812	169,936

In 2021 £ Nil of the expenditure was attributable to restricted funds,
with the remaining £ 169,936 being attributable to unrestricted funds.

MISSION TOTAL	37,799	43,047	119,868	200,714	106,165
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In 2021 £ 43,108 of the expenditure was attributable to restricted funds,
with the remaining £ 63,057 being attributable to unrestricted funds.

ESTABLISHMENT TOTAL	21,945	23,251		45,196	59,094
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In 2021 £ 29,428 of the expenditure was attributable to restricted funds,
with the remaining £ 29,670 being attributable to unrestricted funds.

10 Not used

11 TOTAL RESOURCES EXPENDED

This note reanalyses all of the costs in the p

	Charitable Activities	Grant Funding	Support Costs		
Cost of Generating Funds					
Charitable Expenditure					
Ministry	142,659		28,153	170,812	169,936
Mission	122,071	73,486	5,157	200,714	106,165
Establishment	41,579		3,617	45,196	59,094
Governance Costs					
	306,309	73,486	36,927	416,722	335,195

BESSELS GREEN BAPTIST CHURCH

Section D : Notes to the Accounts

	Unrestricted	Unrestricted (Designated)	Restricted	Endowment	2022	2021
12 GRANTS PAYABLE						
BMS World Mission		8,268	58		8,326	8,591
Brown's Lebanon						
Home Mission Fund		6,224	(1)		6,223	6,354
Kent Thames Side		2,285	58		2,343	2,236
Core Missions:						
Powerline Trust		9,651	58		9,709	9,381
Hospice of Hope		2,465	228		2,693	12,015
AWM - (Sharkary)			(510)		(510.0)	
Worth Unlimited		2,465	228		2,693	2,466
Guinea Bissau		2,465	18,665		21,130	5,567
CRIBS						
Sevenoaks Counselling (Formerly SCCS)		2,657	7		2,664	2,580
SAYT		3,322			3,322	3,225
SEBA		670			670	650
Crosslight (Formerly West Kent Debt Advice Centre)		2,575			2,575	2,500
Harvest : 2022 Sevenoaks Larder			820		820	1,038
Others			336		336	3,800
Total		43,047	19,947		62,994	60,403

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.

SUPPORT TOTAL		36,928	36,928	34,965
Apportionment				
	Ministry	28,153	28,153	29,497
	Mission	5,157	5,157	2,909
	Establishment	3,617	3,617	2,559

14 TRANSFERS BETWEEN FUNDS

In 2022 there were generally no transfers impacting as between Unrestricted and Restricted Funds.

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

2022 2021

16 Staff Costs and Trustees expenses

Salaries	S	117,795	113,319
Social Security Costs	N	3,576	4,639
Pension Costs	P	10,384	10,885
Other Costs		38,942	37,784
		<u>170,697</u>	<u>166,627</u>

The average number of employees during the year (or part year) was 7 6

No employee received emoluments in excess of £60,000 during the year (2021 none)
The minister acts as one of the church's trustees in accordance with the agreed constitution and received remuneration of £36,094 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 The assistant minister acts as one of the church's trustees in accordance with the agreed constitution and received remuneration of £30,052 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 (2021 none).

The Church pays pension contributions for its Ministers and staff to the Baptist Ministers Pension Trust Limited, which is a final salary defined benefit scheme, which is not contracted out of the State second pension. The scheme is a multi-employer scheme and it is not possible to identify the assets and liabilities of the scheme which are attributable to the church. Therefore, in accordance with FRS102 Section 28, the scheme is accounted for as a defined contribution scheme. See also Note 24.

17 Tangible Fixed Assets

		Freehold Land & Buildings				Furniture & Fittings	Equipment	Total
		Church	21 Larkfield Road	1 Darent Close	7 Marvillion Close			
Cost / valuation								
Additions	31-Dec-21	1,404,575	436,396	145,069	5,000	78,146	127,164	2,196,350
Disposals				62,131		870	8,509	71,510
				(110,260)			(7,574)	(117,834)
	31-Dec-22	1,404,575	436,396	96,940	5,000	79,016	128,099	2,150,026
Depreciation								
	31-Dec-21					78,146	127,164	205,310
Charge for the year on disposals						870	8,509	9,379
							(7,574)	(7,574)
	31-Dec-22					79,016	128,099	207,115
Net Book Value								
	31-Dec-22	1,404,575	436,396	96,940	5,000			1,942,911
	31-Dec-21	1,404,575	436,396	145,069	5,000			1,991,040
Movement Gains/(Losses) on Fixed Assets				(48,129)				(48,129)

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

For insurance purposes the value of the church premises is taken at £ 2,403,596 (2021: £2,403,596).

The insured value of furniture, fixtures and equipment is £ 174,253 (2021: £174,253).

A further "All Risks" policy is effective for 2 Laptop computers, and a Marquee in the insured value of £ 2,299 (2021: £6,234).

For insurance purposes the Manse premises, 21 Larkfield Road, are at an insured value of £ 492,255 (2021: £ 441,886).

21 Larkfield Road - Church Manse

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 2022 no loans remained to be paid.

1 Darent Close

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.

Over the period since 2008 the Church purchased additional interest such that at 31 December 2018 the church share interest in 1 Darent Way amounted to 28% of the Value. A further 11% share interest remains for the additional loans from individual members.

In 2022 the church sold part of its interest in 1 Darent Close to the Minister. The current valuation being £740,000 this purchase resulted in a payment to church funds of £110,260, the reduction of the church interest from 28% to 13.1% and adjustment of the tangible fixed asset value from £145,069 to £96,940. These adjustments have been reflected in these accounts for 2022.

At 31 December 2022 the church share interest in 1 Darent Way now amounts to 13.1% of the value. The share of interest for the additional loans from individual members was also reduced by payment by the Minister to 4.4%.

7 Marvillion Close

The property 7 Marvillion Close was purchased in 2021 by J Amott (Youth Worker) and his wife with the church owning a share interest equivalent to 1.39% of the sale price (Purchase 2021 @ £ 360,000). This 1.39% of the sale price (£5,000) was funded by a loan from church General Funds.

In addition for 7 Marvillion Close the church originally facilitated additional loans from individual members amounting to £ 73,125 but had no direct interest accruing from these loans or this sum.

FF&E

During 2023 The church minibus was sold for the sum of £1,500. The original purchase price and depreciation in previous accounts amounting to £7,574 has been adjusted for this disposal.

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.

BESSELS GREEN BAPTIST CHURCH

Section D : Notes to the Accounts

			2022	2021
19 Debtors				
	Accrued income	General Fund	38,011	61,307
		Mission Donations	3,782	3,254
		Specified Funds	1,256	1,200
		Church Refurb. Fund		
		Ukraine Fund	14,099	
	Prepayments and other debtors	Adjust for Claims already repaid in Year		
		No significant prepayments have been made.		
			57,148	65,761
20 Bank and cash balances				
	Main Church Accounts			
	National Westminster Bank plc			
	1 Business Reserve Acc. No. 13416855	31 December 2022	155,306	80,016
	2 Current Account No. 71570594 : BGBC Main	31 December 2022	38,092	54,243
	3 Current Account No. 23116285 : BGBC DGFW	31 December 2022		7,214
		Sub total	193,398	141,473
	Other Church Activities Accounts			
	Babyplus - National Westminster plc	Account No. 50567624	656	1,137
		Cash in Hand		
	Wednesday Lunch Club - National Westminster plc	Account No.23250666	2,551	2,896
		Cash in Hand	234	261
	BGBC-FC - HSBC	Community Account No.41710826	434	96
		Money Manager Account No.41710834	897	1,184
		Cash in Hand		469
		Uncleared Cheques/Payments		66
			198,170	147,582
21 Creditors				
	Creditors: amounts falling due within one year			
	21.1 Loans & Overdrafts			
	Purchase Manse 1 : 21 Larkfield Road			
	SEBA Loans	Repaid Complete in 2022		2,000
	21.2 Other creditors			
	21.3 Accruals			
		General Funds	100	
		Mission Funds	8,342	1,874
			8,442	3,874

BESSELS GREEN BAPTIST CHURCH

Section D : Notes to the Accounts

2022 2021

Creditors: amounts falling due after more than one year

21.4	Loans & Overdrafts
21.5	Other creditors
21.6	Accruals

22 Alternate breakdown of funds

22.1 Restricted Funds

Name of Fund	31-Dec-21	Incoming Resources	Resources Expended	Surplus & Deficit	Transfers	31-Dec-22
Mission Donations	20	19,940	19,947	(7)		13
Youth Worker Accommodation	5,000				(5,000)	
Stewardship Grant		22,500	14,000	8,500		8,500
Hardship Fund	8,494	561	2,905	(2,344)		6,150
Specified Funds	902	6,278	6,278			902
Ukraine Fund		78,348	76,738	1,610		1,610
Specified Fabric Church Buildings	1,404,575				(1,404,575)	
Totals	1,418,991	127,627	119,868	7,759	(1,409,575)	17,175

Mission Donations : fund is giving to specified missions by donors.
 Youth Worker Accommodation Fund: fund related to accommodation for Youth Worker
 Stewardship Grant : fund related to specific legacy income and expenditure
 Hardship Fund : fund is to support those financially impacted by Covid-19 coronavirus restrictions.
 Specified Funds : fund is where donors have stipulated purpose for their gift that is not covered elsewhere
 Ukraine Fund : fund to support those impacted by 2022 war in Ukraine
 Specified Fabric / Buildings : fund related to the church buildings in Bessels Green Road.

	Fixed Asset	Investment	Current Asset	Creditors	Total
Mission Donations			8,355	8,342	13
Stewardship Grant			8,500		8,500
Ukraine Fund			1,610		1,610
Hardship Fund			6,150		6,150
Specified Funds			902		902
Totals			25,517	8,342	17,175

22.2 Designated Funds

	31-Dec-21	Incoming Resources	Resources Expended	Surplus & Deficit	Transfers	31-Dec-22
Fabric Fund	8	390	21,871	(21,481)	23,750	2,277
Manse Fund : 21 Larkfield Road	434,396				2,000	436,396
Manse Fund : 1 Darent Close	145,069	62,131		62,131	(110,260)	96,940
Youth Worker Accommodation					5,000	5,000
Property Fund			1,380	(1,380)	110,260	108,880
Mission Budget			43,047	(43,047)	43,047	
Totals	579,473	62,521	66,298	(3,777)	73,797	649,493

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

	Fixed Asset	Investment	Current Asset	Creditors	Total
Fabric Fund			2,277		2,277
Manse Fund : 21 Larkfield Road	436,396				436,396
Manse Fund : 1 Darent Close	96,940				96,940
Youth Worker Accommodation	5,000				5,000
Property Fund			108,880		108,880
Mission Budget					
Totals	538,336		111,157		649,493

BESSELS GREEN BAPTIST CHURCH

Section D : Notes to the Accounts

2022

2021

22.3 Unrestricted Funds

	31-Dec-21	Incoming Resources	Resources Expended	Surplus & Deficit	Transfers	31-Dec-22
Name of Fund						
General Fund	183,175	216,227	216,833	(606)	(68,797)	113,772
DGFW Fund	7,214		7,214	(7,214)		
Other Church Activities	6,111	5,170	6,509	(1,339)		4,772
Totals	196,500	221,397	230,556	(9,159)	(68,797)	118,544

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

22.4 Endowment Funds

	31-Dec-21	Incoming Resources	Resources Expended	Surplus & Deficit	Transfers	31-Dec-22
Name of Fund						
Specified Fabric Church Buildings					1,404,575	1,404,575
Totals					1,404,575	1,404,575

Specified Fabric / Buildings : fund related to the church buildings in Bessels Green Road.

	Fixed Asset	Investment	Current Asset	Creditors	Total
Specified Fabric Church Buildings					
	1,404,575				1,404,575
Totals	1,404,575				1,404,575

23 Analysis of net assets

	Fixed Asset	Investment	Current Asset	Creditors	Total
Restricted Funds			25,517	8,342	17,175
Designated Funds	538,336		111,157		649,493
Unrestricted Funds			118,644	100	118,544
Endowment Funds	1,404,575				1,404,575
Totals	1,942,911		255,318	8,442	2,189,787

Section D : Notes to the Accounts

2022 2021

24 Pensions

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

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

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

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

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

Actuarial Valuation as at 31 December 2019

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

Mortality is assumed in accordance with 80% of the S3NA standard mortality table. Future improvements projected from 2013 in line with the "CMI 2019" projection with a long-term rate of improvement of 1.75% p.a. for males and 1.5% p.a. 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 Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan. Following the 2019 valuation a Recovery Plan was signed in September 2020 under which deficiency contributions are payable until June 2026. These contributions were broadly based on each employer's membership at 31 December 2014 and increase annually in line with increases to Minimum Pensionable Income as defined in the Rules.

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

BESSELS GREEN BAPTIST CHURCH

Section D : Notes to the Accounts

2022 2021

Movement in Balance Sheet Liability

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-22	31-Dec-21
Balance sheet Liability at year start	5,545	54,544
Minus deficiency contributions paid	(5,545)	(9,360)
Interest cost (recognised in SOFA)		199
Remaining change to balance sheet liability* (recognised in SOFA)		(2,183)
<i>Post Balance Sheet Event</i>		
Adjustment removal of remaining deficit as note above.		(43,200)
Provision 2022 Payments		5,545
Balance sheet Liability at year end		5,545
* Comprises any change in agreed deficit recovery plan and change in assumptions between year ends		
Period Calculation Change		(39,639)
Actual paid in Year	(5,545)	(9,360)

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-22	31-Dec-21	31-Dec-20
Discount rate	5.7%	2.0%	0.4%
Future increases to Minimum Pensionable Income		4.1%	3.0%

Summary Account Entries	Difference	(5,545)	5,545
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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	10,384	10,885
Multi-employer defined benefit plan:	Deficiency contribution in respect of prior service period (in year)	5,546	9,360

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 was in receipt of a loan from the South Eastern Baptist Association but this was fully repaid in 2021 as set out in note 21

There were no transactions between the church and its related charities during the year 2022.

There were no transactions during the year with "The Anabaptist Mennonite Network" of which Andy Potter Assistant Minister is a trustee. There were no transactions during the year with "Hospices of Hope Limited " of which Rick Woodward BGBC trustee is also a trustee other than donations and grants summarised in note 28 which result from direct giving and decisions of the Church Members Meeting.

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



Love generously Act Justly Forgive swiftly Include selflessly Practice humility

Annual Report and Financial Statements

Year to 31 December 2022

BESSELS GREEN BAPTIST CHURCH

BESSELS GREEN BAPTIST CHURCH

Annual Report and Financial Statements for the year to 31 December 2022

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Independent Examiner's Report on the Accounts

BESSELS GREEN BAPTIST CHURCH

TRUSTEES' ANNUAL REPORT for year ending

31 December 2022

The Charity Trustees present their Annual Report & Financial Statements for 2022

Introduction: Covid-19 Virus during 2022 effects.

In common with all aspects of UK society in 2022 Bessels Green Baptist Church has seen the effect of necessary Government policy decisions, resulting from the Covid Pandemic impact its operations.

Throughout 2022 Sunday services and other activities resumed in person with the church implementing protective measures as continued to be recommended by UKGov. Whilst initially there was some reluctance in participation as the year progressed numbers participating in church events rose back towards prepandemic levels.

The church continued to broadcast services live via YouTube and Facebook.

Ministers and employees continued with the option to work from home during the week as appropriate.

The following accounts show that spending during the year was more akin to prepandemic levels and income from the congregation was broadly maintained. The trustees acknowledged that in this respect BGBC has been especially blessed.

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
Rob Ovens

Elected 10/07/2022

Treasurer : Neil Hudson
Luci Wright

Term ended 23/04/2023
Elected 23/04/2023

Secretary : Richard Bevan

Note : On 26 April 2015 the church approved a 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. This Constitution was updated in April 2022 to allow for on line participation in Church Member and Trustee Meetings.

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 and 7 Marvillion Close but the BUCL are not involved in these last two properties.

BESSELS GREEN BAPTIST CHURCH

TRUSTEES' ANNUAL REPORT for year ending

31 December 2022

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 : The Church is governed by a constitution based on the Approved Governing Document for Baptist Churches. 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 for year ending

31 December 2022

Section 4 : Objectives and Activities

In order to achieve the principal objective which is set out in section 2 above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

Central to the work and witness of the Church is the provision of regular public services of Christian worship. These services usually take place each Sunday at 10:00 am and at 5:00 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. There is a creche and children's programme during the morning Service and activities for children and youth at the afternoon service. The church seeks to be a friendly and welcoming community and anybody is free to attend any of these services.

The church broadcasts the Sunday 10:00 am service live via YouTube and Facebook. Additionally this service is available on line in the days following for viewing by those unable to attend in person or view on the Sunday.

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.

The Church encourages members to take their Christian faith out into the world in specific activities organised to enable non Christian friends and acquaintances to be involved.

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

The Church runs various events for Young People and for people in the Third Age.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted by the Disclosure and Baring 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 a weekly aerobics group, use of the church hall for children's parties and occasional use by local primary schools. In addition in 2022 the Church was used as a local venue as part of the Sevenoaks Festival.

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 2022 was a positive year in the life of the church and that it will be able to pursue its mission purposes in 2023.

In the year seven persons were baptised and nine persons were received into church membership. Eleven church members were removed by death, transfer, removal or resignation. At 31 December 2022 membership stood at 154 compared to 156 a year earlier.

Average attendance at worship services increased during the year and have broadly returned to the levels before the impact of restrictions imposed by the Covid Pandemic. A similar pattern has been present in the children's work and amongst young people.

The church was encouraged by remarks made by visitors at events held on the premises as part of the Sevenoaks Festival.

In 2022 the church, recognising the impact of climate change, began investigating ways of modifying activities with the aim of achieving a Net Zero Carbon footprint. Investigation and implementation of identified measures are on going and are inclusive of Carbon Offsetting payments that will have a financial impact in the future years.

In 2022 the church began progressing with consultations to best determine how to utilise the Stewardship Grant that had been for the church to manage See Notes. Consultants were appointed to investigate with local partners and with church members so that the Church Meeting could make a decision on the direction of spend for this grant. This exercise was duly completed and Mental Health issues were identified as the preferred area of spend. Discussion and consultation are ongoing to enable a decision on particular projects that will be supported.

BESSELS GREEN BAPTIST CHURCH

TRUSTEES' ANNUAL REPORT for year ending

31 December 2022

Section 6 : Financial Review

The financial year reported herein by the Church is from 01 January 2022
to 31 December 2022

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

Income in 2022 increased to £ 411,545 from £ 373,418 in the previous year. This increase was particularly influenced due to the inclusion of £110,000 from disposals and £78,000 special donations for relief due to the Ukraine war.

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 life, 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 an employed 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.

Total expenditure increased from £ 335,194 to £ 416,722 due to increased utilities costs, general inflationary costs, and the increase in outreach initiatives. Grants of £76,500 made from donations for relief due to the Ukraine war also impacted this change.

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

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

At the end of June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group to secure members pension benefits under the Defined Benefit Plan. This agreement is referred to as a 'buy-in-policy'. The agreement means that Just are now providing financial backing for all Defined Benefit Plans provided through the Schemes Defined Benefit Plan. This transaction takes the Scheme out of a shortfall position for the first time in two decades. Although risks remain the Baptist Union and the Trustees of the Scheme have agreed that deficit contributions from each participating employer in the Defined Benefits Plan will be reduced to £1 per month from August 2022. See Note 24 to the accounts.

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.

BESSELS GREEN BAPTIST CHURCH

TRUSTEES' ANNUAL REPORT for year ending

31 December 2022

Reserves policy :

The Charity Trustees have an established Reserves Policy to enable the church to function effectively and meet its obligations in the event of a decline in income or a major cost.

Having considered the relevant risks of changes in income and expenditure, the Trustees have determined that the appropriate level of reserves should be that 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 2022 General Funds this equates to between £ 62,000 and £ 123,000.

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

Year end effective Free Reserves are £ **118,644** Previous year (2021 : £139,545) .

This sum includes outstanding debtors of £ £ **37,923** Previous year (2021 : £61,307) .

This provides cover slightly below the maximum end of the target for required reserves.

In addition at year end the church held sums in a designated property fund established in 2022 with proceeds from the sale of a part church interest in the property owned jointly with and occupied by the Minister C Ingram. These funds have been designated for use in future property improvements and major property items.

The sum held at year end was £ **108,880**

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.

Section 7 : Management of Risk

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 policies covering safeguarding of children and young people together with the considered appointment of leaders for children and young peoples groups.

Agreed policies and procedures are reviewed to ensure they meet current needs and responsibilities. Policies covering Safeguarding of Children, Young People and Vulnerable Adults are in place together with others dealing with Data Protection and Health & Safety. Policies are reconfirmed at each church AGM.

The church premises are inspected for Health & Safety risk on an annual basis the most recent full assessment and recommendations being made in December 2022. 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.

In line with UKGov and Baptist Union recommendations a separate Risk Assessment was produced to manage the risks associated with the Covid 19 Pandemic on church activities. This was updated throughout 2022 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.

BESSELS GREEN BAPTIST CHURCH
TRUSTEES' ANNUAL REPORT for year ending

31 December 2022

BESSELS GREEN BAPTIST CHURCH
TRUSTEES' ANNUAL REPORT for year ending

31 December 2022

Section 8 : Signature and Declaration

The Charity Trustees present this report and financial statements for the year to 31 December 2022.


The accounts are prepared in accordance with the, Charities Statement of Recommended Practice (Charities SORP 2021), FRS102 and with the Charities Act 2011

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

Signature : 

Position : Trustee

BESSELS GREEN BAPTIST CHURCH

Section A : Statement of Financial Activities for the year ended

31 December 2022

		Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS 31 December 2022	TOTAL FUNDS 31 December 2021
	Notes	£	£	£	£	£
Incoming Resources						
<i>Voluntary Income</i>						
Donations to Church	4.1	203,349	561		203,910	313,123
Donations to Missions	4.2		97,838		97,838	17,740
Activities for generating funds	5	390	350		740	2,764
Investment Income	6	381			381	15
Profit on Sale of Freehold Property	26					
Other incoming resources	7	79,798	28,878		108,676	39,776
Total Incoming Resources		283,918	127,627		411,545	373,418
Resources Expended						
<i>Costs of generating funds</i>						
	8					
<i>Charitable expenditure</i>						
	9					
Ministry		170,812			170,812	169,936
Mission		80,846	119,868		200,714	106,165
Establishment		45,196			45,196	59,093
Total Resources Expended		296,854	119,868		416,722	335,194
Net incoming resources before transfers		(12,936)	7,759		(5,177)	38,224
Transfers between funds	14	5,000	(1,409,575)	1,404,575		
Net incoming resources		(7,936)	(1,401,816)	1,404,575	(5,177)	38,224
Net income for the year						
Other recognised gains/(losses)						
Actuarial gains/(losses) on defined benefit pension schemes	24					39,639
Net movement in funds		(7,936)	(1,401,816)	1,404,575	(5,177)	77,863
Total Funds Current at 31 December 2021		775,973	1,418,991		2,194,964	2,117,101
Total Funds Current at 31 December 2022		768,037	17,175	1,404,575	2,189,787	2,194,964

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

BESSELS GREEN BAPTIST CHURCH

BESSELS GREEN BAPTIST CHURCH

Section B : BALANCE SHEET as at

31 December 2022

	Notes	Unrestricted Funds	Restricted Funds	Endowment Funds	Totals 31 December 2022	Totals 31 December 2021
Fixed Assets						
Tangible assets	17	538,336		1,404,575	1,942,911	1,991,040
Investments	18					
Total Fixed Assets		538,336		1,404,575	1,942,911	1,991,040
Current Assets						
Debtors	19	37,923	19,225		57,148	65,761
Cash at Bank and in Hand	20	191,878	6,292		198,170	147,582
Current Liabilities						
Creditors: amounts falling due within one year						
	21	100	8,342		8,442	3,874
Net current assets / (liabilities)		229,701	17,175		246,876	209,469
Total Assets less current liabilities		768,037	17,175	1,404,575	2,189,787	2,200,509
Creditors: amounts falling due after one year						
	21					
Net Assets excluding pension liability		768,037	17,175	1,404,575	2,189,787	2,200,509
Defined benefit pension scheme Asset or Liability	24					(5,545)
Total Net assets or liabilities		768,037	17,175	1,404,575	2,189,787	2,194,964

The attached notes form an integral part of these accounts.

These accounts were approved by the Trustees on 26/10/23 And signed on their behalf by

a) Treasurer

b) Trustee

[Signature]
[Signature]
 Rick Woodward

BESSELS GREEN BAPTIST CHURCH

Section D : Notes to the Accounts

Notes Forming an Integral Part of the
Financial Statement for the year ended 31 December 2022

1 Accounting Policies

Basis of preparation	<p>The accounts are prepared in accordance with the, Charities Statement of Recommended Practice (Charities SORP 2021), 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>
Legacies	<p>Legacies are accounted for when probate has been completed, the amount of the legacy can be reliably quantified and the conditions of the legacy are within the control of the church.</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 applicable to the church interest in the Ministers house at 1 Darent Close has been included in the Designated Manse Fund. During the year 2022 some of the church interest was sold to the Minister and the asset value has therefore been restated in the 2022 accounts. 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 2022 valuation. The 2022 asset value included in accounts is £ 96,940.</p> <p>The relative asset value of £ 5,000 applicable to the church interest in the Children and Youth Workers house at 7 Marvillon Close has been included in the Youth Worker Accommodation Fund. This property was purchased in the second quarter of 2021 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. In 2022 this asset value has been recategorised as part of Designated Funds having previously been reported as a Restricted Fund.</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 available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.
Designated funds	Designated funds comprise unrestricted funds that have been set aside by the trustees for specific 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 specific 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.

BESSELS GREEN BAPTIST CHURCH

Endowment Funds	<p>Endowment funds represent those assets which must be held permanently by the charity, principally the Church Buildings at Bessels Green Road. Income arising on the endowment funds can be used in accordance with the objects of the charity and is included as unrestricted income. Any capital gains or losses arising on the investments form part of the fund. Investment management charges and legal advice relating to the fund are charged against the fund. Prior to the 2022 accounts these funds were included with Restricted Funds.</p>
Independent Examiner Fees	<p>The fees in respect of 2021 accounts of £1,050 have been paid in 2023. The fee for 2022 accounts has not been included as an accrual as it is considered immaterial.</p>
Stewardship Grant:	<p>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 ;</p> <p>"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.</p> <p>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.</p> <p>In 2022 some further sums were released and reflected in the accounts to cover costs of employing specialist advisors.</p>

BESSELS GREEN BAPTIST CHURCH

31 December 2022

Section D : Notes to the Accounts

	Unrestricted	Unrestricted (Designated)	Restricted	Endowment	2022	2021
CHARITABLE INCOME						
4 VOLUNTARY INCOME						
4.1 Donations to Church	203,350		625,788		829,138	313,123
In 2021 £ Nil of the donations to church income was attributable to restricted funds, with the remaining £ 313,123 being attributable to unrestricted funds.						
4.2 Donations to Missions			97,838		97,838	17,740
In 2021 £ 17,740 of the donation to missions income was attributable to restricted funds, with the remaining £ Nil being attributable to unrestricted funds.						
Total	203,350		723,626		926,976	330,863

5 ACTIVITIES FOR GENERATING FUNDS

5.1 Use of Premises	390	350	740	2,764
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In 2021 £ Nil of the income was attributable to restricted funds, with the remaining £ 2,764 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	380	380	15
Total	<u>380</u>	<u>380</u>	<u>15</u>

In 2021 £ Nil of the income was attributable to restricted funds, with the remaining £ 15 being attributable to unrestricted funds.

7 OTHER INCOMING RESOURCES

Total	<u>17,667</u>	<u>62,131</u>	<u>28,878</u>	<u>108,676</u>	<u>39,776</u>
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In 2021 £ 30,949 of the income was attributable to restricted funds, with the remaining £ 8,827 being attributable to unrestricted funds.

BESSELS GREEN BAPTIST CHURCH

Section D : Notes to the Accounts

	Unrestricted	Unrestricted (Designated)	Restricted	Endowment	2022	2021
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CHARITABLE EXPENDITURE

8 COST OF GENERATING FUNDS

The church does not incur costs under this heading.

9 CHARITABLE ACTIVITIES

MINISTRY

9.1 Minister	73,888				73,888	71,579
9.2 Assistant Minister	41,646				41,646	40,965
9.3 Youth / Community Worker	27,125				27,125	27,476
9.4 Preaching Fees						150
9.5 Ministry Sundry Costs						269
Sub Total	142,659				142,659	140,439
Apportionment of Support Costs Note 13	28,153				28,153	29,497
MINISTRY TOTAL	170,812				170,812	169,936

In 2021 £ Nil of the expenditure was attributable to restricted funds,
with the remaining £ 169,936 being attributable to unrestricted funds.

MISSION TOTAL	37,799	43,047	119,868	200,714	106,165
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In 2021 £ 43,108 of the expenditure was attributable to restricted funds,
with the remaining £ 63,057 being attributable to unrestricted funds.

ESTABLISHMENT TOTAL	21,945	23,251		45,196	59,094
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In 2021 £ 29,428 of the expenditure was attributable to restricted funds,
with the remaining £ 29,670 being attributable to unrestricted funds.

10 Not used

11 TOTAL RESOURCES EXPENDED

This note reanalyses all of the costs in the p

	Charitable Activities	Grant Funding	Support Costs		
Cost of Generating Funds					
Charitable Expenditure					
Ministry	142,659		28,153	170,812	169,936
Mission	122,071	73,486	5,157	200,714	106,165
Establishment	41,579		3,617	45,196	59,094
Governance Costs					
	306,309	73,486	36,927	416,722	335,195

BESSELS GREEN BAPTIST CHURCH

Section D : Notes to the Accounts

	Unrestricted	Unrestricted (Designated)	Restricted	Endowment	2022	2021
12 GRANTS PAYABLE						
BMS World Mission		8,268	58		8,326	8,591
Brown's Lebanon						
Home Mission Fund		6,224	(1)		6,223	6,354
Kent Thames Side		2,285	58		2,343	2,236
Core Missions:						
Powerline Trust		9,651	58		9,709	9,381
Hospice of Hope		2,465	228		2,693	12,015
AWM - (Sharkary)			(510)		(510.0)	
Worth Unlimited		2,465	228		2,693	2,466
Guinea Bissau		2,465	18,665		21,130	5,567
CRIBS						
Sevenoaks Counselling (Formerly SCCS)		2,657	7		2,664	2,580
SAYT		3,322			3,322	3,225
SEBA		670			670	650
Crosslight (Formerly West Kent Debt Advice Centre)		2,575			2,575	2,500
Harvest : 2022 Sevenoaks Larder			820		820	1,038
Others			336		336	3,800
Total		43,047	19,947		62,994	60,403

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.

SUPPORT TOTAL		36,928	36,928	34,965
Apportionment				
Ministry	28,153		28,153	29,497
Mission	5,157		5,157	2,909
Establishment	3,617		3,617	2,559

14 TRANSFERS BETWEEN FUNDS

In 2022 there were generally no transfers impacting as between Unrestricted and Restricted Funds.

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

2022 2021

16 Staff Costs and Trustees expenses

Salaries	S	117,795	113,319
Social Security Costs	N	3,576	4,639
Pension Costs	P	10,384	10,885
Other Costs		38,942	37,784
		170,697	166,627

The average number of employees during the year (or part year) was 7 6

No employee received emoluments in excess of £60,000 during the year (2021 none)
The minister acts as one of the church's trustees in accordance with the agreed constitution and received remuneration of £36,094 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 The assistant minister acts as one of the church's trustees in accordance with the agreed constitution and received remuneration of £30,052 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 (2021 none).

The Church pays pension contributions for its Ministers and staff to the Baptist Ministers Pension Trust Limited, which is a final salary defined benefit scheme, which is not contracted out of the State second pension. The scheme is a multi-employer scheme and it is not possible to identify the assets and liabilities of the scheme which are attributable to the church. Therefore, in accordance with FRS102 Section 28, the scheme is accounted for as a defined contribution scheme. See also Note 24.

17 Tangible Fixed Assets

		Freehold Land & Buildings				Furniture & Fittings	Equipment	Total
		Church	21 Larkfield Road	1 Darent Close	7 Marvillion Close			
Cost / valuation								
Additions	31-Dec-21	1,404,575	436,396	145,069	5,000	78,146	127,164	2,196,350
Disposals				62,131		870	8,509	71,510
				(110,260)			(7,574)	(117,834)
	31-Dec-22	1,404,575	436,396	96,940	5,000	79,016	128,099	2,150,026
Depreciation								
	31-Dec-21					78,146	127,164	205,310
Charge for the year on disposals						870	8,509	9,379
							(7,574)	(7,574)
	31-Dec-22					79,016	128,099	207,115
Net Book Value								
	31-Dec-22	1,404,575	436,396	96,940	5,000			1,942,911
	31-Dec-21	1,404,575	436,396	145,069	5,000			1,991,040
Movement Gains/(Losses) on Fixed Assets				(48,129)				(48,129)

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

For insurance purposes the value of the church premises is taken at £ 2,403,596 (2021: £2,403,596).

The insured value of furniture, fixtures and equipment is £ 174,253 (2021: £174,253).

A further "All Risks" policy is effective for 2 Laptop computers, and a Marquee in the insured value of £ 2,299 (2021: £6,234).

For insurance purposes the Manse premises, 21 Larkfield Road, are at an insured value of £ 492,255 (2021: £ 441,886).

21 Larkfield Road - Church Manse

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 2022 no loans remained to be paid.

1 Darent Close

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.

Over the period since 2008 the Church purchased additional interest such that at 31 December 2018 the church share interest in 1 Darent Way amounted to 28% of the Value. A further 11% share interest remains for the additional loans from individual members.

In 2022 the church sold part of its interest in 1 Darent Close to the Minister. The current valuation being £740,000 this purchase resulted in a payment to church funds of £110,260, the reduction of the church interest from 28% to 13.1% and adjustment of the tangible fixed asset value from £145,069 to £96,940. These adjustments have been reflected in these accounts for 2022.

At 31 December 2022 the church share interest in 1 Darent Way now amounts to 13.1% of the value. The share of interest for the additional loans from individual members was also reduced by payment by the Minister to 4.4%.

7 Marvillion Close

The property 7 Marvillion Close was purchased in 2021 by J Amott (Youth Worker) and his wife with the church owning a share interest equivalent to 1.39% of the sale price (Purchase 2021 @ £ 360,000). This 1.39% of the sale price (£5,000) was funded by a loan from church General Funds.

In addition for 7 Marvillion Close the church originally facilitated additional loans from individual members amounting to £ 73,125 but had no direct interest accruing from these loans or this sum.

FF&E

During 2023 The church minibus was sold for the sum of £1,500. The original purchase price and depreciation in previous accounts amounting to £7,574 has been adjusted for this disposal.

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.

BESSELS GREEN BAPTIST CHURCH

Section D : Notes to the Accounts

			2022	2021
19 Debtors				
	Accrued income	General Fund	38,011	61,307
		Mission Donations	3,782	3,254
		Specified Funds	1,256	1,200
		Church Refurb. Fund		
		Ukraine Fund	14,099	
	Prepayments and other debtors	Adjust for Claims already repaid in Year		
		No significant prepayments have been made.		
			57,148	65,761
20 Bank and cash balances				
	Main Church Accounts			
	National Westminster Bank plc			
	1 Business Reserve Acc. No. 13416855	31 December 2022	155,306	80,016
	2 Current Account No. 71570594 : BGBC Main	31 December 2022	38,092	54,243
	3 Current Account No. 23116285 : BGBC DGFW	31 December 2022		7,214
		Sub total	193,398	141,473
	Other Church Activities Accounts			
	Babyplus - National Westminster plc	Account No. 50567624	656	1,137
		Cash in Hand		
	Wednesday Lunch Club - National Westminster plc	Account No.23250666	2,551	2,896
		Cash in Hand	234	261
	BGBC-FC - HSBC	Community Account No.41710826	434	96
		Money Manager Account No.41710834	897	1,184
		Cash in Hand		469
		Uncleared Cheques/Payments		66
			198,170	147,582
21 Creditors				
	Creditors: amounts falling due within one year			
	21.1 Loans & Overdrafts			
	Purchase Manse 1 : 21 Larkfield Road			
	SEBA Loans	Repaid Complete in 2022		2,000
	21.2 Other creditors			
	21.3 Accruals			
		General Funds	100	
		Mission Funds	8,342	1,874
			8,442	3,874

BESSELS GREEN BAPTIST CHURCH

Section D : Notes to the Accounts

2022 2021

Creditors: amounts falling due after more than one year

21.4	Loans & Overdrafts
21.5	Other creditors
21.6	Accruals

22 Alternate breakdown of funds

22.1 Restricted Funds

Name of Fund	31-Dec-21	Incoming Resources	Resources Expended	Surplus & Deficit	Transfers	31-Dec-22
Mission Donations	20	19,940	19,947	(7)		13
Youth Worker Accommodation	5,000				(5,000)	
Stewardship Grant		22,500	14,000	8,500		8,500
Hardship Fund	8,494	561	2,905	(2,344)		6,150
Specified Funds	902	6,278	6,278			902
Ukraine Fund		78,348	76,738	1,610		1,610
Specified Fabric Church Buildings	1,404,575				(1,404,575)	
Totals	1,418,991	127,627	119,868	7,759	(1,409,575)	17,175

Mission Donations : fund is giving to specified missions by donors.

Youth Worker Accommodation Fund: fund related to accommodation for Youth Worker

Stewardship Grant : fund related to specific legacy income and expenditure

Hardship Fund : fund is to support those financially impacted by Covid-19 coronavirus restrictions.

Specified Funds : fund is where donors have stipulated purpose for their gift that is not covered elsewhere

Ukraine Fund : fund to support those impacted by 2022 war in Ukraine

Specified Fabric / Buildings : fund related to the church buildings in Bessels Green Road.

	Fixed Asset	Investment	Current Asset	Creditors	Total
Mission Donations			8,355	8,342	13
Stewardship Grant			8,500		8,500
Ukraine Fund			1,610		1,610
Hardship Fund			6,150		6,150
Specified Funds			902		902
Totals			25,517	8,342	17,175

22.2 Designated Funds

	31-Dec-21	Incoming Resources	Resources Expended	Surplus & Deficit	Transfers	31-Dec-22
Fabric Fund	8	390	21,871	(21,481)	23,750	2,277
Manse Fund : 21 Larkfield Road	434,396				2,000	436,396
Manse Fund : 1 Darent Close	145,069	62,131		62,131	(110,260)	96,940
Youth Worker Accommodation					5,000	5,000
Property Fund			1,380	(1,380)	110,260	108,880
Mission Budget			43,047	(43,047)	43,047	
Totals	579,473	62,521	66,298	(3,777)	73,797	649,493

Fabric Fund : fund for routine maintenance and upkeep of buildings and equipment together with the purchase of new furniture, fittings and equipment

Manse Fund : fund related to church Manse ownership

Youth Worker Accommodation Fund: fund related to accommodation for Youth Worker

Mission Budget : fund for giving to mission from church funds as agreed by Church meeting.

	Fixed Asset	Investment	Current Asset	Creditors	Total
Fabric Fund			2,277		2,277
Manse Fund : 21 Larkfield Road	436,396				436,396
Manse Fund : 1 Darent Close	96,940				96,940
Youth Worker Accommodation	5,000				5,000
Property Fund			108,880		108,880
Mission Budget					
Totals	538,336		111,157		649,493

BESSELS GREEN BAPTIST CHURCH

Section D : Notes to the Accounts

2022

2021

22.3 Unrestricted Funds

	31-Dec-21	Incoming Resources	Resources Expended	Surplus & Deficit	Transfers	31-Dec-22
Name of Fund						
General Fund	183,175	216,227	216,833	(606)	(68,797)	113,772
DGFW Fund	7,214		7,214	(7,214)		
Other Church Activities	6,111	5,170	6,509	(1,339)		4,772
Totals	196,500	221,397	230,556	(9,159)	(68,797)	118,544

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			113,872	100	113,772
DGFW Fund					
Other Church Activities			4,772		4,772
Pension Deficit Payments					
Totals			118,644	100	118,544

22.4 Endowment Funds

	31-Dec-21	Incoming Resources	Resources Expended	Surplus & Deficit	Transfers	31-Dec-22
Name of Fund						
Specified Fabric Church Buildings					1,404,575	1,404,575
Totals					1,404,575	1,404,575

Specified Fabric / Buildings : fund related to the church buildings in Bessels Green Road.

	Fixed Asset	Investment	Current Asset	Creditors	Total
Specified Fabric Church Buildings					
	1,404,575				1,404,575
Totals	1,404,575				1,404,575

23 Analysis of net assets

	Fixed Asset	Investment	Current Asset	Creditors	Total
Restricted Funds			25,517	8,342	17,175
Designated Funds	538,336		111,157		649,493
Unrestricted Funds			118,644	100	118,544
Endowment Funds	1,404,575				1,404,575
Totals	1,942,911		255,318	8,442	2,189,787

Section D : Notes to the Accounts

2022 2021

24 Pensions

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

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

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

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

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

Actuarial Valuation as at 31 December 2019

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

Mortality is assumed in accordance with 80% of the S3NA standard mortality table. Future improvements projected from 2013 in line with the "CMI 2019" projection with a long-term rate of improvement of 1.75% p.a. for males and 1.5% p.a. 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 Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan. Following the 2019 valuation a Recovery Plan was signed in September 2020 under which deficiency contributions are payable until June 2026. These contributions were broadly based on each employer's membership at 31 December 2014 and increase annually in line with increases to Minimum Pensionable Income as defined in the Rules.

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

BESSELS GREEN BAPTIST CHURCH

Section D : Notes to the Accounts

2022 2021

Movement in Balance Sheet Liability

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-22	31-Dec-21
Balance sheet Liability at year start	5,545	54,544
Minus deficiency contributions paid	(5,545)	(9,360)
Interest cost (recognised in SOFA)		199
Remaining change to balance sheet liability* (recognised in SOFA)		(2,183)
<i>Post Balance Sheet Event</i>		
Adjustment removal of remaining deficit as note above.		(43,200)
Provision 2022 Payments		5,545
Balance sheet Liability at year end		5,545
* Comprises any change in agreed deficit recovery plan and change in assumptions between year ends		
Period Calculation Change		(39,639)
Actual paid in Year	(5,545)	(9,360)

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-22	31-Dec-21	31-Dec-20
Discount rate	5.7%	2.0%	0.4%
Future increases to Minimum Pensionable Income		4.1%	3.0%

Summary Account Entries	Difference	(5,545)	5,545
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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	10,384	10,885
Multi-employer defined benefit plan:	Deficiency contribution in respect of prior service period (in year)	5,546	9,360

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 was in receipt of a loan from the South Eastern Baptist Association but this was fully repaid in 2021 as set out in note 21

There were no transactions between the church and its related charities during the year 2022.

There were no transactions during the year with "The Anabaptist Mennonite Network" of which Andy Potter Assistant Minister is a trustee. There were no transactions during the year with "Hospices of Hope Limited " of which Rick Woodward BGBC trustee is also a trustee other than donations and grants summarised in note 28 which result from direct giving and decisions of the Church Members Meeting.

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 2022

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 2022.

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: 26th October 2023

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