

Kendal Road Baptist Church



Trustees Report – 2024

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1) **Aim**

The church's mission is summarised as "Loving God, and Loving Others, from Longlevens..." and its aim is to provide an environment in which people can, and are encouraged to, express their love for God and others through Christian worship and service. As part of this, the church aims to provide opportunities for people to understand and respond to the Gospel, the Good News of Jesus Christ, as expressed in the Bible.

2) **Leadership & Organisation**

The overall leadership of the church is the responsibility of a core leadership team of 'Elders', the managing trustees, who meet regularly to discuss and decide on matters relating to the church. The Elders are appointed by election from within the church to serve for a term of four years, after which they are eligible for reappointment.

The church is organised into five areas of responsibility:

- Gather
- Grow
- Go
- Support & Enable
- Children & Youth

The leaders and teams responsible for the different functions within these areas meet with the Elders through the year in rotation. The various leaders involved are appointed by election from within the church, at the recommendation of the Eldership, with the key leaders usually serving for a term of three years, after which they are eligible for reappointment.

During the year there are Church Members' meetings and Open Forums, which provide an opportunity for wider consultation within the church and consideration of specific proposals. Whilst decisions at these meetings are usually reached through consensus, a formal voting process is used as appropriate. During 2024 we revised our membership structure in light of our plans to change to a CIO.

The church has various volunteer staff to perform particular roles each of which fits within its leadership and organisation. The church employs paid staff as Pastor, Children & Families' Worker and a Cleaner.

We still offer online involvement in Sunday worship but the link changes weekly to protect the privacy of the attendees. The church constitution allows remote access and participation in church and leadership meetings.

3) Activities

a) Gather

Worship – a public service of Christian worship takes place every Sunday morning, including songs, prayers and a sermon, with communion included once a month (normally the third Sunday of the month). Sunday evenings are used for a variety of discussion, ‘Open Forums’ and ‘Church Members’ Meetings’, as necessary.



Ministry – during the second two-thirds of the Sunday morning service there is usually a sermon, which provides biblical teaching applicable to everyday life. As part of this there is opportunity for people to receive particular prayer and advice with life situations. Six members have shared the preaching responsibilities, occasionally supplemented by guests. A few times a year we hold guest services where members are encouraged to invite friends to church to hear the Gospel.

Prayer – prayer is an important part of all church activities, but specific prayer events are organised, including designated seasons of prayer in which everyone is encouraged to participate. The church followed the international “Thy Kingdom Come” prayer initiative. Prayer prompts are circulated by email and WhatsApp. We have a prayer area available at the end of Sunday morning services for those who want to be prayed for. Two members of the church are available to support this.

b) Grow

Fellowship – making meaningful relationships is important, for it is at the heart of the Christian faith, so emphasis is placed on people sharing together (fellowship) both socially and in practical activities. Whilst this takes place naturally, as people take part in general church activities, the church also runs small groups during the week to encourage people to grow together and in their faith.

Pastoral Care – care for individuals within the church takes place at a variety of levels, normally in small groups, natural friendships and fellowship through activities. However, where people have particular needs a network of carers seeks to provide the level of support required, liaising with the Minister and Elders as appropriate. In certain cases, links have been established with statutory support services.

Discipleship – learning about the Christian faith, and putting it into practice, is a vital part of being followers of Jesus, requiring personal responsibility and mutual support. Whilst the Sunday teaching programme plays a significant role, the more informal small-group setting and mutual accountability aims to provide the environment to facilitate growth as a Christian. In October we had a Bible in a Year Day presented by an outside speaker. We also have had Book Club style discussions around Honest Evangelism by Rico Tice which was helpful and encouraging. This took place after Sunday morning services over several weeks.

c) Go

Outreach – the church runs a number of specific groups (e.g. Take A Break, Out to Lunch, Open Door, Repair Café) as well as annual activities (e.g. The Light Party, retro computing), as well as one-off events (e.g. Quiz Night) to serve the local community and encourage people to get involved in the church.

The seniors Out to Lunch has increased in appeal almost to capacity. The city-wide Holiday Activities and Food programme for families, funded nationally but planned through local authorities. continued to be offered in different forms in every school holiday. The mothers and babies group, and two carers and toddlers groups continued. Local families speak highly of all these activities.

Welcome – the church encourages the community to visit its regular activities, including Sunday worship and has a ‘welcome team’ to provide newcomers with a warm welcome and help them integrate into the church. The Welcome Team are present at the door at the beginning and end of the services.

Mission – the church supports a number of missions operating in the UK (e.g. CAP, Food Bank) and overseas (e.g. BMS World Mission, Wycliffe Bible Translators, Baptist Union in Albania) each with a ‘Mission Champion’ who coordinates the church’s engagement with the mission and encourages people to support them in prayer, relationship and financially. Individuals on mission or training assignments who are known to the church have also been supported.

d) Children & Youth

Junior Church – during the second two-thirds of the Sunday morning service the children up to school year 9 (age 14) have their own age-appropriate activities incorporating worship and teaching. There is a crèche for pre-school children. The Sunday morning schedule includes informal All-age services when whole families are encouraged to worship and learn together.

Kendal Kids and Kendal Youth – on Wednesday and Friday evenings the church runs clubs for primary school aged children and young people aged 11-16 within the community. These groups are focused around a variety of activities, craft, games and fun, they have some Christian content, usually in the form of Christian teaching.

Families – the church aims to provide a link with the parents of those attending children’s activities, offering support where possible and encouraging them to come to the outreach activities.

e) Support & Enable

Finance – the church is almost exclusively financed by the individual giving of its members and the finance team supports and enables the various activities by managing the income and expenditure of the church according to an annual budget agreed by the church.

Facilities – the church occupies its own premises, including a large hall and a small hall with catering facilities. The management and upkeep of the buildings is the responsibility of the facilities team. Some of the facilities are available for hire by the local community.

Administration – the organisation and communication required in the church, which is predominantly run by volunteers, is significant and includes such tasks as maintaining the membership roll, managing the diary and rotas, general communication and publicity as well as the official secretarial role of the church.

4) Achievements



At year-end counts showed typical numbers of regular weekly contact occasions as:

- children **135**
- young people **37**
- adults **240.**

There were **83** people who were sufficiently active to be eligible to vote at members meetings.

There were three baptisms this year.

5) Financial Summary

The comprehensive analysis and notes appended to the Statement of Financial Activities (SOFA) show the details from which this financial summary is drawn. Regular offering income was similar to 2023 but total income was slightly lower due to a reduction in Gift Aid and restricted donations. Expenditure was also similar to 2023. There was a shortfall between unrestricted income and expenditure of around £7,000. This was lower than anticipated when the budget for the year was set and was covered as planned by drawing from reserves.

	2023	2024
Unrestricted Offerings / Donations:	£92,675	£93,424
Unrestricted Income:	£101,795	£98,275
Gift Aid:	£19,784	£17,698
Total Income:	£137,750	£131,625
Unrestricted Expenditure:	£102,901	£105,436
Total Expenditure:	£136,734	£135,111

Reserves

The Church only maintains specific reserves where a clearly declared purpose has been agreed by the Church. When a purpose has been achieved, or is no longer felt to be achievable, the agreement of Church will be sought to close a specific reserve and use the money in other ways. Money for specific reserves is normally allocated in the budget, but may be topped-up by transfers to Reserves before any end of year surplus is declared.

In 2024 just under £7,000 funds from the Additional Workers Fund were required to cover the shortfall in income over expenditure and top up other reserves. (This reserve was created to help partially support the cost of employing staff such as the children's and families' worker in addition to the Pastor.) The manse rental reserve was increased to reflect the small increase in expected rent in 2025 and in line with budget the sabbatical reserve was topped up in preparation for the Pastor's next sabbatical due in 2026.

	2023	2024
General Reserve:	£36,954	£36,954
Building Development Fund:	£8,919	£8,919
Restricted Development Fund:	£36,772	£37,599
Additional Workers Fund:	£53,177	£46,259
Manse Rental Reserve	£15,600	£15,948
Sabbatical Reserve:	£1,149	£1,399
Church Events Reserve:	£600	£600
Technology Reserve:	£773	£773

6) Administrative Information

a) Charity Information

Name:

Kendal Road Baptist Church, Kendal Road, Gloucester, GL2 0NB.

Registration:

The charity (No. 1132818) was registered on 19th November 2009.

Financial Year

January to December.

Bankers:

HSBC plc, The Cross, Gloucester, GL1 2AP.

Baptist Union Corporation Limited, Baptist House, 129 Broadway, Didcot, OX11 8RT.

Examiner:

Thomas Payne FCCA,
Abaqus Ltd, 28 Bodenham Field, Abbeymead, Gloucester, GL4 5TS.

b) Governance

i) Governing Documents

The affairs of the Church are governed by the Trust Deeds (11th December 1940) and by a Constitution (July 2022) based on the model provided by the Baptist Union following consultations with the Charity Commission. During the year we continued to review the precedent constitution for a Charitable Incorporated Organisation prepared by the Baptist Union.

ii) Trustees

The Baptist Union Corporation acts as Custodian or Holding Trustee for the church property, whilst the day to day running is entrusted to the following who are the Managing Trustees...

- Rev Steve Ayers (Pastor)
- Dr Iain Jarvis (Elder)
- Mr Martin Leckebusch (Elder)
- Rev Rita Rimkiene (Elder)
- Claire Smit (Elder commencing 06/07/2025)

7) Public Benefit

The trustees have considered the Charity Commission's general guidance on public benefit and in particular its supplementary guidance on the advancement of religion for the public benefit, with these being reflected in the presentation and content of this report.

The church has a “Safeguarding Policy” for children and vulnerable adults; as part of this the church obtains ‘Disclosure and Barring Service’ checks for all leaders and helpers involved.

8) Declaration of Approval

In our capacity as charity trustees, we declare that we have approved the above report.

Rev Steve Ayers	Signed:	Date:
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Dr Iain Jarvis	Signed:	Date:
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Mr Martin Leckebusch	Signed:	Date:
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Rev Rita Rimkiene	Signed:	Date:
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Mrs Claire Smit	Signed:	Date:
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KENDAL ROAD BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2024

	Note	Unrestricted	Designated	Restricted	Endowment	Total 2024	2023
		£	£	£	£	£	£
Income and endowments from							
Donations and legacies	2	£96,129	£16,005	£4,423	£0	£116,557	£122,710
Investment income	3	£1,899	£0	£850	£0	£2,748	£3,482
Other trading activities							
Charitable activities	4	£0	£12,072	£0	£0	£12,072	£11,155
Other	5	£247	£0	£0	£0	£247	£403
Total income		£98,275	£28,077	£5,273	£0	£131,625	£137,750
Expenditure							
Raising Funds	6	£0	£0	£0	£0	£0	£0
Charitable Activities	7	£105,436	£25,229	£4,446	£0	£135,111	£136,734
Other Expenditure	8	£0	£0	£0	£0	£0	£0
Total Expenditure	10	£105,436	£25,229	£4,446	£0	£135,111	£136,734
Net income / (expenditure) before Gains and losses on investments		-£7,161	£2,848	£827	£0	-£3,486	£1,016
Net gains/ (losses) on Investments	13	£0	£0	£0	£0	£0	£0
Net Income / (Expenditure) for the year		-£7,161	£2,848	£827	£0	-£3,486	£1,016
Transfers between funds	14	£6,790	-£6,790	£0	£0	£0	£0
Other recognised gains/(losses)							
Net gains/ (losses) on the revaluation of fixed assets							
Actuarial gains/(losses) on defined benefit pensions schemes	28						
Net Movement in Funds		-£371	-£3,942	£827	£0	-£3,486	£1,016
Reconciliation of Funds:							
Total Funds brought forward		£6,093	£121,382	£37,772	£1,425,477	£1,590,724	£1,589,708
Total Funds carried forward		£5,722	£117,440	£38,599	£1,425,477	£1,587,238	£1,590,724
Comparative figures for each fund are shown in the notes to the accounts							

KENDAL ROAD BAPTIST CHURCH

BALANCE SHEET 31 DECEMBER 2024

	Notes	2024		2023	
		£	£	£	£
Fixed Assets					
Tangible Fixed Assets	16		£1,431,199		£1,431,570
Investments	17		<u>£0</u>		<u>£0</u>
			£1,431,199		£1,431,570
Current Assets					
Stocks	18	£0		£0	
Debtors	19	£2,904		£2,621	
Investments	20	£0		£0	
Bank and Cash	21	<u>£159,516</u>		<u>£165,463</u>	
		<u>£162,419</u>		<u>£168,084</u>	
Current Liabilities					
Creditors: amounts falling due within one year	22	<u>£6,380</u>		<u>£8,930</u>	
Net Current Assets					
Total assets less current liabilities			<u>£156,039</u>		<u>£159,154</u>
Creditors: amounts falling due after more than one year	23		<u>£0</u>		<u>£0</u>
Net Assets excluding pension liability					
<i>Defined benefit pension scheme</i>	28				
<i>Asset or liability (£0)</i>					
Total net assets or liabilities			<u>£1,587,238</u>		<u>£1,590,724</u>
Charity Funds					
Endowment	24	£1,425,477		£1,425,477	
Restricted	25	£38,599		£37,772	
Designated	26	£117,440		£121,382	
Unrestricted		£5,722.37		£6,093	
Total Charity Funds			<u>£1,587,238</u>		<u>£1,590,724</u>

The notes on pages [1-11] form an integral part of these accounts These accounts were approved by the Trustees on xx/xx/25 and signed by:

KENDAL ROAD BAPTIST CHURCH

NOTES TO THE ACCOUNTS

YEAR ENDED 31 DECEMBER 2024

1. ACCOUNTING POLICIES

a. Basis of preparation

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

Kendal Road Baptist Church is a registered charity, no. 1132818 and meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognized at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

b. Income recognition

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.

c. Donations

Donations are accounted for gross when received. Fixed asset gifts in kind are recognized when receivable and are included at fair value.

d. Legacies

Legacies are accounted for at the earlier of the Estate accounts being finalised and notified and the legacy being received.

e. Investment Income

Investment income is included in the accounts in the year in which it is receivable.

f. Expenditure recognition

All expenditure is accounted for on an accruals basis. Expenditure is recognized 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.

g. Costs of raising funds

The Church does not make formal appeals for funds, and expenditure on these items is therefore not material.

h. Grants payable

The Church makes grants to other organisations whose charitable objects complement its work. They are accounted for when the recipient has been notified of the grant and payment is unconditional.

i. Support costs

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 governance 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.

j. Fixed Assets

Tangible fixed assets are capitalised if they can be used for more than one year and cost at least £1,000. They are initially recognised at cost, or for donated assets, at a reasonable estimate of their value on receipt.

There is no reliable information available for the cost of the church premises and so on first time adoption of FRS102, the insurance value used previously was adopted as deemed cost.

k. Depreciation

Depreciation is provided on all fixed assets, other than freehold land, to write off the cost on a straight-line basis over their expected useful life, at the following rates:

Freehold land	Nil
Buildings	Nil
Furniture and fittings	10%
Computers and equipment	25%

l. Investment Assets

Investments are initially stated at cost. Subsequently they are measured at fair value with changes recognized in the Statement of Financial Activities if the shares are publically traded or their fair value can otherwise be measured reliably. All other investment assets are shown at cost less impairment.

m. 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 comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Endowment funds represent those assets which must be held permanently by the charity, principally *the church building*. 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.

n. Employee benefits

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as an expense when they are due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in an independently administered fund.

Prior to 2012 pension provision was made through multi-employer defined benefit pension plans. Where it is not possible for the charity to obtain sufficient information to enable it to account for a plan as a defined benefit plan, it accounts for the plan as a defined contribution plan.

Where the plan is in deficit and where the charity has agreed, with the plan, to participate in a deficit funding arrangement, the charity recognises a liability for this obligation. The amount recognised is the net present value of the contributions payable under the agreement that relate to the deficit. This amount is shown in Note 28.

2. Donations and Legacies

	Unrestricted	Designated	Restricted	Endowment	2024	2023
Donations and Legacies						
Offerings - Church	£90,498				£90,498	£90,739
Offerings - Sunday School		£0			£0	£0
Directed Gifts			£1,434		£1,434	£4,509
Development Fund Directed Gifts			£0		£0	£0
Tax refunds	£2,098	£15,600	£0		£17,698	£19,784
Donations	£114	£405			£519	£2,809
Donated Items	£2,812				£2,812	£0
Grants received	£606		£2,989		£3,595	£4,869
Legacies					£0	£0
Total (to agree with SoFA)	£96,129	£16,005	£4,423	£0	£116,557	£122,710

In 2023 Donations & Legacies income comprised: £98,831 unrestricted, £15,098 designated and £8,781 restricted funds.

3. Investment Income

	Unrestricted	Designated	Restricted	Endowment	2024	2023
Investment Income						
Bank interest	£1,899		£850		£2,748	£3,482
Income from other investments					£0	£0
Total (to agree with SoFA)	£1,899	£0	£850	£0	£2,748	£3,482

In 2023 Investment income was £2560 unrestricted and £922 restricted funds.

4 Income from charitable activities

	Unrestricted	Designated	Restricted	Endowment	2024	2023
Income from other trading activities						
Kendal Kids and Youth Groups		£1,571			£1,571	£1,405
Out to Lunch		£5,467			£5,467	£5,210
Take-a-Break		£1,753			£1,753	£2,094
Repair Café		£793			£793	£2,447
Quiz Evenings		£1,833			£1,833	£0
Retro Computer Gaming Event		£655			£655	£0
Total (to agree with SoFA)	£0	£12,072	£0	£0	£12,072	£11,155

In 2023 income from charitable activities was £11,155 designated funds.

5. Other income

	Unrestricted	Designated	Restricted	Endowment	2024	2023
Other income						
Rent received	£247				£247	£403
Total (to agree with SoFA)	£247	£0	£0	£0	£247	£403

In 2023 rental income was £403 unrestricted funds.

6. Raising Funds

Raising Funds

N/A

Total (to agree with SoFA)

Unrestricted	Designated	Restricted	Endowment	2024	2023
£0	£0	£0	£0	£0	£0

7. Charitable Activities

Charitable Activities

	Unrestricted	Designated	Restricted	Endowment	2024	2023
Ministry	£37,752	£15,600	£0		£53,352	£52,428
Mission - Indirect	£11,377	£844	£1,434	£0	£13,656	£15,801
Mission - Direct	£30,987	£405	£2,989		£34,381	£39,021
Kendal Kids and Youth Groups		£1,288			£1,288	£1,339
Out to Lunch		£3,994	£23		£4,017	£3,564
Take-a-Break		£1,148			£1,148	£2,021
Repair Café		£277			£277	£2,071
Quiz Evenings		£989			£989	£0
Retro Computer Gaming Event	£0	£685			£685	£0
Establishment	£25,319	£0	£0		£25,319	£20,490
Total (to agree with SoFA)	£105,436	£25,229	£4,446	£0	£135,111	£136,734

Ministry comprises Pastor Stipend, Pension, National Insurance, Travel & Expenses (including Sabbatical), Pulpit supplies, and Manse Utilities and Upkeep costs. The church had a pastor working 5 days a week in 2024. Ministry includes their stipend and other expenses.

Mission- Indirect comprises Gifts and Grants to other causes.

Mission - Direct comprises House Groups, Kendal Kids and Youth, Out to Lunch, Outreach, Pastoral, Sunday School, Training, Worship and Young People including the salary of the Children's worker.

Establishment comprises Administration, Church Utilities and Upkeep, Cleaning wages, and Depreciation of Fixtures, Fittings and Equipment.

In 2023 Charitable Activities expenditure was £102,901 unrestricted, £25,028 designated and £8,806 restricted funds.

8. Other Expenditure

Other Expenditure

Total (to agree with SoFA)

Unrestricted	Designated	Restricted	Endowment	2024	2023
£0	£0	£0	£0	£0	£0

9. Support costs

Support costs

	Unrestricted	Designated	Restricted	Endowment	2024	2023
Administrative Costs	£1,051				£1,051	£35
Finance	£537				£537	£508
IT	£48				£48	£26
Office costs	£17				£17	£17
Governance costs:						
Independent Examinations costs	£250				£250	£250
Total (to agree with SoFA)	£1,903	£0	£0	£0	£1,903	£836

In 2023 support costs were £836 unrestricted funds.

10. Expenditure

Expenditure

	Unrestricted	Designated	Restricted	Endowment	2024	2023
Ministry	£37,752	£15,600	£0	£0	£53,352	£52,428
Mission - Direct	£30,987	£8,785	£3,011	£0	£42,784	£48,016
Mission - Indirect	£11,377	£844	£1,434	£0	£13,656	£15,801
Establishment	£23,416	£0	£0	£0	£23,416	£19,654
Support costs	£1,653	£0	£0	£0	£1,653	£586
Governance costs	£250	£0	£0	£0	£250	£250
Total (to agree with SoFA)	£105,436	£25,229	£4,446	£0	£135,111	£136,734

This note reanalyses all of the costs in the previous notes between direct charitable costs, grants and support costs. The grant funding will agree with note 11 and support costs will agree with note 9.

11. Grants payable

	Unrestricted	Designated	Restricted	Endowment	2024	2023
Grants payable						
BUGB Home Mission	£2,970	£0	£0		£2,970	£2,970
BMS World Mission	£2,970	£0	£0		£2,970	£2,970
Albania church support	£1,300	£0	£0		£1,300	£1,303
Wycliffe Translators	£900	£0	£0		£900	£1,303
People International	£900	£0	£0		£900	£2,707
ECM	£900	£0	£0		£900	£1,303
Gloucester CAP	£0	£0	£0		£0	£0
Food Bank	£400	£0	£0		£400	£972
Gloucester City Mission	£400	£0	£729		£1,129	£1,035
Refugee support	£0	£0	£0		£0	£777
University of Gloucestershire Christian Union	£237	£0	£0		£237	£0
Youth For Christ Gloucestershire	£400	£0	£0		£400	£460
Quiz Profits: Sue Ryder and GW Air Ambulance	£0	£844	£0		£844	£0
School Bibles	£0	£0	£705		£705	£0
Total (to agree with SoFA)	£11,377	£844	£1,434	£0	£13,656	£15,801

In 2023 Grants payable were £11,613 unrestricted, £0 designated and £4,188 restricted funds.

	2024	2023
Net income for the year		
Net income for the year is stated after charging/(crediting)		
Auditors/independent examiners' remuneration:		
Audit/independent examination	£250	£250
Taxation work	£0	£0
Other services	£0	£0
Loss on sale of fixed assets	£0	£0

13 Gains and losses on revaluations and disposals of investment assets

Where a church holds stock exchange investments or buildings used for income purposes rather than the furtherance of the church's objectives, gains and losses will be shown here. These assets should be shown at market value on each balance sheet date, and so there will be a gain or loss each year.

14 Transfers between funds

	Unrestricted	Designated	Restricted	Endowment	Total
Fund					
Unrestricted Funds	-£29	£29			£0
Transfer to Sabbatical reserve	-£250	£250			£0
Transfer to Manse Rent Reserve	-£348	£348			£0
Development Fund (from budget/surplus)					£0
Transfer from Additional Worker Fund	£6,918	-£6,918			£0
Transfer To Church Property Fund				£0	£0
Out to Lunch					£0
Take A Break	£500	-£500			£0
Total	£6,790	-£6,790	£0	£0	£0

Unrestricted Funds - Cover small deficit on retro computer gaming event. Overall deficit at end of year covered by drawing from Additional Workers Fund.

Church Property Fund- Total capital value added to church building in 2024 (£0)

15 Staff costs and Trustees expenses

		2024	2023
Staff costs and Trustees expenses			
Salaries	Gross salary	£56,039	£51,626
Social security costs	Employers national insurance	£0	£0
Pension costs	Employers pension contributions	£5,792	£6,150
Trustee Travel & Expenses		£0	£0
Pastor Travel & Expenses		£1,613	£2,018
Trainee Youth Worker Course Fees, Travel & Expenses		£0	£4,776
Childrens Worker Travel & Expenses		£759	£36
Manse rent		£15,600	£14,225
Other costs	Manse Council tax, water, telephone etc.	£5,263	£5,405
Total		£85,066	£84,236

The average number of employees during the year was 3

No employee received emoluments in excess of £60,000 during the year.

The Minister acts as one of the church's trustees in accordance with e.g. the Trust deed and received remuneration of £27,135 and other benefits in respect of his/her services as Minister, including the provision of manse accommodation rented by the church.

£0 in total was reimbursed to the Trustees in respect of expenses incurred as Trustees (2023 £0).

The Church pays pension contributions for its Minister into a defined contribution scheme and for another staff member into the defined contribution section of the Baptist Pension Scheme. For service up to 2012, the Scheme provided benefits on a defined benefit basis. The scheme is a multi-employer scheme and it is not possible to identify the assets and liabilities of the defined benefit section which are attributable to the church. Therefore, in accordance with FRS102 Section 28, the scheme is accounted for as a defined contribution scheme.

Total aggregate remuneration paid to key management personnel during the year was £0 (2023 £0)

16 Tangible Fixed Assets

		Church Premises	Manses	Furniture and fittings	Computers and equipment	Total
Tangible Fixed Assets						
Cost						
	01-Jan-24	£1,425,477	£0	£50,790	£8,551	£1,484,818
Additions		£0	£0	£797	£460	£1,257
Disposal		£0	£0	£0	£0	£0
	31-Dec-24	£1,425,477	£0	£51,588	£9,011	£1,486,075
Depreciation						
	01-Jan-24	£0	£0	£45,573	£7,675	£53,248
Charge for the year		£0	£0	£829	£799	£1,628
On disposals		£0	£0	£0	£0	£0
	31-Dec-24	£0	£0	£46,401	£8,475	£54,876
Net book value						
	01-Jan-24	£1,425,477	£0	£5,218	£875	£1,431,570
	31-Dec-24	£1,425,477	£0	£5,186	£536	£1,431,199

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

17 Investments

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

	2024	2023
Investments		
01-Jan	£0	£0
Additions	£0	£0
Disposal	£0	£0
Gains and losses on investments	£0	£0
31-Dec	£0	£0

The fair value of listed investments is determined by reference to the quote bid price on the relevant stock exchange on the balance sheet date.

18 Stocks

Most churches will not have material stocks of goods. There may however be material stocks within a church bookstall, or in a coffee shop or lunch club.

19 Debtors

	2024	2023
Debtors		
Accrued income	£198	£378
Prepayment and other debtors	£1,094	£520
Outstanding HMRC Gift Aid Tax	£1,612	£1,723
Other	£0	£0
Total	£2,904	£2,621

20 Investments

These represent short-term listed investments and short term deposits.

21 Bank and cash balances

	2024	2023
Bank and cash balances		
HSBC plc	£34,551	£40,205
Baptist Union Deposit Fund	£123,363	£120,614
Cash	£240	£3,670
Kendal Kids and Youth	£1,003	£720
Repair Café	£40	£40
Out to Lunch	£60	£60
Take-a-Break	£258	£154
Total	£159,516	£165,463

22 Creditors: amounts falling due within one year

	2024	2023
Creditors: amounts falling due within one year		
Travel & Expenses	£193	£844
Grants Payable	£2,589	£3,328
PAYE Tax & NI	£1,781	£1,894
Gas & Electricity Bills	£1,028	£2,353
Other Creditors	£790	£512
Total	£6,380	£8,930

23 Creditors: amounts falling due after more than one year

	2024	2023
Creditors: amounts falling due after more than one year		
Loans	£0	£0
Total	£0	£0

24. Endowment Funds

	01-Jan-24	Incoming Resources	Resources expended	Gains and loses	Transfers	31-Dec 2024
Total	£1,425,477	£0	£0	£0	£0	£1,425,477

Endowment Funds

	Fixed Asset	Investment	Current Asset	Total
Church building fund	£1,425,477			£1,425,477
Total	£1,425,477	£0	£0	£1,425,477

The Church building fund represents the fund value of the church premises.

25. Restricted Funds

	01-Jan-24	Incoming Resources	Resources expended	Gains and loses	Transfers	31-Dec 2024
Restricted Funds						
Building Development Gifts Fund	£36,772	£827	£0	£0	£0	£37,599
Jack Ashmead Trust Fund	£1,000	£23	£23	£0	£0	£1,000
Total	£37,772	£850	£23	£0	£0	£38,599

The Jack Ashmead Trust Fund exists to provide an annual income to the Luncheon Club (Out to Lunch). The £1,000 was invested in a UK Government Bond that matured in 2013 and was then converted into a cash fund.

The Building Development Gifts Fund accounts for restricted income towards building development projects (future purchase of a manse).

	Fixed Asset	Investment	Current Asset	Total
Restricted Funds				
Building Development Gifts Fund			£37,599	£37,599
Jack Ashmead Trust Fund			£1,000	£1,000
Total	£0	£0	£38,599	£38,599

26. Designated Funds

	01-Jan-24	Incoming Resources	Resources expended	Gains and loses	Transfers	31-Dec 2024
Designated Funds						
Sabbatical reserve	£1,149				£250	£1,399
Church Events reserve	£600					£600
Manse rental	£15,600	£15,600	£15,600		£348	£15,948
Additional workers fund	£53,177				-£6,918	£46,259
General reserve	£36,954					£36,954
Building development fund	£8,919					£8,919
Kendal Kids and Youth Groups	£720	£1,571	£1,288			£1,003
Take-a-break	£154	£1,753	£1,148		-£500	£258
Out to Lunch	£2,864	£5,467	£3,994			£4,336
Community Meals	£96	£0	£0			£96
Repair Café	£376	£793	£277			£893
Technology fund	£773					£773
Totals	£121,382	£25,184	£22,307	£0	-£6,820	£117,440

The Church maintains Designated Reserves as follows:

The Sabbatical and Church Events reserves are used to spread large costs over a number of years.

The Manse rental fund ensures funds are available to cover the expected Manse rent for the following year.

The Additional Workers Fund was established to partially support the staff workers in addition to a Pastor.

Funds from the Additional Workers Fund were used to cover the shortfall between income and expenditure.

The Building Development Fund contains Church money designated to building development projects. Restricted funds specifically raised for building development (future manse purchase) are shown under Building Development Gifts Fund.

The General Reserve is maintained at a level to enable the Church to meet its ministerial/staff commitments in the event of a loss of income.

Kendal Kids and Youth are the outreach to young people, consisting of two midweek groups. Take-a-Break is the outreach to Parents with Babies and Toddlers.

Some surplus Take-a-Break funds were transferred to general funds to help cover church running costs.

Out to Lunch is the outreach to older people with a monthly lunch.

Repair Café is a monthly meeting where people from the community can bring broken items to be fixed.

	Fixed Asset	Investment	Current Asset	Total
Designated Funds				
Sabbatical reserve			£1,399	£1,399
Church Events reserve			£600	£600
Manse rental			£15,948	£15,948
Additional workers fund			£46,259	£46,259
General reserve			£36,954	£36,954
Building development fund			£8,919	£8,919
Kendal Kids and Youth Groups			£1,003	£1,003
Take-a-break			£258	£258
Out to Lunch			£4,336	£4,336
Community Meals			£96	£96
Repair Café			£893	£893
Technology fund			£773	£773
Totals	£0	£0	£117,440	£117,440

27. Analysis of net assets

	Fixed Asset	Investment	Current Asset	Total
Analysis of net assets				
Endowment Funds per note 24	£1,425,477			£1,425,477
Restricted Funds per note 25			£38,599	£38,599
Designated Funds per note 26			£117,440	£117,440
Unrestricted Funds			£5,722	£5,722
Totals	£1,425,477	£0	£161,761	£1,587,238

28. Pensions

The Church is a participating employer the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The 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 pay reduced contributions of 5% of Pensionable Income, and their employers also pay 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 Minister and some members of the church staff are eligible to join the Scheme.

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

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The present value of the agreed deficit contributions were immaterial at the beginning of the financial year and were fully extinguished once buy out was completed by Just Group in October 2024.

29. Related Charities

The custodian Trustee of the church is the Baptist Union Corporation Limited which is 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 West of England Baptist Association.

The church made a donation to the Baptist Union Home Mission Scheme as set out in note 11.



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Kendal Road Baptist Church

On accounts for the year
ended

31 December 2024

Charity no
(if any)

1132818

Set out on pages

(remember to include the page numbers of additional sheets)

Responsibilities and
basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2024.

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

I report in respect of my examination of the Trust'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 Act.

Independent
examiner's statement

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

* Please delete the words in the brackets if they do not apply.

Signed:

TR Payne

Date:

13/10/2025

Name:

Thomas Payne

Relevant professional
qualification(s) or body
(if any):

FCCA

Address:

28 Bodenham Field

Abbeymead

Gloucester, GL4 5TS

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.