



## **Hill Cliffe Baptist Church**

### **References and Administrative Details**

**Registered Address:-** Red Lane, Appleton, Warrington WA4 5AL

**Registered Charity Number:-** 1134511

**Trustees:-** Timothy Appleton (Treasurer), Deborah Denmade (appointed November 2024), Timothy Grainger, Stephen Gray (Church Secretary), Sarah Harris, Joseph Martin, Graham Palmer, Erica Raggett (appointed November 2024), Rev Stuart McPhail (resigned September 2024), Pamela Lanca-Coelho (resigned September 2024)

**Property Trustees:-** Baptist Union Corporation Limited, Baptist House, 129 Broadway, Didcot, Oxfordshire OX11 8RT

**Bankers:-** Santander and Lloyds Bank

**Independent Examiner:-** Lisa Price

### **Annual Report for 2024**

The trustees present their Annual Report for 2024.

#### **Structure, Governance and Management**

The Charity is an unincorporated association 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 publicly professing their faith in Jesus Christ.

The members Meeting normally takes place six times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members have appointed seven Trustees, who together with the Minister (who left part way through the year), Church Secretary and Treasurer (who are also appointed by the Members), are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

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

#### **Objectives and Activities**

The principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service

and such other general charitable purposes in such parts of the United Kingdom and the world as the church shall determine.

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

Central to the work and witness of the church is the provision of regular public services of Christian worship. These services take place each Sunday at 10.45am and a smaller gathering at 5.30pm. There are also occasional services at other times which are advertised on the church website at <https://www.hillcliffe.info/>. There is a full children's programme during the morning services. The church seeks to be a friendly and welcoming community, and anybody is free to attend any of these services.

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 Trustees on request, or at the Sunday services of worship.

The church runs a café on Friday mornings which is open to all members of the public, with the purpose of providing an inviting place to meet, making links with the community and demonstrating the love of Jesus Christ.

From time to time the church runs Alpha courses for people interested in discovering more about Christianity.

The church runs various events for Young People, including groups on a Sunday, both a children's club and a youth group on a Thursday and summer camps.

The church runs a children's holiday club "Day Camp" each August for 80+ children which is open to both church families and children from the local area to attend. This involves a significant number of volunteers from the church coming together to run the event.

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

The church holds regular Men's Breakfasts and regular Women's Ministry events.

Hospitality is a key factor of the church's life, creating a welcoming environment, including many catered events.

The church's A'Capella group has sung at various venues in the community during the year both within the church and the local community.

The church has held numerous funerals throughout the year, both for families associated with the church and for families in the local area. The church graveyard has been well maintained by a contractor along with volunteers and there have been a number of burials during the year.

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

### **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 Trustees recognise that these are difficult to measure but believe that 2024 was a positive year in the life of the church, and that it will be able to pursue its mission purposes in 2025 with renewed enthusiasm. One baptism was held during the year. At 31 December 2024 the membership stood at 100 members.

In September, we bid farewell to Stuart and Katharine McPhail. Stuart had served as Minister of the church for 12 years and moved on to serve with Katharine as co-pastors of another church in the North West. Throughout 2025 the church will enter into the Settlement process looking to appoint a new Minister. During the period without a Minister, members of the church have been involved in leading of services and preaching and fulfilling various roles and responsibilities.

Average attendance at worship services has increased during the year.

Members also served as volunteers in other local charities and organisations, including Broomfields Youth Project, Active Hope and Warrington Street Pastors. The church linked with Stockton Heath Festival to host a film night and also had a stand on the festival field. The church took part in local initiatives with wider organisations such as Bridgewater Churches Together and Church Warrington.

The church held regular slots during services to develop links with our mission partners based overseas and in the UK.

### **Financial Review**

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 beyond the church was made for funds during the year. Income in 2024 was £166,289.

A significant expense related to the upkeep of church premises, in particular repairs and maintenance one-off costs.

During 2024, the church employed a Minister (until September), a part-time youth worker, a part-time office administrator and a part-time youth work intern.

The church expressed its part in the life of the wider church by making grants totalling £32,782 to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose.

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 in 2024 was £167,994. The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

During 2024 the church was a participating employer within the Defined Benefit section of the Baptist Pension scheme and during 2024 made ongoing deficit payments of £1 per month to cover the costs of past service of its staff within the scheme until this was no longer required.

### **Reserves Policy**

The Trustees have established a Reserves Policy to enable the church to function effectively and meet its obligations in the event of a decline in our 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 is in the range £40,000. As at 31 December 2024, the church held total reserves of £44,280

## HILL CLIFFE BAPTIST CHURCH

### FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2024

#### GENERAL RECEIPTS & PAYMENT ACCOUNT

	Note	2024	2023
<b>Receipts</b>			
Offerings	2	117,306	126,600
Income tax recovered on offerings		31,162	24,705
Youth and Children events		7,702	6,573
Rents and contributions for use of premises		1,375	880
Café and catered events		3,863	3,304
Graveyard		3,565	885
Other		909	1,172
Legacies		-	-
Interest	3	408	517
<b>Total Receipts</b>		<b>166,289</b>	<b>164,636</b>
<b>Payments</b>			
Ministry	4	71,462	74,345
Mission	5	32,782	31,043
Upkeep of church premises	6	46,401	26,538
Administration	7	4,227	3,918
Children and Youth	8	9,906	9,206
Serving, reaching and discipling	9	3,216	5,419
<b>Total Payments</b>		<b>167,994</b>	<b>150,471</b>
<b>Surplus (Deficit)</b>		<b>(1,705)</b>	<b>14,166</b>
<b>Cash balance at previous year end</b>		<b>45,986</b>	<b>31,820</b>
<b>Cash balance at current year end</b>		<b>44,280</b>	<b>45,986</b>

#### STATEMENT OF ASSETS AND LIABILITES AT 31 DECEMBER 2024

	Note	2024	2023
<b>Assets</b>			
Bank and other cash balances		25,970	28,083
BUC deposit account		18,310	17,902
Money received not banked			
Assets Held for Church's own use	10	3,476,969	3,233,685
<b>Total Assets</b>		<b>3,521,249</b>	<b>3,279,671</b>
<b>Liabilities</b>			
Current Liabilities	11		
Long Term Loans	12		
Pension Scheme liability	13	-	-
Other liabilities			
<b>Total Liabilities</b>		<b>-</b>	<b>-</b>

The accounts and statement of assets and liabilities set out on pages [1 & 2] relating to the year ending 31 December 2024 are as approved by the deacons.

Signed: (Treasurer or other Deacon authorised to sign on behalf of all the deacons)

[Date]

## NOTES TO THE ACCOUNTS

### 1. Basis of Accounts

These accounts have been prepared on a 'receipts and payments' basis and in accordance with Section 133 Charities Act 2011.

<b>2. Donations and other income</b>	<b>2024</b>	<b>2023</b>
Donations	117,306	126,520
<b>Total Donations and Other Income</b>	<b>117,306</b>	<b>126,520</b>

<b>3. Investment income</b>	<b>2024</b>	<b>2023</b>
Savings interest	408	809
<b>Total Investment Income</b>	<b>408</b>	<b>809</b>

<b>4. Ministry</b>	<b>2024</b>	<b>2023</b>
Staff stipends, NI and pension contributions	64,484	67,128
Manse costs	5,034	4,185
Study and conference expenses	1,943	1,066
<b>Total Ministry</b>	<b>71,462</b>	<b>72,379</b>

Stuart McPhail acts as one of the church's trustees and receives remuneration and other benefits in respect of his services as Pastor, including the provision of manse accommodation [owned by the church]

<b>5. Mission</b>	<b>2024</b>	<b>2023</b>
Home Mission	7,140	6,665
BMS World Mission	7,140	6,928
Christians Against Poverty	-	300
Warrington Youth For Christ	960	960
Tearfund	223	300
Active Hope	1,020	995
SIM	6,115	6,115
Broomfields Youth Project	3,400	1,700
Warrington Street Pastors	1,020	935
Sponsorship and Other mission	2,344	2,336
Engineering In Mission	2,400	2,400
Langham Partnership	-	300
Prison Fellowship	-	300
Christian Aid	-	300
TEK URA	1,020	510
<b>Total Mission</b>	<b>32,782</b>	<b>30,533</b>

<b>6. Upkeep of church premises</b>	<b>2024</b>	<b>2023</b>
Energy/Telephone	6,175	6,261
Cleaning	1,478	1,598

Insurance	5,900	3,751
Repairs and maintenance	21,214	4,838
Manse Maintenance	2,993	876
Minibus Maintenance	1,146	1,737
Graveyard Contractor	7,495	7,476
<b>Total Upkeep of church premises</b>	<b>46,401</b>	<b>26,538</b>

<b>7. Administration</b>	<b>2024</b>	<b>2023</b>
Printing and stationery	827	847
Subscriptions	3,400	3,071
<b>Total Administration</b>	<b>4,227</b>	<b>3,918</b>

<b>8. Children and Youth</b>	<b>2024</b>	<b>2023</b>
Resources and equipment	2,124	2,257
Day camp	4,935	4,543
Mission and other trips	2,847	2,406
<b>Total children and youth</b>	<b>9,906</b>	<b>9,206</b>

<b>9. Serving, Reaching and discipling</b>	<b>2024</b>	<b>2023</b>
Welcome and Stewarding	100	94
Teaching and Worship	132	391
Pastoral	-	39
Adult/Family outreach	176	2,096
Investing in leaders and discipleship	-	224
Kitchen/catering	2,807	2,575
<b>Total Serving, reaching and discipling</b>	<b>3,216</b>	<b>5,325</b>

## 10. Assets held for the Church's Own Use

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee [the Baptist Union Corporation Ltd]:

Church Premises and Land, (Including Burial Ground), at Red Lane valued in the accounts at £2,724,672 based on insured value

Church Manse at 15A Cobbs Lane valued in the accounts at £570,320 based on insured value. In additions contents are valued at £25,000.

The church also owns fixtures, furniture and equipment with an insured value of £156,977

<b>11. Current Liabilities</b>	<b>2024</b>	<b>2023</b>
Cheques written but not cashed		
<b>Total Current Liabilities</b>	<b>-</b>	<b>-</b>

<b>12. Long Term Liabilities</b>	<b>2024</b>	<b>2023</b>
Long term liabilities	-	-
<b>Total Long-Term Liabilities</b>	<b>-</b>	<b>-</b>

## 13. Pension Scheme Liabilities

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. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 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 next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

The Church has been advised that the estimated cost for the church to buyout their Pension Scheme liabilities at 31 December 2021 was £255,000.

At the end of June 2022, the Baptist Pension Scheme signed an agreement with the insurance company Just Group ('Just') to secure members' pension benefits under the Defined Benefit ('DB') Plan. This agreement is referred to as a 'buy-in policy'. It follows a similar agreement with Just in 2019 that covered most pensions in payment at that time. The combined agreements mean that Just are now providing financial backing for all DB pensions provided through the Scheme's DB Plan.

The cost of such policies is largely driven by financial markets and these have moved substantially in the Scheme's favour, particularly over the course of the last few months. As a result, 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 Trustee of the Scheme have agreed that deficit contributions from each participating employer in the DB Plan will reduce to just £1 per month from August 2022.





CHARITY COMMISSION  
FOR ENGLAND AND WALES

## Independent examiner's report on the accounts

### Section A

### Independent Examiner's Report

Report to the trustees

Charity Name

Hillcliffe Baptist Church

On accounts for the year  
ended

31 December 2024

Charity no  
(if any)

1134511

Set out on pages

1-2

(remember to include the page numbers of additional sheets)

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

Responsibilities and  
basis of report

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

~~The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [ ] if not applicable.~~

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below \*) 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:

LmPrice

Date:

10/9/2025

Name:

Lisa Marie Price

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

AAT



Address:

17 Wood Lane

Appleton

Warrington, WA4 3DB

**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.